

AN EXPLORATION OF SOCIAL PROTECTION FINANCING AID AS AN
INSTRUMENT FOR POVERTY ALLEVIATION AMONG THE ELDERLY AND PEOPLE
WITH DISABILITIES IN NAMIBIA.

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ABSTRACT

At present, the Government of Namibia, through the MGPEWS, provides a universal OAP of N\$ 1 300.00 monthly income to all Namibian citizens and permanent residents over the age of 60 and the disabled, a double fold increase from N\$ 600 in 2015. However, poverty is still the highest among old age pensioners (33%) and adults living with disability (5%) as compared to other vulnerable groups such as war veterans at 1.2%. This study aimed to explore whether, and how, social protection as financial aid in the form of grants, assists in alleviating poverty (absolute poverty) among the elderly and people living with disabilities in Namibia. This study employed a qualitative research design which was exploratory in nature. Semi-structured interviews were used as a tool for data collection and a thematic analysis was used to analyse the data. The study revealed that, even though the beneficiaries receive N\$1 300.00 monthly, the funds are not enough to meet their basic needs as they still struggle to pay municipal bills, rent, and medical costs. Although beneficiaries use their grants for different expenses, the main expenses for the elderly were found to be food, household needs and municipal bills. For those living with disabilities, their main expenses constitute medical and rehabilitation costs, children's school needs, and household needs. It was further found that the benefit received in the form of grants does not cover all needs due to annual inflation; however grant amounts are not increased every year which challenges the concept of "adaptive social protection". The study recommends that the inability to afford necessities can be overcome through empowering citizens, especially the disabled, through creating businesses, by offering medical aid, and providing discounted water and electricity bills for these vulnerable groups. The government is further urged to re-evaluate the criteria of the food bank and to include the

elderly and people with disabilities so as to reduce bills on food and promote “adaptive social protection”.

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LIST OF ABBREVIATIONS

DG	Disability Grant
HPP	Harambee Prosperity Plan
MGPEWS	Ministry of Gender, Poverty Eradication and Social Welfare
MPESW	Ministry of Poverty Eradication and Social Welfare
NAMCOL	Namibia College of Open Learning
OAP	Old Age Pension
OECD	Organisation for Economic Cooperation and Development
SDG	Sustainable Development Goals

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DECLARATIONS

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

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CHAPTER 1

INTRODUCTION

1.1. Introduction and background

Social protection is a broad concept, referring to measures that aim to reduce poverty, vulnerability and inequality (Demper, 2016). The need for social protection arises from the realisation that there is always a degree of inequality regarding opportunities for some households in any economy (Chiripanhura & Niño-Zarazúa, 2013). According to Schade, La, & Pick (2019), Namibia has one of the most comprehensive social protection systems in Africa, comprising a wide range of social assistance, social insurance (public and private) and active labour market programmes. These include a number of grants, including disability and old age grants, veteran's allowances as well as a range of support programmes for veterans. It also consists of food banks, school feeding schemes, and drought relief, as well as social housing (UNICEF, 2017b).

The above programmes are executed by many ministries and agencies. Specifically, the disability and old age grants are provided by the Ministry of Gender, Poverty Eradication and Social Welfare (MGPEWSW) previously known as the Ministry of Poverty Eradication and Social welfare (MPESW). The ministry provides a universal old age pension (OAP) currently at the value of N\$1 300.00 to all Namibian citizens and permanent residents over the age of 60. This dates back to the colonial period when as from 1973, all citizens of Namibia could receive a social grant. At the time, the highest pensions were paid to whites at a monthly rate of N\$382.00 and the lowest pensions were paid to people in Owambo, Kavango and Caprivi at a monthly rate of N\$55.00; this was equalized after independence in 1990 (Levine, Van der Berg, & Yu, 2009). The same ministry also provides a disability

grant (DG) with the same value as that given to pensioners, to citizens and permanent residents aged 16 years and above who have been diagnosed by a state doctor as being temporarily or permanently disabled. Upon registering for these two specific grants, participants also take out mandatory funeral cover in addition to the N\$ 1 300.00; this amounts to N\$ 3 000 per individual (Levine et al. 2009). The funeral grant ensures the dignified burial of pensioners and people living with disabilities, and also makes it possible for the authorities to update their records by cancelling accounts for people who are declared dead at the time of application for the funeral cover.

Despite the social safety nets and other developmental efforts by the government, the latest definition of who is poor or living in poverty in Namibia still comprises pensioners and people with limited access to services (National Planning Commission, 2017). Poverty in Namibia remains stubbornly high with about 19.3 percent of the Namibian population living in poverty and 13 percent living under severe poverty conditions (UNDP, 2018). Although this is a reduction from 27 percent of the population that was living in poverty and 16 percent under severe poverty in 2016 (National Planning Commission, 2017), poverty is still the highest among pensioners and people living with disabilities, with 33 percent among old age pensioners and 5.2 percent among disabled adults (16 to 59 years) as compared to one percent for children living with disabilities (15 and below) and 1.2 percent for war veterans (Namibia Planning Commission, 2017). This raises the question as to whether these financing systems are alleviating poverty among these groups and whether the grants are used for their intended purpose. These questions thus accentuate the need for this research.

The Ministry of Poverty Eradication and Social Welfare, in its annual report for the financial year 2016/2017, stated that the definition of poverty should be dynamic and should keep up with factors such as inflation, a changing economy, and political and even environmental conditions (MPESW, 2017). This study, therefore, intends to obtain perceptions from the disabled and the elderly regarding these factors.

Few studies have been conducted in the area of social grants in Namibia. The Ministry of Gender Equality and Child Welfare (2010) has researched the effectiveness of child social grants. Researchers such as Shimpanda (2017) and Levine et al. (2009) have also done research in the area of social grants in Namibia, focusing on social safety nets for poverty in Namibia. However, these studies did not look into how the financing of these social safety nets contribute to the alleviation of poverty, particularly among the elderly (60 and above) or among people living with disabilities. Similarly, there is extensive research (Grosh, del Ninno, Tesliuc, & Ouergin., 2008; Hasan, Sultan, Adnan, Hossain, Talukder, Jubayer, Rahman, & Majumder., 2018; Mabugu, 2013 and Mitra, Posarac, & Vick., 2013); which has been conducted in countries such as Liberia, India, South Africa and USA on the effectiveness and coverage of safety nets but the discussions are more general and not focused on a specific group. To the researcher's knowledge, there is no research that focuses specifically on how social protection finances are improving the lives of the elderly and those living with disabilities in Namibia.

Given this background, this study focuses on exploring social protection financing aid as a tool to alleviate poverty among the elderly and disabled in Namibia. The next section offers a brief analysis of the interventions undertaken in Namibia to date to address

poverty. This is important in order for one to understand how far the country has progressed in addressing poverty. The research problem is then outlined in section 1.3; this is followed by the objectives of the study in 1.4, significance of the study in 1.5, limitations of the study in 1.6, delimitations in 1.7, definition of key terms in 1.8, and finally the chapter concludes with 1.9.

1.2. Interventions which have addressed poverty in Namibia to date

Reducing poverty and inequality continues to be a vital and national priority in Namibia. Since its independence in 1990, Namibia has placed a high priority on using public resources to address poverty, inequality, and other social policy objectives (Namibia Statistics Agency, 2017). According to the Namibia Statistics Agency (2017) education, health, social security, housing, and other social programs routinely receive more than half of government spending. As stated by Schade, La, & Pick (2019), overall spending on social assistance increased from 1.3% of GDP in 2000/01 to 3.5% of GDP in 2015/16. As a proportion of public spending, public spending rose from 4.0% to 8.3% over the 2015/16 financial year (Schade et al., 2019). Public spending on poverty reduction takes places through a well-developed program of cash transfers to vulnerable sections of the population; this includes a noncontributory pension for all Namibians, grants for relatives caring for orphans and vulnerable children, disabled children and adults, and war veterans (Schade et al., 2019).

Vision 2030 – the country’s guiding development strategy, has set a vision, namely to ensure “a prosperous and industrialized Namibia, developed by her human resources, enjoying peace, harmony and political stability” by the year 2030 (Government of the Republic of Namibia, 2004. p. 38). This subordinate vision points to several goals such as: Poverty is reduced to the minimum; the existing pattern of income distribution is equitable, and disparity is at the minimum (Government of the Republic of Namibia, 2004). Vision 2030 is being implemented via a series of five-year National Development Plans, with the current National Development Plan 5 (NDP5) covering 2017 through to 2022 (MPESW, 2016).

In addition to the National Development Plans (NDP) is the Harambee Prosperity Plan (HPP), an acceleration plan or a targeted impact plan aimed at significantly reducing poverty, reducing inequalities and uplifting the standards of all Namibians. The plan complements on-going developmental efforts and is aimed at bringing Namibia closer to the Prosperity Vision (Government of the Republic of Namibia, 2016). The plan is built on five pillars, namely effective governance and service delivery, economic advancement, social progression, infrastructure development and international relations and cooperation. The Government of Namibia introduced the HPP with the intention of ensuring a more transparent Namibia, a high-performance and citizen centered culture of service delivery, a significant reduction in poverty levels, and a reputable and competitive vocational educational training system (Government of the Republic of Namibia, 2016). Other intended outcomes of the HPP include fostering a spirit of entrepreneurship, resulting in improved youth enterprise development; broader participation in the country's economy; enhanced access to serviced land, housing and sanitation; guaranteed energy supply and sufficient water for both human consumption and business activities, as well as remaining a respectable member of the international community (Government of the Republic of Namibia, 2016).

Finally, added to the HPP is a blueprint on wealth redistribution and poverty eradication launched by the MPESW in 2016. The Blueprint on Wealth Redistribution and Poverty Eradication is a policy framework aimed at eradicating poverty and reducing income inequality in Namibia (MPESW, 2016). Poverty in Namibia is defined as not having

enough financial resources to meet a need (National Planning Commission, 2015) and this is the definition guiding this paper.

1.3. Problem Statement

At present, the Government of Namibia, through the MGPESW, provides a universal OAP and DG of N\$ 1 300.00 monthly income to all Namibian citizens and permanent residents over the age of 60 and the disabled, a double fold increase from N\$ 600 in 2015 (Government Republic of Namibia, 2019). However, poverty is still highest among old age pensioners (33%) and adults living with disability (5%) as compared to other vulnerable groups such as veterans at 1.2%, (Namibia Statistics Agency, 2017). The issue at hand is that statistics record a poverty rate of 19.3 percent in Namibia. What is more worrisome is that Namibia is classified as one of the countries who are off-track in reaching the Sustainable Development Goals (SDGs) by 2030 as the current poverty escape rate is at -0.7%, far from the target escape rate of 5.2% (World Data Lab, 2018). On the other hand, Namibia still has one of the highest levels of income inequality with a Gini coefficient of 0.57 (Namibia Statistics Agency, 2017). Despite these challenges, to the researcher's knowledge, there is limited, if any, scholarly information on social protection financing as an instrument for poverty alleviation among the elderly persons and people living with disabilities in Namibia. This research intends to achieve the following objectives.

1.4. Objectives of the study

The main objective of the study was to explore how social protection finances aid for poverty alleviation among the elderly and disabled.

Specific objectives:

- To examine how pensioners and disabled people perceive the increases in social income grants.
- To assess what the grant amounts are used for by the two groups and ultimately determine if it is for the right purpose.
- To analyse if the type of social income grants provided are the preferred methods for the beneficiaries.

1.5. Significance of the study

Social grants are understood to change the social wellbeing, and welfare of and reduce poverty among their beneficiaries. Few studies have been conducted around the area of social grants the Ministry of Gender Equality and Child Welfare (2010) has researched the effectiveness of child social grants in Namibia using a qualitative methodology, they found that some barriers to accessing child grants were the transport costs associated with the grant application process; lack of awareness and incorrect application of eligibility criteria; bureaucratic challenges such as misplaced files, perceived inefficiency of officials and the need for repeat visits; and problems with essential documentation, especially birth and death certificates. Researchers such as Shimpanda (2017) and Levine et al. (2009) have also done research around social grants in Namibia, focusing on social safety nets for poverty in Namibia. Both studies used quantitative methodology, however, these studies did not look into how the financing of these social safety nets contribute to the alleviation of poverty, particularly among the elderly (60 and above) or among people living with disabilities. The study adds to the scant social welfare literature in Namibia and contributes to the improvement of social welfare policies as recommended by Banks, Mearkle, Mactaggart, Walsham, Kuper, & Blanchet (2017) in their study conducted in

India, China and Brazil that used a systematic review to assess the relationship between disability and economic poverty that there is a dearth of high-quality, robust evidence in this area and more research need to be conducted. With the findings from the study, policy makers will gain knowledge as to whether the current financial aid policies are working in terms of alleviating poverty among the elderly and person living with disabilities. The Ministry of Gender, Poverty Eradication and Social Welfare will have an update on how the old age pensioners and persons living with disabilities use their benefits, how the beneficiaries perceive their benefits, and how these benefits are contributing to the fight against poverty alleviation and satisfaction of the recipients' basic needs. It is hoped that the research findings will serve as the basis for a robust, solemn and policy-oriented debate on how best to continue improving the lives of old age pensioners and people living with disabilities in Namibia, particularly as the country is now in its third decade of independence.

1.6. Limitations of the study

Due to the study's qualitative research design and the associated lesser sample size (33 interviews), twenty (20) OAP and thirteen (13) DG, it is imperative to accept and caution that the findings are not statistically representative of the social groups studied as the study was only based in Windhoek (the capital city of Namibia) and, as such, it cannot be generalized and represent all beneficiaries. Nonetheless, the inherent value of the qualitative approach is its ability to generate rich, in-depth responses and this is what the researcher strived for rather than focusing on quantity. Another limitation encountered was the language barrier as most of the beneficiaries are elderly (aged 60 and above) and could not speak the official language, English, fluently. Language barrier was also

encountered with people living with disability, especially the deaf, as the researcher is not well vested in sign language. The researcher made an effort to translate questions with the help of those who are fluent in the language of the participants. This was done cautiously so as not to misinterpret the content.

1.7. Delimitation of the study

The study focused on the elderly (those aged 60 and above and who receive the OAP) and adult disabled persons (aged 16-59) receiving social protection financing through the Ministry of Gender, Poverty Eradication and Social welfare (MGPEWS). The research was conducted only in Windhoek.

1.8. Definitions of key terms

Social protection: Social protection is usually defined as actions designed to help individuals, households and communities so as to prevent, mitigate or cope with risks which can temporarily or permanently lead to or exacerbate poverty and deprivation beyond a level considered acceptable in a given society (Banks, Mearkle, Mactaggart, Walsham, Kuper, & Blanchet, 2017).

OAP is a universal and unconditional cash transfer to Namibian citizens aged 60 years and above (elderly), residing in Namibia. The grant provides the elderly with cash income to help mitigate against factors that could make them more vulnerable to falling into severe poverty.

Disability: Disability, in the context of the study, means the condition of being between the ages of 16 and 59 years and being a permanent resident who has been declared disabled, either permanently or temporarily by a State Medical Officer.

Poverty: Not having enough financial resources to meet a need (National Planning Commission, 2015).

1.9. Summary

In this chapter, the concept of social protection was discussed as the background to the study. The chapter also highlighted interventions which the Namibian government has launched to date to combat poverty. The chapter further highlighted the research problem, and the objectives of the study. The chapter thoroughly discussed the limitations of the study and surfaced the gap of the study along with its importance. Additionally, the study revealed the statistics of the poverty rate among pensioners and people living with disabilities, together with information about the grant amount which the beneficiaries currently receive. The researcher, moreover, shared how the study will contribute to both the beneficiaries and the policy makers and finally the author outlined the definition of key terms.

CHAPTER 2

LITERATURE REVIEW

2.1. Introduction

This chapter attempts to review the preliminary literature by detailing a comprehensive examination of existing research. It captures what is already known and covered by other studies related to the topic and highlights the gaps that this study intended to fill. The chapter starts-off with the theory guiding the study followed by a review of studies in line with the research objectives. An empirical literature review follows that looks at an overview of what social protection is, and the impact of social grants on pensioners and people living with disability.

Numerous theories on causes of poverty have been recognized by different authors (AEI-Brooking, 2015; Brady, 2018 and Rank, 2011). The theory guiding this study is the social contract theory which is a means of explaining the origin of government and the obligations of a government towards its citizens in respect of providing for services. This is, for example, offering social protection by eradicating poverty through creating and maintaining a just social contract (Van Djik & Mokgala, 2014). Van Djik and Mokgala (2014) argued that a social contract can be defined as a hypothetical or an actual agreement between a society and its government/state. As mentioned by Hickey (2011), the discourse and practices associated with social protection and social contracts are already deeply entwined, both within developing countries and within international development debates. He argues that the notion of a social contract can relocate social protection to fall within a project of redistributive justice, which is arguably required to underpin a long-term

attempt to overcome poverty (Hickey, 2011). Applying a social contract perspective to the politics of how social protection unfolds and is practiced in particular places, can offer important insight into the centrality of state-society relations and help identify the extent to which such contracts are progressive or not (Hickey, 2011). Pursuant to Government Republic of Namibia (1992) the National Pension Act 10 of 1992 is a primary legal policy that serves as a social contract between the Namibian citizens and its government that aim to provide for national pensions to be paid to aged, blind and disabled persons; and to provide for matters incidental thereto, this is introduced for the aforementioned citizen to be able to fulfil their needs and improve their standard of living. This Act read together with article 95(f) of the Namibian Constitution that states that; the State shall ensure that senior citizens are entitled to and shall receive a regular pension, adequate for the maintenance of a decent standard of living and the enjoyment of social and cultural opportunities (Namibia Constitution, Chapter 11, art. 95, sec f.). For the purpose of this research, this theory is argued to apply in the context of identifying how the social protection contracts between the government of Namibia and its society are helping in alleviating poverty, by creating and maintaining a just social contract with the elderly and people living with disabilities and whether the administering of social grants (Old Age Pension and Disability Grants) is contributing to the development of Namibian government capable of sustaining the social contract that is adequate for the maintenance of a decent standard of living and the enjoyment of social and cultural opportunities as well as alleviating poverty.

2.2. Uses of social grants by beneficiaries and the impact of social grants

The ultimate goal of social protection financial aid, such as social grants, is to help individuals and societies manage social risk and volatility by increasing their resilience to shocks; making societies more equitable in sharing financial resources to help the poor and vulnerable avoid destitution; and improving access to opportunities generated by economic growth (Standing, 2008). Standing (2008) noted that social pensions have helped preserve family structures; enabling grandparents to pay for the schooling of grandchildren, pay for the care of family members suffering from HIV/AIDS, make the elderly creditworthy and promote sustainable livelihoods, particularly in rural areas. Standing (2008) highlighted that the disabled suffering from HIV/AIDS are only supposed to receive temporary grants and be de-registered once their condition improves. However, because most of these recipients are poor, in most cases, the disabled stop taking their medications (ARVs) so they continue getting their benefits as was reported in Namibia and South Africa (Standing, 2008). Standing (2008) chronicled how the two countries have credible anecdotal reports that people are stopping ARV treatment in order to push themselves back below the physical capacity-for-work level, for fear of losing the grant. Neves, Samson & Van Niekerk (2009) indicated that, after spending on food, fuel and other basic consumptive items, the second most commonly cited use of social grants was for schooling children or grandchildren, schooling-related expenses were a major reported use of social grants, particularly in rural areas, (Neves et al., 2009). The child maintenance grant is not the only grant used for school expenditure; the OAP and DGs are also frequently used for education-related expenditure. A third major avenue of expenditure was the upgrading of accommodation and housing. Additionally, recipients use the grant in dynamic ways to generate value within the household and cement their place within

extended networks of social reciprocity (Neves et al., 2009). However, Neves et al. (2009) gave an overview of inappropriate and wasteful expenditure. Based on the research by Neves et al. (2009), there is no clear definition of wasteful expenditure when it comes to social grants but the study argued that some beneficiaries use social grants for misdirected spending such as smart phones and alcohol.

The Namibian government is strongly against the use of social grants for alcohol consumption. An article in the New Era newspaper reported on the misuse of social grants for alcohol by elderly people and how, as a result, these senior citizens face food shortages. (Nakale, 2018). The former Minister of the MPESW warned against individuals selling alcohol to senior citizens on the days they receive their monthly pension grants at various pay points countrywide (Nakale, 2018).

A similar article was published by The Namibian newspaper in 2014 on the research conducted by the parliamentary committee on the abuse of alcohol in Namibia; it revealed widespread misuse of money by pensioners for liquor (Immanuel, 2014). Based on the article in The Namibian newspaper, the misuse of social grants by elderly people has been observed within communities due to alcohol abuse. The motion was tabled in parliament by the parliamentary standing committee on human resources, social and community development (Immanuel, 2014). The parliamentary standing committee recommended that the ministries responsible for distributing social grants should probe whether the money is used for its intended purpose (Immanuel, 2014). The article, however, did not stipulate the intended purpose of the social grant, except for when it suggested that money should be used for food shortages instead of alcohol. This could mean that one of the intended

purposes of social grants is to buy necessities such as food instead of alcohol. Thus, it is the aim of this research to explore this area.

Banks et al. (2017) alleged that persons living with disability use their benefits for more than just consumption. Particularly, persons with disabilities often encounter additional challenges and therefore experience related expenses such as extra transport, medical and rehabilitation costs, and the purchase of assistive devices. They consequently tend to have higher expenditure needs than people without disabilities. Persons with disabilities may then have to forego or decrease consumption of essential items and services if unable to sustain these extra expenses (Banks et al., 2017). In many African countries such as Namibia, Botswana, South Africa and Mozambique, persons with disabilities are over 50% more likely than people without disabilities to cite costs as a reason for not gaining access to needed health care (World Health Organisation, & World Bank, 2011a). In the long-term, paying out-of-pocket or ongoing essential expenditure can lead to further restrictions on participation in areas such as school and employment and may obstruct the development of human capital, reduce household earnings and ultimately keep individuals in long-term poverty traps (Banks et al., 2017). Social protection programmes may need different eligibility criteria and benefit packages for recipients with disabilities; failure to incorporate these in the programmes may lower access and reduce the impact of social protection programmes for persons with disabilities (Banks et al. 2017).

Woolard, Harttgen, & Klasen (2011) found that pension income in South Africa is spent on many household needs and family members. It is said that young children were found disproportionately in households receiving pensions, and that pension money received by

women was more likely to be spent in ways that enhance child outcomes, such as on food and school fees. Tangwe and Gutura (2013) related that many developing countries, especially in Africa, large extended families often live together. Shared housing may suggest the sharing of other resources, most notably money, to the degree that a transfer targeted at one demographic group may eventually find itself in the pockets of relatives living in the same household (Tangwe & Gutura, 2013). Tangwe and Gutura (2013), however, demonstrated that the South African Government is concerned about the welfare of the elderly, as expressed in the White Paper on Social Welfare, where government pledges commitment to promoting the rights of the elderly in order to protect them and ensure that they are provided with basic needs. It opposes the use of the OAP on school fees, since this deprives the elderly of their basic needs.

The Namibian National Household Income and Expenditure Survey of 2015-2016 shows that a large share of pension income is used by the elderly to the benefit of grandchildren, in particular their nutrition and schooling (NSA, 2017). Additionally, it reported that regular pension income guarantees a life of dignity for older people (NSA, 2017). Standing (2008) argues that the social grant's ultimate goal is to help individuals and societies manage risk and volatility by increasing their resilience to shocks; making societies more equitable by sharing resources to help the poor and vulnerable avoid destitution; and improving access to opportunities generated by economic growth. This ultimate goal did not specify what the grants should be used for and educational expenditure can be defined as improved access to opportunities.

Correspondingly, World Bank et al. (2016) discussed that the provision of a regular and adequate pension benefit can also benefit other members of the extended family, especially grandchildren, thus the grant being used on school expenditure is used for its intended purpose. According to Wright (2015), people living with disability in South Africa use their grant on necessities such as food, water and electricity. In terms of transport, most of them walked to their destinations, using public transport infrequently. In the case of health related expenses, although participants were usually careful to have money available should they need medical care or assistance, this was not always the case (Wright, 2015). One participant in Wright's study confirmed this when asked about transport money needed to access medical care: "In that case, I have to go house to house borrowing money because mine is finished" (Wright, 2015, p. 5).

In accordance with Gutura and Tanga (2014), social grants in South Africa are also used to pay rental fees so it was concluded that payments of rent, electricity and water bills was the third item most spent on after food and education. Gutura and Tanga (2014) argued that the need for housing is a social issue that impacts negatively on the lives of the poor but, the inability of the poor to access good housing stems from not only the inability of government to provide for these services, but primarily from their lack of income to provide for these social necessities. According to Weber and Mendelsohn (2017), commercial banks in Namibia require collateral to approve loans for the purpose of procuring housing, thus many poor people live in informal settlement due to lack of collateral. Informal settlements exhibit characteristics of poverty and inequality (Socio-Economic Rights Institute of South Africa (SERI), 2018). Therefore it can be concluded that social protection financing is not improving housing conditions for its beneficiaries.

A study conducted by UNICEF examined the issue of misuse of cash. It assessed the impact of social protection programs, particularly cash transfers, on the level or proportion of expenditure on alcohol and tobacco (UNICEF, 2017a). According to UNICEF (2017a), despite stereotypes that poor households will misuse and waste cash transfers to buy alcohol, tobacco and other “temptation goods,” studies consistently show no significant impact that transfers actually increase such spending. The study was done in six countries in Africa (Ghana, Kenya, Lesotho, Malawi, Zambia, and Zimbabwe) and finds no statistically significant impact of transfers on increasing alcohol or tobacco expenditure (UNICEF, 2017a). UNICEF (2017a) reported that in Lesotho, transfer receipt actually decreased expenditure on alcohol. The study by UNICEF (2017a) used a quantitative approach and Namibia was not part of the study population. This study employed a qualitative approach in order to understand what beneficiaries spend the grant on and focused on Namibia as it was not included in the UNICEF study.

2.3. Are social grants the preferred type of assistance for beneficiaries?

In 2015, Namibian pensioners celebrated the increase of the national old age pension from N\$600 to N\$1,000 as part of the social provisions of the Harambee Prosperity Plan prepared by the Office of the President. Persons with disabilities and who have a doctor’s certification receive the same amount as the elderly (World Bank et al., 2016).

According to the Ministry of Poverty Eradication and Social Welfare (MPESW) (2016), the government of Namibia has implemented programs for enabling and integrating persons with disabilities within the mainstream of society. This is fulfilled through various programs, including stipend programs for students, a subsistence allowance, skills training, and interest free micro credit. In addition to its own initiatives, the government

provides funds to NGOs to provide education facilities for persons with a mental disability (MPESW, 2016). The government also provides social grants to persons with disabilities, as a means to enhance their income and social welfare. In the Blue Print published by MPESW (2016), the ministry admitted that despite the progress made, access to special education, training and rehabilitation, equal opportunities, creation of employment and income generating opportunities, social security, accessibility to physical facilities, fixation of quota, and prevention of disabled person living in poverty, are not yet fully ensured. This would be one of the contributing factor why people living with disability still lives in poverty.

According to World Bank et al. (2016), even though the social grant has been increased steadily, it is not systematic as it is not regularly adjusted according to inflation. In June 2020, Namibia recorded an annual inflation rate of 2.1 percent (Namibia Statistics Agency, 2020). Even though the OAP and DG was increased by 4%, the inflation rate of food and non-beverages as well as health, on which the beneficiaries spend most of their grant, the rate of inflation was at 4.7 and 3.4% respectively (Namibia Statistics Agency, 2020). This would be one of the reasons as to why pensioners and people living with disability are unable to afford necessities such as food.

Recently, The Namibian newspaper published an SMS containing an outcry from pensioners asking to be included in the Food Bank Scheme. With the reason that their pension is only used for municipality bills. The SMS read: “Mr. President, we ask you to be so kind and make time for elders, in connection with the food bank. We must admit that the concept was adopted with good intention by the government, but, on the other

hand, deserving people are cut out of the programme and the food is mostly distributed to family and acquaintances of the volunteer. Our problem is that our old-age pensions are totally consumed by municipality bills. Please, hear our cries'' (The Namibian, 2020. p. 10). The outcry above is evidence that old age pensioners prefer more than just the grant they are currently receiving, as they are unable to afford minimum basic needs, such as food and clothing, after paying municipal bills. Even though the Municipality of the city of Windhoek announced a discount on electricity tariffs (30%) for pensioner in Windhoek in 2019 (Iikela, 2019). The pensioners continue to struggle to buy enough food as municipality bills still consume a great portion of their pension, especially those living in the city.

In South Africa, pensioners took to the streets to demand an increase in the pension grant; they called out to the government for the pension to be increased to R2 500 a month, (Moeti, 2019) as a step towards equalising it with an increased National Minimum Wage and towards a living wage. Beneficiaries also demanded that they receive a 13th cheque every December (Moeti, 2019). South Africa has a similar pension grant to Namibia where the elderly and people living with disabilities receive the same amount. Notably, the Namibian economy and the South African are closely linked as the Namibian dollar is pegged one-to-one to the South African Rand. In October 2018, the minimum wage for domestic workers in Namibia was increased by 4.15% as a result of an average increase in the category of Food and Alcohol Beverages as well as Housing, Water and Electricity which was at 3.15 percent. Consequently, the minimum wage was N\$ 1 564.39 (New Era, 2018), while the OAP and DG were 1 250.00 (Izaaks, 2018) with a difference of N\$ 314.39 Namibian dollar.

Persons with disabilities in Namibia have also expressed dissatisfaction and frustration with their current life experiences (Haidula, 2016). They argued that there was a lack of plans to build schools for people with living with disabilities in a bid to make all schools inclusive for people living with disabilities (Haidula, 2016), which confirm the MPESW statement that persons living with disability are fully ensured by the social grant they receive. Social grants are less equitable and do not compensate for the different degrees of economic vulnerability associated with different types and severity of disability, this was stated by Hanass-Hancock and McKenzie (2017) who conducted a study in South Africa. Hanass-Hancock & McKenzie (2017) emphasised that to be equitable, these disability benefits need to be measured on the basis of the care and support needs of people with disabilities and not on the basis of fulfilling general disability-eligibility criteria. Hanass-Hancock and McKenzie (2017) suggested that, the extra costs associated with disability need to be identified; this includes not only opportunity costs but also the costs of disability accommodation, assistive devices, care and support, housing and additional healthcare needs. The second suggestion was that the physical and social barriers that people with disabilities experience in all aspects of life need to be identified and removed; this in particular applies to access to transport, buildings, communications and information (Hanass-Hancock & McKenzie, 2017).

2.4. Empirical literature review

According to a study conducted in 48 countries in sub-Saharan Africa including Burkina Faso, Maritius, Niger, Togo, Ghana, Senegal, Kenya and Tanzania by Beegle, Honorati, & Monsalve (2018), using quantitative methodology reported that, most African countries have recently established social protection programs as part of a broader strategy to protect

and promote the poor and the vulnerable. Social protection programs in Africa, also sometimes known as social safety net programs, are defined as noncontributory benefits provided either in cash or in kind and intended to support the poor and the vulnerable (Beegle et al., 2018). Beegle et al. (2018) further argued that the equity objectives of safety nets is to ensure that even the most vulnerable and poorest households reach a minimum level of consumption and cover basic needs.

As argued by Beegle et al. (2018) some social safety net programs have been designed to promote income generating opportunities and create productive links within local economies. Social grants ameliorate poverty and reduce vulnerability by redistributing income; they also provide a social insurance function by helping to smooth consumption and avoid plunges into ultra-destitution following livelihood shocks (Beegle et al., 2018).

A study conducted in Namibia using quantitative methodology defined poverty as a multidimensional concept relating to a lack of resources with which to acquire a set of basic goods and services (National Planning Commission, 2015). Conceptually, poverty can be viewed as a state of deprivation and can be defined in both absolute and relative terms. Absolute poverty is the inability to afford certain basic goods and services (National Planning Commission, 2015). Delineation of those living in absolute poverty, therefore, aims to determine the number of people living below a certain income threshold or the number of households unable to afford basic goods and services. In every country, the poverty line is set to measure poverty in accordance with the expectation of the cost of meeting basic human needs (National Planning Commission, 2015). Relative poverty, on the other hand, refers to a standard of living that is defined in terms of expectations of the

wider society in which an individual lives, and is a comparative measure poverty. The National Planning Commission (2015) claimed that, an individual may be non-poor in absolute terms but may still be considered poor relative to other members of his or her society. This study approached poverty from an absolute point, owing to the fact that social grants are distributed to cater for the beneficiary's basic needs (good and services). Social pensions cover close to 35 percent of the population ages 60 years and older in the Organisation for Economic Cooperation and Development (OECD) countries and in Europe and Central Asia, East Asia and the Pacific, Latin America and the Caribbean, and the South Asia regions (World Bank, 2018a). Namibia is reportedly doing extremely well with a coverage of almost 100 percent of the population aged 60 years and older (Help Age International Watch, 2019). OAPs are introduced on the basis of an economy's needs and capacity; the intention is to alleviate poverty, establish the main components of a pension system, or address a coverage gap in an existing pension system. The elderly in the poorest quintile have benefited the most from old age social pensions in Namibia, no matter the program design (World Bank, 2018b). Although the studies are well undertaken; it would have been richer if the researcher provided causes why elderly are still in the poorest quintile even after reportedly doing well with a coverage of 100 percent.

Even though poverty is reportedly falling in Namibia, from 29 percent in 2016 (National Planning Commission, 2017) to 19,3 percent in 2018 (UNDP, 2018), it still remains high when compared to other countries. For example, 23 percent of the Namibian population lived on less than \$1.90 a day in 2018, compared to \$3.10 a day on the international poverty line comparing to countries such as Botswana at 16.3 percent (UNDP, 2013). Furthermore, the coverage of social protection for the poorest quintile was 33 percent in

Namibia, below the 43.1 percent world average. Meanwhile, targeting efficiency of direct transfers in Namibia was 16.9 percent compared to the 26.6 percent world average; in other words, despite generally high levels of government spending on grants, both coverage and targeting efficiency are relatively low in Namibia in comparison to other countries such as South Africa at 29 percent for target efficiency and 85.1 percent for coverage (Namibia Statistics Agency, 2017). However, analyzing coverage one by one in Namibia showed that the OAP has the highest coverage, and that it is progressively targeted.

Chiripanhura and Niño-Zarazúa (2013) a study conducted in Namibia argued that cash transfers are a more effective way of delivering social transfers because they have multiple kinds of impact on poverty, food security and asset accumulation. Chiripanhura and Niño-Zarazúa (2013) concluded that since cash is portable, it can be delivered at lower transaction costs, especially in the modern days of debit cards, internet and cell-phone banking. The World Bank (2018a) reported that the extent to which safety net transfers have an impact on poverty and inequality depends on factors such as the program's coverage, transfer level, and beneficiary incidence. The World Bank (2018a) further emphasised the benefits of old age social pensions in that they provide an alternative source of income for elderly adults who are not covered by contributory schemes.

Levine, van der Berg, & Yu's (2011) study focused on the impact of cash transfers on household welfare in Namibia, discussed that OAP lowers the probability of recipients living in poverty. The study furthers voices that the disability grant also plays a significant role in reducing such poverty. Its impact is lower than that of the OAP, yet the two grants

are of the same amount. Levine et al. (2011) used a quantitative approach by using basic information such as income and infrequent expenditure about the household and its members from Namibia Household Income and Expenditure Survey and so could not determine why the two grants (disability grant and old age pension) have a dissimilar impact on the two groups. This study has adopted a qualitative approach to examine how the two groups perceive social grants and how they use the grants.

Even though the coverage of the elderly is reportedly doing well, the same has not been recorded for the disability grant. According to Chiripanhura and Niño-Zarazúa (2013), coverage of the disability grant in Namibia was relatively low in the 1990s although it has improved over time. In addition, disparities still exist between regions, particularly because of the large distances across the country. Fundamental problems hindering access to the grants include illiteracy and lack of information, isolation of qualifying individuals, and complex claiming procedures. In 2019, the MPESW reported in The Namibian Newspaper of a coverage of 68% disability grant and 97% of old-age grant (Kamwi, 2019). The difference in coverage proves the point of Chiripanhura and Niño-Zarazúa (2013), namely that coverage for the disability grant is relatively low compared to the old age pension; this may contribute to the reasons as to why the impact of the grants is different for the two groups (Levine et. al, 2011). Chiripanhura and Niño-Zarazúa (2013), stresses the need to ensure sustainable and affordability of social grants and only focuses on coverage as an impact that is causing the differences between the two groups. This study will assess how the two groups use their grants and its impact on the beneficiaries. Banks, Mearkle, Mactaggart, Walsham, Kuper, & Blanchet (2017) a study conducted in India, China and Brazil used a systematic review to assess the relationship between

disability and economic poverty and opined that generally access to social protection appears to fall far below need. Benefits from participation are mostly limited to maintaining minimum living standards and do not appear to fulfil the potential of long-term individual and societal and economic development, namely “adaptive social protection”. Banks et al. (2017) concluded that there is a dearth of high-quality, robust evidence in this area, indicating a need for further research and this is another reason why this study was carried out. The results of this study will be able to give an overview of whether social protection financing in Namibia that supports the elderly and people living with disability practices adaptive social protection by fulfilling not only a minimum living standard but providing for potential long-term, individual, societal and economic development.

The World Bank (2018b) has discussed as to why the world needs adaptive social protection. The concept of adaptive social protection has emerged in recent years; it places an enhanced focus on better enabling social protection to address the impact of all manner of shocks on households including natural disasters and climate change, economic and financial crises, conflict and displacement, among others (World Bank, 2018b). As reported by the World Bank (2018b), as a nascent area, adaptive social protection has begun to crystalize around two interrelated approaches: firstly, building the resilience of the households that are most vulnerable to shocks; secondly, increasing the responsiveness of social protection programs to adapt to and meet changed needs on the ground aftershocks have materialized. Preparedness measures for safety nets can be advanced even further through additional investments to make programs more flexible and capable of expanding so as to reach additional households (World Bank, 2018b).

Mitra's (2010) using a quantitative methodology reported a high rate of omission from DGs, with 42% of qualified individuals not registered in South Africa. The inclusion error rate was also high (34%) indicating problems in the sensitivity of targeting. Mitra (2010) also noted that exclusion errors were more serious, as excluded households fared worse in terms of food security. Namibia has an extensive system of social protection with varying degrees of coverage and effectiveness (Chiripanhura & Niño-Zarazúa, 2013). However, the multiplicity of the schemes results in duplication of benefits, and in some cases the intention of avoiding duplication complicates the access such that some deserving cases are excluded. Chiripanhura and Niño-Zarazúa (2013) informed that these issues reduce the overall effectiveness of the schemes. The different programmes generally suffer from varying degrees of administrative bottlenecks and exclusion errors (Chiripanhura & Niño-Zarazúa, 2013). Chiripanhura and Niño-Zarazúa (2013) advised that given the country's limited implementation capacity, it may be best for the country to scale back several schemes and work on improving the coverage, efficiency and effectiveness of a few more widely available programmes. The study was well articulated; however, it only addressed the duplication and the coverage of social and did not address the impact of social grants on beneficiary's livelihood.

According to Neves, Samson, & Van Niekerk (2009) a study conducted in South Africa using both qualitative and quantitative method concluded that, people that are not enrolled in social grants miss out on positive effects. The few mentioned positive effects are; improvements in consumption as welfare social grants enable people and families to avoid destitution, improved access to social service, and the receipt of state cash transfers which is associated with an elevation in the uptake of social service (Neves et al., 2009).

However, Neves et al. (2009) noted some negative effects of social grants such as the labour disincentive effect, a case in which the income from public transfers induces beneficiaries or members of their households to withdraw from or become reluctant to engage in the labour market. Even though the main objective of this study was to examine how social grants are used, the study did not voice out whether it was used for the right purpose. This study will assess what grants are used for and ultimately determine if it's for the right purpose.

Namibia is one of the most economically unequal countries in the world with more than a quarter of its citizens living in poverty and more than an eighth of its citizens living in severe poverty (Widerquist, 2013). A study conducted by Armstrong and Burger (2009) in South Africa uses a decomposition analysis found that social grants have a considerable impact on poverty as they provide relief from the misery characterizing poverty. However, in terms of eradicating inequality, social grants proved less useful; this is because inequality was driven primarily by high and rising income at the top of the income distribution (Armstrong & Burger, 2009). This helps to explain why, despite efforts by the Namibian government to provide comprehensive social grants, inequality remains high. In order to achieve any long-term remedy for perpetual poverty and inequality, those living in poverty require means to access higher levels of income on a sustainable basis, but regrettably, social grants are unable to guarantee this (Armstrong & Burger, 2009).

Although social grants do not help to reduce inequalities, a study conducted in Namibia by Demper (2016) using a quantitative methodology reported that, social protection based on basic minimum services and provisions can address income poverty, service poverty and asset poverty. Social protection finances can become a guaranteed social minimum

within a human rights approach that protects and empowers all and most importantly, help the most indigent to move out of poverty (Demper, 2016). This study focused on poverty from an absolute approach to identify whether the grants are meeting the minimum basic needs of the beneficiaries and how the beneficiaries perceive an increase in social grant.

Pursuant to Demper's study (2016), social protection can become a springboard and ensure that together with social insurance and other discretionary provisions, a social protection system can work to address the needs of the poorest. Demper (2016) also advised that social protection must incorporate developmental strategies and programs designed to ensure, collectively, at least a minimum acceptable living standard for all. It can embrace traditional measures of social insurance, social assistance and social services, but goes beyond these to address causes of poverty and inequality through an integrated policy approach including many developmental initiatives undertaken by governments (Demper, 2016). Using such an approach increases the long-term sustainability of social protection through increasing educational opportunities, enhancing health and promoting livelihood and economic development opportunities (Demper, 2016).

Hasan et al. (2018) a study conducted in Bangladesh using a quantitative methodology found that a social safety net program has a positive impact on basic needs like food, clothing, and medicine accessibility for the beneficiaries; this makes them economically resilient. The study by Hasan et al. (2018) concluded that although the allowance amount is relatively small and insufficient to significantly contribute to the household's graduation, it often enables recipients to stabilize their earnings. Hasan et al. (2018) suggested the need for further research to develop several strategies which are most urgent

in the area of social grants. This is especially for the local government to facilitate a successful social safety net program including increasing the amount of allowance, distributing money through a mobile banking system and proper monitoring in the selection process. It for this reason that this study took a step further to explore the social protection programmes for the selected beneficiaries in the Namibian context to determine whether the social grants provided are preferred by beneficiaries and how they contribute to household graduation.

In an earlier study conducted by Shimpanda (2017) in Namibia, used descriptive and regression analysis to obtain results from Namibia Household Income and Expenditure Survey (NHIES), the results shown that there are two main causes of poverty i.e. social and economic. According to Shimpanda (2017), social causes include poor health, poor education and gender disparities, while economic causes can be unemployment and income inequality. It was concluded that the poverty amongst the elderly is a social problem. According to Shimpanda (2017), 40 percent of the elderly in Namibia had no formal education, which contributes to social poverty. Shimpanda (2017) analysed gender disparities as a cause of poverty and reported that in Namibia, there are more female elderly headed households than male elderly headed households; over 50 percent of households are headed by elderly females (Shimpanda, 2017). Shimpanda (2017) further pointed out that one of the causes of poverty under economic causes is income inequality. Shimpanda (2017) used quantitative method and was focused factors influencing of poverty among elderly receiving pension and not on how social grant contribute to the alleviation of poverty among elderly, this study focused on the impact of social grants on

beneficiaries and how social protection alleviate poverty among elderly and disabled persons.

As reported by the National Planning Commission (2015), there is a significant gap that remains in terms of covering the poor with social protection; the coverage gap is particularly grave in the two regions where most of the world's poor live i.e. Sub-Saharan Africa and South Asia. One of the cornerstones of social protection is to reduce poverty (National Planning Commission, 2015), yet in much of the discussion above, this is far from being realized. Social pension and disability grants have been observed to play a poverty-reducing role, but statistics are still showing a high record of poverty amongst the elderly (33%) and people living with disability (5.2%) (Namibia Statistics Agency, 2017). There is, therefore, a need for stricter targeting and more effective monitoring to guarantee that the neediest and deprived have access to the programmes and to guarantee that these programmes are meeting the needs and minimum living standard of the beneficiaries. This is another reason why the researcher felt the need to conduct this research.

According to Fukawa (2008), as people age, their ability to perform certain tasks diminishes, affecting their capacity to keep a job or to get another one, thus exacerbating poverty, this was conducted in Japan using a quantitative methodology. Lee (2014) said that the most significant factor contributing to elderly poverty in South Korea is mandatory retirement. Using quantitative methodology Lee (2014) argued that although Korean citizens have the right to take whichever job is possible for them and earn as much money as they can, once they reach their mandatory retirement age of 55 years, they cannot work more or work less to earn more money after retirement. As believed by Lee

(2014), after retirement, the most common and major source of income is a social pension, which is not enough to cater for their basic needs. This is in agreement with a study conducted in Malaysia by Khan, Khan, Tan Swee Leng, Booi Chen, & Gale Vergara (2017) used a quantitative methodology stated that elderly households do not have adequate savings for post-retirement expenses and due to insufficient retirement funds, many elderly persons are confronted with serious financial problems as their only source of income is old age pension. Although the two studies above were well articulated they only focused on age as factor of poverty among the elderly and lacked comprehensive assessment on how the beneficiaries perceive social grants.

With regard to disability, a study conducted in South Korea by Kang (2014) opined that long-term disability creates problems for job seekers when they wish to participate in the labour market. Kang (2014) used hierarchical generalised linear model and found out that people living with disabilities experience discrimination in education, when seeking employment and in their work life; these are shown to be factors affecting poverty among them. Although the study by Kan (2014) was well expressed it did not address the impact of social grants on people living with disabilities. A study conducted in Latin America using a qualitative methodology reported that social exclusion plays a significant role in the relationship between disability and poverty (Pinilla-Roncancio, 2015). Pinilla-Roncancio (2015) reported that there is an inter-relationship between disability, exclusion and poverty, which becomes stronger in developing countries, where social protection systems do not provide enough cover to this population. The study main objective was to explore how the concepts of disability and poverty are related, the study only focused on social exclusion and not on disabled receiving social grants.

2.5 Summary

The analysis presented from the literature shows that there is no statistical evidence that social grants increase the expenditure on wasteful expenditure such as alcohol and tobacco. The empirical evidence shown that social grants have the potential to ameliorate poverty and reduce vulnerability, however many researchers agreed that social grant appears to fall below the need as it only fulfil a minimum living standard but does not offer a long term, individual, societal and economic development, neither does it contribute to household graduation. The empirical evidence and theoretical literature agreed that social grants are less equitable at providing for disabled persons as it does not compensate for different types of disability. The literature disagrees on views such as social grants cause labour disinfecting effect as well as beneficiaries using their benefits on wasteful expenditures, the evidence in literature shows that beneficiaries are willing to work and some are still working to meet their needs. Despite the numerous studies done on the effectiveness of social grants and its impact on household welfare, limited literature exist on exploring and examining how pensioners and people living with disability perceive and use social grants and whether they prefer the benefits they receive.

CHAPTER 3

RESEARCH METHODS

This chapter explains the methods and techniques employed in the study to collect the data, the type of data that was collected, procedure used to collect data, and how the data was analysed. It presents an overview of the validity and reliability assessment, research approached and ethics. The selection of the methods and techniques were influenced by the objectives of the study.

3.1. Research Design and Methodology

According to Saunders, Lewis, & Thornhill (2016), a research design is the general plan which guides how one will go about answering a research question. Since, the researcher's intention was to explore social protection administered by MGPEWSW as an instrument of poverty alleviation, a case study research design that is exploratory in nature was employed, with a qualitative methodological approach. The study was exploratory, not only to have a better understanding of the problem, but also focus on a case i.e. the MGPEWSW, in order to conduct an empirical investigation of a contemporary phenomenon within its real-life context (Saunders, Lewis, & Thornhill, 2009). People living with disabilities (16 to 59 years), namely the age group of the disabled that receive the same amount as the elderly, and the elderly (60 years and above), under the MGPEWSW, were selected in order for the researcher to obtain answers to the research questions.

Gupta (2002) defined qualitative methodology as an approach usually associated with the social constructivist paradigm. It stresses the social nature of reality, and it is about recording, analysing and attempting to uncover the deeper meaning and significance of human behavior (in this case the elderly and the disabled) and their experiences, including

contradictory beliefs, behaviour and emotions. The qualitative research method was appropriate for this study as it is aimed at ensuring maximum results in answering the research questions regarding how social protection as a financial aid assists in poverty alleviation among elderly and disabled persons. Moreover, this method was appropriate because it focuses on interpretation which influences the research process. This in turn helps with understanding how people think and act and will help to answer how beneficiaries perceive their benefits.

3.2. Population

The population in this study was restricted to beneficiaries that are registered with the MGPESW in the Khomas Region. The MPESW (2017) reported that there are 6 877 beneficiaries in the Khomas Region. The population was 6 877 beneficiaries, registered in the Khomas Region for OAP and DG at the end of the financial year 2016/2017 (MPESW, 2017). 5 282 are OAP beneficiaries and 1 595 beneficiaries of DG.

3.3. Sample

A sample is described as a portion of elements which comprise the population. The success of a research study is largely based on proper identification of the sample to be selected for the study (Saunders, Lewis, & Thornhill, 2016). The study employed a non-probability sampling method, specifically the purposive sampling method (Saunders, Lewis & Thornhill, 2016). Under purposive sampling, researchers use judgments to select cases that will help them answer the research questions (Saunders, Lewis & Thornhill, 2016). Other scholars defined purposive sampling as a strategy in which particular settings, persons or events can be selected deliberately in order to provide significant information that cannot be obtained through other choices (Wilson, 2010). To apply this method to this particular study, the researcher focused on unique cases to select a sample.

A unique case is one that displays a characteristic that is not shared with other cases (Wilson, 2010). In this case, only those receiving old age pensions or disability grants from the MGPESW were selected, since some grants are administered by other ministries, for example veteran grants are administered by the Ministry of Veteran Affairs. The Ministry of Gender, Poverty Eradication and Social Welfare (MGPESW) administer other grants such as the Child Maintenance Grant for orphans and vulnerable children as well for children living with disability (0-15 years) but these were not included in this paper. The study was conducted in the Khomas Region in the capital city of Namibia, Windhoek. The sample size was determined by the saturation method.

Data saturation refers to the point in the research process when no new information is discovered in data analysis, and this redundancy signals to researchers that data collection may cease (Faulkner & Trotter, 2017). The study interviewed thirty-three (33) participants, of which twenty (20) are elderly and thirteen (13) are people living with disabilities, all who reside in the capital city of Namibia, Windhoek. Regarding the disability grant, the data started giving similar answers from the 7th interview, and at the 11th interview for the elderly. This is how the researcher realised that there was saturation of data as there was no new information emerging from the data collection.

3.4. Research Instrument

The study employed a primary data collection method using semi-structured interviews (See annexure A). Semi-structured interviews were used to capture the three objectives of the study. Primary data was largely collected through interviews that were semi-structured in nature. According to Saunders, Lewis & Thornhill (2016), when one is using semi-structured interviews, a list of themes and questions to be covered is prepared, but

the researcher may ask follow-up questions, depending on the flow of the conversation. The combination of set questions and flexibility opened a dialogue, thus allowing the researcher to learn a lot more about the beneficiary's views on the grant they are receiving.

Below are some of the questions from the study interview guide:

- How do you use your grant?
- What impact does an increase in the grant have on your everyday life?
- Do you have any money left at the end of the month before you receive your next grant payment?

3.5. Assessing the quality of the research: reliability and validity

The researcher used the validity research approach. Research validity is how well the collected data covers the actual area of investigation (Taherdoost, 2016). This basically means to determine if the collected data measure what is intended to be measured. The study used construct validity to explore how social protection financing aid as an instrument alleviates poverty among the elderly and people with disabilities in Namibia. This was done by ensuring that the method used addressed the objective of the study, that questions were easy to understand and that they avoided bias and leading questions. Reliability was ensured by making sure that the method of collecting data was consistent and it was assessed through saturation point. Saunders, Sim, Kingstone, Baker, Waterfield, Bartlam, Burroughs, & Jinks (2018) noted that saturation is the most frequently touted guarantee of qualitative reliability and validity, for this study it was based on the numbers of participants who gave related answers which quantified the validity and reliability of the participant's responses. Detailed information about the

research design is also provided to ensure reliability of the data (Saunders, Lewis & Thornhill, 2016).

3.6. Procedure

The data were collected between the months of October 2019 and February 2020. The interviews were set up with beneficiaries through the Ministry of Gender, Poverty Eradication and Social Welfare at the Social Welfare office in Khomasdal; Windhoek at a time when beneficiaries visited the Regional Office for yearly verification. Participants were asked to give their consent before the commencement of the interviews. The interview time frame was between 15-25 minutes.

3.7. Research approaches

The study used both the deductive and inductive approaches. In the inductive approach, the researcher begins by collecting data that is relevant to his/her topic of interest. Saunders, Lewis, & Thornhill (2016) defined an inductive approach as a theory building process, starting with observation of specific instances and seeking generalisation about the phenomenon. During this approach, there is no framework that initially informs the data collection and the research focus can thus be formed after the data has been collected. Meanwhile, the deductive approach begins with and applies a well-known theory (Wilson, 2010). For the inductive approach, the data was collected using questions from observations made in the literature as well as observations on the ground related to the topic. The author then analysed this information to produce evidence which shows that social protection financing plays a role in alleviating poverty. For the deductive approach, the researcher used the social contract theory, specifically that social grants assist in eradicating poverty, to formulate questions. She then analysed the data using existing

codes from the theory to provide evidence of how the social protection contracts between the government of Namibia and its society, are helping to eradicate poverty by creating and maintaining a just social contract.

3.8. Data Analysis

Qualitative data analysis is defined as any kind of analysis that produces findings, concepts and hypotheses, as in grounded theory, which is not arrived at by statistical methods (Wilson, 2010). Interviews were recorded and transcribed and written in a dialogue format, after which the study employed thematic analysis by identifying, analysing, organising, and reporting themes found within the data set. These were narratively analysed using Atlas.ti. The theme used were; perception of the increase in grant amounts, beneficiary grant preferences, the use of grants, and the impact of grants on beneficiaries. The data was summarized into a report format with quotes from participants, categorized into two groups, OAP and that of DG. The data were imported into Atlas.ti and preliminary codes were assigned to the data in order to describe the content as follows: type of grant, gender, residential areas, the impact of an increase in grant, use of grants, benefit preferences, and the positive or negative impact of receiving OAP and DG. Impact here should be understood in a qualitative sense to mean whether the participants have any money left before their next grant and whether the grant is enough to cater for the beneficiary's needs.

3.9. Research Ethics

Ethics refers to standards of behavior that guide your conduct in relation to the rights of those who are the subject of your work, or are affected by it (Saunders, Lewis, & Thornhill, 2009). The study sought a permission letter from the pertinent authorities, The University of Namibia (UNAM) and the Ministry of Poverty Eradication and Social

Welfare (MPESW), before conducting the research. The study ensured absolute privacy and confidentiality of participants by not requesting personal identification of participants. This enabled the study to comply with research ethical standards used in research such as those which pertain to normative codes and guidelines (Vanclay, Baines, & Taylor, 2013). Privacy was ensured by labelling the recorded interview with the date of the interview instead of the participant's name, and minimal information was published about the participant's personal information so they could remain anonymous. This means that pseudonyms are used in the results section.

There was no exploitation of the study and participant relationship. The participants were made aware of what the study sought to achieve and verbal consent to participate in the interview and to be recorded was verbally authorized by each participant. The study did not interfere with or undermine normal organisational processes, practices and procedures. The researcher employed integrity, maintained objectivity, by being free of conflict of interest, and by making sure not to distort facts or subordinate judgment to participants. She also preserved confidentiality and anonymity. Hard copies such as interview notes, and audio tapes have been locked away in a secured location. They will be deleted after five years.

3.10. Summary

This chapter explained the methods, techniques and approaches, which were employed in the study to collect data, the type of data collected, and how the data was analysed. The selection of the methods and techniques were influenced by the objectives of the study

CHAPTER 4

RESULTS AND DISCUSSION

4.1. Introduction

The purpose of this research was to achieve the following objectives:

- To examine how pensioners and people living with disabilities perceive the increases in their social income grants.
- To assess what the grant amounts are used for between the two groups and ultimately determine if it is for the right purpose.
- To analyse if the type of social income grants provided are those preferred by the beneficiaries.

This chapter presents analyses and discusses the findings obtained. In so doing, the chapter demonstrates the critical analysis of the findings in line with the subject as covered in the background of the study. It establishes a verdict as to what has been learnt throughout the study as per the purpose of instituting feedback on social protection financing aid and how it is affecting the lives of its beneficiaries as well as how it contributes to the alleviation of poverty.

4.2. Demographic characteristics of the sample

Table 1:

Characteristics	Elderly	Disabled
Overall number of participants	20	13
Gender	9 Male 11 Female	8 Male 5 Female

Dwellings	Owner of houses- 3 (all had good jobs before reaching old age) With Family- 6 Informal settlements- 8 Rental in informal settlements- 3	Owner of informal settlements- 4 Rental but in informal settlement- 4 With Family- 4 Backyard dwellers- 1
Percentage of those having money left before the next grant	3 participants which is equivalent to 15 percent.	2 participants which is equivalent to 15 percent.
Percentage of those who had no money left before the next grant	17 participants which is equivalent to 85 percent.	11 participants which is equivalent to 85 percent.
Percentage who expressed the need for an increase	85 %	85%

4.3. The perception of pensioners towards an increase in social income grants

Most of the elderly had a common response in that the increase in the grant made a difference compared to what they used to get as they could now afford their needs. Thus, it was affirmed that, the increase in the grant has removed a bit of a burden because the

elderly can afford to buy basic needs such as cosmetics, food and to help pay for the water and electricity bills. The participants expressed that before the increase of the pension, it was cumbersome to cover their basic needs, more especially for those that do not have their own houses and have the extra cost of rent; the ones who own homes expressed that it helped them to better cater for water and electricity bills. One participant noted the following: *“The increase made a huge difference, because N\$600 was really less, with the needs of clothing, food, water and transportation to the hospitals, we couldn’t feed the family with the N\$600, when we got the N\$ 400 increase that N\$1000 made a difference”* (Heita, informal settlements). Conforming to this was Eino who narrated that *“Yes the increase was worth it. That increase was a blessing. It helped with our needs, we could afford more food and better fulfil our needs”* (Eino, elderly). Adams, (elderly) said that *“I am so glad I was lucky enough to get this pension, it help a lot with buying my needs and not to rely so much from the help of my family, I can afford certain needs, and can occasionally help my family.”* This finding is in line with the World Bank’s argument that the increase in grants by 54.5% between the years 2015 and 2016 had a tremendous positive impact on the pensioners (World Bank et al. 2016). Sue, an elderly, expressed that with a big family with six (6) children that she has to take care of, the pension is convenient as it helps her family not to go bed hungry, in her words *“Yes, the increase help, very much, my family don’t go to bed hungry every day, sometimes we have food because we have pension money”* (Sue, elderly). The elderly are known to take care of family members, especially children in Namibia, and this observation was not any different in the capital city. This concurs with Woolard et al. (2011) who asserted that young children are found in household receiving pensions, and that pension money received by women is more likely to be spent in ways to enhance children’s outcomes.

Even though the grant does not increase by a vast amount every year, the pensioners expressed that every dollar count. They highlighted that, in 2019, the pension increased by N\$50.00, and even though the money that was added seems like little, it makes a difference and it means that you will get extra bread for your children or household. One man expressed said that *“The increase is like rain after a drought. It is a blessing because every coin to me counts”* (Manny, elderly). This grant is something that the beneficiaries are grateful for, as it is the only monthly income they have and which they rely on to cover their needs. For instance, one man narrated that before he received the pension, he did not have a proper bed but after the increase in 2014, he was able to buy a new bed. He later fixed the old one and made it beautiful for his granddaughter. *“with the pension money increased, I managed to buy a new bed, and gave the old one to my granddaughter, the government is really helping us”* (Kong, elderly).

However, there were those beneficiaries who felt that the increase in the pension grant did not really have a great impact on the livelihood of the beneficiaries as the price of food and services also increased. Namibia’s food prices have been increasing wildly over the years, (Ngatjiheue, 2019; The Namibian, 2017; Trading Economics, 2020). In 2017, food prices hiked by 12,7% (The Namibian, 2017). In 2020, Namibia Statistics Agency reported an increase in food inflation of 4.70 percent (Namibia Statistics Agency, 2020b). For example, one elderly viewed the increase as small and for her to be able to meet all the household needs was only made possible because she had an extra income or pension from her previous employer. One participant, who had extra income, expressed that it would be difficult for them if they didn’t have an extra benefit. *“No, the increase is not*

adequate, if it wasn't for my GIPF allowance, I wouldn't cope" (Joanne, elderly). Therefore, this challenged the norm that OAP is an effective tool to help with alleviating poverty as stated by Levine, van der Berg, & Yu, (2011) who believed that, the social grants are a tool for poverty eradication and that they help in curbing economic inequalities. One participant, when asked how the increase affected him stated that *"I use this grant to buy food normally, pay my rent and help my children with some petty cash and the rest I can spend it on basic needs e.g. meat to supplement everyday food, when it was increased it assisted me in affording food that will last almost a month, however, food became very expensive"* (Mathew, elderly). This is in consonance with Banks et al., (2017) who say that existing social protection falls far below the need of the beneficiaries and therefore defeats the goal of adaptive social protection.

One of the participants argued that, the increase in pension in the years that he has been receiving it does not really make a difference in changing the living conditions of an individual. On the other hand, he is grateful that at least the government has been providing a basic pension that enables the elderly to have bread on the table. His view is in agreement with Hasan et al., (2018) who argued that social grants and safety programs have a positive impact on the livelihood of the beneficiaries through the provision of basic needs. However, the beneficiaries felt that, this grant is not enough to alleviate poverty among the pensioners. This is because many beneficiaries cannot cater for all their basic needs with the monthly grant, and many narrated that they always have to forego one of their needs, e.g., clothing so as to have enough to eat for the month. One participant uttered this in an interview: *"The grant right now doesn't cover all our needs, I will appreciate if*

the government increase our grant, so we can afford to buy all our needs, because now if I buy food then I can't afford a jersey” (Ileni, elderly).

Although there were some who were satisfied, many felt that if the government could increase the grant to a reasonable amount, it would enable them to have access to different health institutions and to be able to find decent places to live. They proposed amounts that could be sufficient for their wellbeing as ranging from N\$2 000.00 to N\$5 000.00. The participant expressed that *“No the grant is not enough, I wish they increase it at least to N\$ 5 000.00 or give us food bank parcels too, if we get that parcel of food we can have enough to buy a blanket when winter is here, we also cannot afford decent housing, if you didn't have a good job in your youth you either rent or stay in informal settlement because land is expensive”* (Faith, elderly, lives in a shack). This is in agreement with the words of Hasan et al., (2018) when they stated that the allowance of the social grant is relatively small and insufficient to contribute to household graduation from poverty or to change their living standards.

The pensioners expressed difficulties in affording decent housing, and some asked for an increase that will allow them to stay in decent homes. One participant had this to say, *“I wish the government can increase us with more money that can cater for all our needs, I don't want to sound unhappy, maybe N\$ 3500, I think it will be better, with what we are getting now, I think I will live in this shack forever.”* (Monika, elderly, lives in a shack). This is in conflict with Standing (2008) when he said that a social grant's ultimate goal is to help individuals and society manage risks and improve access to opportunities generated by economic growth. As can be noted, the view above shows no improvement

in managing risk and in an individual's life. It further opposes the opinion by Demper (2016), who said that social grants can address asset poverty since beneficiaries cannot afford decent housing.

4.4. The perception of disabled people towards an increase in social income grants

Pursuant to Whitworth, Wright, & Noble (2006), DG is a form of assistance for people with incapacities; it is a poverty reduction measure to help them to meet their basic needs. In most cases they are unable to help themselves or unable to carry out duties to assist themselves and their families (Whitworth, Wright, & Noble, 2006). This was proven to be true as the people living with disabilities expressed that, their incapability did not pose much of a burden to their relatives as they had their own income that the government provides. They expressed that, the grant helps to cater for most of their needs and as they are from poor families, this grant serves as financial rescue for the family and they felt grateful that the grant was really helping. Therefore, when the grant was increased in 2015 from N\$600.00 to N\$1000.00 this brought so much joy as they were able to cater for many bills and paid off debts. One participant specifically said *“It is better, but if the government can afford, they can increase it with more because in many cases it is not enough for everything you plan to do. That increase came in handy as I was able to pay off debts”* (Lovisa, living with disability).

Among the people interviewed there was a lady who expressed that she came from a poor family and that it was a privilege for her to be receiving the DG. She argued that, when the grant was increased from N\$600.00 to N\$ 1000.00 she was at university and that extra money really helped with the purchasing of her books and covering her daily needs. She narrated that her parents were unemployed, and her grant was a commendable source of

income that enabled her to have a better life. The extra money she received made a huge impact on her life. Ndapunikwa narrated that *“The grant I get monthly is my pocket money as my parents can’t afford to give me any, the increase really helped me a lot I wouldn’t know if I would be here without it, I managed to buy books, and some of my needs.”* (Ndapunikwa, living with disability) Another participant who is improving his grade 12 also expressed gratitude when the grant was increased as it helped to improve his life. He mentioned that *“My parents are unemployed, so the DG is helping me with my everyday cost, I am currently improving my grade 12 with Namibia College of Open Learning (NAMCOL) and this money is the one that I used to pay school fees, it helps me with transport money, and I don’t have to bother my parents”* (Ndangi, living with disability). This is in line with the arguments made by Neves, et al., (2009), that the increase in the grant is essential for helping to cover tuition fees for children and address basic needs.

Contrary to this, some beneficiaries of the DG agreed with Banks et al., 2017 and Levine, et al., (2009) in that the grant is not enough to keep them out of poverty; this is because they have medical needs that they believe were not considered before the grant was implemented. They argued that most of them live in informal settlements because they cannot afford decent homes. This makes it very difficult for them to leave their homes when they need to go to hospitals because there are no proper roads for their wheelchairs, and they cannot afford better ones for the rocky roads. One participant narrated that *“No, I wish I had enough to stay at a place where my wheelchair can move freely, now with all this rocks, I am very uncomfortable, I also wish they add for us that food bank to our benefits, so we can use our money for clothing and medical needs”* (Emily, living with disability). Weber and Mendelsohn (2017) explored the nature and growth of informal

settlements in Namibia. They stated that the Namibian population migrates to Windhoek for opportunities such as university education and job opportunities. One of the indicators that contribute to people staying in informal settlement is tenure security. Weber and Mendelsohn (2017) noted that collateral is required for commercial loans and that this is one reason that keep the poor from owning decent houses. They narrated that: “Namibia’s well-functioning banking sector often requires property as collateral security for loans, and so the lack of a registered property makes it much harder for the poor to access credit to further their economic development. This again puts and keeps the poor at a competitive disadvantage compared with people in formal urban areas where property owners benefit from registered tenure security”(Weber & Mendelsohn, 2017. p. 26).

Participants further argued that visitation to hospitals for check-ups was among many of their struggles, as they never have any money left. This is because the grant is not enough to cater for shelter, food and transport cost to hospitals. They narrated that it is very difficult to afford their basic needs and they end up missing some of their doctors’ appointments. *“The grant is not enough, maybe if it is at least N\$2000.00, it will make a difference. Other benefits can include medical aid. Sometimes there is a need to visit private and also public hospitals have long queues. I remember one day I went to the hospital and there was no medication that I needed in the hospital and I was told to go buy medicine from a private pharmacy the grant could not cover because the medicine is expensive”* (Martha, living with disability), the argument above is in agreements with Banks et al. (2017) who supported different criteria and benefit for recipients with disability and further suggested that medical aid be one of those benefits. Another participant strongly voiced that *“One time I had to miss an appointment because I had no*

transport money as I was referred to Katutura Hospital from our district clinic” (Kandiwapa, living with disability). This supports the study by the World Health Organisation and World Bank (2011b) in saying that in many African countries, DG beneficiaries struggle to pay medical fees, transport costs for their appointments or for their devices.

4.5. Uses of social grants by beneficiaries and the impact on everyday life

Table 2: Number of people using grants for different purposes

Uses of Grants	DG (Number of participants)	AOP (number of participants)
Food	9	19
Water	9	18
Rent	4	3
Electricity	9	18
Medical Costs/Rehabilitation Cost	12	7
Household needs	9	19
Cosmetics	13	20
Cigarettes	0	1
Clothing/bedding	13	20

From Table 2, it is evident that the grants are mainly used by beneficiaries for basic services such as clean water, to afford a place to stay (rent) and other expenses which are revealed in this section. One participant noted that, *“Yes, the money is really not enough,*

especially if you are having children who are going to school and as a mother, my only source of income is DG and it is really not enough” (Selma, living with disability). Unlike the elderly, even though some have grandchildren whom they help with school needs, a lot of disabled have children that are still young and going to school. Many of them reported that they mainly use the money to pay for school fees and that it is not enough to help them cater for their children’s school needs and transport. One participant alluded that *“I use the grant to buy food, pay for water, help my siblings with school needs, buy lotion and house needs like cups. The money can’t afford everything, but it buys what we can”* (Ndatty, living with disability). One of the elderly stated that *“Life in Windhoek is very expensive, I use the grant to buy food, pay water, buy cosmetics, pay rent, and clothing, and I also help out my grandchildren that go to school”* (Aina, elderly).

These findings complement the work of Chichaya (2012) who highlighted that the DG is a very important source of income, especially for those who do not have any income. Hence, the notion of providing the DG shall be viewed in the sense that it is a form of income replacement for people with disabilities due to the fact that they normally don’t have access to jobs (Whitworth, et al., 2006). The government of South Africa expressed concern about elderly welfare as the grant they receive is used on school needs as opposed to the elderly’s basic needs, which is the intended purpose (Tangwe & Gutura, 2013).

Both the people living with disabilities and the pensioners have common uses for the money. All participants indicated that they use the money to buy groceries, pay for medical bills, rent, clothing, water, and electricity as well as to assist their family members that are under their care. It is for this reason that this section did not separate the findings

between the elderly and the disabled as in the previous section that addressed the first objective. The grant money is used to mainly buy food and then take care of other expenses. Some participants expressed that, having this grant is a blessing and it really helps with the advancement of one's life. One main difference that appeared in the uses of grants between the two different groups are medical and rehabilitation costs that were mentioned more often among the disabled than with the elderly. Participants stated that they use the grants as follows:

"I use it to buy food, I use it to buy clothing and body soap and lotion and help my family here and there. I live with my son and he help around just as much as I am so I don't really use all my pension" (Alexandra, elderly).

"I use it to buy clothes, pay water and electricity, to help my children with school needs, transportation, food and medical expenses" (Alina, living with disability).

"Since this is my own shack, my uncle helps me build it for me, I just cater for water, electricity, hospital costs I further use it to buy food and clothing" (John, living with disability).

"I use it to buy food and pay for water. You see those taps there (pointing in a distance) we get water there we put money on a card. I also use it to buy clothes and blankets, winter comes, and this place get very cold, although the grant is not really enough for everything I need" (Simon, elderly).

"I use my grant for food, and to pay my rent. I am taking care of myself, clothing, cosmetics and medical costs, I also have children, so I use that to buy their school needs" (Ilona, living with disability).

The main aim of social grants is to alleviate poverty and curb discrepancies or inequality in the country (UNICEF, 2017b). Even though 33 people participated in this study, only three elderly indicated that they had their own houses in up town suburbs, while seven owned houses in informal settlements (four disabled and three elderly). The others stay with relatives, live as backyard dwellers or rent. In accordance with the Economic Rights Institute of South Africa (SERI) (2018) informal settlements exhibit characteristics of poverty and inequality; this then shows that the people receiving these grants are still living in poverty since the majority of them cannot afford decent housing. Living in informal settlements can further be motivated by the mandatory collateral needed to procure assets such as houses. This is because commercial banks in Namibia require collateral when applicants attempt to lend money for the acquisition of houses, something which the poor don't have (Weber & Mendelsohn, 2017). This supports Armstrong and Burger (2005) when they reported that social grants proved to be less useful in terms of striving for equality. They suggest that for social grants to attain equality, a higher level of income is required.

It was also revealed that, the grant money is used to pay for school fees for children and also to cover transport costs for those going to tertiary institutions. One participant narrated that *“the DG enabled me to buy books and other stationeries that I needed at varsity”* (Ndapunikwa, living with disability). Therefore, the grant money is used as a means to provide access to education in order to acquire skills and knowledge that will contribute to the social and economic development of Namibia. This then validates the work of Chikaya, (2012) who argued that DG shall not be viewed as the only stream to assist people with disabilities. The government should rather invest in empowering them

and equipping them with knowledge and skills that will be beneficial to the development of communities.

It is argued that the main aim of social grants is to reduce poverty and vulnerability through redistributing income and helping beneficiaries to meet their basic needs such as access to medical care, education, food and clothing (Beegle et al., 2018). Thus, social grants function as insurance to overcome social inequalities. Looking at the results of the study, one can conclude that many beneficiaries of social grants use the grant for its intended purpose. This opposes Immanuel, (2014) and Neves et al., (2009) who pronounced that social grants are used on wasteful expenditures such as alcohol and smart phones. Even though the amount which the beneficiaries receive is not sufficient to graduate their household and improve their living standard; it helps to cover costs of the basic needs. As one DG beneficiary narrated: *“I buy food, pay for water, use it to buy my soaps and lotion and for transport to go to the hospital when the need arises. It is quite helpful”* (Helena, living with disability). So in a way, it helps as a tool to alleviate poverty. However, it cannot be regarded as a sustainable way of fighting poverty amongst the disabled and pensioners, Banks et al. (2017) chronicled how the social grant just supports minimum living standards and does not satisfy nor fulfil long term societal and economic development. This would mean that Namibia is not practising adaptive social protection as per the recommendation of World Bank (World Bank, 2018b). Chikaya (2012) proposed that people receiving social grants need to come up with different projects and businesses that can generate income for them and thus avoid depending entirely on the grants. Moreover, it is of importance to use the funds to advance the skills of the

individuals, make sure they are competent in the market and contribute to the development of the nation, more especially the young people living with disability.

Disability does not mean inability. Therefore, for people to be able to have more streams of income that will allow them to have a better life, they need to explore other areas such as business initiatives. One of the participants narrated that his mother used his grant (as a disabled) to start a small business that is contributing to covering some costs and that this helps to keep up with the ever increasing prices of food, petrol and water. As he said: *“My mother started a Kapana business when I started getting the grant which helps to generate some extra money to keep up with the ever increasing prices of food, transport and water”* (Anna, living with disability). This supports the work of Chiripanhura and Niño-Zarazúa (2013) when their study suggested that it is for the best if the country scale back on several social grant schemes and rather work on improving the coverage, efficiency and effectiveness of available social grants. It further supports the work of Chichaya (2012) who argued that, the people living with disability need to be empowered and given guidance in creating job opportunities and not only to view the grant as a form of poverty alleviation. This will help when the people living with disabilities implement their imaginative ability, execute their plans and make extra money from venturing into businesses. In this way there will be no need for them to complain about the amount they receive as not being enough but rather they should see it as the money for start-up capital.

This was strongly supported by the participants as they revealed that they need more than the grant. For example, one disabled lady explained that the DG is not sufficient, but she

is fortunate enough that she is capable of doing domestic chores and that helped to get an extra income. The following quote illustrates:

“It is like, from the domestic work I am doing, I am paying my rent and then from the grant we are like dividing because my siblings are girls, the one who dropped out of school is a boy. So, I am dividing the money we have to buy toiletries and food. My girls foot to school because I can’t afford transport. However, my uncle calls me sometimes to go wash and iron and that is the domestic work I am talking about. It is not like every day” (Talia, living with disability).

Furthermore, one pensioner expressed that even though he is no longer working because he has reached the age of 60, he remains the bread winner. He articulated that he uses some of the money he gets from the pension to support his family. He sends money to a farm in northern Namibia for cultivating and harvesting. He also uses the money to buy medicine for his domestic animals such as goats and cattle. He expressed himself in this way: *“I have my grandchildren that I support with school, and food and transport cost for school and when I have no money they foot to school. The pension money does not sustain us for the whole month. I also use my grant to support my family members in the village”* (Titus, elderly). Hence, the money is not only used for the basic needs but also to cover other domestic affairs and to assist the extended family members that cannot meet their needs due to unemployment. In their studies, Tangwe and Gutura, (2013) and Woolard et al. (2011) also found that social grants are used for family members and household needs and not only for the beneficiaries’ basic needs.

However, not all participants highlighted the use of grants for intended purposes; one pensioner said that he uses his money to buy cigarettes and snacks as well as to assisting with small household needs such as buying cleaning utensils and food. This supports the study by Neves et al. (2009) which found that social grants are used on wasteful expenditures. The pensioner in this study expressed that he does not use much of his pension for health care because he is covered through the medical aid of his wife. Thus, his pension is income received in addition to what his wife brings home. According to Beegle et al. (2018) and UNICEF (2017b), the main purpose of social protection is to improve the standard of living for its beneficiaries. Hence, the use of pension money to buy cigarettes, as mentioned above, defeats the purpose and main goal of the grant as it will not bring any positive improvement to the beneficiary's well being.

“I am lucky because my wife is still employed, I use my pension for my basic needs, making sure I have lotions, add to food in the household, and get my small food to chew and cigarettes” (Kores, elderly).

Many elderly people do not have sufficient savings after retirement to cater for the post-retirement expenses, thus leading them to live in poverty and face financial problems (Khan, et.al, 2017). The pensioners expressed that; it is not easy to live on a strict budget when you were used to having an income; therefore, some try to still make a living through extra work. One participant stressed that: *“I still look for a job in construction here and there to survive”* (Simon, elderly). Some elderly expressed that they never had a good education to give them better jobs and have been renting since they came to Windhoek, with rental money taking a bigger share of their pension and lowering their chances of catering their basic needs, *“I pay N\$ 400.00 for rental, when I came to Windhoek years*

ago, I was just a domestic worker never earned enough to afford a house, I have been renting in this shack for I don't remember how long" (Aletta, elderly, lives in a shack). This supports the findings by Shimpanda (2017), that at least 40% of the elderly in Namibia did not receive formal education which contributes to social poverty.

People living with disability are limited in doing certain kinds of jobs; this leaves them at the edge of living in absolute poverty (Levine, et.al, 2009). In connection to this, three participants among those receiving the disability grants expressed that it is not easy for them to get jobs because of their limited skills. They are unable to supplement what they get from the government because of their inability to execute heavy duties, thus remaining in the pool of unemployment. However, the grant has given them a sense of freedom in that they do not beg for bread and receiving their grant has enabled them to contribute to the household needs and also to cover their transport fares to the hospital for regular checkups. One lady expressed that: *"I use it to buy clothes, pay water and electricity, to help my kids and relatives close to me. All of us benefit"* (Helena, living with disability). This would mean absolute poverty is still a problem in Namibia since the social grant is not sufficient to cater for basic needs and to improve the beneficiary's standard of living.

In highlighting and examining the uses of grants by beneficiaries; the result ultimately presented that the grants are used for their intended purpose. This is evidently shown by their spending on basic goods and services, such as food, municipal bills and housing (rent). However, it is vital that beneficiaries are reminded not to use social grants on wasteful expenditure such as cigarettes and alcohol.

4.6. Preferences regarding the grants

The majority of the participants expressed that the benefit is good enough; it just needs to be increased so the beneficiaries can fulfill their basic needs and improve their living standard. Participants suggested other benefits that would help them achieve a better living standard. Some prefer food bank parcels to be added to what they currently receive so that they can only add other necessities which do not include food. Others preferred a grant with a medical aid, discounted water and electricity and free housing. *“I would prefer if they give us the food parcels too, so we can buy other needs like blankets, clothing and lotion with toothpaste too”* (Kiito, elderly). One participant, when asked if he preferred other benefits said that *“Not sure exactly of what I would prefer, for instance, municipality bills that we use to get cheaper electricity was taken away again. It was implemented for a month or two. I pity the Katutura people because electricity is very high. The grant for old age is really not enough, which is why they go into arrears because it is too heavy for us. So, old age benefits are inadequate to pay electricity and water bills”*. (Joanne, elderly). This narrative clarified the outcry about high municipality bills in 2019 and a plea was made for pensioners to receive 30% discounted water and electricity (Iikela, 2019). In a study carried out in 2020, the same complaints were raised; it means that the request was never implemented. Participants also gave an amount of how much the grant should be increased to. One particular participant said that *“the grant is not enough, between school needs for children and food, there is nothing left. I would prefer if the government offer us medical benefit and help us increase it to at least to N\$4 000.00 per month to afford all our needs.”* (Emily, living with disability). Another common answer on the question of preferred benefit was *“Yes, it is what I prefer, I am very grateful for this benefit, but I wish they can build pensioners houses, so I don’t pay rent. As long as I*

am in my house I will figure out how to find extra to add to N\$ 1 300 to feed my family” (Anita, elderly, renting). Gutura & Tanga, (2014) addressed housing as a social issue and concluded to say that social grants are not enough to cater for the housing; this would be one of the reasons why beneficiaries of social grants are renting.

One participant suggested that OAP should not be universal as this will force the government to look in the conditions of those that really need it and thus they will increase the grants which will help beneficiaries afford their needs: *“My point is, if they really want to look into the old age grant, they should check on the people’s income and do it according to that. Exempt the people who already have extra income and increase for the ones who don’t have anything. E.g. those who have three houses, some they rent them out at least can excuse themselves. Old age grant should not be universal.”* (Joanne, elderly). Currently, since OAP is universal, some pensioners benefit from GIPF (because they have worked before). Veteran grants receive N\$2 400.00 (in the case where they are war veterans) and on top of that they receive the national OAP because it is available for every Namibian citizen that is 60 and above. If the benefit was not universal it would mean that the government will only focus on the elderly (60 and above) who have no other sources of income or who do not have access to any other social protection. This will reduce the number of beneficiaries and give the government room to increase the grant to an amount reasonable enough to cater for beneficiaries’ needs. This suggestion is in line with that suggested by (Hassan et al. 2018).

In examining the results, it can be concluded that the financing of the two social grants is not sufficient to alleviate poverty because beneficiaries’ needs are not being met nor are

their living standards being improved. According to Cvrlje & Ćorić (2010), standard of living is the level of welfare available to individuals or to a group of people. It refers to the level of comfort at which people are able to satisfy their needs. It concerns the physical circumstances in which people live, the goods and services they are able to consume and the resources they have access to (Cvrlje & Ćorić, 2010). One of the major financial challenges that is affecting the two groups of beneficiaries is the paying of rental fees and municipality bills. The two bills, in most cases, have taken a big share of the beneficiary's grant which makes it very hard to take care of their needs, such as buying food, cosmetics, clothing, beddings and paying for their medical or rehabilitation costs. Many of the beneficiaries sadly expressed that they had to forego their clothing and beddings because the grant is not enough to allow one to buy food and other basic needs and that is why they do not fully prefer what they currently receive.

4.7. Summary

This chapter presented the data collected, based on the research objectives. Thirty-three (33) semi-structured interviews were conducted, of which 13 were about DG and 20 about OAP. It was found that the beneficiaries are not satisfied with the current amounts that they receive and would want extra benefits above what they currently receive, given their many expenses and increase in inflation rates. The chapter also gave an overview of how beneficiaries use their grants.

CHAPTER 5

SUMMARY AND RECOMMENDATIONS

5.1. Summary

The study has shown that the OAP and DG do not stretch far enough to cater for the needs of its beneficiaries and therefore, may not adequately improve the standards of living or alleviate poverty. Exploring the impact of increases in grants and whether the beneficiaries have any money left before their next grant, it is evident that the increase in grants does not make provision for the increase in the beneficiary's basic needs. This is because the prices of food, water, housing and electricity keep increasing at a higher rate than the increase in the grant. Therefore, the increase in social protection financial aid is not adjusted according to the inflation rate. This issue of large families being taken care of by the elderly means that they continue to provide for their families with as little as N\$ 1 300.00 per month as their only consistent form of income. Examining this show that pensioners and people living with disabilities perception on the increase of social grants is that it is not factored with inflation and does not make any provision for beneficiaries to afford their needs better.

The DG fulfils a life-saving function in the family of a person with a disability, as it is frequently the only income. Many beneficiaries of the DG are starting families and some already live with their families in shacks. Their living conditions are another factor in the sense that the grant is not enough for them to afford better housing with sanitation. In addition, they cannot afford to give their children all they need for school. This was expressed by some of the participants when they said that sometimes children go by foot

to school when there is no money for transport. Beneficiaries living with disability expressed the discomfort of moving from one place to another with their wheelchair due to the conditions in informal settlements. Moreover, they sadly argued that the grant is not enough to cater for their medical expenses. Hence, there is a need to strive for the advancement of OAP and DG to better improve the life of the beneficiaries.

Participants perceive the old age pension and disability grant as a good benefit, although they emphasised that an increase would allow the beneficiaries to cater for all their needs. The results further, presented that the grants are used for their intended purpose. This is evidently shown through the expenses which the beneficiaries spend on as they listed their basic needs, such as food, municipal bills and housing (rent). However, it is vital that beneficiaries are advised not to use social grants on wasteful expenditure such as cigarettes and alcohol. Even though participants preferred their benefits, they expressed additional packages to their monthly allowance such as food bank parcels and medical aid and a need for an increase in their current allowance.

The study participants expressed that they are unable to afford basic goods and services with the current grant they are receiving. Since the study approached poverty from an absolute poverty perspective, the findings ascertained that absolute poverty still persists in Namibia among the elderly and people living with disabilities. This is owed to the fact that the beneficiaries cannot afford their basic needs. Future researchers could consider studying poverty from the relative poverty perspective. The issue of beneficiaries not affording their needs was also supported by the fact that increases in grants do not factor in inflation or the economic crisis which the country is going through, this challenges the

concept of “adaptive social protection”. Overall, for social grants to alleviate poverty among the elderly and disabled persons, inflation factor and the basket of needs for the beneficiaries need to be taken into consideration.

5.2. Recommendations

This study makes the following recommendations:

- Both developers and policy makers should use these outcomes to improve the socio-economic status and living standard of elderly persons and people living with disability in Namibian addition, they should re-examine programmes and projects aimed at lifting elderly persons and people living with disability, out of poverty.
- The understanding of social grants such as the OAP and DG, need to go beyond being seen as merely a way for the poor to survive. Since grants and pensions serve the same function as a wage and bring income into homes, they should also be seen as a potential economic stimulus for local economic development. These funds should be invested in those living with disabilities and they ought to be empowered to create businesses and earn extra income to alleviate poverty and gain skills and knowledge.
- The government should investigate the criteria of food bank beneficiaries and look into the possibility of including the elderly and people living with disabilities to ease the cost of food and to promote “adaptive social protection”.
- The Namibian government needs to assess the lives of the beneficiaries of the two grants and draw up their shopping baskets, so they can estimate their cost of living

in relation to the amount of money they currently receive and adjust it to the inflation rate.

- It is also advisable that the government look into proper monitoring during selection in terms of who deserves to receive the grants and who doesn't; this is so that the government better focuses on the needs of the beneficiaries.
- It is vital that the government identify the extra cost with disability in order for the disability grant to be equitable, these disability benefits need to be measured on the basis of different degree of economic vulnerability associated with different types of disabilities and not on the basis of fulfilling general disability-eligibility criteria.
- The private sector and the government need to partner in order to build enough old age homes. This will enable pensioners who do not have houses to have shelter and then they will be able to use their pension for the desired basic needs.
- Since the Namibian economy and the South African are closely linked as the Namibian dollar is pegged one-to-one to the South African Rand, it is advisable that the Namibian government approach the South African government on how they managed to have their social protection coverage and target efficiency above world average.

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Annexure A: Semi structured interview guide

Section A:

Primary goal of the interview:

The purpose of the study is to develop feedback on social protection on how it is affecting the lives of its beneficiaries and how it contributes to poverty alleviation. To the participants, I would like to assure you that all the information shall be kept confidential and that your identity will remain anonymous.

Verbal consent: would you like to participate in this interview?

Demographic information

Gender:

Male
Female

Age:

18-30

31-45

45-59

60-and older

What type of type of grant do you receive?

OAP
DG

Tribe

1. Damara
2. Nama
3. San
4. Himba
5. Kavango
6. Herero
7. Owambo
8. Caprivians
9. Tswana
10. Others, please specify.

Type of residence	Tick
Owner	
Rental	
Stay with family	
Backyard dweller	
Informal settlement	
Other	

Section B:

Q.1 How long have you been receiving this grant and how long did you wait to receive your first payment?

Q.2. How does receiving grant affect your everyday life?

Q.3. How do you use your grant?

Q.4. What impact does an increase in grant have on your everyday life?

Q.4. In 2014 there was almost double fold increase in grant from N\$600-N\$1000, Did this improve your living standard?

4 (a) If yes, how?

4 (b) If not, why?

Q.5. Do you have any money left at the end of the month before your next grant payment?

Q.6. Is the grant enough or would you prefer other benefits apart from grants?

Q.7. If not, what type of benefit would you prefer that will cater for your everyday need?

Q.8. Is there any other information that you wish to provide regarding grant disbursements?

Annexure B: Editing Certificate

Editing Certificate

This serves to confirm that I, Diana Henning, ID no 5707140019089, successfully edited the thesis written by TULIKY SHAWAPALA (student number: 201017253, University of Namibia) entitled:

**“AN EXPLORATION OF SOCIAL PROTECTION FINANCING AID AS AN
INSTRUMENT FOR POVERTY ALLEVIATION AMONG
THE ELDERLY AND PEOPLE WITH DISABILITIES IN NAMIBIA”**

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