



**Perceptions of older people with regard to the old age grant: A case study
of the elderly in Umlazi**

By

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COLLEGE OF HUMANITIES
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Abstract

Old age pension serves as a poverty alleviation strategy in many poor households in South Africa. Many households in urban areas are plagued by poverty and are headed by the elderly who are often pensioners. Often the pension is the main source livelihoods for many households. With the high unemployment rate in our country this has only resulted in a great deal of financial stress within households. Initially the old age pension was made to facilitate older persons' independent living and used to assist poverty stricken households. The aim of this study was to explore the perceptions of older people with regard to the old age grant. The study adopted a qualitative approach using semi-structured interviews conducted with fifteen participants (eight older women and seven older men) who were recipients of the old age pension. The interviews revealed that the elderly were very grateful for the old age grant. The main reason the elderly were grateful for receiving the grant was because they were able to provide for their families. This study found that not only did the pension assist with food expenses, but it also allowed them to pay for household expenses. The pension also assisted with the payment of the grandchildren's school fees, their health and clothing expenditures. However, the meagre amount of the pension was a major challenge as it was not sufficient to cover all their needs and it resulted in unending debts. Regardless of these challenges, the pensioners continued to persevere as their families depended on them. The South African government should extend the social security provision as it would serve the older person well in meeting their needs sufficiently.

Dedication

This study is dedicated to my selfless mother, my brother Phillip and aunt Thembile.

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ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
CDG	Care Dependency Grant
CSG	Child Support Grant
DFID	Department for International Development
DG	Disability Grant
FCG	Foster Care Grant
GIA	Grant-In-Aid
HIV	Human Immunodeficiency Virus
OAG	Old Age Grant
SASSA	South African Social Security Agency
SDG	Sustainable Development Goals
UN	United Nations
WHO	World Health Organization
WVG	War Veteran Grant

Contents

CHAPTER ONE:	1
INTRODUCTION	1
1.1 Introduction	1
1.2 Background to the Study	3
1.3 Motivation of the study	5
1.4 Objective of the Study	5
1.5 Theoretical Framework	6
1.6 Organisation of the study	9
CHAPTER TWO:	10
LITERATURE REVIEW	10
2.1 Introduction	10
2.2 Social protection	10
2.3 Cash transfers.....	13
2.4 Grant Benefits	15
2.5 Living arrangements	23
2.6 Empowerment	24
2.7 Challenges	26
2.8 Summary	31
CHAPTER THREE:	32
RESEARCH METHODOLOGY	32
3.1 Introduction:	32
3.2 Study Area	32
3.3 Research Methodology and Design	35
3.4 Sampling Strategy	36
3.5 Data Collection	37
3.6 Methods of Data Analysis	37
3.7 Ethical Consideration	38
3.8 Limitations	40
3.9 Summary	40
CHAPTER FOUR:	41
RESULTS	41
4.1 Introduction	41
4.2 Background characteristics	41
4.3 Awareness of old age grant	43
4.4 Application Process	43
4.5 Advantages of the OAG	45

4.6 Usage of the grant	45
4.7 Dignity and source of income	47
4.8 Improved self- esteem, personal status of the elderly	48
4.9 Poverty Reduction	49
4.10 Disadvantages of the grant	50
4.11 Decision making	55
4.12 Challenges faced by OAG recipients	56
4.13 Additional source of income	59
4.14 Resilience in older people	60
4.15 Summary	61
CHAPTER FIVE:.....	62
DISCUSSION AND CONCLUSION	62
5.1 Introduction	62
5.2 Discussion	63
5.3 Recommendations	72
5.4 Conclusion	74
REFERENCES	75
APPENDICES	93
APPENDIX 1: Interview Guide	93
APPENDIX 2: Ethical Clearance	95
APPENDIX 3: Information and Consent Form	96
APPENDIX 4: Consent Form (IsiZulu).....	99

List of Figures and Tables

FIGURES

Figure 1.1: The ecological systems approach.....	7
Figure 3.1: Map of Umlazi.....	34
Figure 3.2: Houses in the area of Umlazi.....	34

TABLES

Table 4.1: The Demographic Characteristics of the Participants.....	42
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CHAPTER ONE

INTRODUCTION

1.1 Introduction

According to United Nations Population Division (2017) during the next five decades, the number of persons in the world expected to live up until the ages of 60 years or older is likely to triple in size. The global population aged 60 years or older was 962 million in 2017, in comparison to 382 million in 1980. In 2017, one in eight people worldwide was aged 60 years or over, but by 2030, older persons will account for one in six people globally (United Nations, 2017). The ageing population is growing fast in many countries and they play a significant role in development. Globally, during 2010-2015, women outlived men by an average of 4.6 years. As a result, women accounted for 54% of the global population aged 60 years or over and 61% of those aged 80 years or over in 2017 (United Nations, 2017). This suggests that women live longer than men (United Nations, 2013). Older people are categorized as the most vulnerable group in society. Sub-Saharan Africa has the highest proportions of older population, with 13.3% aged 50 years and older (Peltzer et al, 2012). This provides reason more reason for studies to look into the social determinants of their health and wellbeing. Some older people tend to be isolated from societies as they are considered as a burden, boring and frail (Kasiram and Hölscher, 2015). Their voices and perceptions are often disregarded, even though they go out of their way to help their families financially.

Ageing is a process of change, it is permanent and associated with the weakening of the human body. An older person can be defined as an individual who is 60 years old or older (United Nations, 2013). The elderly are usually characterized as being fragile, this is due to the deterioration of their bodies that, in most cases, results in health problems. The most prevalent chronic diseases affecting the elderly are psychiatric disorders such as dementia and depression, alongside diabetes, cancer and cardiovascular diseases (Peltzer et al., 2012). The elderly are more likely to have poor health and have higher mortality rates (Makiwane and Kwizera, 2006). However, due to recent technological advancements in medicine and health sciences there has been a decrease in morbidity and mortality rates (Neily et al., 2010). As a

result, this has led to a better chance of survival for senior citizens worldwide leading to better quality of life.

Some older people are often characterised as a burden as they require people to care for them throughout their illnesses and to transport them to health care facilities for medical appointments and check-ups.

In South Africa, persons aged 60 years old and above are eligible to receive a pension to assist them with their needs (United Nations, 2013). However, at first, men were eligible at age 65 and women at age 60, but after 2008 eligibility was equalized for men and women at the age of 60. In South Africa, the pension was introduced in 1928, but it primarily existed for the White and Coloured populations at that time and later in 1944, the pension was expanded to the Black population. The Social Assistance Act, No. 13 of 2004, and the Social Assistance Amendment Act, No. 6 of 2008, regulate old-age pensions in South Africa (Lombard and Kruger, 2009). The old age pension in South Africa is guided by the Social Assistance Amendment Act, No. 6 of 2008 and the Older Person Act (No. 13 of 2006), which aims to protect vulnerable older persons by providing for their needs and protecting their dignity to enable them to maintain their independent living (Makiwane and Kwizera, 2006).

A non-contributory, means-tested old age grant is targeted to assist the vulnerable older population. A means test determines whether an individual is eligible to receive government assistance based on individual possessions. The old age pension of R1 700 per month is obtained through a means-test, for people who are 60 years and older (SASSA, 2017). Cash transfer systems in South Africa consist of seven types of grants which are namely: old age grant (OAG), disability grant (DG), war veterans grant (WVG), care dependency grant (CDG), foster care grant (FCG), child support grant (CSG) and grant-in-aid (GIA).

The South African Social Security Agency Act, Act No. 9 of 2004, makes provision for the establishment of the South African Social Security Agency (SASSA) which assists with the administration and payment of social assistance (SASSA, 2017). The application process for the old age grant requires the older person who has reached their age of eligibility to report to their nearest South African Social Security Agency (SASSA) offices to apply for the old age

grant, where the application process will take place in the presence of a social security official (SASSA, 2017). The qualifying requirements include that the applicant must be a South African citizen, permanent resident or refugee; the applicant must be 60 years or older; spouse must comply with the means test; and the applicant must submit a 13-digit bar coded identity document or the Smart Identity Document (ID) card (SASSA, 2017:3). Without these required documents, the application process is not possible.

Pensions received from the government provide financial assistance not only to the individual but also families (Makiwane and Kwizera, 2006). With the unemployment rate being at 27.6% (Statistics South Africa, 2018), the elderly, grandmothers in most cases, usually play the role of being their grandchildren's primary caregivers. In some households, the elderly also play the role of primary breadwinner (Makiwane and Reddy, 2013). As a result, the rest of the household is highly dependent on the old age pension. This leads to the needs of the elderly person who receives the grant to be shifted aside due to other competing, household expenses. It is important to acknowledge the perspectives of older people as this would assist in reformulating policies that would directly serve their needs as the older population.

1.2 Background to the Study

The South African Constitution (Act 108 of 1996) provides the foundation for the transformation agenda of the new democracy to protect the human rights of older persons. It further seeks to terminate all forms of racial discrimination and inequality that had been placed against them during the apartheid era. Poverty is a multidimensional concept capturing a wide range of definitions which may include deficits in income or consumption, deprivations, social exclusions and a lack of various capacities (Mbuli, 2008). Studies suggest that the old age pension is not only used to support beneficiaries, however it is also used to provide broader support such as providing food for the household and treatment for ill members within the family (Ralston et al., 2016). Furthermore, the old age pension is able to provide an income to poor households and able to contribute in alleviating poverty in South Africa (Ralston et al., 2016). This study looked at whether their pension money is used accordingly to provide for their personal needs and these include food and healthcare.

The notion behind co-residence is centred on the needs of older people. Co-residence can be described as sharing a place to stay or living together with other family members. However, research has found that co-residence is naturally a mutual benefit to both generations (Chan, 1997). The living arrangements of the elderly are an important factor to their well-being. Living arrangements of families with older people can sometimes be characterised as a critical situation as the well-being of the older person may not be presented in a positive light due to their preferences and opinions not being paid attention to (Ren and Treiman, 2015). In society it is often expected that older people should receive financial assistance from their adult children (Bell et al., 2015). However, in some countries with social security programmes, older people take care of their family's financial needs with their pension money (Ko, 2019). According to Hashimoto (1991) research has found that older people in developing countries make significant contributions to their family's well-being, in ways that range from housekeeping to childcare. In some families, the elderly are faced with challenges such as not having financial freedom and full control over their finances. It is unfortunate that their vulnerability is taken advantage of even by their own family members, as there has been evidence showing that their pension money is taken by family members without their knowledge (Makiwane and Kwizera, 2006). In addition, a study in the Philippines by Natividad and Cruz (1997) established that numerous older people, including those co-residing with their children preferred living alone or with a spouse only. Natividad and Cruz (1997) further indicated that older people were not satisfied with their living arrangements and their needs were not attended to. However, they still continue to live with their children and grandchildren as they are usually the primary breadwinner of the family.

The old age pension which is received by the majority of the older persons in South Africa aims at reducing household poverty rather than promoting the independence of the older person (Ralston et al., 2016). The majority of the elderly are responsible for being caregivers and this comes with many other obligations (Ko, 2019). As a result, they end up facing financial hardships of having to share their income with the intergenerational household (Ko, 2019). The Older Persons Act (No. 13 of 2006) aims at empowering and protecting the elderly while promoting and maintaining their status, rights, well-being, safety and security.

This study explored the perceptions and experiences of older people with regard to the old age pension.

1.3 Motivation for the study

The rights of the older person are protected by the South African Constitution Act (Act 108 of 1996). The older people are often regarded as the most vulnerable group in the society. However, the elderly are easily taken advantage of, in some cases by family members who are dependent on the older person's pension, where decisions are taken for them with regard to the old age grant. Dube and Charowa (2005) stated that the elderly suffers certain issues such as social exclusion, marginalisation, vulnerability, powerlessness and isolation. The old age grant ensures food security for many families; it improves the beneficiaries and household member's health (Ralston, 2016). People who were born outside of South Africa are disadvantaged from these benefits (Ralston, 2016). The old age grant being the only income within a household can create a sense of laziness for adults within the household to not seek employment opportunities. However, it is possible that, the old age grant is not enough to cover the needs of the grant beneficiaries and the rest of the household members. There has been a neglect of older people in this respect, therefore discovering the experiences and perceptions of the old age pension recipients is of importance.

1.4 Objective of the Study

The overall objective of the study is to explore the perceptions of the elderly with regard to the old age grant.

The specific objectives of the study:

- To explore the attitudes towards the old age grant
- To ascertain the main purposes of the usage of the grant
- To investigate some of the challenges faced by the elderly in relation to their old age pension.

The research aims at answering the following key questions:

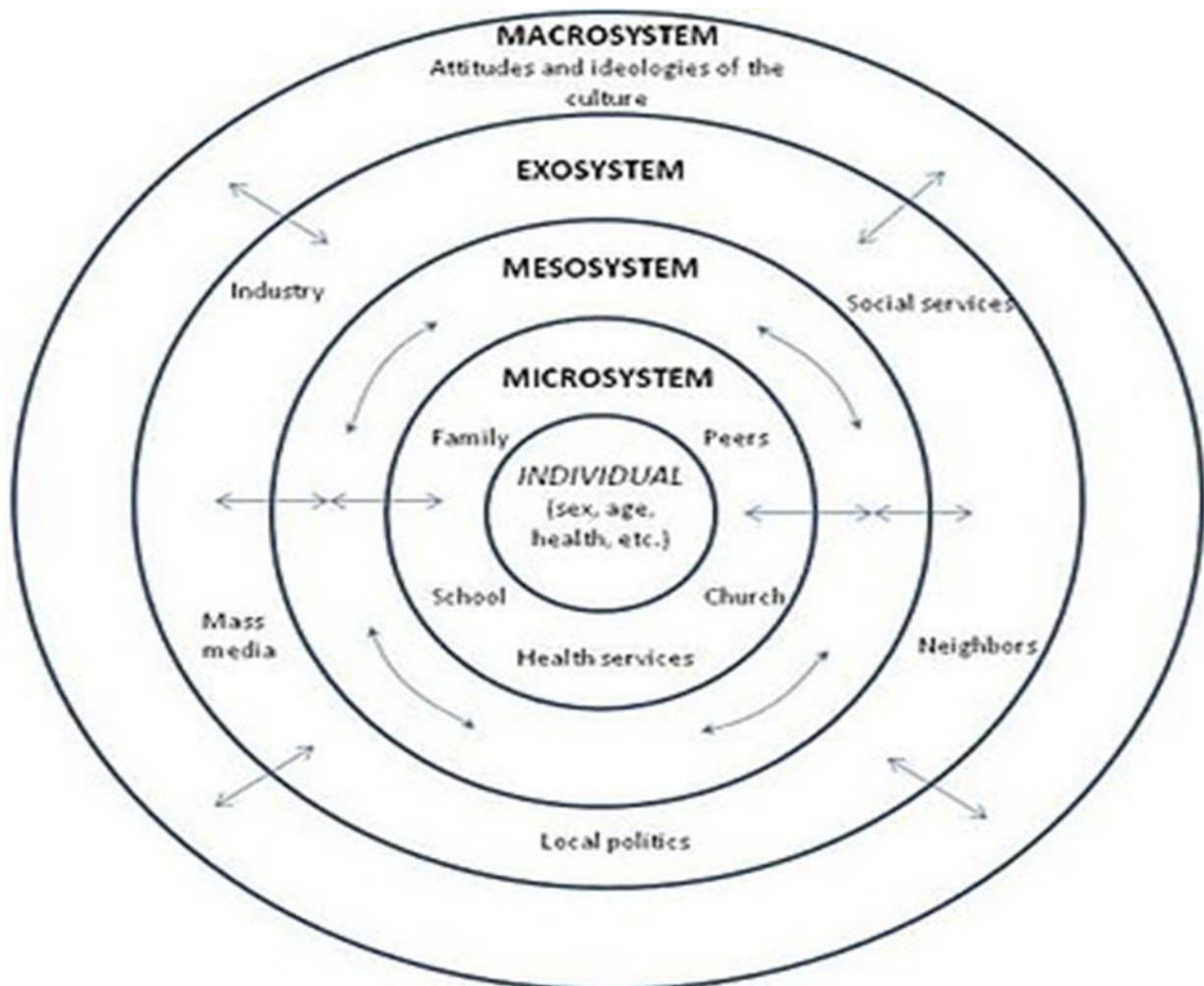
- How does the old age grant protect and preserve the dignity of the elderly?
- What factors influence their choices with regards to the old age pension?
- What challenges are faced with regard to the old age grant that affect the elderly?

1.5 Theoretical Framework

Ecological Systems Perspective

This study uses the ecological systems perspective to understand the perceptions of the elderly. This theory has guided this study to explore the complexity of older people's perceptions with regard to the old age pension and the factors that influence older people's decisions. The ecological systems theory offers an understanding of human behaviour in the social context. It further views an individual within an organized whole of their situation in terms of the four levels (Bronfenbrenner, 1986). The ecological systems perspective consists of four spheres which are the micro, meso, exo and macro level. The micro system includes institutions and groups that directly impact an individual such as family, school and church. The meso system includes interconnections between micro systems and the macro system which includes the government and national policies (Meyer and Mattaini, 1995). The micro level helps identify the factors that influence the decisions of older persons with regard to the old age pension, the meso level would be the challenges they face with regard to their old age pension and the macro level would be the governmental structures and facilities which render the services to the elderly people. The ecological approach was used in this study as it focuses on the wholeness, interdependence, and complementarity of human beings.

Figure 1.1: The ecological systems approach



Source: Pacquett and Ryan (1990)

The microsystem deals directly with the closest environment of the individual being the inner core of the subsystem which is close to the individual experiencing a situation (Pacquett and Ryan, 1990). In this sub-system, older people have closer relationships with their children, grandchildren and family members who reside with them. Bronfenbrenner (1979) focuses on the development of a human being and the process of their growth as well as their influences as they grow older in society. The ecosystems perspective emphasizes family, friends, partner and other close family members that have a huge influence on the individual's behaviour such as their health, well-being, decision-making processes as well as other aspects relating to them. The second level of the subsystem is known to be the mesosystem. According to Pacquett and Ryan (1990), this second level consists of relations in between the macro and

the microsystem which are institutions and social services around the community. The mesosystem is a system of microsystems. For this study there is a combination of the mesosystem and the exosystem which includes governmental structures and policy-making organizations. In addition, the formulation of these policies affect the individual's behaviours (Paquett and Ryan, 1990).

The macro system is the outmost layer of the ecosystem and it is a societal blueprint for a particular culture, subculture or other broader social context (Bronfenbrenner, 1989). Moreover, the macrosystem does not have a diverse framework but it embraces a range of cultural values, traditions and laws. The significance of the macrosystem is that it penetrates throughout all the layers using a bottom-up approach. Societal blueprint also comprises of certain behaviours of institutions and social services environment which occurs at the mesosystem level. The experiences of individuals, families and communities are guided by norms therefore they receive access to services from government institutions and this occurs in the macro system (Paquett and Ryan, 1990). The macro level has a huge influence on the lives of the elderly because these structures are ones that have the power to increase or decrease the old age grant.

The ecological framework pays attention to “the mutually influential and dynamic transactions among individuals and diverse environmental contexts that shape continuity and change in functioning across the life span” (Greenfield, 2012: 2). The ecological systems theory considers how the person–environment transactions impact on the individuals’ functioning over a period of time (Greenfield, 2012). This portrays the importance of being informed about the preferences of older persons when it comes to living arrangements as the environment around them plays a huge role in their growth and well-being. The ecological framework outlines different types of environments that can hinder or simplify an individuals’ development (Bronfenbrenner, 1994). This framework explains the importance of the environment the elder person is placed in as it has a huge impact on their well-being. This ecological framework has looked at the different levels (microsystem, mesosystem, exosystem and macro system) and intervenes using the bottom-up approach starting with the individual right through to the policy-making decisions.

This study looked at the processes that the elderly have to go through to secure a living for their family members within their household despite the challenges that they face. It further looks at how they maintain this lifestyle over time by capturing their personal experiences. This study also looks at how policies put in place protect the elderly as a whole. The study also looks at the importance of the older people in society, the challenges they face as the aged generation especially when it comes to their pension as they are unable to make decisions on behalf of their economic status as well as issues which may make them feel unwanted or isolated.

Poverty is one of the socio-economic issues affecting different countries worldwide. However, there have been strategies used by government to attempt to eradicate poverty such as the old age grant. The use of the old age grant as a source of income is not entirely appropriate due to older people having their needs shifted, once these needs are shifted aside to accommodate other household expenses, their lives become challenging. This study also informs the macro structures to be more effective and to respond better to the challenges that are faced at the micro level.

1.6 Organisation of the study

This study is divided into five chapters. Chapter one comprises the introductory chapter of this study. It provides the background of the study, the objectives of the study and the theoretical framework informing the study. Chapter two provides the literature review which is divided into four themes which constitute the objectives of the study. Chapter three discusses the research methodology of the study, outlining the research design, and data collection tools that is used. This chapter also discusses the sampling strategy and the approaches used for data analysis. Chapter four summarises the key findings from the interviews conducted in Umlazi, Durban. Chapter five concludes the whole research study, by summarising the major findings and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The ageing population is growing rapidly, and between 2017 and 2050, the number of older persons is expected to grow fastest in Africa with a projected 229% increase followed by Latin America and the Caribbean (161%), and Asia (132%) (United Nations, 2017).

Social protection plays a fundamental role in the reduction of poverty and the promotion of development particularly among all generations through social transfers. Social transfers fall under the umbrella of social protection and this has sparked an interest in governments to commit to the expansion of these social security programmes which aim to address socioeconomic issues faced by many countries. These social transfers help maintain and sustain livelihoods in different households through the improvement of food security and healthcare.

Social security programmes are a set of policies created to reduce poverty and vulnerability among generations (ILO, 2017). Social security programmes can be considered as one of the largest cash transfer programs in South Africa which aims to address poverty and other socioeconomic issues. Social security programs allow people to age well with income security. This chapter looks at factors that have an impact on social protection for the elderly and the difficulties older people face as pension recipients with regard to their old age grant.

2.2 Social protection

Social protection can be defined as a government measure that provides cash benefits to ensure income security and healthcare. Social protection can be described as the ability of the government to protect people from social issues such as poverty which negatively impact their quality of life (Rogers and Pridemore, 2013). Social protection covers basic healthcare and offers social services to provide family support particularly among children and adult

dependents caregivers (ILO, 2014a). According to the Ministry of Gender, Labour and Social Development (MGLSD), the term social protection refers to public and private interventions to address the risks of the poor and the vulnerable which may expose these individuals to income insecurity resulting in undignified lives. Furthermore, social protection is a basic service and a human right which certifies the dignity of people (MGLSD, 2014). This basic right is guaranteed under section 27 of the Constitution which recognizes the basic right to social security. It states that all South Africans “have the right to social security, including, if they are unable to support themselves and their dependents” (RSA, 1996: 11).

Social protection secures protection through nine main areas which include child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection, old-age benefits, disability benefits and survivors’ benefits (ILO, 2017). Social protection systems address all these policy aspects through contributory programmes (social insurance) and non-contributory tax financed social assistance (ILO, 2017). However, this study focuses on unpacking the concept of old-age benefits received from social pensions.

The concept of social protection as a policy tool for promoting development and eradicating poverty was regarded as a milestone in the 2000s (ILO, 2017). The international agreement revealed the significance of social protection as the main policy instrument for promoting the enhancement of human well-being, this occurrence was strengthened by the implementation of the 2030 Agenda (ILO, 2017). This is in line with the Sustainable Development Goal (SDG) which states that poverty should be eradicated in all its forms, therefore governments have committed to implementing and promoting social protection systems for all, including social protection floors, with a focus on the extending coverage to the poor and the vulnerable (ILO, 2017).

In Africa there are social safety nets which are known as social insurance and social assistance programmes to protect the poor and the vulnerable (Beegle et al., 2018). Social insurance is a contributory system which secures an income security for life after retirement

and social assistance is known as social services providing care and protection to vulnerable groups such as the elderly through non-contributory transfers (Beegle et al., 2018). These programs fall under a larger social protection system which include social pensions. Social pensions can be defined as “periodic payments awarded upon reaching a specified age (and also often meeting other prescribed entitlement conditions) which are then paid throughout the remainder of the beneficiary’s life” (Böger and Leisering, 2017:3). Social protection is broader than social security because it also includes development strategies aimed at ensuring an adequate standard of living for all citizens (Taylor, 2002). Almost every country in Africa has at least one form of social safety net programme. Social protection takes the form of cash transfers in many countries, the aim of these transfer programmes is to reduce poverty as a result of low profits by providing instant cash to families (Miller et al., 2010). In the absence of social protection, the high risks of falling below the poverty is associated with those who are most vulnerable people in society (Olivier and Kalula, 2004).

Population ageing in low- and middle-income countries (LMIC) has shifted its attention to the well-being of older people (Zimmer and Das, 2014). A right that has not been rewarded to many older persons in other countries, however, plans to reach universal coverage being put in place (ILO, 2014). Many countries, including Zambia, Kenya and Uganda are working towards the extension of social protection programs to fight poverty and to protect vulnerable older individuals from financial hardships (HelpAge International, 2015). This is also evident in South Africa, where social pensions have become a poverty alleviation tool for many households rather than a means of income security for the elderly to sustain their livelihoods in which the old age grant is intended for (Dhemba, 2013). In South Africa, the elderly have two types of sources of income which are the old age pension and private pension. However, it is not uncommon that due to poor earnings the working class are unable to save properly for their retirement therefore they rely on government public pensions (National Planning Commission, 2013).

There has been substantial progress globally in making sure that older persons receive a pension, with about 34 countries covering more than 90% of the population above the statutory pensionable age in 2000, and 53 countries in 2016 (ILO, 2017a). Social protection

expenditure for older persons is highest in Northern, Southern and Western Europe, at 10.7% of Gross Domestic Product (GDP), and lowest in South-Eastern Asia, at 1.4 of GDP (ILO, 2017a). Older persons are often the only members of the family generating an income through their social pensions within a household and providing care to their families.

2.3 Cash transfers

Cash transfers can be referred to as the direct provision of money to an eligible person from the government aiming to reduce vulnerability and poverty (Woolard and Leibbrandt, 2013). Cash transfer programmes are social-protection policies that provide regular cash payments to vulnerable families with the overall aim of alleviating poverty (Burchi et al., 2018). Cash transfer programs are the main source of income that the household are highly dependent on, as they provide assurance that basic needs would be provided. In one study in South Africa the impact of cash transfer programmes was monitored through the height and weight of the children living in intergenerational households (Woolard and Leibbrandt, 2013). This study found that cash transfers improved the livelihoods of those who were faced with extreme poverty (Woolard and Leibbrandt, 2013).

In developing countries cash transfers are common in many countries in Latin America, including Mexico and Brazil and has expanded to other countries like India (Randive et al., 2013). In India, social security known as the Indira Gandhi National Old Age Pension (IGNOAP) is an unconditional cash transfers which targets the elderly and the poor (Unnikrishnan and Imai, 2019). This programme has assisted the elderly and their families. In Jamaica, the older adults receive a cash transfer and free medical care. Access to the grant has led to improvements among the elderly by increasing well-being and household food expenditure (Unnikrishnan and Imai, 2019).

Social protection in Zimbabwe is shared among family members. There are two main social protection measures known as the public assistance and the pension. The public assistance programme is managed by the Department of Social Services which aims to provide for the

elderly and other vulnerable groups in society (Dhemba, 2013). The public assistance programme is a non-contributory, means-tested allowance to support the elderly and the poor.

It assists them with their needs, and they receive benefits such as free healthcare. The National Social Security Authority (NSSA) in Zimbabwe is a contributory and compulsory pension to secure income security after retirement (Dhemba, 2013). NSSA runs two programmes under it which are called Pension and Other Benefits (POBS) which provides old age pensions, disability pensions, survivor's benefits and funeral plans (Chikova, 2013). It covers all employees working in the formal sectors in Zimbabwe (Chikova, 2013).

In Uganda the social pension is known as the Senior Citizen Grant (SCG), which was established for all older people above the age of 65 years. It aims to protect and improve the well-being of the elderly, without them having to contribute towards the pension. Each year this programme is expanded to five more districts until their goal of national coverage is achieved (Kuss and Llewelin, 2016). Evidence on Senior Citizen Grant's capacity to provide growth at the micro-level has improved through productive outcomes (Munyambonera et al., 2018).

In Sub-Saharan Africa social pensions are the only reliable source of income compared to the contributory pensions which are considered to have low rates of receipt (HelpAge International, 2015). However, the main objective of the grant is to assist older individuals to sustain their lives even after exiting the labour market (ISSA, 2016). The purpose is to protect older individuals from falling into poverty even when they are unable to work including those that are poor and vulnerable. The old age pension has shown a considerable amount of impact as the urban beneficiaries portrayed improvements in consumption, even though more attention is focused on the area of health as well as other general goods (Konkolewsky, 2017).

Cash transfer programs have increasingly generated a huge impact on global development goals which are known as the Sustainable Development Goals (SDGs), such as those relating to child mortality, hunger, health and education (Zembe-Mkabile et al., 2015). Cash transfer

programs are seen as the cornerstone of poverty alleviation strategies, especially with the implementation of child support grant (CSG) which aims at reducing poverty amongst children aged 0 to 18 years old. The CSG is mainly used to purchase food, school fees and school uniforms for the children, the grant has been associated with improved nutritional status, enrolment in schools and reduced child hunger (Zembe-Mkabile et al., 2015). However, CSG recipients are often negatively characterized as too lazy to find employment due to their dependence on this cash transfer, however, there have been no links found between the CSG and low participation in the labour force (Noble and Ntshongwana, 2008; Noble, Ntshongwana, and Surender, 2008; Surender et al., 2010). This illustrates that an income is essential to top-up the grant to accommodate all household members. For most poor families, this form of cash transfer is important because it is consistent and dependable as it is the only source of income in the household.

In an extensive analysis of social grants (old age, disability and child support) in South Africa, Samson et al. (2004) found that these social security programs play a vital role in reducing poverty and promoting social development. Therefore, all cash transfers are fundamentally a poverty alleviation measure, helping older people, the unemployed, single parents, migrants, and children (Madhavan et al., 2017).

2.4 Grant benefits

2.4.1 Poverty alleviation

In middle-and low-income countries poverty in old age is a common issue. In a country faced with high unemployment and a large prevalence of HIV, the old age pension has been a positive development in particular with the economic challenges facing South Africa (Mugomeri et al., 2017). Poverty is an underlying factor that results in the grant money not being adequate to fulfil the needs of the elderly, let alone the household. The old age grant plays a vital role as a poverty alleviation strategy (Burns et al., 2005).

The grant not only reduces the recipient's level of poverty, but also decreases the possibility of them falling below the poverty line (Eagle, 2007). According to Burns et al. (2005), old age programs have a positive impact as they examined the South African non-contributory social pension and found that it had a clear impact on poverty. More evidence was discovered that the income received by the old age pension recipients was shared with other household members (Burns et al., 2005). Although the grant is paid to the individual, it often subsidizes the entire household (Moller and Devey, 2003), with some of the elderly being the only members of the family who have an income to support the whole household due to high unemployment levels across the country. Madhavan et al., (2017), reported that unemployment rates in South Africa are rapidly increasing and ranged from 25% to 40% (depending on the definition used). Statistics South Africa (2019) reported that the unemployment rate increased to 29% in 2019, from 27.6% in 2018, which serves as an indication of the number of families living below the poverty line. The unemployment rate has only risen since 2003 till today. Some studies portray the old age grant as contributing to the high unemployment rate by assisting the younger generation who are potential workers (Madhavan et al., 2017). The pension plays a vital role especially in closing the gap of unemployment felt by many households because the elderly are able to take care of their households using their grant money. The pension assists with covering the basic needs of the household such as food, healthcare costs and also, school-related expenses for the grandchildren (Madhavan et al., 2017). Studies show that the majority of older persons spend half of their pensions investing in their grandchildren with the hope of enhancing their capabilities and future productivity (Madhavan et al., 2017). For example, in Brazil and South Africa over 80% of pensioners share their pension with other members of the family but mostly with their children (Madhavan et al., 2017). In Uganda most children live with the elderly or they are indirectly supported by them. In the absence of employment, grants provide essential support, however being employed is the better preference as an income would look out for all the needs of the entire household (Surender et al., 2010). For the first time in some older women's lives the pension is a stable and consistent income for them (Ralston et al., 2016). There are many cases of older persons taking care of their children and grandchildren using the old age pension and this has had a positive impact in households. Statistics indicate that for every grandmother receiving a pension, 20 people are supported with the money (Mallard, 2007).

Long-term unemployment levels remain high in many countries, and unemployment growth is an alarming phenomenon. Statistics show that 43% of unemployed young people worldwide are not in the labour market and this is a serious issue (ILO, 2015). This issue is an important factor because it increases poverty. ISSA (2016) states that the youth play a significant role for national economies and are considered as important economic drivers. With the increased number of unemployed youth, this action serves as a restriction to economic activity and growth especially in households. The issue of youth unemployment continues to be less examined with regard to social security. One of many challenges faced in developing countries is unemployment, which continually affects poverty-stricken households, the labour markets are often greater and the structural nature of some of these make them unmanageable (ISSA, 2016). Due to high unemployment rates and low economic activity there are reduced resources to fund social pensions (Hinrichs, 2018).

Social security serves as a poverty alleviation strategy in both developing and developed countries. Social security seeks to sustain the livelihoods of the elderly. According to Lusardi and Mitchell (2011), social security has rapidly reduced poverty among the elderly in the United States, as people develop their retirement plan while they are still in the labour force to ensure security. In South Africa, the old age grant has reduced the incidence of poverty by 48% (Booyesen, 2004). However, the study found that social security is not enough to sustain the lives they would desire to live because the money is used on other important items such as food (Lusardi and Mitchell (2011). In contrast with South Africa the levels of poverty are slowly decreasing, with assistance from the old age pension, even though the pension may be a small amount to sustain household needs however it manages to keep the household from falling into extreme poverty (ISSA, 2016). In South Africa, the majority of the population is faced with the issue of unemployment, but the pension income helps decrease this pressure within a household (ISSA, 2016b).

The Madrid International Plan of Action on Ageing was a huge encouragement that led to many countries examining whether social pensions have an effect on poverty reduction (Bello

et al, 2008). Lund (1999), identified social pensions in South Africa as having a significant effect on poverty. Moreover, a similar analysis carried out by Barrientos (2005) comparing Brazil and South Africa's pension programmes found that social pensions reduce the incidence of poverty among the elderly and their households. Likewise, in Kenya positive outcomes from social pensions have been revealed through the reduction of poverty (Ward et al, 2010). It has been noted that households with an older person are more likely to receive greater assistance in lowering poverty levels than other households receiving help from other households or organizations (Omilola and Kaniki, 2014).

In Hong Kong poverty rates among the elderly decreased from 32.47% to 30.67% after the implementation of the Old Age Living Allowance (OALA) which was established in 2014 and is a mean-tested programme (Kuhner and Chou, 2019). In Mexico, there are a few social security programs such as food assistance and cash transfers programs which are targeting older people residing in low-income households (Pestieau et al., 2010). In addition, the noncontributory pension program has reduced poverty and vulnerability (Pestieau et al., 2010). A comparative study among Colombia, Costa Rica, Chile, Dominican Republic, El Salvador, Honduras, Panama, Paraguay, Peru, and Uruguay indicated that poverty levels were reduced among the older generations through non-contributory pensions (Aguila et al., 2018). This is in line with a study by Kaushal (2014) which explored the national old age pension program, which is a non-contributory program in India.

This study identified an increase in the expenditures of beneficiaries, almost equal to the cash transfer amount. Health and education were the main reasons for this increase which revealed the positive impact the pension has for future generations (Kaushal, 2014).

2.4.2 Health

As people grow older, they face physiological changes which make them become more vulnerable to chronic illnesses and age-related disabilities. Research shows that more than 46% of older persons worldwide live with a disability (WHO, 2012). Many older people are more likely to experience illnesses due to their age and level of well-being, which is influenced by their nutrition and access to medical care. Many South Africans cannot afford

private medical assistance, including older people (Chigali et al. 2002), with most relying on public health care which is free for South Africans (Burns et al., 2005). This highlights the importance of monitoring older people's health status, as they are at a higher risk of facing health complications, particularly, if they have poor nutrition.

Personal income boosts one self-esteem and it assists older people to afford the costs of medication and treatment. However, there is a strong belief that old age pensions should enhance older people's health status, but this depends on many other factors (Lloyd-Sherlock and Agrawal, 2014). These include how the pension is used by the beneficiary (Lloyd-Sherlock and Agrawal, 2014). Evidence shows that pension use among the household members is an extensive practice in developing countries (Barrientos et al., 2003; Lloyd-Sherlock, 2006). However, despite these reflections, it is evident that pensions benefit older people's health. Research in Brazil found that old age pensions are associated with improved access to treatment and health services (Schwarzer and Querino, 2002). A study conducted in India identified that 91% of pensioners stated that part of their benefits were spent on healthcare and this resulted in improved health status (Government of India, 2009). In South Africa, there are a few studies indicating that pensions have a considerable effect on the health status of the elderly. Evidence shows that South African women's health status was found to improve upon reaching the age of pension eligibility (Case and Wilson, 2000). This evidence presented above, portrays that if older people's financial needs are met, this allows them to access health facilities, in turn meeting all their health needs (Lloyd-Sherlock and Agrawal, 2014). There is a strong relationship between poor health and household poverty. Maintaining good health of the elderly enhances the capacity to generate economic activity in order to contribute to the household. This also reduces the burden of being cared for by family members (Barrientos and Lloyd-Sherlock, 2002).

The old age pension is a cash transfer scheme that helps to sustain and maintain the livelihoods of the household (Woolard and Leibbrandt, 2013). According to Mugomeri et al. (2017), the old age pension has improved the lives of the elderly and their family members. Research shows that the pension has a huge impact on the health and well-being of household

members (Smith et al., 2018). Most importantly the old age pension was designed to improve the quality of life of the elderly.

Health is an important factor in the older person's appraisal of their quality of life and overall well-being (Smith et al., 2018). A study of older people living independently in South Africa found that they lack access to suitable health care and rarely make use of these healthcare services as a result of receiving inadequate care (Peltzer et al., 2012).

The healthcare system in South Africa continues to be strained due to delays by poor leadership, few healthcare workers and lack of resource distribution (Kelly et al., 2019). A study by Chigali et al. (2002) in Mfuleni Township, Cape Town, noted that elderly participants indicated a lack of access to health facilities, overcrowding in hospitals and the lack of medication as difficulties they encounter when seeking health services. As a result, they have to stand in long queues to receive health care services, without consideration of their frailty and their weak bodies, which could be regarded as a violation of the older person's rights. Many studies about quality healthcare in the public division have revealed that all generations are faced with the issue of accessing appropriate care in public healthcare facilities (Peltzer et al., 2012; Phaswana-Mafuya et al., 2013).

2.4.3 Dignity and self-respect

The number of the older people in South Africa is expected to double between 2009 and 2050, from 7% to 14% (United Nations, Department of Economic and Social Affairs, Population Division, 2011). The majority of older Black South Africans reside with their families in both rural and urban areas, with very few care homes or old age facilities for them to age. In the area of Umlazi, south of Durban, many older people are ageing in their own homes (Mkhize et al., 2013).

Gewirth (1992) defines human dignity as an intrinsic worth that belongs equally to all human beings and is constituted by certain intrinsically valued aspects of being human. In South Africa, the old age grant (pension) provides older persons with the right to social security to

assist them to meet their needs. The pension scheme also protects the elderly by providing them with support that enhances their self-worth and dignity within the family and broader society (Shahid, 2014). A study by Stratton and Tadd (2005) noted that dignity is not determined by age, but it is something that is valuable to all generations, especially the older population. Similarly, there has been a study done on the significance of dignity amongst the elderly that it is “a highly relevant and important concept, enhancing self-esteem, self-worth and well-being” (Bayer et al., 2005: 22).

Having the right to a social security grant protects people from life’s risks while enhancing and strengthening their social cohesion, stability and solidarity (Shahid, 2014). Begum and Wesumperuma (2012) recognized that the old age pension had a positive influence in improving the sense of empowerment and dignity among the elderly. In addition, some old people are regarded as a burden especially in families that have a low-income status, the old age grant has helped lessen their indignity in poor households. Owing to their old age pension, the elderly are more likely to be included in family decision-making processes, indicating the power of the pension (Begum and Wesumperuma, 2012).

Countries differ in the age where the elderly are eligible for the pension. In Kenya, the eligible age is 55 years or above, while in Colombia it is 57 years old for men and 52 years for women. However, in Vietnam the old age pension started for people aged 90 years, decreasing to 80 years, whereas in Antigua, Barbuda and the Philippines it is 77 years old (HelpAge International, 2013). The Pension Watch is an international organization that is devoted to achieving the right to social security, in order for people to enjoy a dignified and secure older age, it also monitors if countries have a means-test and reported that only some do (HelpAge International, 2013). Some countries provide pensions to people who are also well-off, although the aim is to provide for those who are in need (poverty-stricken) in their later stages of life.

2.4.4 Household benefits

The elderly share their pension with other family members living in the same households. The majority of old age pensioners use their income to take care of their grandchildren. For example, in Namibia it is common that older people spend most of their pensions on grandchildren assisting them with education, food and other expenditures (Devereux, 2001). There is rich evidence showing that cash transfers improve food security and nutrition in households. Evidence shows that a large portion of the pension is spent on food. An evaluation of the on Malawi's Food and Cash Transfer (FACT) observed that 75.5% of the cash transfer were spent on groceries (Devereux et al., 2006). More evidence shows that in Brazil and South Africa, over 80% of pensioners share their pensions with their household in particular the children and in Uganda children usually live with the elderly and they are supported by them (Kidd and Tran, 2017).

Duflo (2003) found that in a national sample having an old age beneficiary in household enhanced health outcomes of grandchildren. Ko (2019) reported that the gender of the pensioner is very important in terms of the effect that it has on the health outcomes of the children. Research indicates that female pensioners make their grandchildren's health a priority by investing more on this aspect (Ko, 2019). A study by Case and Menendez (2007) on children living with pensioners argued that children living with pensioners are usually found to be much healthier as the pension money is also used to take care of the children's health needs. Haushofer and Shapiro (2016) found that cash transfers in Kenya improved household food security. Pensions also improves educational levels by being able to pay for school related expenses and it reduces inter-generational poverty and promotes development (Vincent and Cull, 2009). There have been positive impacts on children's education as research shows that Zambia's social cash transfer programme increased school enrollment rates by 3% (Wietler, 2007). Furthermore, Samson et al. (2016) found that with more access to social pensions around the world, participation in schools has increased as pensioners invest in their grandchildren's education. Samson et al. (2016) also states that evidence has shown that in South Africa the OAG has increased school attendance by 8%. In Uganda children living with SCG recipients there has been a 14% increase of these children attending both primary and secondary school. Social transfers have had a huge impact in reducing

chronic poverty in households by improving health, nutrition, schooling and protection of household assets (DFID, 2005). The investment in health and education is found to be the main aspects to preventing poverty from being a generational cycle.

The old age pension is a cash transfer that helps to sustain and maintain the livelihoods of the household (Woolard and Leibbrandt, 2013). According to Mugomeri et al. (2017), the old age pension has improved the lives of the elderly and their family members. Research shows that the pension has a huge impact on the health and well-being of household members (Smith et al., 2018). Most importantly the old age pension was designed to improve the quality of life of the elderly.

2.5 Living arrangements

The living arrangements of the elderly are an important factor, as their surroundings have a considerable influence on their well-being, with family members who live with older people playing a central role in their process of ageing. As people grow older, the elderly requires more assistance with their daily activities. People who live alone are more prone to being lonely, dissatisfied with life and vulnerable to falling into depression (Wang et al., 2014). Living alone is not seen as the right thing to do, especially amongst the elderly, as it can trigger unhealthy thoughts which can lead to illnesses, although some prefer living alone. It has been reported that in China, 76% of the elderly stay alone and are often widowed, with 24% being women and 52% being men (Ren and Treiman, 2015). Widows may face trauma as they deal with the loss of a spouse, which may result in them being prone to depression (Li et al., 2005).

Social pensions can change the living arrangements of the beneficiary's household. In South Africa the old age pension received by grandmother promotes interdependence, as grandmothers take on the caregiver role (Edmonds et al., 2006). Liu and Guo (2008) reported that the elderly find it valuable to live with their children, and those from multigenerational households are less depressed than other older people (Silverstein et al., 2006). In contrast to other living arrangements, living with adult children and grandchildren is likely to enhance

the emotional well-being of the elderly. It was noted that, in 2010, more than 50% of older persons in Asia, Africa and Latin America and the Caribbean were living with their children, while only 20% did so in Europe and Northern America (United Nations, 2017c). It is important to take into consideration the preferences of the elderly in terms of their living arrangements due to their surroundings having an impact on their health and well-being. Evidence shows that almost 85% of households with a pensioner are multigenerational (Schatz et al., 2015). As people grow older, they are most likely to live with their children and grandchildren, however, multigenerational households may form so that the pensioner can provide care and income for the household (Schatz et al., 2015). The pension being the only source of income in the household and therefore it is likely to address and assist in care, schooling and the needs of the children (Ardington et al., 2010). Women are at a higher risk of experiencing depression than men (Castro-Costa et al., 2007), often because they put the needs of the household before theirs without realizing that they also require to be taken care of. This can contribute to poverty, which can negatively affect the emotional well-being of the elderly, as it leads to anxiety (Ren and Treiman, 2015), especially when alone. The breadwinner of the household has to provide for the basic household needs, with the little that they have. Smith and Palmieri (2007) argue that emotional and developmental behavioural difficulties arise amongst children who are raised by grandparents. However, the old age pension has a positive impact on the health of young girls under the guardianship of grandmothers (Duflo, 2003).

2.6 Empowerment

In the African context, in homes, men are the main decision makers because women are less likely to be employed and therefore do not generate an income. However, Van Biljon (2017) states that the old age pension does give females power in the household. Studies of decisionmaking often are concentrated on spouses but the presence of multigenerational households in this sample and the format of the survey question allows for the examination of decisionmaking across a variety of household members. According to Van Biljon, (2017) the old age pension gives the females power over making decisions within the household and this has been shown to have a positive influence on the well-being of the children.

Decision-making within the household is a difficult process especially amongst the older persons who lack education. In most cases older people are easily taken advantage of usually because they are vulnerable due to their conditions or disabilities. Ambler (2016), discovered that in terms of pension outcomes, 13% to 17% of women are more likely to be the primary decision makers in their household.

Evidence suggests that decisions made by women increases their power and this diminishes the power of older men in decision-making and this may result in a dispute about who is the decision maker (Ambler, 2016). However, gender equality is promoted through women also being recipients of pensions as in most cases women spend their money to benefit the whole household more than themselves as individuals (Vincent and Cull, 2012). At the micro-level pensions promote self-esteem and empowerment among the vulnerable, which allows them to be active members of their household than being considered as a burden (Vincent and Cull, 2012). The recipients of these social pensions are vulnerable groups who have people that depend on them such as their family members in the household who rely on the elderly to provide for them. The elderly share their pension with the household, and decision making requires them to consider their family members and this is associated with the power of decision making for both men and women. The increase in purchasing power allows for the pension to be distributed accordingly in terms of food availability, the use of health services and educational purposes. Furthermore, by prioritizing financial needs these programs have a long-term effect on the elderly's wellbeing (Aguila et al., 2018). Beaulieu et al. (2014) state that the pension does have an effect on household structure. Pension eligibility does not affect the status of the male in the household, but it is found that the increase in pension eligibility amongst females has an optimistic effect on the household (Ambler, 2016).

2.7 Challenges

2.7.1 Insufficient grant

The old age pension is viewed as a pension income that meets all the needs of the elderly and is able to sustain other livelihoods (Lloyd-Sherlock and Agrawal, 2014). However, in many countries social security programs have gaps which need to be addressed in order for the

extension of social protection to take place because the issues they are faced with are not only affecting certain countries, but they are of global concern (ISSA, 2016b). The old age pension is said to be ‘sufficient to maintain the family of the beneficiary in health and decency’ (ILO 2014:4). According to Case and Deaton (1998) in many African households, pension income appears to be a small amount as it is spent on important aspects such as food, health and education. Ferrarini et al. (2016) states that social pensions are insufficient for effective poverty alleviation. Some evidence has raised concerns with regard to social protection coverage in particular with social transfers not being able to meet needs sufficiently (Ferrarini et al., 2016). The pension income is spent mostly on food expenditure and the health of the household members (Unnikrishnan and Imai, 2019). The expense of taking care for older people should not be under-estimated especially in the context of poverty and household vulnerability (Barrientos and Lloyd-Sherlock, 2002). Moreover, even in countries with a high coverage of social protection there is an inadequacy of benefits which is regarded as a challenge and public pensions are viewed as not enough to prevent people from falling into poverty (UNDESA, 2015). Moreover, evidence shows that in a country faced with economic challenges and a high HIV prevalence the old age pension is regarded as a positive tool for development (Bello et al, 2008). However, there are concerns with the adequacy of the old age pension. In Lesotho, as a result of the pension the elderly were able to maintain a reasonable quality of life (Mugomeri et al., 2017).

It is common that some parts of the world are still excluded from the many social transfer programmes especially among the poor populations and this indicates the lack of coverage among the elderly and some families (Ferrarini et al., 2016). Almost 48% of older people who have reached the age of eligibility still do not receive a pension whereas the majority of the 52% who do have pension coverage still consider it as inadequate (ILO, 2000). This illustrates that many older women and men have no income security. Older women and men have the right to a social security in order for them to age in dignity (ILO, 2000). The ISSA is the organization that deals with different governments and social security institutions around the world. It is committed to addressing these challenges in line with the Sustainable Development Goals (SDGs) for 2030 and by addressing these problems social security will

be more effective in meeting the needs of the younger and older generations. Eliminating poverty in old age entails the expansion of social security systems and benefits (ILO, 2014).

The elderly play a considerable role in such households, as they take care of young adults as well as their grandchildren. In some cases, young teenage mothers are left by their biological parents with their grandparents due to them pursuing other purposes in life such as their careers or marriage, which results in the grandmother taking care of them and needing to rely on various government services. The White Paper on Transforming Public Service Delivery, referred to as the Batho Pele White Paper, highlighted how the “lack of information and complex regulations are also barriers to good service” (RSA, 1997:14). It is important for the elderly to be informed about available social services to assist them with the grandchildren that they take under their care because it becomes strenuous on the elder taking care of many individuals with their pension money.

2.7.2 Long queues and challenges at pay point stations

Many of the elderly are suffering from physical conditions and are not fit enough to stand for hours in long queues at pay stations. The biggest concern was the lack of dignity for the elderly who have to wait in these long queues with no chairs provided, no toilets and no water (Yauger, 2019). A case study in Khayelitsha, Western Cape, with recipients of the old age pensions reported that there were no facilities for the elderly, disabled or sick persons. As a result, they have to queue like everyone else and toilets were in a terrible condition with no toilet paper (Yauger, 2019). Many grant beneficiaries end up having to go to many different pay points trying to withdraw money due to long queues and the concern of criminals around the stations. According to Davis (2019), beneficiaries are faced with the issue of traveling to multiple outlets to collect their money and it is common to be told there is not enough cash to pay the beneficiaries. Research shows that beneficiaries spend up to 6% of their grants on travel and fees (bank charges from ATMs) so they can access their grant (Davis, 2019). In addition, with the new SASSA collaboration with South African Post Office (SAPO), if ever a recipient encounters a problem at any pay point whether it be at the post office branch, ATM or retail outlet, they have to take an additional trip to the SASSA offices to report their issue. They are required to carry an affidavit from the police station, this results in additional

expenses which is inconvenient and extra expense for the elderly as they have to have taxi money (Davis, 2019). This indicates that it is more expensive to collect grants through the new system.

These challenges have led to pensioners recruiting collectors/family members who will collect their pension on their behalf as some are not physically fit enough to stand in the long queues. A case study in Tanzania, in Ngenge notes that pensioners who could not go to pay points had relatives or collectors to assist them in collecting their pension at these pay points and their fingerprints or signatures would signify them as a sole collector for that pensioner (Help Age International, 2014). Another study that was conducted at the Post Office in Port Shepstone, KwaZulu Natal, reported that beneficiaries were made to wait under a small tent which could fit all beneficiaries. There was no water available in the area, toilets were available but the conditions were horrific and only one pay point was available for grant payments which made the process even longer (Black Sash, 2019).

2.7.3 Crime

Older people are regarded as particularly vulnerable to crime (Blowers, 2015). Urban areas have been described as having low safety, with the situation being even worse in rural areas. A case study in Mpumalanga Province, South Africa, reported that 50.7% of pensioners have had their pensions stolen from them (Makiwane and Kwizera, 2006). Once the pension of the elderly is taken away from them it causes stress for them, as the pension is the only source of income in the household. Research has shown that crime is a serious issue and has been identified as one of the obstacles affecting older people's well-being (Blowers, 2015). Based on a study in Bogota, Colombia, 528 deaths amongst the elderly aged 50 years and above were reported due to violent action (Parra et al., 2010). This suggests that the elderly are not safe, including in the areas they reside, with violence being one of the many social issues they face globally. A case study in Michigan, United States of America, reported that 50.5% of older people are victims of violence, mainly assault. The elderly are robbed of their pension and they have nothing left to provide for their families as their pension is the only source of

income they have in their households. Smith (2012) reported that older people were the most targeted group as they are robbed three times more than any other population group.

Morgan and Mason (2014) state that in the United States, crime rates amongst the elderly are low compared to crime rates among the youth. However, in the United Kingdom violence and robberies are the most widespread crimes among older people (Serfaty et al., 2015). This indicates that crime is an offence that can occur to anyone whether vulnerable or not. However, it is noted that older people are the most vulnerable targets of criminals.

In South Africa, in the province of KwaZulu-Natal studies have shown that criminals prey on the elderly, sometimes stealing their pension (Hoosen, 2019). One study found that criminals (scammers) have withdrawn entire pensions leaving the elderly without an income to survive for the month (Hoosen, 2019). Pension cards are being cloned and money is taken out prior to the pension recipient's access, in this same province many cases have occurred where pensioners have not had access to their money over a period of six months (Hoosen, 2019). In addition, a newspaper reported SASSA cards being stolen from grant recipients at pay stations, as there was a video that went viral of criminals counting these stolen cards (Pijoos, 2019). This depicted the high levels of crime directed towards beneficiaries, leaving them feeling scared and more vulnerable. A case study in Khayelista, Western Cape found that grant recipients reported that they felt uneasy and unsafe travelling in their area, this was due to the high rates of crime in the area (Yauger, 2019). The threat of crime has left beneficiaries in fear every time they have to collect their pensions.

2.7.4 Abuse

Many studies have identified abuse of the elderly as a common occurrence in communities. It differs by categories which include: physical, psychological, financial and neglect. Abuse can be defined as “a single or repeated act or lack of appropriate action occurring within any relationship where there is an expectation of trust, which causes harm or distress to a person” (WHO 2002: 3). Abuse has been recognized as a growing concern for many countries despite their level of development (UN, 2012; WHO, 2016). Statistics from a national study show

that abuse was reported frequently amongst the older population and it concluded that many elderly men and women experience more than one type of abuse: psychological abuse (29%), neglect (22%) and financial abuse (19%) (Naughton et al., 2010).

Psychological abuse consists of verbal threats and insults, such as threatening to harm and prevent the elderly not to see people whom they care about (WHO, 2002). Physical abuse was related to the elderly being hit, pushed and kicked around like an object as the elderly had no power to defend themselves (Naughton et al., 2010). In terms of financial abuse there were some cases where the perpetrator is often a family member, their intention being to steal the elderly's money for their own benefit (Hafemeister, 2003). Financial abuse can be relatively defined as misusing money without the permission of the recipients, forging or forcing an elder's signature without their consent (Hafemeister, 2003). The elderly are commonly known to be the main target of financial abuse because they are known to possess a large portion of wealth. They are assumed to be vulnerable and they are seen as easy targets because of their conditions and disabilities (Hafemeister, 2003).

A national survey conducted in 2008 found that older people conveyed very high levels of fear both in their homes and outside (Lloyd-Sherlock et al., 2015). This is in line with a study by Bigala and Ayiga (2014), in Mafikeng, North West which conducted a survey on elderly abuse, and it explored the prevalence of financial abuse among 506 people aged 60 and older. The study found that 28.5% of men and 30.7% of women reported they had experienced financial abuse at some point in their lives. Many old age pension recipients complained about their pension not being the amount they were promised to receive. Research shows that in February 2016 alone, the South African Social Security Agency received over 40,000 queries about such deductions (Lloyd-Sherlock et al., 2018). These included fraudulent loan deductions and illegal funeral insurance schemes.

This incident has become a widespread issue affecting older generations around the world. A study in Seoul, South Korea found that, the prevalence of financial abuse amongst people aged 65 years and above was 4.1% in India, 2.5% in Canada and 6.4% in Israel over 12 months (Cooper et al., 2008). A study found that the elderly are at a higher risk of being

financially abused making them more vulnerable than the younger generations (Davidson et al, 2015). However older people who have mental illness or dementia are at a higher risk of being victims compared to those who are mentally stable (Chandaria, 2011). The impact of financial abuse can be punitive especially on the elderly's well-being which affects their emotional well-being. Those who come from poor backgrounds are more vulnerable because even a small amount of financial abuse can be a tragic incident (Darzins et al., 2010). A study by Crosby et al. (2008) states that 70% of financial abuse that occurs is conducted by family members. Research also indicates that almost 60 to 80% of financial abuse occurs within the households (Davidson et al., 2015).

Elder care in South Africa is far from perfect, however, it is said that “the dependence of the family on their pensions at least ensured a roof over their heads, a modicum of food, and for those with more dutiful children or in a better position to assert themselves, incorporation into a family structure and even some power within it” (Burman, 1996: 591).

2.8 Summary

This chapter has reviewed the local and global literature on the experiences of the elderly with regard to their old age pension. The meaning of social protection globally has been addressed in this study. Several studies have discovered that the social pension does not necessarily fill the gap that it is intended for and it should not be assumed that the old age pension benefits the elderly at all times. Studies have shown that the old age cannot rely on their pension alone as it is unable to meet their basic needs sufficiently, especially in developing countries where benefits received by older persons are relatively low (Help Age International, 2016; ILO, 2014). In a case study conducted within one of the rural areas in South Africa, the elderly stated they spent more on the needs of the younger members of the family than they would on themselves (Mohatle and Agyarko 1999). This study gave a highlight on the attitudes of the elderly as pension beneficiaries and the impact the pension has on their self-esteem. Many challenges were faced by the grant recipients, however, the old age pension is one of the most generous programs offered in many countries as many households depend on it and it has sustained their livelihoods through the toughest times.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Most urban areas in South Africa are inhabited by the elderly and the insights of the elderly on the grant have been ignored. To capture the experiences of the elderly this study adopted a qualitative approach, using semi-structured interviews to obtain rich information from the older persons of Umlazi, M section. This chapter begins by providing an overview of the study area, then it examines the research design and sampling criteria used in the study. Data collection techniques and methods of data analysis are also discussed. Furthermore, this study concludes by highlighting the ethical considerations and the limitations of the study.

3.2 Study area

This study was conducted in Umlazi, KwaZulu-Natal, M Section, ward 83. Umlazi is characterized by formal and informal settlements. Umlazi is a township considered as an urban area as there is a number of improvements in access to services compared to other areas. This area has a fairly large number of older persons surrounding the area that are ageing in their homes, as they were placed during the apartheid era. In the late 1960s township populations grew quite rapidly due to the city of Durban being racially segregated in compliance with the Group Areas Act, which occurred during the height of the apartheid era. Black Africans were given small cottage houses to reside in with their families. Umlazi is located in the south of Durban and is divided into twenty-six sections. It is known as the second largest township in South Africa with Soweto being the first. Many of the residents migrated to the city coming from rural areas seeking for better employment opportunities to better their standards of living. This area was selected for this study because there is a gap in literature regarding the perceptions about the old age grant amongst the elderly residing in urban areas. This area of study has been under-explored in research and rich information will be retrieved from the elderly regarding their experiences of the association of being the head of the household and being a pension beneficiary.

The total population size of Umlazi is 404,811 and the elder persons over the age of 65 years constitute 3% to this total size, with a high prevalence of female-headed households in this area, consisting of 44,3% (Statistics South Africa, 2018). The study area is inhabited primarily by Africans. The population consists of 99.4% Blacks, 0.1% Coloureds, 0.2% Indians, 0.1% Whites and 0.1% for other racial groups (Statistics South Africa, 2018). Figure 3.1 shows the map of Umlazi.

Figure 3.1 Map of Umlazi



Source: Google Maps, (2019)

Figure 3.2 shows the houses in Umlazi area. Most people reside in these types of houses with their families.

Figure 3.2: Houses in the area of Umlazi



Source: Google, (2019)

3.3 Research methodology and design

The focal point of this study is to understand the perceptions of the older people with regard to the old age grant. Terre Blanche and Durrheim (2014: 34) describes as a research design that is “a strategic framework for action that serves as a bridge between research questions and the implementation of the research itself”. This study employs an exploratory design as it is intended on exploring and providing thick descriptions. This research method helps to fully understand the topic from the participant’s point of view. Exploratory research is designed to provide basic familiarity with the topic (Babbie and Mouton, 2001). Furthermore, this design helps to better understand the problem as it focuses on explaining the problem in a detailed manner. This research topic has been under-explored, therefore an exploratory design is applicable in this study as it focuses on a new or differently explored phenomenon. Little research has been done on the elderly with regard to the old age grant. Moreover, most studies focus on their health and general lives as they are a part of an ageing population. The exploratory method uses an open and more flexible approach (Babbie and Mouton, 2001).

This study employs a qualitative methodology which is useful for this study to gain an understanding of underlying reasons, opinions and motivations. “Qualitative research is concerned with the opinions, experiences and feelings of individuals, producing subjective data and social phenomena as they occur naturally” (Hancock, 2002: 2). Qualitative research is significant for this study as Lewin et al. (2009) states that qualitative research provides detailed and rich information that can be used for data analysis. This data is non-numerical yet information describing the experiences of the older people. The reason for selecting qualitative methods is because they are in line with the aims of this research study by exploring the perceptions of the older people in association with their grant. According to Baxter and Jack (2008), qualitative research assists researchers to better understand people, in their social and cultural contexts. The advantage of qualitative research is that it produces details of respondent’s experiences and perspectives. Rahman (2017) asserts that qualitative research seeks to understand human experiences through specific settings. This research design helps the researcher to gain a more detailed insight into the study as it is based on the perceptions of older persons with regard to the older persons grant, moreover a qualitative

methodology has the capability of providing subjective information. However, qualitative research has the potential of neglecting contextual feelings and puts more focus on experiences and meanings (Silverman, 2000).

3.4 Sampling strategy

This study adopted a non-random or non-probability sampling. According to Durheim (2006), non-probability sampling means that the probability of each person or unit being selected for the sample is unknown. The study used a purposive and availability sampling to select participants. Purposive sampling involves the selection of participants based on the fact that participants will be able to produce information that is rich and that will add value to our study (Blanche et al. 2006). The reason for choosing a purposive sampling is because it allowed the researcher to select participants who are knowledgeable of the topic and would be of assistance to the study.

The study was restricted to older women and men aged between the ages of 65 to 75 years. As the researcher is originally from Umlazi and is familiar with the area therefore the researcher had a large access of potential participants who meet the inclusion criteria. The recruitment process was done through a door-to-door process and through personal networking such as referrals from neighbours and friends. The sample size consisted of fifteen older person beneficiaries from Umlazi, M section in KwaZulu-Natal. The reason for selecting fifteen participants for this study was to gain rich and different perspectives from the respondents. Availability sampling involves selecting those that are linked to the study, available to the researcher and are convenient to the study (Blanche et al. 2006). The reason for choosing availability sampling is because it enabled the researcher to approach available participants whom will be suitable for the study. Appointments with participants were arranged by visiting the participant's houses to ask them when they would be available for interviews. The first fifteen older persons who agreed to participate in this study were interviewed after signing their informed consent forms.

3.5 Data collection

This study used semi-structured in-depth interviews with the older persons aged from 65- 75 years old. The term interview is defined as “face to face encounters between the researcher and the informants directed toward understanding informant’s perspective on their lives, experiences or situations as expressed in their own words” (Taylor and Bogdan 1998: 77). This approach allowed the researcher to observe facial expressions and body language which gave a better understanding of responses. According to Davis (2007), semi-structured indepth interviews are often concerned with people’s feelings and it allows them to explore their thoughts and feelings on a particular research topic. One-on-one in-depth interviews were conducted with fifteen participants from Umlazi, M section with both older men and women. The data was audio-recorded with the participant’s permission. Interviews allowed the elderly to have a voice on their experiences and perceptions of the old age pension.

Interviews were held on different dates as participants were available on different days. The interviews were conducted in the participants’ houses with their permission and each interview lasted about 35 to 40 minutes. A consent form was signed by the participant to ensure confidentiality. In addition, the reason for interviewing fifteen participants is to receive different points of views due to different experiences participants may have encountered.

3.6 Methods of data analysis

This study employed thematic analysis which is one of the widely used forms of analysis in qualitative research. Five steps of data analysis were used. These five steps are familiarising and immersion, inducing themes, coding, elaboration and interpretation. Familiarisation and immersion provide the development of ideas and theories about a phenomenon. The researcher used familiarisation and immersion to begin with. She first started engaging in a thorough process of reading the transcripts repeatedly to enhance familiarity. Inducing themes requires organizing data based on how participants respond, understanding data collected. The researcher organised the data collected and constructed themes. These themes were then organised based on the similarities of the responses of beneficiaries. Coding requires the researcher to mark different sections of the data which could be relevant to one or more of the

themes. The researcher then coded the themes to find a pattern of responses. Elaboration aims at capturing finer nuances of meaning in the data collected. Terre Blanche and Durrheim (2006) state that this involves capturing the finer meanings. Interpretation involves checking and understanding data collected. The data collected was explained and checked in comparison to each other, literature review, context and subject position, theoretical framework and underlying assumption.

Thematic analysis was useful for this study in interpreting data collected from the participants. The interviews were conducted in isiZulu as this was the preferred language of response by the participants. The transcription phase was done in English.

3.7 Ethical considerations

Ethical clearance was granted by the Humanities and Social Science Research Ethics Committee (HSSREC) of the University of KwaZulu-Natal as this was a requirement in order for the researcher to comply with the ethical consideration principles of the committee. The ethical clearance gave the researcher permission to conduct their research study through interviews. This was done in protection of the participant's identity and dignity throughout the study.

The researcher read the information letter that briefly explained what the research study is about and what is expected of them to make sure that the participants understood (bearing in mind that they are elderly). Individuals who agreed to part take in the study were given and asked to sign the informed consent forms. The informed consent indicated the principles of confidentiality as well as their right to withdrawal from the study. Confidentiality was maintained through a researcher-participant policy, which ensured that what was said in the interview session stays between the researcher and participant. Information disclosure requires consent. Participants were informed that if they felt uncomfortable disclosing personal and confidential information, they did not have to feel obliged to do so. The interview sessions were tape-recorded, with the participants' consent. Participants' identity were also protected through the use of pseudonyms, by not using their original names. All information collected was kept privately within the university and can only be accessed by the researcher and the supervisor.

Trustworthiness refers to the ability of the study to be relied on as truthful. “A qualitative study cannot be called transferable unless it is credible, and it cannot be deemed credible unless it is dependable” (Babbie and Mouton 2001:277). Trustworthiness targets establishing the four steps which will be described in more detail.

Credibility

Credibility can be defined as the true realities expressed by participants and their representation and interpretation by the researcher (Pilot and Beck, 2012). Credibility refers to the constructed realities of respondents which need to be compatible with those that are attributed to them. In research, credibility is concerned with whether the data interpretation corresponds with the responses of the participants which they provided during the interview. Credibility was achieved through analysing the different responses and experiences observed from the interviews with the old age recipients.

Transferability

Transferability refers to the constructed realities of respondents which needs to be compatible with those that are attributed to them. Transferability was achieved by using purposive sampling and providing thick descriptions which allowed the reader to gain appropriate information to be able to interpret the findings and apply them to their own experiences.

Dependability

Dependability refers to the consistency of data over time in the same conditions. Dependability focuses on the research methods and procedures followed. Dependability was ensured through the description of the research design, data collection and analysis. Dependability requires proof that if the same study were to be repeated with the same people, the same results would be obtained.

Confirmability

According to Pilot and Beck (2012) confirmability refers to the ability of the researcher to present data that characterizes participants' response and not the researcher. Confirmability was achieved by ensuring that the researcher's biases and their views are not expressed onto the participants. The researcher ensured confirmability by illustrating how conclusions and interpretations were established and demonstrated that the findings were taken directly from the data (Cope, 2014). Confirmability means that the research study needed to be objective. Dependability and confirmability were achieved in the same way using an audit trail.

3.8 Limitations of the study

The study could not accommodate the whole generation of the elderly, as it sampled 15 older people from Umlazi, M section therefore the findings cannot be generalized to all older people. It is possible that some participants were not fully honest in their response due to the fear of being judged by the researcher. The translation and transcription of the language from IsiZulu to English was time consuming and it may have resulted in leaving out important ideas and information about the elderly's perspectives. The interviews were conducted in their homes, some family members of participants would sit in through the interview and some were interrupted by grandchildren and family members who required their attention.

3.9 Summary

The study has outlined an overview of the qualitative approach employed by the study. In depth interviews were used to obtain information from the participants which were both male and female, and these interviews were conducted in their homes. The aim of the study was to understand the experiences and perceptions of the older people with regard to the old age grant and the use of qualitative techniques has given subjective information. Lastly this chapter presents the limitations of the study encountered.

CHAPTER FOUR

RESULTS

4.1 Introduction

The overall aim of the study was to explore the perceptions of the elderly with regards to the old age grant. This chapter presents the main findings from the semi-structured interviews held with 15 older women and men. This chapter starts by outlining the characteristics of the sample and then moves on to explore the experiences of the older people in Umlazi regarding their old age pension. This was done through the main themes which were identified.

4.2 Background characteristics

In total, 15 interviews were conducted, with 8 women and 7 men. Table 4.1 presents a sociodemographic profile of the participants. All participants were black Africans, as this is the predominant racial group residing in the study area, Umlazi (M-section), Ward 83. It is worth noting that all these respondents originally came from various rural areas outside of the province of KwaZulu-Natal. The ages ranged between 65 to 75 years old. In the sample, most were married at one time. Of the sample, 6 were married, 6 were not married and 3 were widowed. Furthermore, these participants came from homes which had an average household number of eight members. Below is a table presenting the participants demographic data.

Table 4.1: The Demographic Characteristics of the Participants

No.	Pseudonyms	Gender	Age	Marital Status	Number of household members	Duration of Grant
1	Gloria	Female	71	Widow	4	11 years
2	Cynthia	Female	65	Married	4	5 years
3	Prudence	Female	73	Widow	2	13 years
4	Thandeka	Female	67	Not Married	2	7 years
5	Smangele	Female	64	Married	5	4 years
6	Zanele	Female	68	Married	4	8 years
7	Themobile	Female	62	Not Married	5	2 years
8	Philile	Female	68	Not Married	6	8 years
9	Bheki	Male	72	Married	4	12 years
10	Vusi	Male	70	Married	3	10 years
11	Hopewell	Male	65	Widow	5	5 years
12	Thembinkosi	Male	66	Not Married	3	6 years
13	Eric	Male	61	Not Married	3	1 years
14	Sipho	Male	73	Not Married	6	13 years
15	Mhlonishwa	Male	65	Married	4	5 years

4.3 Awareness of old age grant

All the participants stated that they were aware of the old age grant and they had heard of it even before they qualified. Participants expressed that they would inform one another about the pension at social and community gatherings.

Sometimes the government runs old age programs where we would meet up at our local community hall and we are given free food parcels, this is where we get to socialize and inform each other about the pension because some are already collecting their pension and some are about to reach age eligibility. (Gloria).

However, it was clear that the information shared amongst the elderly at these social gatherings was not enough as new applicants would be sent back home to collect the other missing required documents. More information is shared at the SASSA offices including payment methods in order for the elderly not to be stripped of their rights to collect their own pension.

I once visited the SASSA offices, where I received more information in terms of the grant like the documents I had to come back with. However, my neighbours had left out other important documents which were essential for the application process. As I was also told where I can go and collect it once my application has been approved. (Thembile)

One woman stated that at times wrong information was spread amongst one another in the community as times change and different documentations are required at SASSA. She further recommended that it was best for one to consult at the SASSA offices for correct information when the time came for them to apply.

4.4 Application process

Participants did not raise any concerns regarding the grant application process, which indicates they had no difficulties during this process. They mentioned that they were treated with respect and dignity at the SASSA offices. The application process has had a positive impact on their dignity as the older population, as it is a friendly process which favours the elderly to be treated the way they deserve. They felt valued and respected.

It was a simple process because not many documents were needed but the ID document was very important, I remember. But I did not encounter any problems because the grant administrators begin with assisting us as the elderly before other generations at the offices. (Smangele)

It was not a hassle because I had all the required documents and I did not have any problems and they start assisting the elderly in the morning. (Philile)

However, a few participants did mention that in the beginning when the grant was newly established the application processes was not as smooth. Participants stated that when the old age grant was first implemented the application process was challenging and was a lengthy process. The elderly faced challenges such as being told that they did not have the correct documentation after waiting in long queues the whole day. Most of the participants stated that they had to go back to the SASSA offices multiple times until their application for the grant was approved. However, these issues were raised with the relevant authorities and action was taken in order to make the application process quicker and easier. Participants acknowledged that they are now happy with services they receive at the SASSA offices.

We are treated with respect and dignity as the older people and I have not encountered any problems. But back when the grant was recently introduced there were many problems we would hear of, such as officials being disorganized, sending applicants back home to get the correct documents and the officials were disrespectful. (Eric)

I do not remember the last time I went there to their offices, but I had been always treated well with respect. The officials understood that I am old and slow so they took their time with me. (Thembinkosi)

Zanele expressed that she faced no difficulties with regards to the application process, meaning she did not experience any negative attitudes from the official, she was not sent back

home to collect more information, instead the service she received was good which reflected positivity on the elderly's sense of dignity.

4.5 Advantages of the OAG

Participants stated that the OAG was very helpful in their lives. All participants stated that they appreciate having a pension as they are able to sustain themselves and other family members. One woman stated that the grant has a positive impact because it is a stable and consistent source of support.

*Our pension has a positive effect because it makes us happy because we never sleep on an empty stomach with my family. Thanks to the grant we are surviving.
(Smangele)*

*Positives of the grant is that we are not living in poverty because there is always food for my family, and we are able to purchase what we need. Maybe not all but we try.
(Hopewell).*

Vusi expressed his gratitude for the old age grant stating that he is able to buy food for his family even though the money they receive is not a large amount, however, it has kept them out of poverty. All participants stated that they were filled with gratitude in being able to receive the pension as it has had a positive impact in their lives.

4.6 Usage of the grant

The usage of the grant amongst the participants turned out to be one of their biggest stresses as they had to prioritize some expenses over others. Participants stated that they had to use the old age grant to pay for various expenses and not only food. These expenses included the paying of school fees, household bills and debts.

4.6.1. Payment of school fees

The importance of quality education is listed under the Sustainable Development Goals number four which states that “achieving inclusive and quality education for all reaffirms the

belief that education is one of the most powerful and proven vehicles for sustainable development” (Pradhan et al., 2017). From the data collected the majority of the participants indicated that they use their money to pay for their children’s school fees including the school related expenses such as school uniform and books.

I also use my grant to pay for my grandchildren’s school fees and to assist them because I want them to have a better future especially because it is an opportunity. I did not receive. (Prudence)

It was interesting to note that the majority (13) of participants felt that it was their responsibility to pay school fees for their children. This was done willingly because they wanted a better future for their children. Very few participants did not mention anything related to paying school fees.

Our pension money is not much but I see the importance of investing in my grandchildren’s education. Therefore, I use my grant money for many other things including paying for my children’s education because school is important and is the only thing that can make them become better people tomorrow. (Zanele)

Participants believed that education is an investment for a better future, this was one of the major factors which was expressed by most of the participants as some mentioned that this was what they wished for their children as for them it was a missed opportunity due to financial reasons their parents could not afford to send them to school.

4.6.2 Payment of bills

Participants have reported that they use their money for paying bills such as rent, electricity and water bills. When participants were asked for what they use their social grant the majority identified the payment of bills which they considered as part of their basic needs. Transport was also included under these bills as many participants would pay for transportation which assists them to get to the hospital or when going for grocery shopping. When they were asked what they use their pension for one participant mentioned that;

I use my money to pay for water and electricity bill, food and to take care of my family such as putting my grandchildren through school. (Sipho)

Many participants mentioned that the paying of bills is essential because it is part of their needs for survival as these services are helpful around the house for family members. However, this may result in them not having much money left for themselves, but they stressed the importance of this event in their lives.

I use my pension to pay for the electricity and water bills, house mortgage, transportation services as well as food. And to take care of my needs also. (Thandeka)

Most participants were grateful that they were able to pay for their daily and monthly expenses with the money they had, and they could attend to their other responsibilities with the remaining amount.

4.7 Dignity and source of income

Many participants stated that they would not be able to provide for their families financially if it was not for the pension money. From the interviews it was clear that the pension has restored their dignity. The old age pension allows beneficiaries to be able to meet their basic household needs such as purchasing food, clothing and school-related expenses for their grandchildren. It was regularly mentioned that the OAG is vital source of income and it does help protect their dignity.

Yes, it is very helpful because I do not know what I would do without it. At least we do not have to sleep on an empty stomach, and we are able to pay for the electricity bill and it protects my dignity because I am able to sustain my life and also be able to help out my family and take care of their needs. (Gloria)

It protects my dignity because I can provide for my family and I am grateful of that because I honestly do not know what I would be without my pension income. (Smangele)

Participants were particularly appreciative of the grant because it helped them to maintain their dignity. One of the ways that it helped them to do this was by allowing them to fulfil their caregiving responsibility. As a pension beneficiary being unable to comply with this role such as not being able to provide food for the household, it would have led to the destruction of their sense of dignity. During the interviews the older men and women were asked how the

pension helps them with their sense of dignity, most women expressed that it assists them because they are able to provide food for their families and also help their grandchildren with school expenditures.

Yes, it is of huge assistance because we are dependent on it, especially because we are able to purchase food, we are also able to pay for our bills and we are also able to pay for my grandchildren's school related expenses. (Cynthia)

The old age grant has not only allowed participants to be able to put food on their tables but has also allowed participants like Zanele to pay off their debts alongside paying for her grandchildren's school fees

My pension protects my dignity because it is very tough being a man yet it helps me provide for my family. All my life I have lived in poverty, I remember the days when I was young, sometimes at home we used to go to bed with an empty stomach because my mother was not working and my dad had passed away. Those were tough times. (Bheki)

4.8 Improved self- esteem, personal status of the elderly

The old age pension is a reliable source of income, and it boosts the older person's self-esteem as they are able to provide for themselves and their families. Many participants expressed how grateful they were for their pension because it makes them feel happy and independent.

I am grateful for my pension because I can support myself and put food on the table for my family. As a man of the house, I am also grateful because I am not a laughingstock in my community. (Vusi)

I am happy to be receiving this grant because without it I would be nothing and I am glad I can also take care of myself and my family. (Thembile).

Two participants (Cynthia and Prudence) noted that after they started receiving the grant their self-esteem improved as they did not feel like a burden to their families as they could provide for themselves. One man further stated that he is appreciative of his pension as he is the provider in his family and is able to continuously do so.

4.9 Poverty reduction

Poverty is a common phenomenon amongst old age pension recipients. Many social issues occurring in urban areas in South Africa are associated with poverty. WHO (2013) states that the quality of life of the older people is an important phenomenon which needs to be considered in developing nations as they are characterized as vulnerable to poverty. Some participants migrated from the rural areas to the urban areas such as Umlazi in order to have access to opportunities that eradicate poverty such as better employment. From the interviews conducted, it is clear that the old age pension had a huge impact on the participants' livelihoods, particularly as a tool to eradicate poverty. Many of the participants' households that do not have an income rely on the grant for their survival. In South Africa, unemployment is an unquestionable reality for a number of people.

One of the respondents had this to say when asked about the role of the grant:

The grant has allowed me to sustain my livelihood and reduce poverty in my family. I am proud to say I am able to afford to buy food for my family and I, we no longer have to starve now since I am old age grant beneficiary. (Thandeka).

Like Thandeka, Smangele also agreed that the grant has assisted her family in reducing poverty, further stating that since receiving the grant they no longer go to bed hungry.

During the interviews, poverty was identified to be one of the major issues affecting many households. As a result, in most cases old age pension recipients were forced to put their families first before themselves. One woman mentioned that ever since her husband passed away, things in the household became very difficult as she was now the only primary caregiver and had to embrace the role of being a breadwinner. She also noted that she felt somewhat abandoned after her father's death.

The perceptions among the elderly were almost the same, as most of them were challenged with poverty as it deprived them of many opportunities such as looking after the children, paying for their school fees and managing all household utilities. Additionally, Mhlonishwa

also stated that the pension money was not enough to cover all the needs of the family, stating that children possessed huge expense, financial burden and so was the cost of living.

4.10 Disadvantages of the grant

4.10.1 Inadequacy of the grant

Participants expressed that the grant is very helpful, however, the small amount of the pension continues to be a challenge. The grant fails to cover all their needs as they have many responsibilities as household heads such as taking care of their grandchildren, sending them to school, providing food for the household and paying for other bills. Many participants expressed that the amount awarded is small and not enough to cover their needs.

It is clear that the participants are facing challenges because of the meagre amount of money and as a result, they find the grant unable to provide for all the basic needs of their household. The grant money is not enough to meet all their needs, especially if the pension is their only source of income.

However, the negative aspect of the grant would be that it is only a small amount of money and it does not cover all needs adequately. (Smangele)

One of the negative things about the grant is that our pension money is little, and we are faced with many problems such as poverty and unemployment these issues being most common in our country. Because we try and send our children to schools with the little that we have but finding a job after school is still considered as a challenge. (Hopewell)

Mhlonishwa further stated that he takes piece jobs when available to supplement the small money that they receive from the government. Another participant who was a widow stated that to survive, she had opened a mini shop in her own home to gain extra money on the side to provide for her family.

The most frequent response from participants was that the grant is not enough, hence it does not sufficiently meet all their needs such as not being able to get appropriate healthcare. They also noted that their food finishes before the month ends and they cannot use the money independently because they have to take care of all the members of their household. As a result, other responsibilities such as paying for water and electricity bills end up being shifted aside. However, at the end they acknowledge that it is better to have the pension than to receive nothing at all. Some reported that it is unfortunate that they have to continue borrowing money from loan sharks to cover their other needs.

No, I do not think it is sufficient due to the high cost of living today. Everything is expensive but we try and live with what we are given but it is not sufficient as there are a lot of needs that need to be taken care of. I do not think I'll stop borrowing from loan sharks until our money is increased because this side money helps a lot. (Prudence)

Some grant recipients expressed anger and disappointment in the government for providing such a small amount for the elderly considering the great needs that exist among them. Others stated that the grant is little, and it would be better if the government considered the high cost of living. This indicated there is a lack of knowledge about other grants that are specifically in place for children.

During the interviews, participants were asked how would they address the major challenges of the old age pension, both men and women stated the issue of their pension being a small amount, so they requested for a pension increase for them to be able to meet their needs sufficiently and get out of the habit of borrowing.

It would be great if the government would slightly increase our pension in order for it to sufficiently meet our needs, because the cost of living is ridiculous. And the amount of our pension is far too little. (Bheki)

It would be a good idea if they would increase our pension because the cost of living is ridiculously expensive, maybe this would get us out of the habit of borrowing from loan sharks every time we are in need. (Thembile).

The majority of the participants stated that their biggest wish regarding the grant is that the government increases it.

The grant does not make fun of our situations at home because we are able to sustain our families, however, the pension is a small amount, and an increase would be good idea for it to suitably meet our needs. (Sipho).

One woman stated that an increase in the pension would assist them to cover their many expenses but went further to suggest a decrease in the rates of the property. If there was a decline in property rates then the pension would be able to cover most of their needs. She further expressed that it would be great for the municipality to get involved in the matters of the older people by collecting the elderly's perceptions and passing them forward to the governmental structures and this will serve the purpose of paying more attention to the challenges faced by the elderly and putting forward solutions.

4.10.2 Dependent family members

Older people have taken on primary responsibility for the household as breadwinners as a result of the high levels of poverty and unemployment in their communities. They take care of their family members especially with no other form of income being brought into the household. All participants that were interviewed reported that all their family members are dependent on them especially with the high unemployment rates. The old age grant is a direct cash transfer into the elderly's account, which is calculated to support one individual, however, in reality, the grant supports multiple members of a household. The grant beneficiaries that were interviewed had between four to eight family members that depended on their pension which happened to be the only income within the household.

I am only left with one son because the other one passed on and I am still taking care of him due to lack of employment opportunities. It breaks my heart that I have tried as a parent to send him to school and give him an opportunity which I did not receive yet he is still unemployed. He and my two grandchildren are dependent on me. I am responsible for their basic needs. (Thandeka)

I do assist my grandchildren with their health care and school expenditures as well as other needs because they are also part of my responsibilities. (Thembinkosi)

Participants monitored their income quite closely as most of them mentioned that once the basic needs of the household were met, their money was finished as it is not much and can only be used for the basic needs of the household.

I try and pay off what I can and then I ask for another loan all over again. (Philile)

I am unable to pay off all my debts because our pension is quite a small amount and after purchasing household needs it is normally finished. (Smangele)

The high cost of living has created a strain on the elderly causing them stress due to financial hardships as it comes with a lot of sacrifices. Philile shared that in her household, there are a total of seven members including herself. Of the seven, six are children and they are all dependent on her. She has to use her pension to support all the members of her household.

I am currently residing with five family members who are my children and grandchildren. They are my responsibility because I have to make sure there is food for them, I buy them clothes, pay for their school fees and ensure they have a shelter to live under. (Thembinkosi)

It is evident that the elderly have to take care of their grandchildren in all aspects from what they eat to their clothing needs, as they are the only adults who are responsible for them.

4.10.3 Lack of proper medical attention

Poverty leads to many health problems and poor access to appropriate medical services (Kasiram and Hölscher, 2015). Older people tend to have negative attitudes about their health, by defining it as a painful experience due to ageing and the deterioration of the body. In the interviews, both men and women indicated that they do not reflect on their illnesses as much of it is usually caused by ageing, referring to the physical deterioration of the body, deprivation in terms of those who are unable to afford basic needs, financial pressures that make them financially vulnerable, and the stress caused by the difficulty of caring for their grandchildren. In the interviews older men and women were asked whether they can afford appropriate healthcare for themselves. It became very clear that they felt that health care is not affordable. Most said they had to rely on public health facilities because they could not

afford to visit a private doctor. Others also noted that they go to traditional healers for their health problems.

I can barely afford healthcare, because I have so many responsibilities to take care of and a private doctor is costly. So I normally use our local clinic to take care of my health because the government gives us free medication. (Cynthia)

No, I do not afford proper health care therefore I consult with a sangoma. (Hopewell)

Furthermore, older people stated that they experience severe health conditions as they do not give as much attention to their personal health because they prioritise the health of their children and grandchildren. Some participants further expressed that their children and grandchildren had their whole life ahead of them and for the elderly the next stage is death. As people age, they are likely to become frail and require more care but they are unlikely to receive this because of their financial situation.

Unfortunately, no. I am unable to receive proper health care because my priority is my children and grandchildren, besides we are old and soon we will die. (Smangele)

It is clear that health problems amongst older people are caused by social and economic problems such as the elderly suffering from financial stress. Moreover, the older people use their pension to take care of their family members and children in the household and these responsibilities are the main factors that lead to the elderly neglecting their own health needs. Participants shared that they did not enjoy visiting the local health facilities, because they were not respected. They stated that health care workers have a negative attitude towards patients. They described them as not being welcoming and indicated that they did not receive appropriate services from the nurses. Despite the restricted care available, the elderly are also faced with the challenges of accessing appropriate medical treatment from the local clinics. When they were asked if they can afford good healthcare for themselves, participants responses were as follows;

No, I cannot afford proper healthcare, so I usually go to the local clinic even though we do not get the best of treatment from the nurses, they show us that they do not care, and they are fairly disrespectful. (Sipho)

I cannot afford appropriate healthcare therefore I use the local clinic nearby our house, the service there is not the greatest because the nurses treat us like children, and we have no choice. (Bheki)

These are some of the challenges the older people are faced with in terms of their health. Older people in Umlazi, M section have to walk or travel a long distance to get to their nearest local clinic. Also, once they reach the clinic at times, they do not receive appropriate medical attention and are sometimes told there is no medication. Having to hire a car to travel to the health facility is costly for the elderly and walking is not always an option due to their poor health. A woman expressed that sometimes she does not like going to local clinic because they have a shortage of medication that would be a waste of a trip especially for someone old like her who is always in pain.

4.11 Decision making

Old and vulnerable people can sometimes be easily taken advantage of and decisions can be made on their behalf. However, all participants stated that they make their own decisions when it comes to their pension because it is their income and they need to prioritize it and make decisions that benefit everyone in the household as they take on the caregiver role. When they were asked if, they make their own decisions with regards to their pension, these were the responses:

I make my own decisions with regards to my pension, nobody helps me because it is my money and as an adult I have to consider and do what is best for my family and I. (Sipho)

All decisions regarding my pension are up to me, however, my family and I do share ideas on the important things that need to be done and that does not happen regularly. (Smangele)

During the interviews it was clear that participants are responsible for making their own decisions. When they were asked how they spend their pension, it was found that most of them spend their pension by purchasing food and paying for other responsibilities. Many spent their pension on food and this indicates that the pension really does have an impact in poverty alleviation.

*I buy food, pay for the electricity and water bill as well as my funeral cover.
(Thandeka)*

I make my own decisions which benefit the entire family because I spend my money by purchasing food, paying for housing rates, water and electricity bills and funeral plans. (Philile)

Food insecurity is a major problem in poverty-stricken areas. Many participants mentioned that they use their money to purchase food for survival purposes. One woman also expressed that taking decisions on behalf of her own money gave her power and a sense of independence because she can provide for her family.

4.12 Challenges faced by OAG recipients

4.12.1. Debts from loan sharks

One of the challenges that have been found during the interviews is that all 15 participants mentioned that they borrow money because by the middle of the month their food is usually finished and all the money has been spent on certain household responsibilities. When participants were asked how do they handle their debts that they have incurred in a month, some participants mentioned that it is not easy paying off the debts they had incurred but they have to pay as much as they borrow to show loyalty and trust so they can get more money when they need it.

I try and make a payment plan and pay it off according to it because during the second half of the month I borrow again when there is nothing left. (Sipho).

I try my best to pay them off the following month even though it is hard because if I do not get any piece job in a certain month, I end up having to go borrow again from loan sharks. (Vusi)

Borrowing money from loan sharks is a habit most of participants have as they state that they receive a small amount of pension money that does not cover all their responsibilities resulting in them borrowing money. Thandi stated that she was unable to pay off all her debts because the pension is quite a small amount and after purchasing important items it is normally finished before all the household's financial needs are met.

I hate borrowing, but with the situation back home I have too, I try my best to pay off my debts through a payment arrangement because I cannot take all the money I receive to pay it off, because my family needs this money to survive. (Thembinkosi)

One woman expressed that being a mother has never been an easy role however, she always must make ends meet, even if it means she must pay double for missing the payment of two months. She further stated that she 'hustles' for money to pay back but she always makes sure there is food on the table for her family.

4.12.2. Challenges in taking care of children

Umlazi, M section is an urban area where you find older people taking care of their orphaned grandchildren. One of the challenges faced by the elderly is the challenge of taking care of their orphaned grandchildren, this is most common among the black communities. In some cases, the extent of financial burden pushes children to drop out of school due to expensive school related expenditures. This affects the elderly emotionally as they feel a sense of responsibility to be able to provide for the younger generations, especially by providing them with opportunities that were not given to them.

One participant commented:

Yes, I still am responsible for my children. Only two of them because the rest are welloff and working. It is truly painful as a parent to see your children not working

especially because they got the privilege of getting an education unlike us who didn't. There are no jobs still, yet my children are educated it is disappointing that the government hasn't done much about this issue. (Hopewell)

Another participant commented:

Yes, I take care of my 3 sons, it is not an easy situation for an old parent like me. It is heart-breaking because people their age are employed and it is also stressful for them because they feel like a burden now. They are my responsibility as I have to make sure they have food on the table, I buy them clothes, I pay for their school fees for them to get an education and their health is my priority. (Philile)

Many young parents of the orphaned grandchildren have passed on, due to several reasons, such as the high prevalence of HIV/AIDS in South Africa, leaving their children behind with their grandparents. The elderly have taken on the caregiver role for these orphaned grandchildren. In most of these households, the pension is the only source of income. When older men and women were asked if they take care of their grandchildren these were their responses;

Yes, I do help my grandchildren with the little that I have, I assist them with their school-related expenses such as uniform, school fees and books. It is my duty to make sure all their needs are covered. (Philile)

I assist my grandchildren with their school-related expenses, their health care is my responsibility as well as their growth. I am the only person they have and the only parent they know of, therefore it is my duty to make them a priority. (Smangele)

One man explained that taking care of the grandchildren is his priority as their grandfather, which is to make ensure that they go to school in order from them to have a better life.

4.12.3. Unemployment

Unemployment is one of the biggest issues in relation to poverty. Cloete (2015) found that unemployment and poverty are consequences of an economic system that seems to exclude

people from participating in economic activities. It was observed during the interviews that most households are faced with the challenges of unemployment especially amongst the younger generations. In most black communities it is the norm that once children start working, they are expected to take care of their elder parents. This study, however, found that ageing parents were the ones who were financially providing for their unemployed adult children.

Yes, I do by making sure I am taking responsibility of their needs, it is heart-breaking because I had thought they would have jobs by now and probably taking care of me but unfortunately our country is currently faced with a high rate of unemployment. And as a parent there is no bin to throw away your children in. (Zanele)

The high unemployment rate has had an adverse impact on the livelihoods of the elderly compelling them to carry the burden of unemployed family members. Unemployment has a huge impact on the lives of the elderly because their situation remains the same with more responsibilities to take care of. The experiences among the elderly were fairly the same because the issue of poverty was also influenced by their inability to find a job due to their lack of education. Older people require to be cared for, however, they are forced to take on the caregiver role to both their adult children and orphaned grandchildren because of the passing of their biological parents. These children become their responsibility and they have to make sure that they have food, clothes, an education as well as roof over their heads.

4.13 Additional sources of income

Many older people need help, and in the interviews the majority of the participants mentioned the meagre amount of the pension and this has resulted in them borrowing money. The elderly often feel pressure to make ends meet because they support the whole household. Some participants mentioned that the pension is not the only type of income they receive because they need the extra help especially with the high cost of living. When there were other sources of income besides the pension, some mentioned that they took piece jobs to gain extra money. Some are assisted by their small business activities and others by their working children.

Not really because here at my home I sell sweets and biscuits for children in my community to try and get extra cash to add on the little that I have. (Thandeka)

It is not the only income because I do take piece jobs every now and again when I get offered and they help a lot. (Bheki).

Like Bheki, Siphso also earned an extra income through doing piece jobs such as plumbing and carpentry for neighbours.

Family was seen as important source of support for the elderly because it gave them strength and hope that their lives will get better. These findings show that some children of the elderly who are working send money home to support their parents. This assists the elderly to add on top of their pension because the majority complained that their pension is small.

4.14 Resilience in older people

Older men and women have reported having motivation to continue with their caregiver role to their children and grandchildren as they want to provide them with a life they never had. A life free from poverty and not having to carry the struggles of the elderly, but one that grants them to be the best that they become, by gaining empowerment through an education. Participants expressed that with the little that they have, they are grateful to assist their children and grandchildren in order for them to live a better lifestyle they desire in future.

Yes, I am taking care of my one grandchild she is also my responsibility. I pay for her school fees, attend to her other school expenditures with the little money I have for her to live a better life. (Thembile)

The pension assists me a lot even though it is small money because I am glad that I'm able to buy food and help my grandchildren with their health and school related expenses for them to have a good quality life that we never had. (Thembinkosi).

One woman stated that life is very hard, and it needs people who can be strong. They are trying to teach their own children and grandchildren those lessons because if they are able to survive off such a small amount of money from their pension and put their children through

school, she believes that anything is possible and she hopes for a better life for her children, one they never had.

4.15 Summary

This chapter presented the main research findings from the semi-structured interviews. It is apparent that older people of Umlazi M section are facing many challenges in relation to the pension. However, the elderly are grateful to be receiving the pension because it helps them sustain their lives. They further expressed that they felt a sense of dignity in receiving it and are highly appreciative as they are able to provide for their families and it gives them a sense of independence. Older people expressed their experiences in terms of the difficulties they faced as caregivers. The elderly also gave various reasons as to why they were so determined to assist their grandchildren by putting them through school. As a solution, participants stated that an increase in their pension money would help tremendously.

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.1 Introduction

Previous research has indicated that many countries are working towards the establishment and extension of social protection programs aiming at preventing the socio-economic vulnerabilities and disproportionate burdens affecting the elderly population (HelpAge International, 2015; Olivier and Kalula, 2004). In the present study, it was clear that the elderly people are aware of the old age pension and services offered by the South African Social Security Agency (SASSA), which serves to enhance their quality of life and overall well-being. Social security programs have played an impeccable and pivotal role in securing the livelihoods of many impoverished households. It was clear that many studies tend to focus on other social grants and overlooking the elderly. Moreover, little research has been done on the perspectives and experiences of the elderly with regard to the old age pension, therefore, this study aims to address this knowledge gap.

This study has shed light on the perceptions of older people with regard to the old age grant, and it was clear that some of the findings of this study are consistent with other previously published studies (Ralston, 2016; Ncube, 2014; Madhavan et al., 2017). Qualitative research methods were used to provide insights into understanding the pros and cons of the old age pension and the challenges that arise. The study also draws on the ecological systems theory which focuses on the individual as part of- and integrating with other systems. This theory has assisted in understanding the findings of this study, as it analysed how well an elderly fits with their environment and was based on the assumption that the elderly is connected and engaged within a supportive environment. Additionally, in order to determine the best fit, usually for the elderly people, there was an examination of differences between amount of social support they needed and the amount of social support available in their existing environment. Hence, the four levels of the theory were used to understand how social protection schemes engaged with the elderly to provide them with support.

5.2 Discussion

As previously stated, the ecological systems theory explain how human development and behavior are influenced by a set of interactions ranging between system structures, such as family, socio-economic, political, and psychological domains, which ultimately shape behaviour, life decisions, and wellness over a lifetime (Backonja et al., 2014). For the elderly, the microsystem explains the immediate environments, and this include the family. A family comprises of a group of people including children, parents, aunts, uncles and grandparents. In this study, it was clear that there were participants who lived in a same household with their grandchildren and most of the other family members were dependent on them. Additionally, these older people have taken a primary responsibility for their households as breadwinners, and this has caused them to use their old age pension to support the rest of the unemployed family members and their grandchildren who are still in school (Olivier et al., 2004). The elderly reported that being a primary caregiver was not an easy role because their grandchildren were forced to drop out of school due to financial burdens. Traditionally, it was notable that elderly people in most countries have lived with their children or grandchildren, and these such living arrangements have usually been mutually beneficial with the elderly providing childcare and other forms of support in domestic work to their families and receiving emotional and economic support and old age care in return (Kaushal, 2014). Hence, this has resulted in high levels of poverty, as they have continued to care for the whole family, especially with no other form of income being brought into the household. This has suggested that poverty remains one of the key socio-economic factors affecting many households with elderly members who are the only main breadwinners in these families and continues to have a negative impact in the overall well-being of the elderly (Raniga and Simpson, 2011). Moreover, family is the primary mode of social security for those who cannot work or are engaged in unpaid domestic chores (Kaushal, 2014).

Lansley and Mack (2015) defined poverty as the lack of resources or basic needs essential for the survival of a person. It has been clear that old age grant remains a poverty alleviation strategy for many poor families. As in some household old age pension is the only source of income. Previous research found that the old age pension is an effective tool of redistribution and reaching poor households and observed the benefiting of children from the grant as older

people are supporting them economically and neglecting the purpose and provision of this old age grant (Hola, 2015). In this study, the elderly also reported that they do not know what their standard of living would be if they had no access to state's social security grant. These participants expressed a sense of gratefulness for what the government does for them, and to be able to provide food for their families and fulfil the caregiver's role. Additionally, the elderly felt that it was their responsibility to provide for their family members, especially as there is such a high unemployment rate in South Africa among households with little prospects of raising an income. Moreover, this study has identified the importance of looking out for one another as family members. Participants also mentioned that growing up in poverty was cruel therefore providing food for their family has to be the most important factor. As a result, the findings of this study are consistent with Pelham's (2007) study, which emphasized the old age grant has acted as a strategy for poverty alleviation, especially for most economically vulnerable households. According to Lloyd-Sherlock (2000), old age pension incomes has often been shared at the household level with younger groups, particularly grandchildren. In another previous study that was conducted in South Africa, it was consistently found that older people who access pension money tend to spend around three times as much of their monthly pensions on the needs of younger family members as they did on themselves (Mohatle and Agyarko, 1990).

The study also found that some participants went to the extent of getting piece jobs to make sure their families are cared for. They mentioned that the money they get from piece jobs might be of small incomes or amounts, but it really assisted their families because they were able to purchase more food to sustain them until the last day of the month. Moreover, it was found that this money they received from these piece jobs really assisted them because it also kept them away from borrowing money from loan sharks and micro-lending schemes. Piece jobs that these elderly people took included selling goods from home, carpentry and plumbing. Hence, the majority of the participants were breadwinners, so they felt empowered for being able to provide for their families. Consistent with this study, "elderly persons participate in a variety of occupations and work that maintains their productive capacity in everyday life to support the activities of the families and communities in which they live, or work that provides for their financial needs, such as the selling of goods in the streets and

other tasks.” (Álvarez et al., 2016: 417). According to Lehohla (2014), the findings from the 2011 Census of South Africa found that many South African elderly persons have been confronted with the decision to remain economically active by participating in informal employment until oldest ages. Moreover, those who reside in extended families, particularly where the majority are not working, have been forced to take up informal employment to supplement their meagre household income (Lehohla, 2014).

The interactions of multiple settings are identified by the mesosystem which broadly define the relationships of the microsystem in the elderly life. This means that the experiences of the family may be related to the experiences of the larger community. In the instance of this study, an elderly finding themselves in a bad economic space as a result of borrowing money from loan sharks or micro-lending schemes in order to feed their families and for them to not starve during the second half of the month. Participants noted that the old age pension money they receive from the government is quite very small compared to their cost of living and having to take care of their grandchildren and unemployed family members put a huge strain on the lives. Grandchildren’s expenses are quite costly especially as they are growing, and they would need new clothes during the starting of the new season as well as school-related expenses. Additionally, the high cost of living and the responsibility of caring for unemployed family members and orphaned grandchildren puts a strain on household income, especially because the caregivers have reported that it does not meet their needs sufficiently. Hence, this becomes their main reason to borrow money from loan sharks. Holo (2015) investigated the vulnerability of old age pensioners from micro-lending schemes and found that most of the old age pensioners are customers of micro-lending schemes, as their largest part of the grant is spent on school fees and food contributing to the household economy and more means of income supplement is obtained from loan sharks. This relationship that old age pensioners have with loan sharks and micro-lending schemes is somewhat positive and negative, as it directly affects the well-being of the elderly. Holo’s (2015) is consistent to the findings of this study, as it outlined the challenges the elderly people have to go through in order to ensure that their families are well taken care of and not starving. Moreover, violence and abuse against older people have been noted, as many of these elderly people are overburdened with the role as child-minders and caregivers, and the lack of financial support

from other members of the family (Legido-Quigley, 2003). Some participants did mention that borrowing money is not an aspect they take pride in but because they need to provide for their families, they have to make ends meet because they are the sole providers for their families. This study suggests that caregiving places a huge economic burden on the elderly as caregivers.

The study also found that a few participants were able to rely on their children who were employed and also get financial assistance from other family relatives. As previously stated, the mesosystem of the ecological systems theory also explains that there are multiple structures in which the individual is embedded, hence in this case, the relationship of the elderly with their children and the family relatives (Pacquett and Ryan, 1990). The elderly in this study emphasized how they are sometimes financially depending on their employed children. Terms such as black tax and ‘sandwich’ generation have been widely used in many studies, to describe the personal and financial sacrifices made by children of older people (Magubane, 2017; Williams, 2004). In line with the findings of this study, black tax in South Africa is perceived as a negotiated process due to the legacy in which the families and the society finds itself and it has focused on early mid-life or recent young employed graduates who take care of their immediate and extended family (Fongwa, 2019). In Fongwa’s (2019) study, it was also clear that participants, especially black professionals who lives with their parents would pay for the tuition fees of their siblings and cousins and take care of the whole family as means of breaking the cycle of poverty. In addition, another participant in this study emphasized using 20% of their monthly earnings to cover for the family’s expenses, including the tuition of their siblings, covering occasional repairs of their grandmother’s home and paying for grandmother’s medical bills (Fongwa, 2019). It has been clear that many black families practice black tax, as a culturally and socially responsible way to give back to their families. However, other studies have shown that only a minority of older people are reliant on children for their daily survival, as in the majority of cases, the net flow of inter-generational support is either downwards from an older person to a younger person or balanced (Schröder-Butterfill, 2004). This also links to the fourth level of the ecological systems theory, the macrosystem; which emphasize that when a family lives in poverty, often at times the children who come from these families have more responsibilities than other

children of similar ages because they would strive to get a job at an early age to help raise their younger siblings and help the older caregiver take care of the rest of the family.

The exosystem is the third level of the ecological systems theory that pertains to the linkages that may exist between two or more settings (Pacquett and Ryan, 1990). This includes factors that affect the quality of life and well-being of an elderly person. As it has been noted, some members of household depend on the elderly's person old age pension for financial support and this inversely impacts the health and well-being of that older person as a result of pressure to care and fulfil the needs of everyone in their families. This study found that the pension is most often used for other needs within the household and as a result it ends up neglecting the elderly's needs. The inability of older persons to afford appropriate health care with their pension is unfortunate. The elderly sacrifices their needs for their family members and in this way, are at risk of jeopardizing their health. Participants shared that they use the local clinic because they cannot afford a private doctor because they are expensive. Some even mentioned that they go to traditional healers instead because they cannot afford to get appropriate health care. Requesting for transportation to access a health facility also became an issue because if an elderly person was in a critical state of illness, they needed to hire a car to get them to the clinic; which also meant additional expenses and burden to the household income and budgets.

Older persons interviewed in this study had many family members who were dependent on the little money they receive from the government. With many family members unemployed, old age pensioners had responsibility for taking the caregiver role. According to Khomo (2014: 14), "the heart-breaking story of a family in KwaZulu-Natal where the death of the three adults' left seven children in the care of their grandparents". Unemployment was identified as an issue in this study because older people are taking care of their children and orphaned grandchildren with the little money they have. This shows the underlying factors of the exosystem that emphasizes how poverty and socio-economic challenges start and develop in the lives of the elderly people. With many grandchildren being left with the elderly person, the many elderly persons suffer the disproportionate burdens of taking care a huge number of dependents. Additionally, the elderly people find it difficult to take care of themselves, as they carry the huge financial burden for the whole family and their needs are neglected in the

process. Hence, in the study, some elderly participants also expressed that with the pension income being their only source of income in the household, it was very difficult to meet all their needs because they needed to prioritise even the needs of their grandchildren. As a result, this had led to many older people neglecting their needs and providing for their families first. However, despite the meagre amount of the old age pension, older people were very grateful for the pension as they were able to use the money from the grant to support these dependents.

The study also found that older people were aware about old age pension and knew the age eligibility to access this social security programme. Participants noted that this was also discussed in the community gatherings, however, some felt like the information that was provided was not adequate enough to access old age pension. Many older people were misinformed about the application process for receiving the pension. In the interviews, some participants reported that some of the information received and shared from the community gatherings was incorrect because they would be sent back home from the SASSA offices to collect the required documentation in case they missed them during their application progress. Some found it better to go directly to the offices and enquire for the correct information regarding the application process to avoid being misinformed because it resulted in the use of funds they did not have.

The study also found that government's old age pension has many positive impacts on the lives of the family members, as many participants were able to use that income for the household utilities such as payment of bills and paying for grandchildren's school fees. Most pensioners did not have higher education; however, they knew the importance of sharing the little they had to better the lives of their families and extended families. The spirit of *Ubuntu* is what has been shared by so many of these elderly participants, to ensure that their families are well taken care of even when there was little. Olivier et al. (2004) noted that recipients of old age pension in particular tend to share their meagre incomes with family members in need, particularly when there are no other ongoing sources of income, which is consistent with the principle of *ubuntu* in South African social life, where many grandparents often take primary responsibility for young children or even for providing bare necessities for an entire

household. With links to the communitarian tradition of citizenship thinking, ubuntu is a southern African philosophy that understands the individual as embedded in and defined by broader relational ties of family, community and society (Whitworth and Wilkinson, 2013). Consistently with this study, many participants gladly invested in the education of their children and grandchildren because they wanted them to have a better future.

One of the objectives of the study was to explore how the old age pension serves to protect and preserve the dignity of the elderly. The interviews with the elderly men and women revealed that the old age pension has been portrayed as having a positive impact on the recipient's dignity. This study found that many elderly persons shared that their pension helps to maintain and restore their dignity because they are able to sustain themselves as well as their families with their grant money. They were able to provide food for their families and assist their grandchildren with their school related expenses. Additionally, participants mentioned how well they have been treated as old age pension recipients when visiting the SASSA offices compared back then before the grant system was introduced. They shared their experiences of long waiting hours and standing in the long queues to complete the application process. However, recently this behaviour has changed and better service delivery was expressed and delivered to the elderly people. It has been clear that, pensioners are now treated with respect and dignity and they emphasized an improvement of grant system which allows social security workers to assist the elderly population at the SASSA offices in a respectful manner, as they are also taken as first choice and consideration when it comes to the application process and thereafter consulting with the younger generations. Moreover, older people felt that their dignity has been protected because they now have power to make their own decisions with regards to their pension and how they want to spend their own pension money. It was clear that providing for the whole family was their main priority because it was linked with the fear of falling back into poverty. Participants expressed how grateful they were for having the grant because it was the only reliable and consistent form of income.

From the interviews it was found that there is a difference in the spending patterns between males and females. Females were more likely to prioritize the needs of the household and push their needs aside whereas the males are more likely to prioritize their own needs such as

purchasing alcohol as well as the households needs. Research shows that females prioritize the needs of the family before their own and this is evident in their children's educational outcomes (Edmonds, 2006). As many older people were fighting the battle of not falling back into poverty because they had experienced it before especially older women, the decisionmaking process gave women independence because they felt powerful when making those decisions for the whole household. In this study, it was evident that women felt empowered for being able to take care of their families.

The findings also revealed that that older people lacked knowledge on other forms of social security which could have been of assistance to their grandchildren. These includes the Child Support Grant (CSG) and Foster Child Grant (FCG) which are made to assist young children living in low-income households and those who are orphans. Lack of knowledge about these grants made the economic situation worse within the households because they live off only one source of income which is the old age pension, and yet it is stated not to be enough to cover all household needs. This was the reason behind the elderly reporting that their pension is not enough, and it does not cover all their needs sufficiently because they have to take care of their entire household.

During the interviews, participants also revealed that crime was not a major problem because they took precautions to protect themselves. Participants noted that in most cases when they had to collect their pension, they were accompanied by a family member and this made them feel safe. Other participants also mentioned that they travel in pairs or groups because they live in the same area and this assisted them in a positive light because they would be able to lookout for one another, especially those who have minor disabilities such as deterioration of eyesight and lack of hearing. This strategy of accompanying each other really assisted them because this would be the only time they would get to interact socially with their other elder peers.

Abuse of the elderly was a challenge because they were an easy target. Financial abuse would occur in the homes of pensioners and certain family members of the pensioner are in most

cases the perpetrators of this abuse. According to a study conducted by Action on Elder Abuse (AEA), it was reported that the elderly are robbed of cash and assets worth millions each year and the culprits are members of their own families (Owen, 2015). Some participants mentioned that this was the main reason behind them making their own decisions about their grant. These family members were unappreciative of the caregivers and were disrespectful towards them. Other forms of abuse occurred because many older people were known to be frail and most of these cases of abuse were left unreported. However, despite these setbacks the older people continued to stay true to their role as a caregiver as they felt they had to keep strong as the backbone of the household.

Overall, this study unpacked the perceptions and experiences of elderly women and men who have prospered in their caregiver roles despite the challenges that come with it. The resilience of these beneficiaries was rooted in their pension, family and the motivation of building a better foundation for their children's future. The pension was the main financial support in their lives. It has had a positive impact on their lives because it has given them a sense of dignity. It has allowed them to use the money to improve the lives of their family members, because they have used it to provide food, shelter, clothing and an education for the children despite the many challenges encountered along the way. The elderly supported their families with most of their income even if it meant their personal needs were shifted aside. The elderly believed more in the future of their grandchildren because they wanted to make sure they laid a foundation for them to have a better life.

Many governments help the elderly in the form of social grants or pensions, with the national and local governments working together to provide the elderly with finance programs (Swartz, 2013). Research has identified that sending the elderly to old age nursing homes is expensive, resulting in most preferring to be cared for at home due to lack of financial resources (Swartz, 2013). Government policies attempt to protect and include the elderly, and therefore plans ahead to find a solution to provide for their needs. These findings are in line with the ecological model by Pacquett and Ryan (1990) which refers to the macro and meso systems interactions. These policies are to protect the elderly's dignity at the macro level and ensure that they have a bright future and that they prevent poverty and other socio-economic

vulnerabilities. However, the challenge is that not all of the older people are exposed to correct information regarding extended assistance for the elderly within communities at the meso level due to policies not being enforced in communities. Zaidi (2008) argued that social cohesion is often a missed challenge regarding the ageing population, they are usually responsible for taking care of their grandchildren resulting in miscommunication because of lack of understanding. The elderly are the pillars holding households together and play the important role of being a caregiver to their grandchildren.

5.3 Recommendations

It is important to observe that a few African countries have pension programs available that protect the elderly from old-age poverty. However, these programs lack comprehensiveness and the ability to offer adequate benefits and services (Bloom and Mc Kinnon, 2013). Social protection is a basic human right and can be described as a set programs and policies established to prevent and decrease vulnerability, poverty and social exclusion throughout the course of life (ILO, 2017). In the future, social security needs to be discussed and the participation of older people in policy making is important, as the pensioners are often affected by certain challenges that can be overcome by the government.

The pension is the only reliable source of income that sustains the livelihoods of many households. Working closely with the local Municipality through public participation will encourage the strengthening of service integration across departments of government. Community leaders should seek ways in meeting the needs of the elderly. According to the study the elderly are faced with a number of challenges that can be solved with the assistance of the Municipality. The Municipality should appoint community care workers to work with the elderly in the community.

It is important to encourage interactive processes at the community level for the voices of the elderly to be heard and for government services to be responsive (Van Dijk, 2014). It is important to include the older people in decision making policies to ensure that the pension is responsive to their needs. In particular the study highlighted the small amount of money they

receive as compared to the cost of living being so high. Further research needs to be done in reviewing the old age pension in line with the elderly's responsibilities. Once the old age pension is reviewed, the chances of the elderly being in debt would be less because the money received would cover their essential needs adequately. Many participants mentioned that an increase in their pension would make a huge difference to their lives.

It is very clear that older people have taken on a strenuous role of being a primary caregiver to many orphaned grandchildren. However, there is a need for an extension of social security provision, as it was identified from the findings that there is a lack of knowledge among the older persons about other types of grants such as CSG which could directly assist their grandchildren. Communication should be strengthened in order for the people to receive the correct information that can help them benefit from the social assistance system (Van Dijk, 2014). More awareness campaigns should be implemented at local community meetings. Not only would this be of assistance to grandchildren but to low income households in line with strategies aimed at the elimination of poverty. Research shows that urgent interventions in Africa requires the extension of social protection especially among the vulnerable populations (ILO, 2017).

Strengthening human resource development to ensure that public service employees working at healthcare facilities receive appropriate training in order to reach the governments developmental goals such as putting the people first (Van Dijk, 2014). This can create a friendly environment space for the elderly to feel safe and welcome whenever they require help. To achieve the SDGs the processing of the distribution of resources must entail the increase of the availability of resources. The implementation of a patient-centered approach would make the patients feel cared for, as it addresses the patients' needs, feelings and emotions. This approach may assist in resolving miscommunication between workers and patients and provide respectful and responsive attendance to the patients (Kelly et al., 2019). According to Kelly et al. (2019) the patient-centered approach has become a highly recommended intervention which is central to quality care, this approach has displayed improvement in self-efficacy, improvement in knowledge of patients and adherence to treatment which results in positive health outcomes, enhanced quality of life and reduced healthcare costs. This approach will invite many older people to make use of public

healthcare facilities more often and this will improve their health conditions. These aspects were not found in this study. Primary health care is free in South Africa, however, Reiss et al. (2005) found that healthcare practitioners who were frustrated by their workload in an inadequately supplied facility blamed patients as a coping strategy, and they saw those patients as undeserving of healthcare. Moreover, to reach the goals of the department requires putting the people first and to treat them with respect and dignity that they deserve.

There is a need to carry out research to explore the ways in which the elderly function within the community, such as who do they inform about their challenges and what kind of steps are taken to resolve such problems. The findings from this study indicate that it is clear that many concerns and challenges of the pensioners are left unreported hence making it more difficult to introduce an intervention. Therefore, it is important for further studies to explore these challenges faced by pensioners.

5.4 Conclusion

This study has shed light on some of the major perceptions and challenges experienced by older people in Umlazi. The old age pension sustains the impoverished and vulnerable communities and is one of the most important source of support for the elderly. It allows the elderly to support not only themselves but also the entire household. The interviews reveal that older people take money from loan sharks which suggests that the pension received by the elderly is not enough to take care of all their responsibilities. However, the extension of other social security programs should be promoted as the elderly would not struggle as much with the assistance of the CSG. The old age pension does not only allow the recipients to meet the basic needs for themselves and their family members (including food, healthcare and grandchildren's education) but it has also assisted in empowering and strengthening the dignity of the elderly and providing them with a sense of value in a wider context. This is a reflection of how the old age grant aids poverty alleviation. The study suggests that challenges faced by the elderly may be resolved by the government through extension of social security and inclusion of the elderly in policy frameworks regarding their pension.

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APPENDICES

Appendix 1: INTERVIEW GUIDE Demographic

Questions:

1. Age
2. Home Language
3. Marital Status
4. Number of children living in household
5. Source of income

Interview Questions:

6. Are you receiving an old age pension? How long have you been receiving it?
7. What are you using the grant for? Anything else?
8. Does it assist you in any way? How? Give examples.
9. Who makes decisions about the old age grant? who decides what you do with your pension?
10. How do you spend the grant?
11. What are the challenges you face with regard to your grant?
12. Do you take responsibility for your children? How? In what way? How do you feel about this?
13. Do you spend any of the grant on your children/grandchildren? How? In what way?
14. Can you afford to get the appropriate health care using your pension? [Please elaborate]
15. Is this the only type of income you are receiving? [Please elaborate]
16. How do you handle the debts that you have incurred during the month?
17. How easy was it to get the grant? Did you experience any problems when applying for the grant?
18. When visiting the SASSA offices how are you treated and are you often satisfied with their service delivery? What were some of the challenges?
19. How many family members do you live with in this household?
20. How does the old age grant protect your dignity as an older persons?
21. Do you think the old age grant is sufficient in meeting your needs?
22. What are the positives of the grant? What are the negatives?
23. What suggestions would you have to better its downfall?

24. Would you like to add anything else?

Appendix 2: ETHICAL CLEARANCE



07 August 2019

Ms Nokuphiwa Noluthando Bulose (214549709)
School of Built Environment & Development Studies
Howard College Campus

Dear Miss Bulose,

Protocol reference number: HSSREC/00000110/2019

Project title: Perceptions of older people with regards to the old age grant: A case study of the elderly in Umlazi

Full Approval – Expedited Application

This letter serves to notify you that your application received on 10 June 2019 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

This approval is valid for one year from 07 August 2019.

To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

Yours sincerely,

Dr Rosemary Sibanda (Chair)

/ms

Humanities & Social Sciences Research Ethics Committee
Dr Rosemary Sibanda (Chair)
UKZN Research Ethics Office Westville Campus, Govan Mbeki Building
Postal Address: Private Bag X54001, Durban 4000
Website: <http://research.ukzn.ac.za/Research-Ethics/>

Founding Campuses: ■ Edgewood ■ Howard College ■ Medical School ■ Pietermaritzburg ■ Westville

INSPIRING GREATNESS

Appendix 3: CONSENT FORM (English)

**UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS
COMMITTEE (HSSREC)**

**APPLICATION FOR ETHICS APPROVAL
For research with human participants**

INFORMED CONSENT RESOURCE TEMPLATE

Note to researchers: Notwithstanding the need for scientific and legal accuracy, every effort should be made to produce a consent document that is as linguistically clear and simple as possible, without omitting important details as outlined below. Certified translated versions will be required once the original version is approved.

There are specific circumstances where witnessed verbal consent might be acceptable, and circumstances where individual informed consent may be waived by HSSREC.

Information Sheet and Consent to Participate in Research Date:

To whom it may concern

My name is Nokuphiwa Noluthando Bulose, a Population Studies Masters candidate from the School of Built Environment and Development Studies at the University of KwaZulu-Natal Howard College Campus. I am conducting a research project that will enable me to complete a Masters degree in Population Studies. My contact details are as follows: Email address- 214549709@stu.ukzn.ac.za and my cell phone number is 0761595965.

You are being invited to consider participating in a study that involves research understanding the perceptions of older people with regard to the old age grant. The aim and purpose of this research is to get better understanding on how older people make their own decisions with regards to the old age grant. The study is expected to enroll fifteen participants who have long-lived in the area of Umlazi. It will involve interviews that will take place in the participants' household or the community hall during the scheduled times. There will be one meeting with each participant of about forty-five minutes. The duration of your participation if you choose to enroll and remain in the study is expected to be approximately one hour on the day of the interview.

The study may involve discomforts when the participants are disclosing sensitive issues such as the experiences they have had of feeling inferior prior to decision making of their grant. We hope that the study will provide knowledge on the challenges faced by older people and the factors that influence their decision making with regards to their pension. As a participant, if there is any information you are uncomfortable sharing you do not have to answer those

questions asked. In cases where the participant may feel unsettled by anything revealed during the interview, I will be there to provide immediate debriefing or alternatively refer the participant to the nearest Department of Social Development service office that is located within the community to be allocated with a social worker.

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number_____).

In the event of any problems or concerns/questions you may contact the researcher at (provide contact details) or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557- Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

Participation in this research is entirely voluntary. It is your choice whether or not you choose to participate. If at any point during the interview or afterwards you change your mind, you have the right to withdraw from the study. This will not have any consequences to yourself if you decide to withdraw. Your involvement in this study is purely for academic purposes, and I will not derive any financial benefits from this study, however your participation will assist in exploring the ideas of the perceptions of the older people with regards to their old age grant.

If you accept to participate, interviews will be held in the participants household or community hall where the researcher will be the only one present for interviews. It is recognized that asking you to share personal and confidential information may make you feel some discomfort therefore, if there is any information you are uncomfortable in sharing, you do not have to answer that particular question. The session will be tape-recorded, with your consent to do so. The information recorded is confidential and you are not required to state your name if you are uncomfortable. The information collected will be kept private and will only be accessed by the researcher and her supervisor. If you have agreed to be recorded, the tapes will be destroyed when the study is completed in December 2019. Participant's identity will be protected by the use of pseudonyms that is not using their original names. The researcher will visit you if there is any feedback concerning participation.

-
CONSENT (Edit as required)

I (Name) have been informed about the study entitled (provide details) by (provide name of researcher/fieldworker).

I understand the purpose and procedures of the study (add these again if appropriate).

I have been given an opportunity to answer questions about the study and have had answers to my satisfaction.

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at (provide details).

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus
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Private Bag X 54001
Durban
4000
KwaZulu-Natal, SOUTH AFRICA
Tel: 27 31 2604557 - Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

Additional consent, where applicable

I hereby provide consent to:

Audio-record my interview YES / NO

Signature of Participant

Date

Signature of Witness

Date

Appendix 4: **CONSENT FORM (IsiZulu)**

**UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH
ETHICS COMMITTEE (HSSREC)
ISICELO SOKUGUNYAZWA UKWENZA UCWANINGO
LOKUSEBENZISANA NABANTU
ULWAZI NGEMVUMO OKUZOSEBENZA NGEZIGABA**

Bacwaningi: Kuyisidingo ukuthi konke kwenziwe ngobuchule noma ngokucophelela ngokomthetho, ukuthi konke okwenziwayo kube ulwazi olucacileyo ngokolimu olwaziwayo, futhi kungabi bikho ulwazi olubalulekile oluzokweqiwa kulokhu okungenzansi. Ulwazi oluhunyushiwe luzodingeka emva kokuthi ulwazi lokuqala selugunyaziwe.

Ngezizathu ezithile ulwazi lungamukelwa ngokukhuluma kudingeke ukuthi kube nobufakazi noma ngezizathu ezithile. Ulwazi ngemvumo yomuntu ngayedwa lunqatshwe noma lususwe ikomide(HSSREC).

Ulwazi oluqokethwe ngokuzibophezela ukuba yingxenye yocwaningo Usuku:

Isibingelelo: Ngiyakubingelela lunga lomphakathi

Igama lami ngingu Nokuphiwa Noluthando Bulose umfundi we Population Studies Masters ophuma eNyuvesi yakwaZulu Natal Howard College Campus, School of Built Environment and Development Studies, Student number 214 549 709, email address 214549709@stu.ukzn.ac.za

Uyamenywa ukuba ube ingxenye noma ukusebenzisana nami kucwaningo lokuthola ulwazi mayelana nabahlali besifazane nabesilisa asebekhulile ngeminyaka endaweni yaseMlazi ukuthi imibono yabantu abadala emayelana nempesheni yabantu abadala. Inhloso yalolucwaningo ukubheka ukuthi engabe bayakwazi yini ukuzihlelela baphinde babenezwi ngemali yabo yempesheni noma bayacindezeleka nokuthi bagculisekile yini ngemali yabo yempesheni. Kulesifundo kuzoqokwa abesifazane nabesilisa abawu 15.

Lesisifundo asinabo ubungozi futhi akukho lapho ozozizwa ungenakho ukukhululeka. Siyethemba lolucwaningo luzosisiza ukwazi kangcono ngemibono yabantu abadala mayelana nempesheni yabo. Kanye nokuthi iyabagculisa yini ukuze bakwazi ukufeza izifiso zabo zempilo. Okunye okumele ukwazi ngalolucwaningo akukho muhlomulo ngokusebenzisana nathi ngalesisifundo. Lesisifundo sibhekiwe ngokwenkambo yobulungiswa sagunyazwa ikomide lesikhungo sasenyuvesithi UKZN Humanities and Social Sciences Research Ethics (inombolo yokugunyaza_____).

Lesisifundo sibhekiwe ikomide elimele ubulungiswa sagunyazwa isikhungo sesenyuvesithi yakwaZulu Natali (inombolo egunyazayo_____)

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Uma kukhona izinkinga obhekana nazo noma kukhona imibuzo ungaxhumana nomcwaningi (kuleminingwane enikezelwe) ningaxhumana futhi nekomide elimele ubulungiswa lase UKZN Humanities & Social Sciences kuleminingwane elandelayo

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Ukusebenzisana nathi kulesisifundo awuphoqelekile, unalo ilungelo lokushintsha umqondo noma ngasiphi isikhathi uhoxe. Ngasesayidini lethu njengoba senza lolucwaningo asinawo umuhlomulo esizowunikezela kuwe kodwa singakunika uma sesiqedile ukwenza ucwaningo iphepha ukuze ulifunde noma ubeke umbono ngalo.

Umcwaningi akukho lapho ezothatha khona igama lakho futhi konke ozobe usitshela kona akukho lapho oyokubona khona ukuthi uweni. Konke ozokutshela umcwaningi kuzogcinwa kahle kukhiyelwe ekhabetheni. Esizobe sikugcine kwicomputha nakho kuvikelekile ngoba kuba nenombolo yemfihlo uma uyivula. Emuva kwezinyaka ezinhlanu siyokushabalalisa lolulwazi osinike lona.

ISIVUMELWANO (gcwalisa njengoba kudingeka)

Mina-----ngazisiwe ngakho konke Insert study title and name of researcher

Nginikeziwe ithuba lokuthi ngiphendule imibuzo bayelana nalolucwaningo noma isifundo futhi ngiphendule ngendlela engineliseka ngayo

Mina ngiyamemezela ukuthi ukuba kwami ingxenye yalolucwaningo angiphoqiwe futhi ngingayeka noma nini ngaphandle kokuphazamisa lesisifundo.

Uma ngabe ngiba nemibuzo noma yini ephathelene nalolucwaningo ngingaxhumana nomcwaningi

Uma ngabe ngiba nemibuzo noma ngifuna ukwazi kabanzi ngamalungelo ami
ngokusebenzisana nani kulolucwaningo noma okumayelana nalolucwaningo noma
ngabacwaningi ngingaxhumana nonobhalo wesikhungo esibhekene
nobulungiswa bokwenza ucwaningo

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Okwengeziwe ngemvumo okudingekayo

Ngiyanikezela ngmvumo ukuthi

Ukusebenzisa isiqophamazwi AKUKHO/YEBO/CHA

_____ **Sayina ukuzibophezela**
Usuku

_____ **Kusayina ufakazi uma**
ekhona Usuku