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Surviving on the older person's grant: the experiences of the elderly in an urban context of Kwa-thema and Tsakane in Ekurhuleni, South Africa

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Surviving on the older person's grant: the experiences of the elderly in an urban context of Kwa-thema and Tsakane in Ekurhuleni, South Africa

A report on a research study presented to

The Department of Social Work

School of Human and Community Development

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In partial fulfilment of the requirements
for the degree Master of Arts in the field of Social Development

by

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March, 2022

DECLARATION

I Mmathapelo Makofane-Myoli (Student number: 1968453) am a student registered for MA in Social Development in the year 2020-2021. I hereby declare the following:

- I am aware that plagiarism (the use of someone else's work without their permission and/or without acknowledging the original source) is wrong.
- I confirm that ALL the work submitted for assessment for the above course is my own unaided work except where I have explicitly indicated otherwise.
- I have followed the required conventions in referencing the thoughts and ideas of others.
- I understand that the University of the Witwatersrand may take disciplinary action against me if there is a belief that this is not my own unaided work or that I have failed to acknowledge the source of the ideas or words in my writing.

Signature:  **Date: 15 March 2022**

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ABSTRACT

Globally the elderly population is recognized as amongst the poorest and vulnerable group. Older persons in South Africa are particularly vulnerable because of the historical inequalities of the apartheid era, that denied them good education and skills development. This led to high unemployment rates and dependency on the State Older Person's Grant. The introduction of the Older Person's Grant was one of the State's ways of reducing poverty in the elderly. There seem to be no concrete agreements in literature, with some studies indicating that the social grants have made a positive impact in the lives of their recipients, whilst others have depicted a different picture especially concerning the socio-economic realities of the elderly. Therefore, it is against this background that face-to-face semi-structured interviews were conducted with 13 elderly participants receiving the Older Person's Grant. Older persons who are 60 years and above, both females and males, residing in Ekurhuleni, Kwa-thema and Tsakane. Snowball sampling was used to recruit the potential participants for the study. The study was qualitative in nature and it employed a case study as a research design, and it was guided by the sustainable livelihood approach. The data collected was analysed using thematic analysis. The most prevalent findings emerging from the thematic analysis of the discussions is that the Older Person's Grant is the main household income for most of the participants interviewed, thus partly contributing to poverty reduction in the elderly. Though perceived to be valuable as a source of income, the findings revealed that the grant is insufficient in meeting the needs of the elderly. The researcher anticipates that this study may contribute to the growing knowledge regarding the older person's grant and its impact on the lives of the elderly.

Key words: Older Person's Grant, Older persons, Experiences, Urban context, Ekurhuleni, South Africa

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CHAPTER ONE
INTRODUCTION TO THE STUDY

1.1. BACKGROUND OF THE STUDY

Even though the African continent has the largest number of younger people, it also boasts of a significant number of the older generation. It is argued that South Africa has the third largest population of older persons on the continent (Sidloyi & Bomela, 2016). To further support this assertion, Statistics South Africa (Stats SA) 2011 and 2016 census, shows that the number of the elderly persons aged 60 years and above has increased, and it is projected to continue to increase to seven million elderly persons by 2030. According to Sidloyi and Bomela (2016) of concern is the dreadful socio-economic conditions of the elderly which results in a great number of older persons living in poverty in most developing countries. Other challenges involve unemployment, illness, exploitation, elderly abuse, rape of the elderly women and crime (Kasiram & Hoischer, 2015). The South African government has put in place social programmes to assist in dealing with some of the socio-economic challenges faced by its older persons, such as poverty by providing state pensions through the social security programmes.

The introduction of the Older Person's Grant (OPG) to many South Africans has had a major impact on the history of poverty in this country since this grant played a significant role in the survival of poor households (Patel, 2005). Social security continues to play a vital role in reducing poverty levels in both developed and developing countries. This is evident in the numerous research studies conducted on social grants. For example, research by Button and Ncapi (2019) where receivers of the Older Person's Grant verbalized that the pension has reduced their financial insecurity and played a critical role in their survival. Findings in research by Ralston, Schatz, Menken, Gomez-Olive and Tollman (2015) also indicated that social protection grants were found to have played a critical role in ensuring the survival and livelihoods of the elderly in South Africa.

The Older Person's Grant is reported to be the second biggest social grant after the Child Support Grant, accounting for 41% of the social grants spending by national government (Financial

Statistics of National Government, 2015). The South African Social Services Agency's eleventh statistical report on payment system (2021) presented the status on social grants payments and showed the national social grants expenditure for Older Person's Grant budget in Rands for April 2020 to February 2021 to be 83 105 596. Gauteng as a province recorded 676 958 of number of Older Person's Grants by end of February 2021, an increase from 675 767 in January 2021. The province's latest expenditure (Rands) for the Older Person's Grant which is February 2021 is reported to be 1 248 764 (SASSA eleventh statistical report, 2021).

1.2. STATEMENT OF THE PROBLEM AND RATIONALE FOR THE STUDY

An Older Person's Grant of R1890 is paid to the qualifying elderly aged 60 years and above monthly. An increase from R1860 that came into effect from 1 April 2021 announced by the Minister of Social Development in agreement with the Minister of Finance, in accordance with the Social Assistance Act, 2004 (Act No. 13 of 2004) as amended (Government Notices No. R. 286, 2021). The social grants are reported to have made a positive impact in the lives of recipients, based on research conducted by Raniga and Simpson (2011), Lloyd- Sherlock and Aarawal (2014) and Button and Ncapai (2019). However, according to the Social Policy Framework for Africa (2008), older persons continue to be recognized as amongst the poorest population and the ones to experience lack of public service provision. The framework goes on to describe the elderly as the second group to be most vulnerable to the many social challenges affecting the continent. What is evident is that ageing in Africa is challenging, filled with appalling conditions of social and economic hardships where poverty is rampant. A reality that is far different from developed countries where we see ageing taking place under well-developed socio-economic and political environment (Census on profile of older persons in S.A report, 2011). The census further states that in South Africa, the socio-economic status index has shown that four in ten elderly persons in the country are poor. A further argument made in the census (2011) detailing the profile of the elderly in the country, is the incidence of poverty among the elderly, which can be associated to the low levels of education amongst this population group. These disadvantaged circumstances are attributed to the injustices and discriminatory laws by the apartheid government that meant unequal access to education, services, and income to people. It is these inequitable laws that denied the

elderly the attainment of skills and education during their productive years thus, faced with current poor socio—economic status and dependence on the State for provision of needs.

The South African government has complied with the Constitution of the country, Act 108 of 1996 that encourages provision of social security to those without means to support themselves. For the elderly, it was in the form of Older Person's Grant as a support mechanism. It has been noted that the Older Person's Grant plays a crucial role in supplementing household income and in some instances, it is the only source of income for some households (Stats SA, 2012).

Numerous research studies have focused on the OPG and its role in supporting the needs of the elderly's household, their children, and grandchildren. Research by Ralston et al. (2015), Mackett (2020), Mulaisi (2017) and Sagner and Mtati (1999). However, there seem to be a paucity of research focusing on the extent to which the grant manages to cover the needs of the elderly, especially those residing in an urban setting. Thus, this study sought to explore the elderly's experiences in relation to the Older Person's Grant that they receive whilst living in an urban area. This study is significant because it may initiate debates that can lead to more research being done within this area of focus. It is also anticipated that this study may contribute to knowledge detailing whether this grant can suffice in an urban area for the elderly and whether the grant can adequately sustain and meet the needs of the elderly. This will help contribute to the growing knowledge of the older person's grant and its impact on the lives of the recipients and suggestions for policy enhancements for the elderly.

1.3. RESEARCH QUESTION

The following is the research question that guided this study:

- What are the experiences of the elderly surviving on the Older Person's Grant within an urban context of South Africa, Kwa-thema and Tsakane in Ekurhuleni, South Africa?

1.4. *AIM(S) AND OBJECTIVES*

1.4.1. Primary aim:

The aim of the study was to explore the experiences of the elderly surviving on older person's grant within an urban context of South Africa, Kwa-thema and Tsakane in Ekurhuleni

1.4.2. Secondary objectives

- To explore the benefits of receiving the older person's grant in an urban context.
- To determine the experiences of the elderly who have the older persons grant as their sole means of income.
- To identify the strategies, if any, that the elderly use to supplement the older persons grant in an urban context.
- To solicit the views of the elderly on whether the older persons grant is making a difference in combating elderly poverty in an urban context.

1.5. DEFINITION OF CONCEPTS

1.5.1. Older Person's Grant- is a means tested, non-contributory government sponsored grant which is intended to help meet the socio-economic needs of the elderly. This grant is limited to individuals with South African identification documents, either citizen or permanent resident over the age of 60 years (Ralston, Schatz, Menken, Gomez-Olive & Tollman, 2015). This definition by Ralston (2015) was adopted in this study.

1.5.2. Older person- The Older Person's Act No 13 of 2006 defines an older person as a male who is 65 years of age or older and, in the case of a female, is 60 years of age or older. In this study, an older person means those who are 60 years and above, as both men and women 60 years and older qualify for the Older Persons Grant according to the South African Social Security Agency requirements.

1.5.3. Experiences - is about "interpretation, on the part of the self to the self (as a reflective mental processes) and on the part of self to others (attempt to communicate experience) and further on the part of others as they attempt to understand the original experience"(Greene & Hogan, 2005, p .5). For the purposes of this study, this definition by Green and Hogan (2005) was adopted.

1.6. SCOPE OF THE STUDY

Ekurhuleni is the geographical location of Kwa-thema and Tsakane. These two areas were preferred for the study because of their easy accessibility to older persons who are receiving the grant and its proximity to the researcher's setting.

Kwa-Thema is a township located south-west of Springs in the Ekurhuleni district, Gauteng province, South Africa. This township was established in 1951 after Africans were removed from Payneville by the apartheid government. It is a multi-racial township where most of South Africa's languages are spoken but the predominant ones are Sotho and Zulu. Tsakane is also a township located in Ekurhuleni, established during 1960s as a result of the Apartheid segregationist policies. Tsakane boasts itself with many facilities such as public hospital namely, Pholosong hospital which serves the people of Tsakane and neighboring communities of Kwa-Thema and Duduza. There are other health facilities such as community clinics and small surgeries. The community of Tsakane has police station, magistrate court, community malls, stadium, community radio station, local newspaper, and several primary and secondary schools. The township's name came from the Tsonga word which means joy or happiness.

1.7. OVERVIEW OF THE RESEARCH DESIGN AND METHODOLOGY

The study aimed to explore and describe the experiences of the elderly surviving on Older Person's Grant. To achieve this, the study employed the qualitative approach and utilized the case study design. Qualitative data collection through one-on-one in-depth interviews was conducted guided by the interview schedule. Thematic analysis was used to analyse the data collected, and findings were presented in line with the objectives of the study. The criteria for inclusion in the study was for prospective participants to be elderly, and recipients of the OPG. Eligible participants to be residing in kwa-thema and Tsakane Ekurhuleni. It was preferred that the potential participants to have been residents of the mentioned research settings for a while which will enable them to have an experience of the urban context.

1.8. LIMITATIONS AND DELIMITATIONS

- South Africa like most countries globally has been facing the crises of the Covid-19 pandemic, which not only threatens the lives of people but has affected all aspects of our normal lives

including academia. Covid-19 affected the ability of the researcher to access the potential research participants, as participants were reluctant to interact with the researcher who is a stranger in this case and the fear of contracting the virus. They were reluctant to allow the researcher to enter their homes, bearing in mind that the potential research participants in the study are classified as amongst the most vulnerable groups when coming to the virus.

- The small sample used in the study has precluded the generalisation of the findings. However, the objective of qualitative research is not to generalise to the broader population but only to the specific context studied.
- The provision of socially desirable answers by the participants posed as a limitation to the study and affected the trustworthiness of the study and the overall results of the study. Whilst there were various explanations for participants providing socially desirable answers such as wanting to appear good, other reasons may have been to be seen to follow the societal norms in their use of the grant. The researcher in reducing the possibilities of socially desirable answers ensured the participants know and understand that the answers they provide during the interview was not going to be linked to them as their personal details will not be disclosed and that there are no right and wrong answers.

1.9. ORGANISATION OF THE REPORT

Chapter one provided an overview and orientation to the study by presenting a brief description of the socio-economic conditions of the elderly in South Africa and background on social grants. The chapter further presented the aim and objectives of the study. The definitions of concepts were presented, and the chapter concluded by giving an overview of the research methodology and research report.

Chapter two of the study deliberates on literature review on the South African social security, particularly social grants, with a focus on the Older Person's Grant. Furthermore, the sustainable livelihood approach is discussed as the theoretical framework underpinning the study.

Chapter three of the study outlines the research methodology utilized in the study. This entails research approach and design adopted for the study. In addition, this chapter provides a description

of the study's population and the sampling procedures employed. Furthermore, data collection and analysis methods are outlined, and the ethical considerations observed in the study.

Chapter four presents the findings of the data collected and provides a discussion of the results in relation to the existing body of knowledge.

Chapter five provides the summary of the main findings and the conclusions reached from the study. Additionally, it presents the recommendations for the improvement of practice and programmatic interventions. The chapter concludes by discussing the possible implications for further research.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK UNDERPINNING THE STUDY

2.1.AN OVERVIEW OF THE SOUTH AFRICAN SOCIAL ASSISTANCE FRAMEWORK

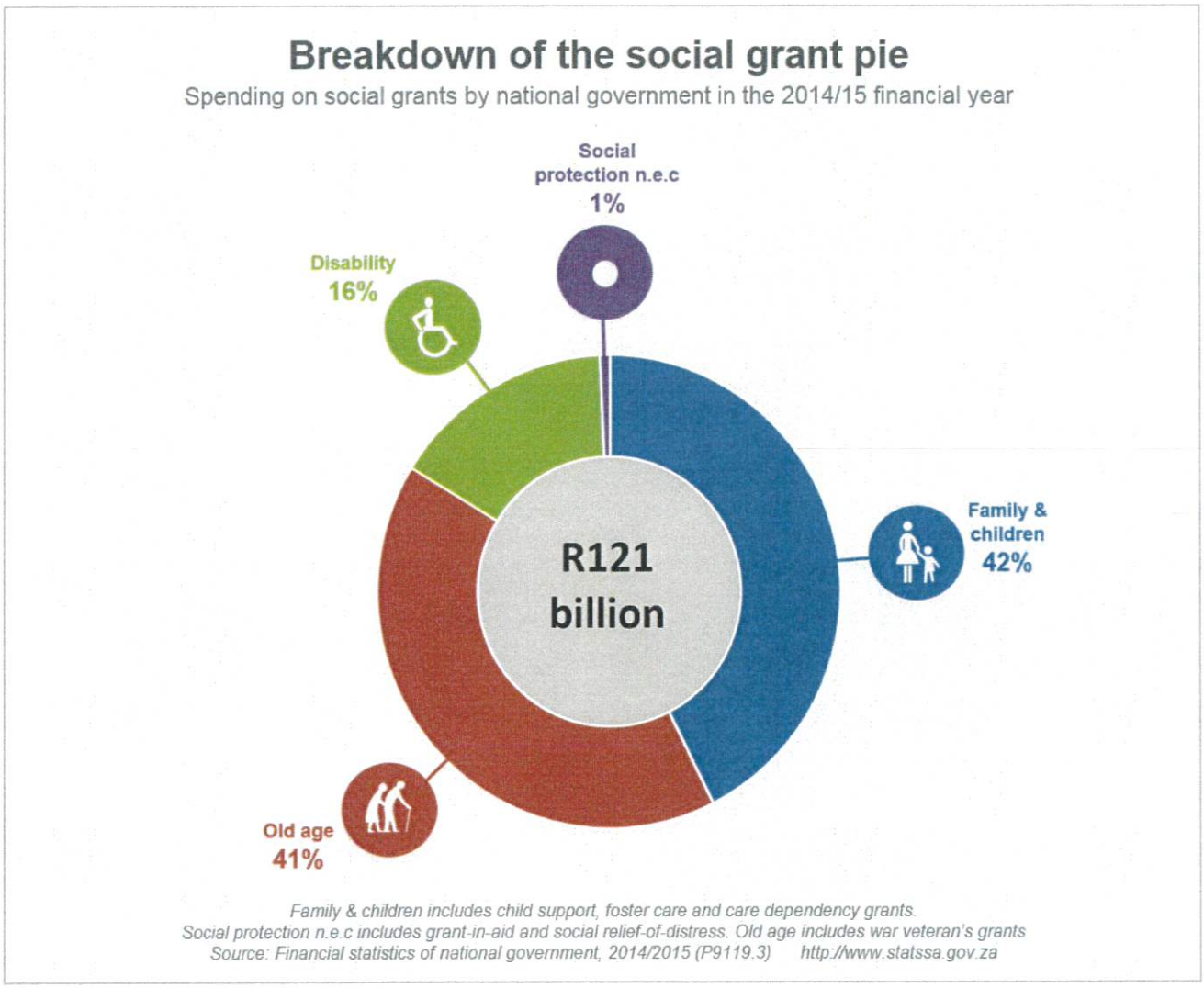
The South African social security program was influenced by the British and European social security systems, although at its inception the system was altered to suite the racially discriminatory apartheid welfare policy system of that era, whereas race was the determining factor in accessing eligibility at that time (Patel, 2005). In the present democratic South Africa, people despite race and gender are eligible to have access to these programs provided they meet the set criteria. And this is because the South African Constitution (1996), section 27 makes provision for social assistance to people who lack the means to support themselves. All citizens, if meeting the eligibility criteria have the right to appropriate social assistance from the government.

The major social grants available in South Africa consists of the Child Support Grant, Old Person's Grant for persons over age 60, the Disability Grant for persons who are unable to work because of mental and physical disabilities, Foster Child Grant for children placed in foster care by the Children's court, Care Dependency Grant, War Veteran's Grant and Grant in aid (Social Assistance Act 13, 2004, Ile & Dinbabo, 2014). These grants according to the Social Assistance Act (2004) are means-tested and for a person to be eligible for a grant he/she must comply with the eligibility conditions stated in each scheme. Raniga and Simpson (2011) argue that the means-testing in social grants is as a result of neo-liberal macroeconomic policies that seeks to pardon the state from fulfilling their constitutional obligation and taking full responsibility for meeting the needs of its people.

Ile and Dinbabo (2014) describe the South African social policies as incremental, in that they were built on an already existing social system that catered for the white minority in South Africa. Social security measures existed prior to democracy; however, they serviced the minority. Thus, the drafting of the Social Assistance Act of 2004 ensured equal provision of social security measures

to all South Africans, indicating the incremental model adopted by the South African social policies. As maintained by the authors, IIe and Dinbabo (2014) the incremental model was adopted because of the political demands to make South Africa an inclusive and equal society, following the ideals of the new democratic state.

Figure 1: Breakdown of the social grant pie



Adopted from (Stats SA, financial statistics of national government, 2014/2015)

2.2. LEGISLATIVE FRAMEWORK GOVERNING THE OLDER PERSON'S GRANT

2.2.1. The Constitution of the Republic of South Africa, Act 108 of 1996

The South African Constitution (1996) can be described as the very first legislative framework governing the Older Person's Grant, in that it is the supreme law of the country and protects the rights of all South Africans. Chapter 2 of the Constitution contains the 27 rights that are collectively called the Bill of Rights and are inherent to all human beings, including older persons. Section 27(1) (c), of the Constitution talks about the right to social security: it states that "Everyone has the right to have access to social security, including, if they are unable to support themselves and their dependents". Section 27(2) reads, "The State must take reasonable legislative and other measures, within its available resources, to achieve the progressive realization" of this right.

2.2.2. White Paper on South African Social Welfare Policy 1997 chapter 7

The White Paper policy document is reported to have been used to draft the social security plan adopted during year 2000 (Ile & Dinbabo, 2014). This policy document serves as a policy framework that guides the development and implementation of new policies and legislation in the welfare sector (White paper for Social Welfare, 1997). The White Paper defines social security as policies which ensure that all people have adequate economic and social protection during unemployment, ill health, maternity, child -rearing, widowhood, disability and old age, by means of contributory and noncontributory schemes for providing for their basic needs. The White Paper defines the domains of social security as poverty prevention, poverty alleviation, social compensation, and income distribution.

2.2.3. Social Assistance Act 13 of 2004 and the South African Social Security Act 9 of 2004

The Social Assistance Act and Social Security Act are some of the legislative Acts governing the Older Person's Grant, in that they are Acts that guide the implementation of the social grants in South Africa (Ile & Dinbabo, 2014). The purpose of the Social Assistance Act is to provide guidance on the rendering of social assistance and mechanism to be used when rendering the assistance (Social Assistance Act, 2004). This is following the country's Constitution, Act No.

108 of 1996, that states that everyone has the right to access to social security. The Social Assistance Act 13 of 2004 ensures that the provision of social assistance has uniform norms and standards, consistent delivery mechanisms and people have equal access to the government services. The South African Social Services Agency (SASSA) is the entity tasked and responsible for the administration of the social security services to those in need. It is an entity under the Department of Social Development and is established by the Social Assistance Act 13 of 2004.

2.2.4. Older Person's Act, No 13 of 2006

To aim of this Act is to deal effectively with the challenges of older persons by establishing a framework that seeks to empower and protect older persons in the country, and ensuring that their rights, well-being, safety, and security are promoted. The Older Persons Act gives effect to the rights in the Bill of Rights in respect of older persons and aims to maintain and promote the status, wellbeing, safety, and security of older persons.

2.3. OLDER PERSON'S GRANT AND POVERTY

Social Security has played a vital role in reducing poverty both in developed and developing countries. In South Africa, numerous researches conducted has demonstrated that social grants contribute significantly to supporting poverty-stricken households in rural households and without the contribution of these social grants poor people particularly in rural areas will not survive (Patel, 2005). It is evident in the studies conducted in most rural areas that social grants contribute significantly to poverty reduction and social inequality. Raniga and Simpson (2011) also argued the that OPG serves as an important poverty alleviation strategy for the elderly and their households. Similarly, Lloyd-Sherlock and Aarawal (2014) found that the OPG contribute positively to the reduction of poverty among the elderly and their families.

Studies have found the Older Person's Grant to be a single most source of income for most households and to play a critical role in the survival and livelihoods of the elderly in South Africa(Moller & Ferreira, 2003; Van Driel, 2009; Ralson, Schate, Menken, Gomez-Olive & Tollman, 2015).

Mulaisi (2017) posits that there is a positive relationship between aging and poverty while others have shown that there is no relationship between these two concepts. According to the author Mulaisi (2017), what becomes clear is that when pension is not used for its intended purpose but instead used to support other family members, the recipients' financial stability is negatively impacted. This consequently may lead to less financial resources available to take care of the individual needs of the recipient and subsequently leave them poorer. This situation is further worsened by the increase in the number of household members dependent on a single pension grant due to increased unemployment levels.

2.4. EXPERIENCES OF THE ELDERLY LIVING ON THE OLDER PERSONS GRANT

Mulaisi (2017) argues that the old tradition of the young taking care of the elderly is no longer practical due to socio-economic conditions of the young. The opposite is now the norm wherein the elderly are prioritizing the needs of the young due to unemployment and the impact of HIV and AIDS among other reasons. South Africa has a history of high mortality rates among the young generation as the result of HIV and AIDS pandemic which left around 11 million children orphans and the elderly with the primary responsibility of caring for the children (Sidloyi & Bomela, 2016). There is a need for pension reforms since a declining working class due to unemployment also negatively impacts the sustainability of funds available to finance the provision of state funded pensions through tax. Such reforms are more urgent in developing countries since the elderly form the majority of the poor and vulnerable in the population. Furthermore, South Africa has one of the largest welfare budgets globally (Mosoetsa, 2011).

As a survival strategy, poor people have responded to worsening social and economic conditions due to increased unemployment by living in households whose breadwinners are social grant receivers (Mosoetsa 2011). Mosoetsa (2011) correctly refers to this practice as "eating from one pot" since members of the household depend on each other and friends for survival and for borrowing money. Other survival and unsustainable activities are also pursued by unemployed household members, such as gambling (umChina, a version of township lottery). Under these circumstances, the household is regarded as a livelihood asset. Zambe-Mkabile, Surrender, Sanders, Jackeson and Doherty (2014) in their study found that most of the recipients of the grant

borrowed money each month to make ends meet, which rendered families vulnerable to loan sharks.

Mosoetsa (2011) found that this practice of "eating from one pot" is a burden for women, children, and the elderly. This is largely due to the fact that social grant money ends up not being used for what it was intended for, that is, to take care of the socio-economic needs of the individual recipient. Female social grant recipients find themselves being breadwinners of the household while men (even when they are grant recipients) tend to spend their money on things that do not benefit the household, for example drinking alcohol and other forms of individual entertainment. This is supported by Sidloyi and Bomela (2016) who state that for most elderly women the state pension means providing for more dependents. In some instances, pension money is controlled by younger members of the household. The authors further go on to report that elderly women in Sub-Saharan Africa rarely enjoy the phase of old age where they can rest. They are however left or faced with the responsibility of working and taking care of dependents.

A cross-country analysis of population aging, and financial security study conducted by Lyons, Grable and Ewha (2018) found that two-thirds of the world's elderly live in developing countries. The aging population in developing countries is also growing at a faster rate when compared to the developed countries. Developing countries have inadequate pension systems (Lyons et. al, 2018). South Africa, a developing country, has an additional problem of unemployment which puts the elderly in a difficult position where they have to take care of the young at the expense of their own individual needs. Consequently, 40 percent of South African pensioners are unable to save for an emergency (Lyons et. al, 2018, p.20). This results in the elderly being dependent on family and friends in case of emergencies. This is supported by Dube (2018) who found the family to be considered the first line of protection and support against risks and emergencies. A practice described by Noyoo (2021) as common in Africa, a norm for the family system to fulfill social welfare functions by responding to the needs of their members.

Sagner and Mtati (1999) identified several reasons why African elderly choose to share their pension with family members. These range from poverty due to high unemployment to sociocultural norms and sense of purpose. African kinship and underdeveloped social security

system also lead to pension sharing since pensioners find themselves under immense normative pressure to share their social grants with other poor or unemployed family members (Sagner & Mtati, 1999,). Pension also provides pensioners with a sense of respect and purpose within a family structure where aging usually leads to the devaluing of the elderly. Old age is perceived negatively in society, and old people often seen as a burden (Sidloyi & Bomela, 2016).

According to Sagner and Mtati (1999, p.394) almost 90 percent of the old age black population are dependent on state old-age grant, this is supported by Button and Ncapai(2019) who in their study found the OPG to reduce financial insecurity. Further, a majority of blacks live in multi-generation households and as a result the sharing of pension is a norm. About two-thirds of black households in the Western Cape have a pensioner as a breadwinner (Sagner & Mtati, 1999, p.399). Furthermore, households of pensioners also tend to be larger than those of non-pensioners since non-pensioners' households are composed of the young and the middle-aged adults. This ultimately leaves pensioners feeling that their pension money is too little. According to Kaseke (2010), some of these grants provide income that is below the poverty line. And people living in urban areas face high costs for housing, food, transport etc. (Kasere, 2011).

Kinship is defined by Sagner and Mtati (1999) as the moral social obligation to kin even if it comes at an inconvenience to the giver. There's moral pressure for the elderly to provide support to those younger than them through their pension, and this pressure is an outcome of what Sagner and Mtati (1999) refers to as the "morality of kinship". There's interconnectedness between this practice and the Ubuntu concept which emphasizes the interdependence of people. The notion of Ubuntu is loosely explained through the idea that a person is a person through others.

The elderly also subscribed to the old village adage that whatever is correctly asked for must be given (Sagner & Mtati, 1999). They believed that they have a responsibility as grandparents to support their grandchildren with their pension money when required. Authority and respect also seem to be tied to one's ability to provide for the household in black families (Sagner & Mtati, 1999). Anxiety about the future also seem to fuel this practice of pension sharing since some elderly persons believed that they would not be supported by their families when in need should they not help with their pension money. Most elderly respondents in Sagner and Mtati (1999) study

also found this pension sharing practice to be grossly unfair since they are of the view that old age should be a period of sitting back and being taken care of.

The elderly also seem to be anxious about being a burden to the younger members of the family but their contributions through pension money seem to reduce this anxiety since they feel they are at least useful to the household financially (Sagner & Mtati, 1999). The elderly tends to view this practice of pension sharing as a way of also teaching the young about selflessness, that although this pension money may be inadequate, they do not put their individual needs above those of the family unit. In this manner, pension sharing also help the elderly to increase their self-worth and respectability within the black household.

Case (2004) explored the relationship between pension money and health status of household members in a South African context. It has been found that the health of household members benefits from the sharing of income, especially the sharing of pension as it ensures that nutritional needs are met and financial stress is also reduced (Case, 2004, p.287). The grant has been found to also improve the health status of older persons, although such claims are limited, the argument made is that if the economic needs of the elderly are met this will positively improve their health status (Lloyd- Sherlock & Agrawal, 2014). The findings indicate interrelationship between pension and health. Further, there seems to be a strong positive relationship between income and health status recorded globally and at different periods in time (Case, 2004, p.287). Finances were found to have an influence on the social circumstances of the elderly, those who lived in poverty were negatively affected mentally and emotionally. And most of those living in poverty resorted to substance abuse (Gbewonyo, Rebok, Gallo, Gross & Underwood, 2019, p383).

The deterioration of health with age has been found to be slower for whites when compared to blacks in South Africa and a similar trend is also observed when comparison is made between whites and blacks in the United States of America (Case, 2004, p. 292). Further, the deterioration of health with age is found to be slower for U.S elderly when compared with elderly South Africans (Case, 2004, p.291). This observation is indicative of the impact of higher income on health since in both scenarios, the nationality comparison and the local racial comparison, income seems to be a major factor. The U.S, as a developed country is characterized by higher incomes when compared

to a developing country like South Africa. Still, due to both countries historical background of the oppression of black people in all spheres of life, it is not surprising that notable differences are recorded along racial lines wherein blacks are on the lower end of the scale.

Roughly 80 percent of elderly black people in South Africa are dependent on state pension whereas less than 10 percent of whites are dependent on state pension since more than 90 percent of whites are beneficiaries of private pensions (Case, 2004, p.293). The presence of a pensioner who are willing to share his/her pension within a household of unemployed adults and children improves the health of the members of that household (Case, 2004, p.295).

Buying food with pension money featured prominently in the responses provided by most pensioners in Case (2004) study and a study conducted by Van Driel (2009). Some pensioners mentioned using their pension money for home improvements and that it also reduced the amount of stress they would experience before receiving pension. These home improvements also led to better sanitation which results in better health (Case, 2004, p.300). It was also observed based on participant responses that pension money brought about assistance for the elderly (either volunteered or purchased) in instances where they couldn't perform certain tasks, such as bathing or dressing (Case, 2004, p.300).

The literature on social grants has successfully shown the positive effects of these grants and contribution they make in supporting most poor South African households who mostly depend on the grants. Even though the research on social grants has fairly painted a picture of the positive impact the grants have made in families especially in rural households, to the best of the student's knowledge more research still needs to be undertaken on the social grant and its impact on the elderly living in urban areas, whether the OPG is sustaining the elderly. This study seeks to address this gap in the literature by highlighting the financial stability of the grant receiving elderly in urban Gauteng by exploring the experiences of the elderly surviving on the OPG.

2.5THEORETICAL FRAMEWORK: THE SUSTAINABLE LIVELIHOODS APPROACH

The study employed the Sustainable Livelihood Approach (SLA) to understand the experiences of the elderly surviving on the Older Person's Grant in an urban setting. The notion of sustainable livelihood was first introduced by Robert Chambers and Gordon Conway in 1991(Knutsson, 2006)

(Ndlhovu, 2018). According to Knuttson (2006) this gave way to important donor institutions such as the United Nations Development Programmes (UNDP) adopting the Sustainable livelihood approach for their development related programmes and practices.

According to the SLA, poverty is a complex social challenge with various aspects, and for any intervention to succeed it is important to understand what needs to be done and by whom (Morse & McNamara, 2013). Thus, the SLA offers an understanding of these complexities and provides guidance on how to tackle poverty. The authors further state that for interventions to be a success, a partnership between people and institutions needs to be formed and work together to improve matters of the poor and vulnerable. A sustainable livelihood according to this approach, is a broad goal for poverty reduction (Sati & Vangchia, 2016). A sustainable livelihood is one that involves and equates to social inclusion, where people have access to decent living, social security, employment, safety, and human rights (de Haan, 2000).

As stated by Morse and McNamara (2013), the Sustainable Livelihood Approach provides an examination into people's current livelihood and what is needed to improve their livelihood. The authors further state that this approach can be used as an analytical framework to help understand "what is" and what can be done. It can be used as an analytical tool by social researchers in redefining poverty and proposed solutions (Emery, Gutierrez-Montes & Fernandez-Baca, 2013). Whilst this approach was considered ideal for analyzing social issues in the rural context, it can also be utilized in urban context (Emery, 2013). Using the SLA as a framework for analysis on this study assisted in answering the research question of "what are the experiences of the elderly who are solely relying on the OPG for their livelihoods within an urban setting? It has assisted in highlighting the experiences of the elderly and depicting their current livelihoods and what they contemplate can be enhanced. In addition, the SLA can be used as a set of principles to provide guidance in the planning of development projects and programmes as stated by Morse and McNamara (2013).

Sati and Vangachia (2016) provide a similar description of the Sustainable livelihood approach to that of Morse and McNamara (2013); they describe this approach as an analytical framework to planning developments projects and programmes. The authors further state that the approach

assists the analyst, which in this case the researcher, to create questions that are focused on the ability of the people to support themselves with a view of the entire context of their livelihoods. This assertion was relevant to the study as it also sought to understand if the elderly are able to survive and support themselves with the Older Person's Grant.

A more comprehensive definition encompassing some of the aspects covered by the other authors is provided by Rakodi and Lloyd-Jones (2002) who define the Sustainable livelihood approach as a way of thinking about the objectives , scope and priorities for development, as a framework for analysis and design and as a basis for evaluating interventions with respect to their effectiveness in achieving poverty reduction. Even though this above premise seems to align more to development, it also fitted well in this study research as it also sought to assess the effectiveness of the Older Person's Grant in meeting the needs of the elderly in an urban setting

This approach was chosen because of its need to acknowledge the socio-economic realities of the marginalized and poor based on their own context of situation (Ndhlovu, 2018). It focuses on people and their livelihood, through capturing their experiences which may comprise of both challenges and opportunities. The SLA is perceived as a useful tool to prioritize the needs of the vulnerable and popular in development practice and research (McLean, 2015). This was vital to the study as it aimed to capture the experiences of the vulnerable in society which in this case are the elderly and recommendations on ways to enhance the elderly's livelihoods.

According to the SLA, when working with people, it is important to focus on what people have rather than what they lack, strengthen the already existing solutions they have and not impose own solutions on them (Ndhlovu, 2018). This is supported by Nel (2015), who describes the approach as focusing on how people cope and survive irrespective of the societal constraints, lacks and shocks they face in their daily lives.

This approach is ideal as it is people-centered and based on and giving great importance to participatory process (Emery, Gutierrez-Montes & Fernandez-Baca, 2013). In addition, it centers on the individual, family, or household as the unit of analysis. One of the principles of the SLA is people-centered, it analyses people's livelihoods and those whose lives are analyzed actively participate throughout the project cycle (Morse & McNamara, 2013).

The study required understanding the elderly's experiences, and what better way to find out those experiences if not from the elderly themselves. Thus, the active participation of the elderly is of paramount importance in obtaining the required data. Another principle of this approach is that it focuses on the strengths and supports existing livelihood strategies (Morse & McNamara, 2013). Using this framework to approach the study helped highlight the financial survival strategies of the elderly, revealed the existing livelihood strategies that are used by the elderly thus capturing their experiences in the process and where possible strengthen those existing strategies.

There may be challenges associated with depending on the grant for survival, looking at the studies conducted in rural areas such as the Eastern Cape and how the grant is used for providing the needs of the extended family. This framework provides an opportunity to not only focus on challenges but also the strengths of the elderly and the strategies they employ which may in turn assist policy makers to strengthen these strategies.

The SLA promotes micro-macro links, in that it examines the influence of policies and institutions on livelihood options and highlights the need for policies to be informed by insights from the local level and by the priorities of the poor(Morse & McNamara, 2013). The SLA is based on the premise of sustainability, may be in interventions, to ensure long standing interventions or solutions. In this study, it involved reflecting on interventions that can be implemented to ensure long-standing well-being of the elderly who rely on the Older Person's Grant for survival in an urban setting.

This approach has helped the researcher generate baseline data on the experiences of the elderly in their specific context, it has helped the researcher generate recommendations and identify risks or vulnerabilities for which they call policy makers to respond to and act upon.

2.6. CHAPTER SUMMARY

This chapter has provided a review on literature pertinent to the study. Literature discussing the overview of the South African social assistance framework and the various legislative frameworks governing social grants, particularly the OPG, is provided. Legislative frameworks such as the South African Constitution Act 108 of 1996 as amended, which is the supreme law of the country and the Social Assistance Act 13 of 2004 were discussed in this chapter. The chapter has presented

a brief view of some of the findings of related research conducted on OPG and highlighted the role of OPG in poverty alleviation amongst the elderly and their households. Lastly, the sustainable livelihood approach was discussed, as the theoretical framework underpinning the study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. INTRODUCTION

This chapter provides an outline of the practical procedures that were used to gain data and it discloses the analytical, intellectual, and interpretive activities involved in the generation of data (Mason, 2020). The methods selected in research and their application is reliant on the aims and objectives of the study, and on the phenomenon being investigated (Babbie & Mouton, 1998). This chapter outlines the methodological aspects of this study which includes the research approach and design adopted. The study's population will be described, the sampling procedures employed, and research instrument utilized in the study will be discussed. Furthermore, data collection and analysis methods will be outlined, and lastly the ethical considerations observed in the study.

3.2. RESEARCH APPROACH AND DESIGN

The study adopted the qualitative approach of inquiry, rooted in the constructivism paradigm to explore the experiences of the grant receiving elderly surviving on an Older Person's Grant in an urban setting. Qualitative research focuses on providing understanding to factors that influence behavior such as cultural or social factors and to represent the experiences of people (Wagner, Kawulich & Garner, 2012). This approach was suitable for the study as it offered understanding of the participants from their frame of reference and an understanding of their reality as they experience it (Taylor, Bogdan & DeVault, 2016). Qualitative studies are described to be detailed and intense in their nature as the result of the rich and deep data collected (Wagner, Kawulich & Garner, 2012).

The authors, Wagner, Kawulich and Garner (2012) further explain the importance of a researcher looking at settings and people holistically and not as variables. With the current research this entailed understanding the elderly's experiences holistically, and the external influences affecting their experiences. This approach assisted the researcher to understand and describe the lived experiences and actions of the researched (Wagner, 2012). It helped the researcher to understand

the meaning the elderly attach to their experiences through a reflective engagement. The application of the qualitative approach afforded the researcher the privilege of getting to know the participants personally and experiencing the participants' reality in society (Taylor, 2016). As maintained by the authors of qualitative research approach, these are elements that other research approaches cannot capture.

The researcher adopted the case study design in exploring the experiences of the elderly surviving on Older Person's Grant. This design forms part of the five traditional qualitative designs considered most popular and frequently used in research (de Vos, Strydom, Fouche & Delport, 2011). A case study design involves conducting rigorous investigation and providing description of a single unit or system bounded by space and time (Hancock & Algozzine, 2017). The authors further describe the case study design as enabling the researcher to gain in-depth understanding of situations and meaning for those involved. This is supported by de Vos (2011) who describes the case study design as enabling the researcher to explore a single or multiple case holistically using in-depth data collection methods.

The case can refer to a process, activity, programme or individual or multi individual. According to McMillan and Schumacher (2014) this design requires the researcher to define their case of study (programme, individual, activity etc.) and its boundary, thus assisting with focus in the study. The product of the case study design is an in-depth, holistic description of a case or cases of interest and case-based themes (de Vos, 2011). The researcher's study aimed to explore and describe the experiences of the elderly surviving on OPG in urban Gauteng, which resulted in providing knowledge in this area, which are all characteristics of case study design to explore, explain and describe. Thus, this design was considered suitable for this study.

3.3. POPULATION, SAMPLE AND SAMPLING PROCEDURES

The study's population is the elderly who are from the ages of 60 upwards, both male and females, inclusive of all races and residing in Kwa-thema and Tsakane Township in the region of Ekurhuleni. The elderly who reside within their residential homes and receiving the State Older Person's Grant. The sample size for the study was between 13 participants. According to Wagner,

Kawulich and Garner (2012) the sample size should not be too small as it could affect data adequacy.

The researcher employed one of the non-probability sampling techniques, namely snowball sampling. According to de Vos (2011) Snowball sampling is usually used when there is limited access to appropriate participants for the study. Access to the institutionalized elderly would have been easier, as participants would readily be available, however the study does not focus on the elderly in old age homes or retirement villages. Approaching the elderly at pay points or randomly at the street can pose challenges such as lack of trust and unwillingness to speak to a stranger and to give out contact details such as residential address to a stranger. The snowball sampling is based on referrals (Wagner, 2012). Therefore, it was easier for the potential participants to be comfortable as the researcher was referred by those they know and are familiar with.

3.4. RESEARCH INSTRUMENT

The research instrument utilized in this study is the interview guide (Appendix C). Magnusson and Marecek (2015) describe the interview guide as an instrument that serves as a memory aid to the interviewer ensuring that the interviewer covers all aspects of the topic they are investigating and attains all the essential information about the topic they are investigating. The authors further added that this guide should contain all the items that the researcher wants covered in the order decided by the interviewer. Wagner (2012) state that the interview guide encompasses the structure that guides interviews and how they are conducted, this is more like an agenda of the interview. The author further reports the guide to be based on the research problem, research question, literature and any questions useful to fill the identified gap.

The researcher's interview guide started off with a section on introduction of the study, where the study is introduced to the participant, information that details what the study is about, aim of the study and brief discussion on ethical issues. Following the introduction was a section on the primary research questions that was asked to the participants during the interview. This section involved stating each question to be asked to the participants in the study, sub-questions and probes where needed. The interview guide closed off with a closing statement, a section where participants are given an opportunity to ask questions regarding the study and researcher's

appreciation remarks to the participant for their participation in the study. The structure of the interview guide is covered in the Appendix C.

3.5. PRE-TESTING OF THE RESEARCH INSTRUMENT

According to Mouton (2001), one of the most common errors researchers do is jumping some of the research processes such as conducting a pretest or piloting. There is always a possibility of an error in research procedure, and the greatest protection against such errors is conducting a pilot study or pretesting the measuring instruments, feasibility of the study, the literature and the experience of the experts, all which form part of the aspects of a pilot study (Babbie, 2001). This will ensure that modifications are made to improve the measuring instrument after the pretest/ pilot study and before the main investigation, resulting in an effective measuring instrument and a meaningful, smooth investigation (deVos, 2011).

The simplest definition of a pretest is given by deVos (2011) who asserts that pretesting can be viewed as a dress rehearsal of the main investigation. In pretesting the interview guide instrument, the researcher conducted 1 pretest interview with the elderly dependent on the OPG and the participant did not form part of the main study. The pretest assisted to refine questions that were not clear and confusing to the participants. Alston and Bowles (2003) encourage the pretesting of the measuring instrument to assist the researcher to improve any arears of the instrument that are not effective, such as offensive language, confusing questions, and poorly worded questions. Conducting a pretest of the study also assisted the researcher to get an overview of how the practical situation of the study when conducted will be like, which is the feasibility of the study (deVos, 2011). The researcher added two questions to the interview guide after the pre-test; asking the participants how they receive their grant and their opinion on what they think can be done to improve the grant.

3.6. METHODS OF DATA COLLECTION

Data was collected through face-to-face, one-on-one semi- structured interviews, described as in-depth interviews. This method allowed participants to express their thoughts, feelings and to share

their experiences in relation to aging in urban setting and financial implications involved. One of the benefits of semi-structured interviews is its flexibility and ability to encourage conversation, offer the participant an opportunity to express themselves and the researcher and participant to thoroughly explore an issue (de Vos, 2011).

This type of interview required an interview schedule, for the questions to be posed to participants to be prepared and reviewed (de Vos, 2011). In preparation of the questions for the interview, the researcher prepared main questions with which to start and lead the conversation. These was made up of open-ended questions. Probing during the interviewing stage was used to clarify, request further details, and verify information given by the participants

Regarding the interview setting, the researcher was of the view that the participant's home would make a good interview setting, mainly because it provides health safety for the participant especially in a time of the pandemic. The research participants of this study were the elderly and they are amongst the most vulnerable to the covid-19 virus (World Health Organization). The researcher took the necessary precautionary measures to safeguard the health of the participants by following the covid-19 safety health regulations as stipulated by the Department of health and WHO. The research interviews lasted between 20- 50 minutes at the homes of the participants. The interviews were recorded to assist the researcher verify information obtained during interviews thereby ensuring richer descriptions of data. The participants used the language of their preference during the interview to converse, which was mostly isiZulu, Sepedi and English. This was transcribed and translated to English. Back to back translation was done.

3.7. METHODS OF DATA ANALYSIS

Data analysis as simply defined by Patton (2002) is the converting of data into findings. The action of making sense of the information received, interpreting data, and putting it into perspective according to theory (Schwandt, 2007). The researcher employed thematic analysis, to find, interpret themes and patterns in the data received from participants (Wagner, 2012).

This helped with identifying and placing data according to similarities and differences, further assisting in reducing data into manageable portions (Schurink, 2009). This method was found suitable as it gives a descriptive presentation of qualitative data (Anderson, 2007).

The thematic analysis guidelines followed is that by Creswell's analytic spiral (2007) and Marshall and Rossman (1999) as outlined in de Vos (2011). According to the author, these steps overlap, they are meant as only a guideline and should not be followed rigidly. The following are the steps followed by the researcher in conducting data analysis.

Step 1: Preparing and Organizing the data

The first step involved the researcher planning for the recording of data, where the researcher planned for recording of data by outlining the different data recording strategies that will be used in the study, such as the audio and seeking the participants consent to audio record their interviews. The researcher also made use of mechanical strategies such as writing of notes during the interview as a data collection method. Collecting the data and conducting preliminary analysis, a process which helps build a clear interpretation of the study.

Step 2: Familiarizing myself with the data, by reading through the texts as to get an overview of the data collected, taking notes, writing memos about ideas or concepts about the coding and transcribing the audio to assist in remembering some of the information I may have missed during the interviews.

Step 3: Generating initial codes by coming up with labels to describe some of the themes that came up during the interviews. This process required the researcher to go through the individual transcripts of the participants, read through it, identify any interesting thoughts expressed or feeling, highlighting such discoveries, and coming up with labels or codes to describe their content. It is this codes that help researchers to get an overview of the main points and meanings that recur throughout the data.

Step 4: Formulation of categories or themes, by looking at the codes created, identifying patterns among them, and coming up with themes for them. The author (de Vos, 2011) describes themes as broader than codes, since a group of similar codes can be combined into a single theme.

Step 5: Interpretation of the data, this phase involves making sense of the data obtained and checking to try and strengthen weak points.

3.8. TRUSTWORTHINESS

Lincoln and Guba (1999) recommend four constructs that represent qualitative paradigm accurately, that gives a criterion on how a good research should be like in terms of its trustworthiness. The criteria for a good qualitative research as stated by the authors is credibility, transferability, dependability, and confirmability. Credibility aims to ensure that a study was conducted in such a way that the participant was correctly identified and described (de Vos, 2011). The author further conditions that the researcher should have boundaries around the study, in terms of the scope of the study. In adhering to the criterion of ensuring credibility in the study and providing a full description and boundaries of the study, the researcher has identified her potential research participants as the elderly, aged 60 and above, inclusive of all gender, race and residing at the township of Kwa-thema and Tsakane. These are the elderly who are receiving the Older Person's Grant as their main source of income. The researcher in ensuring the credibility of the study ensured prolonged engagement with the participants during interviews, to ensure correct data is obtained.

Transferability has to do with whether the research findings in a study can be applied to another study (de Vos, 2011), and generalized to other settings. According to de Vos (2011), transferability or generalizability of findings in qualitative research can be challenging. This may be because, experiences or people's reality is subjective. In ensuring that the study is trustworthy in this regard of transferability, the researcher ensured that the theoretical framework used in the study is properly explained, the processes followed such as data collection and analysis are clearly stated. To ensure the reader is able to see how the study ties into a body of theory. Dependability of the study focuses on whether the research process is logical, well documented and audited, which de Vos (2011) describes as an alternative to reliability.

The dependability of the study was ensured by keeping data in its original form to ensure transferability and keeping records of the processes followed to ensure transparency and openness (Babbie & Mouton, 2004). Confirmability in a study speaks to the 'objectivity' of the study's

findings that could be confirmed by others and not solely by the researcher, and the ability of the researcher to provide evidence that supports their findings and interpretations (de Vos, 2011).

The researcher ensured confirmability in the study by writing notes during the interview, recording the interviews, and checking with participants to ensure their experiences have been honestly captured and keeping these processes as evidence to support the findings of the study.

3.9. ETHICAL CONSIDERATIONS

According to Gravetter and Forzano (2006), research ethics are concerned with promoting proper conduct in researchers towards all people affected by their study or reports emanating from their studies' results. Ethics in research outline the rights of participants which researchers are obligated to uphold and respect (Bless & Higson-Smith, 1995). Discussed below is the prominent ethics in the study.

3.9.1. Ethical clearance

The study followed the required guidelines of the Ethics committee of the University of the Witwatersrand and ensured that the correct ethical measures are being followed. The researcher provided the prospective participants with a participant information sheet (Appendix A), which introduced the researcher, the study, and the aim of the study.

3.9.2. Informed consent

A consent letter, as shown in Appendix B was given to participants to sign before resuming the interview. Signing the consent form meant that they understand the nature of the study and what it entails (Neuman, 2014), and they are consenting to participate in the study. The student asked for permission to tape record the interview for the purpose of transcribing and analysis (Appendix B).

3.9.3. *Confidentiality*

The student as part of upholding the importance of confidentiality; ensured the privacy of the participants by protecting their private information from public disclosure (Neuman, 2007). She

ensured confidentiality by keeping the participants names and other identifying information out of the final research paper (Neuman, 2007).

3.9.4. Anonymity

Participants were referred to as participant 1,2 etc. in the final report and the researcher ensured the description of the participants does not include their true identities as a way of protecting their confidentiality (Wagner, 2012). The interviews were recorded, and the recordings are stored safely in a locked cabinet to ensure that no one else has access to them.

3.9.5. Voluntary participation

Participation in the study was voluntary and no one was forced to participate, participants could withdraw from the study if they desired to do so without any negative consequence, this was informed to the potential participants prior the study.

3.9.6. Doing no harm

In regard to avoidance of harm, safety protocols were adopted in light of Covid-19. The researcher took the necessary precautionary measures to safeguard the health of the participants by following the covid-19 safety health regulations as stipulated by the Department of health and WHO.

3.10 CHAPTER SUMMARY

The methodological aspects used in the study has been described. The approach selected, and the design employed to conduct the study were presented, which is the qualitative approach and the case study design. The population of the study was described which is the elderly who are 60 years and above and receiving the OPG. And all other methodological aspects including research instruments used, method of data analysis and matters of ethics in research practice were discussed.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.1. INTRODUCTION

This chapter presents and discusses the findings of the study. Participants demographic information was analysed using simple descriptive statistics. The qualitative data was analysed using thematic analysis through generating themes relevant to the study. Themes are discussed in relation to the objectives of the study and are illustrated by verbatim responses from the participants.

4.2. DEMOGRAPHIC INFORMATION

Table 4.1. Summary of the socio- demographic information of the participants (N=13)

Demographic factor	**Sub-category**	**No. of participants**
Age	60 – 70 years	6
	71-80 years	5
	81 – 90 years	2
Gender	Males	6
	Females	7
Race	Black	13
Level of education	No formal education	2
	Elementary	2
	Secondary level	7
	Completed matric	2

Marital status	Single	2
	Married	5
	Widowed	3
	Divorced	3
Household income	OPG	9
	OPG + other grants (CSG, DG)	1
	OPG + other strategies (piece jobs, rentals)	3

The study consisted of 13 elderly participants, who were between the ages of 63-88 years of age. There were seven female participants and six male participants interviewed. All the participants forming part of the study were receiving the Older Person's Grant of R1890 per month, and those who were 75 years and above were receiving R1910 per month. The educational history of the participants has shown that, two of the participants have not gone to school, they grew up in the farms and worked there from an early age. Nine of the participants completed their schooling in the secondary level of education and only two of the participants had matric. The Older Person's Grant was the main source of income for most of the participants, that is, ten participants whilst three of the participants have other forms of incomes. One of the female participants had three rooms which she is renting out and two of the male participants engaged in piece jobs. Revealed from the data is that of the 10 participants, they have verbalized the desire to work in order to supplement the grant, however due to old age and physical constraints of old age they were unable to partake in any work for extra income.

Most of the participants grew up in Gauteng province. They grew up in the surrounding areas of Ekurhuleni region such as Payneville and later moved to areas such as Tsakane and Kwa-thema to start their own families. Four of the participants stated to have grown up in rural areas; Eastern

Cape and Limpopo province and moved to Gauteng in search of better job opportunities in the 1990's.

4.3. THEMES THAT EMANATED FROM THE STUDY

The main themes emerging from the analysis of the data, is that there are benefits to receiving the OPG. And whilst there are benefits, there are concerns around the adequacy of the grant in an urban environment, hence there are strategies employed by some of the elderly to supplement the grant.

Table 4.2: An overview of categories, themes and the supporting quotations emerging from the interviews with the elderly participants.

Category	Themes	Quotations
Benefits that the elderly derives from getting older person's grant in an urban context.	OPG as a source of income	*"The grant has benefited me to make a living"* *"The grant is helping because it gives you money when you don't have money. When you are too old and unable to work, at least month end you will get the grant unlike not getting anything"*
	It helps us meet basic needs and other costs	*"I use the grant to pay rent, buy electricity, food and pay burial societies"* *"I pay rent, gas, and buy food"*
	Assist in meeting children's day to day needs	*"our children are not working hence we assist them"* *"The children I stay with are not working and the ones at home in the Eastern cape, so the*

		money gets finished quickly because I assist them"
The experiences of the elderly who have the older person's grant as their sole means of survival.	The inadequacy of the grant	*"I must sacrifice for the grant to cover my needs; I cannot say it covers all my needs. There are those I must go without; to make room for that little that must be left"* *"The grant is little, we finish it on food, we can't even save"* *"I can't buy a shirt; I can't even enjoy and buy KFC. I must pay rent, buy electricity, food and pay burial societies, then the money is finished, and I must wait for next month. I must not make the mistake of buying a lot of staff, because I have to buy tea, sugar, I must be left with money to buy bread to last me a whole month"*

	*OPG not able to support u*rban lifestyle	*"aging here is alright but the lifestyle needs money, if you don't have money, you are nothing, even people will look down on you".* *" Aging in Gauteng is fine, if you can still work like myself, but once you can't, you should go to rural areas".*
The strategies that the elderly use to supplement the older persons grant in an urban context.	Engaging in piece jobs Borrowing money from loan sharks The use of other grants that they receive Use rental income collected from back rooms	*"I have a piece job of pushing trolleys at the mall, at least that money helps me to support my family".* *"I sometimes borrow money from loan sharks, I borrow R300-R400"* *"My son's disability grant also assists and when the money doesn't cover everything, I ask from my daughters to assist"* *"I have three rooms that I am renting out, which assists me to cover most of my needs such as buying food, buying electricity"*
The views of the elderly on whether the old age grant is making a difference in combating	OPG as poverty alleviation tool	"If it wasn't for the grant, we would be suffering. We would have nothing; the grant helps us a lot because I don't complain about food"

elderly poverty in an urban context.		"If the grant wasn't here, how would we survive, it is taking care of us"
	The government should increase the grant	"we are crying, we want money and our children are not working, Government should increase the money" "When government increases the grant, they must not put R10, at least put more it will be better" "I don't know because government is also struggling. The problem is when everything goes up, we are also affected. I don't know how they can increase the money for us, so we can also pay bills" "They should at least put more money, so we can also pay for our utilities, we wish to pay for the municipal services that we use but this money is little. When it gets here, it finishes quickly, it is like we are being borrowed. You cannot survive on R1800 for the whole month"

4.3.1. BENEFITS THAT THE ELDELRY DERIVES FROM GETTING OLDER PERSON'S GRANT IN AN URBAN CONTEXT

Older Person's Grant as a source of income

The findings from the study showed that the elderly benefited from the OPG as for most of the participants said it was their sole source of income. Some elderly participants indicated that they were not employed, therefore they did not earn any income and they relied on the OPG for their daily needs. To support this theme, three participants said the following:

"The grant has benefited me to make a living" Participant 1

Similarly, this theme was starkly captured when the other participant said the following:

"Receiving the grant has helped me a lot, how was I going to survive, I would be having nothing, and I have no strength to work", Participant 2.

In addition, Participant 4 and 10 had this to say.

"I dependent on the grant, it helps us too much, if it wasn't for the grant we would be suffering", Participant 4.

"The grant is helping because it gives you money when you don't have money. When you are too old and unable to work, at least month end you will get the grant unlike not getting anything", Participant 10.

In view of the above responses, it is clear that the OPG was of benefit to the participants and that it was a sole source of income for most of them. This finding concurs with literature by Moller and Ferreira (2003, p.34) who argued that the old age pension is the "single most important source of income" for rural black households. Even though the authors study refers to rural households, their findings are relevant to the current study whereby the OPG is also found to be the single source of income for most of the participants in the study. Additionally, Moller (20 I 0) found that, poor elderly persons in South Africa are dependent on the grant as their major source of income for their families and constituting grants as the households' lifeline in many poor urban areas. Similarly, Van Driel (2009) in his study found the social grants to be the sole income for many families. Additionally, according to Sagner & Mtati (1999) almost 90 percent of the old age black population

are dependent on the State old-age grant. And Ralston et al (2015) described the grant as playing a critical role in the survival and livelihoods of the elderly in South Africa. Even though the above cited studies were done in 2003-2015 respectfully, their findings seem to be still relevant today.

The participants interviewed are heads of households and reported to be dependent on the grant thus this grant benefits them with getting an income. The grant is perceived as valuable for survival and the findings suggests that most elderly persons would struggle without the grant. Most of the participants have verbalized that they have no other source of income and cannot find employment due to frailness and ill health because of aging. Therefore, this grant is providing them with an income and has become their main source of income, thus assisting participants to sustain themselves. This finding is supported by Button and Ncapai (2019) who in their study with the OPG recipients reported the grant to be important and helped reduce their financial insecurity.

Ball (1978, as cited in van der Merwe, 2000) provided a jaunty description of the social security wherein the concept was defined as "a job when you can work and an income when you can't". This description fits well to the circumstances of the elderly, to whom the grant is an income as most of them cannot partake in employment. Taking into consideration the reality of the elderly's ages and inability to take part in economic activities of working because of their age and ill- health, this grant as their sole main income offers an income, when they cannot work and ability to acquire a livelihood.

The grant helps us meet the basic needs and other costs

The findings also revealed that some of the benefits that the elderly derived from the OPG was its ability to help them meet their basic needs and other costs. The participants shared a mutual response in terms of their use of the grant, which was the grant is mostly used to cover their basic needs such as buy food, electricity, pay burial societies and rent. It was observed that whilst the participants stated to cover costs like household bills such as rent, not all of them were compliant to paying their rent, however most of them stated to be complaint in paying their burial insurances. And this may be because death is usually seen to be expected in old age in society. Below are some of the extracts supporting this finding from the interviews with the participants.

"I use the grant to pay rent, buy electricity, food and pay burial societies", Participant 1

"I pay rent, gas, and buy food", Participant 5

"I use it to buy pills since I am sick, I have a problem of bones. We buy food, buy electricity, pay rent, transport", Participant 11

Buying food with pension money featured prominently in the responses provided by most pensioners in a study by Case (2004). Which is the same for the findings in this study, which also revealed food to be the main expenditure item for the elderly. According to Statistics SA (2007, cited in Van Driel, 2009), most recipients of grants spent 50% of their grant on food, which is to be expected as food is a daily commodity. The study also revealed other costs like meeting medical and municipal bills, transportation, and burial society, that are covered by the grant.

Assist in meeting children's day to day needs

The findings revealed that the OPG is not only used to meet the socio-economic needs of the elderly however also extends to assist the children of the elderly who are mostly unemployed. In support of this finding, two participants had this to say:

"I sent my children, the one left I use it to buy mealie mealie and do other few staff. The money does help me do things, but it finishes quickly, hence I find piece jobs", Participant 10

"Our children are not working hence we assist them", Participant 11

"Yoh it is bad, because the children I stay with are not working and the ones at home, so the money gets finished quickly because I assist them", Participant 5

Evident from the above quotations is that the OPG does not solely benefit the elderly as the intended recipients, however, it also benefited those in their households. This finding concurs with literature, where van der Merwe (2000), states that the grants received by the elderly also benefits their extended family and create a broader safety net especially in rural areas. Although the author's observation is focusing on rural areas, the same similarity can be drawn to urban areas, as the study at hand has demonstrated that the families of the elderly in urban contexts also benefited from the OPG. Button and Ncapai (2019) in their study found that OPG assisted the elderly women to provide support for their children and grandchildren who were unemployed, which is supported by Sidloyi and Bomela (2016) who noted that for some elderly women, their grant money has the

responsibility of providing for more dependents . Even though the above studies focused and portrays the experiences of elderly women, the authors findings concur with the study at hand.

The socio-economic reality of South Africa is described by the high unemployment rates, which currently sits at 34,9% according to stats SA, Quarterly Labor Force Survey (QLFS), 3rd Quarter (2021). This is reported to be the highest figure of unemployment rates since the start of QLFS in 2008. It is this hard-socio-economic conditions that propels or requires the elderly to give assistance and share their grant with those they stay with which the study findings revealed to be their children and grand-children. This practice is described by Mosoetsa (2011) as "eating from one pot".

Mulaisi (2015) argues that the old tradition of the young taking care of the elderly is no longer practical due to the socio-economic conditions of the young. The opposite is now the norm wherein the elderly are prioritizing the needs of the young due to unemployment.

The practice of "eating from one pot" as described by Mosoetsa (2011) may present a challenge of the grant not being used for the individual needs of the recipient but for those of the whole family, or it may compromise on the ability of the elderly on affording some of their essential needs such as medication or services.

4.3.2.THE EXPERIENCES OF THE ELDELRY WHO HAVE THE OLDER PERSON'S GRANT AS THEIR SOLE MEANS OF INCOME

The grant is insufficient

Findings showed that, whilst the grant is perceived as valuable in assisting the elderly survive, it was reported by all the participants who took part in the study to be insufficient, and it hardly covered their needs. As a sole main source of income, that is utilized for basic needs, payment of bills and other costs, R1890 is reported to be insufficient by the participants. To support this finding, the following three participants had this to say:

"I must sacrifice for the grant to cover my needs; I cannot say it covers all my needs. There are those I must go without; to make room for that little that must be left", Participant 1

"I can't buy a shirt; I can't even enjoy and buy KFC. I must pay rent, buy electricity, food and pay burial societies, then the money is finished, and I must wait for next month. I must not make the mistake of buying a lot of staff, because I have to buy tea, sugar, I must be left with money to buy bread to last me a whole month", Participant 3

"I was told to pay R350 for rent but I could only pay R100 and I told the officials at the municipal offices I don't have money above what I am paying now. I stopped paying and I can't afford electricity, I am surviving on the free monthly electricity units I receive. And we must pay burial society since we can't run away from that one", Participant 9

In addition, agreeing to the same sentiments as the participants above, participant 2 had this to say

"The grant does not cover my needs; I try and budget and buy things in bulk. Food is expensive and t is my biggest expenditure", Participant 2

In view of the above, it is evident that the grant is not enough to cover the needs of the elderly. This finding concurs with the findings from a study conducted by van Driel (2009), where it was reported that almost all respondents in the study indicated that the grant did not cover their needs. This. found the recipients of grant to be living from "hand to mouth", where their grant money did not last after it has been paid out. Leaving the joy and relief of receiving an income from the grant being short lived. The inadequacy of the grant is a concern that is not unique to this study, other studies such as that conducted by Raniga and Simpson(2011), Kasiram and Holscher (2015), and Sidloyi and Bomela (2016) found that the grant is reported to be insufficient to meet the needs of the elderly. Therefore, it is of paramount importance that those responsible can start looking into this in a bid to better the lives of the elderly in an urban setting.

The paying of municipal rent was cited by most of the participants as the bill mostly compromised on. Some of the participants shared that they were unable to pay or stopped paying rent because they could no longer afford to do so; such as participant 9 who stated that after making arrangements at the municipal offices, she was told to pay R350, however she could afford R100 at that time and stopped paying due to affordability. The participants reported that they end up picking and choosing which needs and bills to cover with the grant, as it is not sufficient to cover

all their expenses. Food was reported as the most expensive expenditure among the participants, and where they use most of the grant money on. Statistics SA (2007) confirms that people on the lower end, this is including grant recipients spend 50% of their income on food. This is supported by the study of Van Driel (2009) which revealed that on payout, a significant amount of the grant money is spent on food. This is so to be expected as food is a daily basic need. Whilst the participants reported that even in the purchase of food, compromises are made since they cannot buy everything, they focus on buying staple food.

Below is the extract from the interview in support of the above assertions:

" I am supposed to pay R350 monthly for rent, but I am only able to pay R100 or R50 (laughs), if I pay that R350, I don't know how I will survive, I will suffer", Participant 3.

"for some of the things, the grant does not cover, for rent I have stopped I am unable to pay" Participant 4

The above responses show the realities of the inadequacy of the grant, noting that although the grant provides some benefit to survival, it does not cover all the needs of the elderly. This concurs with an assertion by Kaseke (2010), who states that some of the grants provide income that is below the poverty line. Seria (2005, cited in van Driel, 2009) correctly puts it by stating that the grants are not keeping up with the rising food inflation, and that there is a gap between the grants and rising food inflation. This assertion is supported by Raniga and Simpson (2011) who in their study found that the OPG was not sufficient to afford the rising basic needs such as food. Even though the observation by the authors were made in 2005 and 2011 respectively, it has proven to still be relevant in the present day, and therefore must be a cause for concern that may require some intervention by authorities.

The OPG not able to support urban lifestyle

Emerging from the findings is that most of the participants held the view that there is a difference between aging in an urban and rural settings. The prevailing view from the participants was that urban lifestyle was expensive; that it is financially costly and therefore not elderly friendly. The participants alluded that there are a lot of financial responsibilities to take care of when you are staying in an urban environment, which includes paying of municipal services such as water and

sewer and buying of electricity. During the interviews, most of the participants were of the view that rural lifestyle is much cheaper than urban lifestyle. They asserted that the Older Person's Grant is more likely to be effective in rural areas. This view held by the participant is based on that people at rural areas do not pay municipal rates. Others viewed rural areas having alternatives to cut costs of electricity and cooking with wood, whilst in urban area, electricity is the main source of energy for daily cooking and lighting. To support this finding, three participants had this to say:

"Life here is expensive, at least at rural areas we do our own farming, I want to age in rural areas". Participant 6

"Aging here is alright but the lifestyle needs money, if you don't have money, you are nothing, even people will look down on you". Participant 9

"Aging in Gauteng is fine, if you can still work like myself, but once you can't, you should go to rural areas". Participant 10

The findings concurs with the study by Kasere(2011) who argued that people living in Urban areas face high costs for housing, food, transport, health and childcare, etc. and that urban living requires an income to have access to services, including sanitation, drainage and garbage removal. Furthermore, those living in an urban setting have been affected negatively by increases in prices in basic commodities. Similarly, Harvey (2019) reports that there is a difference in the quality of life experienced between urban and rural dwellers. According to the author, there are substantial challenges associated with rural living which is the opposite for urban dwelling which enjoys access to services such as medical services amongst others.

The identified differences in the areas translate into the quality of life for its population/ dwellers, making urban living more favorable to people including old people. Whilst the author, Harvey (2019), gives a comparison in areas based in America, the urban vs rural living comparison is to an extent similar to the South African geological context. Urban areas enjoy benefits of accessible services, facilities and support which is lacking in rural areas. It is for this reality that even in this study, the recipients found urban living favorable despite its short coming of being associated with a costly lifestyle. It was observed during the interviews that comfortable living in old age is valued. However, the reality is that the comfort comes at a cost, which includes paying of services, which based on the participants responses, presents a challenge to them as it is unaffordable.

4.3.3. THE STRATEGIES THAT THE ELDELRY USE TO SUPPLEMENT THE OLDER PERSON'S GRANT IN AN URBAN CONTEXT

Involvement in economic activities

Findings revealed that some participants engaged in piece jobs which assisted them to supplement the grant money. They stated that the grant money does not cover their needs, thus their decision to find piece jobs. They indicated that the extra income is assisting them tremendously to meet their needs and those of their families. The researcher observed that those engaging in extra jobs, were males and who appeared to be in their early 60s and to still enjoy good health. To support this theme, two participants has this to say:

"I do piece jobs of welding, putting in butler doors, windows, gates and painting cars "and the money I get helps me a lot because I am able to add on the things I could not do with the grant money", Participant 10

"I have a piece job of pushing trolleys at the mall, at least that money helps me to support my family". Participant 5.

The findings revealed a desire from the other participants to also engage in strategies which will yield extra financial resources such as finding piece jobs to assist them. However, because of poor health due to old age, they found it challenging to do so. This may be because as people age, their ability to partake in labor and receive an income diminishes which then puts them in greater risk of living in poverty (Mcharaj, 2017).

Rentals

One of the respondents reported to be a landlord and is using rentals to supplement the State pension. She reported to have three rooms which are rented out and she is charging R1000-R1200 per room. According to the respondent, this extra money is making a huge difference in her affordability of bills and basic needs. Most of which she could not cover with only her grant money. Below is the extract from participant's interview:

"I have three rooms that I am renting out, which assists me to cover most of my needs such as buying food, buying electricity", Participant 13

Money Lending

The findings indicated that the respondents borrow money so that they can buy food to survive till the end of the month. This is supported by Makgetla (2004, cited In Van Driel, 2009) who stated that 14% of grant recipients resort to money lenders for an ability to buy food.

Supporting the above, participant 9 had this to say.

"I sometimes borrow money from loan sharks R300-R400", Participant 9

Zambe-Mkabile et al (2014) in their study found that most of the recipients of the grant borrowed money each month to make ends meet, which rendered families vulnerable to loan sharks. The authors study concurs with the findings in this study, where borrowing money from loan sharks was one of the strategies used by the respondents to supplement the grant. Whilst this practice can be regarded as costly and destructive, those engaging in it reported to have no other alternative.

Assistance from children and support networks

The findings revealed that often the elderly have to rely on their social networks for financial support, that is their children who are employed. Those that relied on their family for financial support reported that they would not manage without such stated assistance. In Support of this finding, Participants 4 and 5 had this to say:

"The grant money does not cover all my needs and for some of the things it does not cover, we get help from my daughter who is working", Participant 4.

"My son who is a soldier often sends me money to help me cover some of the needs", Participant 5.

Receiving financial support from family members was one of the common ways the elderly received assistance from their family units. This practice exemplifies a common practice in Africa, where it is a norm for the family system to fulfill social welfare functions by responding to the needs of their members (Noyoo, 2021). In this case to assist the individual elderly members of their families who are struggling to meet their needs. According to the author, this African practice and values continues to be practiced across African countries past the era of colonialism, urbanization, and modernization. Although Kaseke and Olivier (2008, cited in Dube, 2018),

argues that this traditional support system has been weakened by urbanization and westernization, which has presented different value systems that dent the traditional value systems of family as we know it. This finding is in line with the study by Muhanguzi and Oduro (2016 & 2010, as cited in Dube, 2018), who found the family to be considered the first line of protection and support against risks and emergencies.

Another revelation from the study was that the elderly benefited when they stayed with member/s of the family who received other grants such as Child Support Grant or Disability Grant. One of the elderly respondents reported that she has a son who is receiving a Disability Grant, which is valuable in assisting her cover some of the households needs, as the additional grant allows her the benefit of living on two incomes. This findings concurs with the study by Zambe-Mkabile(2014) who in their study found that despite the modest value of the Child Support Grant, the grant was reported to have a positive impact particularly in households where there was other grants present and thus combined with. Below is an extract from one of the respondents:

" my son's disability grant also assists and when the money doesn't cover everything, I ask from my daughters to assist, Participant 2.

4.3.4. THE VIEWS OF THE ELDERLY ON WHETHER THE OLDER PERSON'S GRANT IS MAKING A DIFFERENCE IN COMBATING ELDERLY POVERTY IN AN URBAN CONTEXT

OPG is a worthy poverty alleviation strategy

The findings from the study showed that the elderly held a positive attitude towards the grant. They verbalized appreciation at how the grant is assisting them to survive in the absence of a steady income and inability to work. Although the have clearly stated that the grant money is insufficient and does not meet all their needs, it is helping them from living in adverse poverty. To support this theme, two participants had this to say:

"If the grant wasn't here, how would we survive, it is taking care of us", Participant 2

"If it wasn't for the grant, we would be suffering. We would have nothing, it helps us a lot because I don't complain about food", Participant 4

This finding concurs with various literature which found the OPG to serve as an important poverty alleviation strategy for the elderly and their households (Raniga & Simpson ,2011; Lloyd-Sherlock & Aarawal,2014). Patel (2005) also supports social grants as contributing significantly to poverty reduction and social inequality. The author goes on to argue that without the contribution of this social grants poor people particularly in rural areas will not survive. Regrettably, the findings in the study have highlighted that also people in urban areas will not survive without the grant.

The grant should be increased

One of the prominent finding is that the grant money should be significantly increased. The respondents alluded that the government does put an increase annually, however the increment is too little to make a difference. They stated that an increase which is substantial would make a huge difference in their lives. In support of this finding, participant 11 and 13 had this to say:

"we are crying, we want money and our children are not working, Government should increase the money", Participant 11

"When government increases the grant, they must not put R10, at least put more it will be better", Participant 13.

Similarly, this theme was captured by participant 5 and 9:

"I don't know because government is also struggling. The problem is when everything goes up, we are also affected. I don't know how they can increase the money for us, so we can also pay bills", Participant 5

"They should at least put more money, so we can also pay for our utilities, we wish to pay for the municipal services that we use but this money is little. When it gets here, it finishes quickly, it is like we are being borrowed. You cannot survive on R1800 for the whole month", Participant 9

There are studies that have called for sustainable measures to be put in place to improve the social security system in South Africa and create a conducive environment for the beneficiaries of social grants to exit poverty, for example, studies by Kaseke(2010) and Armstrong and Burger (2007).

Kaseke (2010) suggests for developmental measures that focus on empowerment of beneficiaries to foster self-reliance, which will enable them to exit poverty. The findings in this study concur with the literature by Armstrong and Burger (2007, cited in Kasere, 2011) who argued that, in order to achieve any long term solution to the condition of unending poverty, those living in poverty require a means to access higher levels of cash injections on a sustainable basis. The participants in this study have called for the OPG to be increased so that it could meet their needs.

CHAPTER FIVE

MAIN FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The study explored the experiences of the elderly surviving on Older Person's Grant within an urban context of Kwa-thema and Tsakane in Ekurhuleni, South Africa. In this chapter the main findings of the research, the conclusions reached and recommendations for the improvement of programmatic interventions and practice and possible implication for further research, are discussed.

5.2. SUMMARY OF THE MAIN FINDINGS

5.2.1. The benefits that the elderly derives from getting Older Person's Grant in an urban context.

Evident in the findings of the study is the vital role the OPG plays in the lives of the elderly, and to an extend including those of their families. To most of the participants interviewed, the OPG was their sole source of income. Thus, benefiting the elderly with a source of income to sustain themselves. Based on the findings, it is apparent that most elderly would struggle without the grant as they are mainly dependent on it.

The research findings revealed that the grant money is predominately used to cover basic needs such as the buying of food, which constitutes highest expenditure for the participants. And this is to be expected as South Africa is currently facing dire socio-economic status characterized by high prices in commodities. Another prevalent commodity spent with the grant money is the payment of the household bills such as rent, electricity and burial society. The unbearable economic conditions of the country resulting in high unemployment rates has also affected the elderly, in that they are left with the responsibility of using some of their grant money to assist their children who are unemployed.

5.2.2. The experiences of the elderly who have the Older Person's Grant as their sole means of survival.

The predominant findings revealed in this study is that whilst the grants offers the benefit of income to the elderly who in their frail years are unable to partake in the job market and assists them to sustain themselves, the grant as a sole source of income is considered to be insufficient. The participants shared a similar view in that the grant is not meeting all their needs and that some needs and expenses are simply not attended to due to the financial constraints. The paying of municipal rent was the bill mostly compromised on because of the stated limited financial means. It appears the elderly with the grant have to pick and choose which needs they are attending according to their discretion of which needs are priority over others. Food and electricity were mostly the prioritized items as they constitute as a daily need. And off priority to the elderly was burial insurance, the researcher observed that some of the elderly would rather hold off paying municipal rent to pay burial society.

The participants held the view that urban lifestyle is expensive and thus may be the reason the grant is not meeting their needs. The findings revealed that the participants hold the perception that urban lifestyle when compared to rural lifestyle is different in relation to the financial responsibilities. And thus, the participants are off the view that the grant money is more effective for the elderly in rural areas since there are no municipal bills to pay.

Interestingly, whilst the participants viewed the grant as possibly more effective at rural areas than their current location, they did not show interest to aging in a rural environment. The findings unveiled that there are benefits associated with aging in an urban area which the participants reflected to value and favor. And that is the benefit of easy access to facilities such as hospitals, shopping malls and access to services such as water and lights. The participants appeared to deem these services as valuable especially in their frail age.

5.2.3. Strategies that the elderly use to supplement the Older Person's Grant in an urban context.

The findings revealed that the majority of the elderly persons in the study who solely relied on the grant as their source on income, were not involved in any economic activities. And this presents a livelihood challenge as the grant alone is stated to be inadequate in meeting their needs. Whilst there were two to- three participants who were able to engage in other strategies to help supplement their grant and enhance their livelihoods, others simply could not due to their stated reasons such as frail health.

The findings revealed that some elderly held piece jobs to supplement their grant money. These were mostly men who were still physically able to engage in labor. One participant reported to have rooms which she is renting out. The study further revealed that to those who were able to supplement their grant, they were able to meet most of their needs compared to those who solely relied on the grant.

The study further unveiled distractive strategies used by some of the participants to supplement the grant such as moneylending from loan sharks. These strategies are labeled as distractive as they involve high interests' rates which are unregulated and withholding of the recipients South African Social Security Agency cards. In most cases, it becomes an unending cycle of borrowing, further drowning the lender into more debt. Whilst this exercise is unfrowned upon, it begs the question of what other strategies the elderly whose grant is not meeting their needs can use, especially when there seems to be limited options. To others they relied on their working children for assistance in meeting some of their needs which the grant money was unable to meet.

5.2.4. Views of the elderly on whether the Older Person's Grant is making a difference in combating elderly poverty in an urban context.

As suggested by Patel (2005) that without the contribution of social pensions, poor people particularly in rural areas will not survive, this applies to this study which found the same to also the elderly who live in urban areas.

When coming to soliciting the views of the elderly on whether the OPG was making a difference in combating elderly poverty; most of the elderly predominately viewed the grant as assisting in the fight against poverty. Their view is motivated by the fact that beside the grant, they have no other steady income that supports them. The findings further revealed that whilst the grant money is not enough, it is helping them survive.

Another theme that emerged from the findings is the elderly's views on how the government can improve the grant. Common to them is the view that the grant money should have a significant increase in the money as opposed to the annual increments. The participants suggested an increase of to be around R2000-R2500, although they verbalized ambivalence and concern to the effects of the increase to the economy, they saw it as the only viable way for them to survive and be able to pay their bills, and remain law abiding senior citizens.

5.3. CONCLUCION

Social security is considered a major poverty alleviation programme in South Africa (Triegaardt,2002), whose focus is poverty prevention, poverty alleviation, social compensation and income distribution (White Paper on South African Social Welfare Policy, 1997). Its vital role in poverty reduction is evident in the various studies conducted and that found the grant to have played a vital role in meeting the economic needs of the elderly which positively improved their health status (Lloyd- Sherlock & Agrawal, 2014).

The impact of the Older Person's Grant is not limited to the elderly persons, however, to the welfare of their households wherein it is the primary income. As stated by Patel (2005), the

introduction of the Older Person's Grant to many poor South Africans was to have a major impact on the history of poverty in this country since the grant was a significant factor in the survival of poor households, and this appears to have been the role the grant has played in the elderly lives. The Older Person's Grant has played a vital role in being the safety net to protect the elderly against chronic and transient poverty, this is confirmed in this study where the elderly highlighted the grant to provide a much-needed financial support.

The primary aim of the study was to explore the experiences of the elderly surviving on Older Person's Grant within an urban context. To explore the benefits that the elderly derives from getting Older Person's Grant, to identify the strategies the elderly use to supplement the grant and capture their views on whether the grant is making a difference in combating elderly poverty. The Sustainable livelihood approach provided an ideal lens in the examination into the elderly's current livelihood and what is needed to improve their livelihood (McNamara, 2013). It provided the analytical framework to help understand "what is" and what can be done, in the elderly's lives. Thus, in return assisted with highlighting the experiences of the elderly, depicting their current livelihoods and what they contemplate can be enhanced.

And based on the findings of the study, the study concludes that the Older Person's Grant plays a vital role in the alleviation of poverty for the elderly. This is taking into consideration that it was the main source of income for majority of the participants who were interviewed. The grant offered the elderly an ability to survive, that is to meet their basic needs and not live in abject poverty.

Whilst this grant offers a vital financial support for the individual elderly, it also provides a much-needed assistance to those living with the elderly recipient, thereby benefiting the entire household. However, it is clear from the findings in the study that whilst the grant cushioned the elderly from going to bed hungry and assisting them to survive, it does not meet all their needs.

The grant provided a cushion against poverty but because of its inadequacy it does not necessarily uplift their lives but helps them to survive. This finding is in line with the findings in Zambe-Mkabile et al (2015), whom in their study found the importance of the grant in

helping poor households whilst also it was revealed that the grant is inadequate in meeting the needs of the recipients. According to the authors, their findings may somewhat appear contradictory, however such contradictions are to be expected particularly when small programmes are employed to address big problems.

Concerns about dependency on the grant are often highlighted and it suggested that the alternative means be found for recipients of grants to promote financial independence. Creation of employment and equipping and empowering recipients with skills to self-employ are some of the measures suggested as exit strategies from being a grant recipient(Tseeke, 2015).However, for the elderly this may prove to be difficult to achieve, as it may be challenging to partake in labor related activities for profit, due to health and physical barriers. The elderly's economic history is such that they were not afforded with opportunities in their younger years to work in companies which would provide them with lubricant pensions. Theirs was working common jobs that provided meagre income for survival. Thus, the grant is a lifeline for majority of them and crucial for their survival. It is concluded that the OPG plays a crucial role in the protection of the elderly from living in poverty especially those whom the grant is their sole income and reside in an urban setting. However, it is important to note that the grant does not necessarily take them out of poverty but eases the impact of poverty. Based on the above, it is evident that more needs to be done to better the lives of those we consider the vulnerable in our society.

5.4. RECOMMENDATIONS

5.4.1. Programmatic and some policy improvements

The Social Assistance Act and Social Security are some of the Legislative Acts governing the Older Person's Grant, in that they are Acts that guide the implementation of the social grants in South Africa (Ile & Dinbabo, 2014). The purpose of the Social Assistance Act is to provide guidance on the rendering of social assistance and mechanism to be used when rendering the assistance (Social Assistance Act, 2004). The OPG is an essential protective tool against poverty

and its role is positively highlighted in the lives of the elderly. However, in bettering and strengthening this tool, it is vital that the government considers substantial annual increase which will assist to positively meet the needs of the elderly. An increase which will be in line with rising costs of food prices. The suggested future steps to be considered in policy matters is proper increment in the grant money.

Social workers as advocates for social justice and social development of the vulnerable groups in society should actively initiate and engage in processes that seeks to bring forth the challenges experienced by the elderly such as involvement in policy issue papers.

Money lending services be considered through the South African Social Security Agency. SASSA to make provisions for lending services for the elderly, with affordable interests' rates. This will help the elderly to not resort to loan sharks for lending, when they are faced with emergencies.

5.4.2. Improvement in practice

Social workers have a role to play in ensuring a better life for the elderly, this includes continuously linking them with services. Monthly food vouchers in addition to the grant money should be considered for the elderly, as this will help the grant money go a long way in meeting some of their needs. Since most elderly people are heads of households and have bills to pay.

Empowerment and financial education on using the grant should be a continuous exercise. Social workers should conduct workshops on regular basis to educate the elderly on how to use their money effectively and the consequences of using the distractive practices of money lenders.

5.4.3. Further research

The researcher has observed that there is a lag in research that focuses on the elderly experiences in relation to grant in urban living, continuous research is always good as it will assist highlight the experiences of the elderly, which will encourage policy improvements and in turn improve the lives of the elderly. Therefore, a bigger study that can be generalizable to the broader population is suggested.

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UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT
SOCIAL WORK

APPENDIX A

PARTICIPANT INFORMATION SHEET

Surviving on an Older Person's Grant: the experiences of the elderly in an urban context of South Africa, Kwa-thema and Tsakane in Ekurhuleni

Good day,

My name is Mmathapelo Makofane-Myoli and I am a postgraduate student registered for the degree MA in Social Development at the University of the Witwatersrand. As part of the requirements for the degree, I am conducting research regarding the experiences of the elderly on surviving on the Older Person's Grant in an urban setting, under the supervision of Dr Dube. The purpose of the research project is to explore the elderly's experiences on the grant they receive. The knowledge that will be collected in the study will help increase the knowledge we have about the elderly; it will help with coming up with new policy and practice of Social Work in the field of the elderly.

As part of this project, I would like to invite you to participate in this study. If you accept for me to interview you, your participation would be entirely voluntary, and you are free to withdraw at any time without consequence. There are no consequences or personal benefits of participating in this study. If you agree to take part, I will arrange to interview you at a time and place that you choose. The interview will last for an hour. If you choose to participate, you may withdraw from the study at any time and you may also refuse to answer any questions that you feel uncomfortable with answering. If you decide to participate, I will ask your permission to audio record the interview.

No one other than the researcher and the supervisor will have access to the recording. The recordings will be kept in a locked cabinet for two years following any publications or for six years

if no publications emanate from the study. A copy of your interview answers without any information that will reveal who you are will be stored permanently in a locked cupboard and may be used for future research. Please be assured that your name and personal details will be kept private and no information showing that it is you will be included in the final research report. I will use numerals to represent your participation in my final research report. The results of the research may also be used for academic purposes (including books, journals and conference proceedings) and a summary of findings will be made to available to study participants on request. Please contact me on (078 66 17 600) or (mmathapelomakofane@gmail.com), or my supervisor, (Dr Nkosiyazi Dube) on (0117178686 or 073 0933 485) or (Nkosiyazi.Dube@wits.ac.za) if you have any questions regarding my study. We shall answer them to the best of our ability. If you have any concerns and complaints about the study, please contact ***hrecnon-medical@wits.ac.za***

Contact Details: Shaun Schoeman Tel 011 717 1408 Shaun.Schoeman@wits.ac.za or Charmaine. Khumalo@wits.ac.za Tel 011 717 1788

Thank you for taking the time to consider participating in the study.

Yours Sincerely,

Mmathapelo Makofane-Myoli

1968453@wits.ac.za

0786617600

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG
SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT
SOCIAL WORK

APPENDIX B

Informed Consent for Participation in the Interviews

Surviving on an Older Person's Grant: the experiences of the elderly in an urban context of South Africa, Kwa-thema and Tsakane, Ekurhuleni.

I .....hereby give my written, informed consent to voluntary participation in this study and I understand what my participation will involve. I agree to the following:

(Please circle the relevant options below).

- That I may stop the interview at any point and that I may withdraw my participation at any stage with no negative consequences.

  YES NO

- I understand that only the researcher will have access to the interview transcripts and that a pseudonym will be used to ensure confidentiality of my identity.

  YES NO

- I agree that the information I provide may be used anonymously after this project has ended, for academic purpose by other researchers, subject to their own ethics clearance being obtained.

  YES NO

- I agree that the interview may be audio recorded

YES	NO

Participant Name and Surname: _____

Participant Signature: _____

Date: _____

Interviewer Name and Surname: _____

Interviewer Signature: _____

Date_____

APPENDIX C

INTERVIEW GUIDE

Surviving on an Older Person's Grant: the experiences of the elderly in an urban context of South Africa, Kwa-thema and Tsakane, Ekurhuleni.

Interview questions

Socio demographic questions

1. Age
2. Gender
3. Race
4. Education
5. Marital status
6. Household income

Questions on experience

1. How long have you been receiving the state older persons grant? Follow-up- how do you receive it?
2. Do you have any source of income beside the older persons grant?
3. What has been the benefits of receiving the grant?
4. What needs does the grant help cover? Follow-up -is the grant able to meet your needs?
5. What strategies if any, do you use to supplement the grant?
6. What has been your experience of aging in urban Kwa-Thema and Tsakane while receiving grant?
7. Do you think there is any difference between aging in urban versus rural setting? Follow up, if so, share the differences.

8. Do you think the grant is making a difference in combating poverty in the elderly?

9. What do you think can be done to improve the grant?

Closing

Thank you for taking part in the study, the data collected will be analyzed and included in research report. Your identification will be kept confidential, only your contribution will be stated in the report.

UNIVERSITY OF THE
WITWATERSRAND,
JOHANNESBURG

Research Office

HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)
R14/49 Makofane-Myoli

CLEARANCE CERTIFICATE	**PROTOCOL NUMBER: H21/06/18**
PROJECT TITLE	Surviving on the older persons grant: the experiences of the elderly in an urban context of South Africa, Kwa-thema and Tsakane in Ekurhuleni
INVESTIGATOR(S)	Ms M Makofane-Myoli
SCHOOL/DEPARTMENT	Human and Community Development/
DATE CONSIDERED	18 June 2021
DECISION OF THE COMMITTEE	Approved Risk Level: Minimal
EXPIRY DATE	03 August 2024

DATE 04 August 2021

CHAIRPERSON

J. Knight

(Professor J Knight)

DECLARATION OF INVESTIGATOR(S)

To be completed in duplicate and ONE COPY returned to the Secretary at Room 10004, 10th Floor, Senate House, University. Unreported changes to the application may invalidate the clearance given by the HREC (Non-Medical)

ITA/e fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to submit an amendment of the protocol to the Committee. I agree to completion of a regular progress report. For Minimal and Low studies, this is due annually on 31 December. For Medium and High Risk studies, this is due twice annually on 30 June and 31 December.



Signature

10/ 08/ 2021

Date

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES