

**SOCIAL SECURITY IN THE ELDERLY POPULATION OF SOUTH AFRICA (2017-
2018)**

BY

ROSA NANGAMSO STOFIE

STUDENT NUMBER: 3536433

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Supervisor: Prof Nancy Stiegler

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DECLARATION

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ABSTRACT

This study examines the extent to which individuals aged sixty and above mobilise resources to ensure social security. It addresses the overall question: what are the sources of income and other assets individuals have at their disposal to cushion themselves against poverty in old age? With the present economic decline and an increase in social assistance expenditure, the role of social security in reducing poverty becomes dominant. Social security is understood to serve as an instrument that protects one against income insecurity caused by possibilities such as maternity, unemployment, old age and death in the way of insurance. Social security covers people at different phases of their lives, including the old age pension. Individuals above the age of sixty receive a pension from the government that enhances other aspects of their well-being, including their health status. However, very little is known about the social security form.

Hence, the focus is on the diversity of social security mechanisms among people aged sixty and above. The General Housing Survey data sets, conducted in 2016 and 2018, were used to prepare a quantitative cross-sectional analysis at two points in time, namely 2016 and 2018. To test the hypotheses, the following measurable variables for social security were explored: pension, social relief, old age grant, war veteran grant, social grant and grant in aid. The objective of the study is aimed to demonstrate that access to various forms of social security is associated with socio-demographic variables such as age, sex, province and participation in the labour force, to name but a few. A few implications are derived from the analysis of policy directives.

In the study, it is established that elderly persons can access social security programs and reduce poverty within their households. Despite this, some elderly people continue to open businesses or work to earn additional income. Social grants are available to the elderly if they are eligible, which means they must be sixty years of age or older. Nonetheless, South Africa's social security has improved between the two periods studied. This suggests that poverty among elderly people in South Africa has reduced even though it still prevails in provinces with high unemployment rates. Furthermore, Government spending towards social services increased upwards to R162.9 billion in the 2018/19 financial year (National Treasury, 2019). This shows the commitment of the government through its pro-poor policies and funding to improve lives, alleviate poverty and reduce inequality thereof.

The results of this study indicate that elderly people between the ages of sixty and sixty-four are the age group that use social security programs offered by the government the most since they are now eligible to apply for the grant, followed by the age group seventy-five years and above. The results further suggest that grant recipients are higher within female-headed households, as it is more common for households to be headed by elderly females. Moreover, grant recipients are lower among males because they have a lower life expectancy than females.

Keywords: Elderly, Old age pension, Poverty, Retirement, Social protection, Social security, Welfare state.



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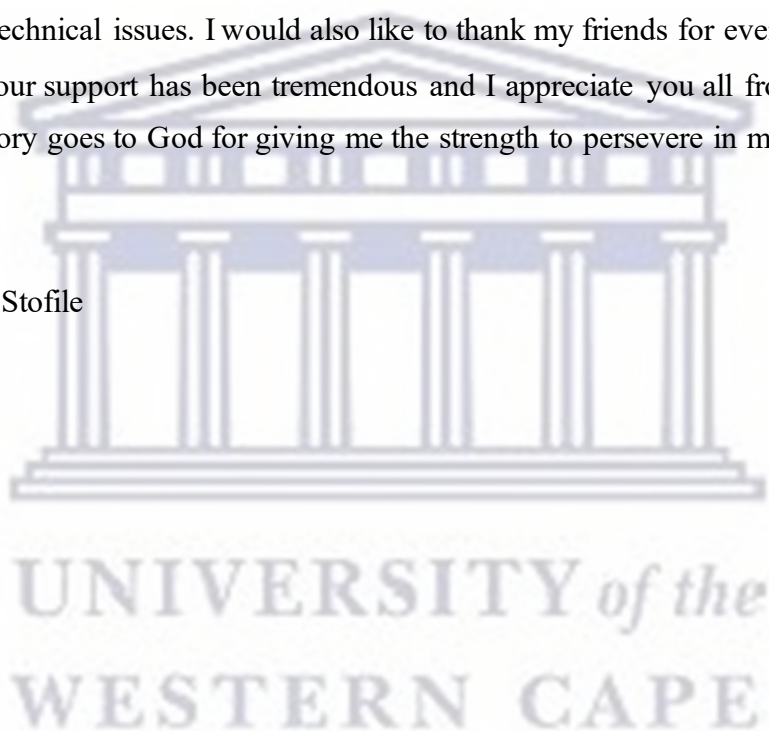


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ACRONYMS AND ABBREVIATIONS

DG	Disability Grant
DSD	Department of Social Development
GEPF	Government Employees Pension Fund
GHS	General Household Survey
ILO	International Labour Organization
OECD	Organisation for Economic Co-operation and Development
OAG	Old Age Grant
PFMA	Public Finance Management Act
SASSA	South African Social Security Agency
SPSS	Statistical Package for the Social Sciences
Stats SA	Statistics South Africa
WHO	World Health Organisation

CHAPTER ONE

BACKGROUND OF THE STUDY

1.1 Introduction

Social security in South Africa is made up of a two-pillar system that consists of a state revenue-funded social assistance programme and a contributory social insurance (Brockerhoff, 2013). The state-funded social assistance programme consists of old age pensions, war veterans' grants, disability grants, care dependency grants and child support grants. On the other hand, contributory social insurance refers funds to the Unemployment Insurance Fund (UIF), Compensation Funds and the Road Accident Fund (RAF) which are administered by various state entities (International Labour Organisation, 2019). There are also voluntary non-mandatory social insurance schemes which are administered by private companies in the form of social insurance schemes to provide retirement benefits for their employees (Brockerhoff, 2013). Civil servants who are employed permanently, contribute to the Government Employees Pension Fund (GEPF). The GEPF is Africa's largest pension fund and have more than 1.2 million active members, and in excess of 450 000 pensioners and beneficiaries (GEPF, 2023).

In this study, the aim is to compare the social security system available to South African elderly people between 2016 and 2018. However, the data that is being used for this study was collected in 2016 was then available and analysed by Statistics South Africa (Stats SA) in 2017. The purpose of using data between 2016 and 2018 is to compare the two years or periods and see if there have been any improvements when it comes to social security for elderly people. The concept behind the topic is to also determine how it has helped the elderly population reduce poverty in their households or communities, including the kind of challenges they faced when receiving the social grant. Social security involves both public and private measures which are meant to ensure a reasonable standard of living for specified populations (Dhemba, 2012). Therefore, these measures played a crucial role when it came to providing an income for the elderly people so they could afford their basic needs, since they are no longer working. Sibanda (2013) considered social security as a system of assistance that is guaranteed by the government to help people in need, when their normal source of income has been interrupted or ended because of sickness, unemployment and retirement. Nevertheless, in the South African context, Olivier and Mpedi (2013) define social security as "an umbrella concept which includes both social insurance and social assistance".

Worldwide, the ageing population has been considered one of the most important demographic movements. This is due to an increase in the number of older people, aged sixty and above in the world who are perceived as the elderly population (Bhandari, 2019). Many countries have enforced compliance with the required ages which means that people must retire upon reaching the recommended retirement age of sixty or sixty-five years (Labuschagne, Bekker and Van Eck, 2004). However, in most high- income countries, early retirement has become a norm; people are leaving the labour force before reaching the recommended retirement age. Whilst in developing countries, the idea of early retirement is not common, this is based on the fact that most people are not eligible or qualified for pension benefits. According to Tondini and Alessandro (2017), the non-contributory pension system in South Africa has lowered the age of retirement from sixty-five to sixty, for men only. Despite no explicit requirement to stop working when the public pension is received, it is evident that this reform has triggered a large decline in old-age male employment (Tondini & Alessandro, 2017). Even though most people can access protection mechanisms through individual efforts, such as personal savings or property, the reality is, most of the world's population, especially in developing countries, have unreliable sources of income during their working ages; sources of income are unreliable even during the working age (International Labour Organisation, 2017-2019:74).

South Africa has a large social system with a limited impact on poverty and inequality, faced by many South African women. Historically, women have had a lower pension eligibility age of sixty years and above while the eligibility of men declined from sixty-five to sixty years, between 2008 and 2010 (Schatz et al., 2012). The difference in poverty rates between men and women in retirement is more observable than for those of working age, especially in developed countries (Brimblecombe & McClanda, 2018). Regardless of that, the public pension provisions have ensured that the poverty rates for elderly people over the age of sixty have declined over the last decade when compared to the other age groups. In many systems, the retirement age for men is higher than that for women, and therefore, this allows them to receive better social security benefits, even though women should also be receiving improved social security benefits (Brimblecombe & McClanda, 2018). South Africa's retirement system takes a formal approach such as comprising the state old age pension, occupational funds and private savings. The benefits received from the retirement savings serve as income replacements at retirement age, and should therefore receive and provide adequate protection to the beneficiaries (Manamela, 2015). Most elderly black people in South Africa do not meet the

requirements for a pension; thus, various social security vehicles such as informal savings, also known as Stokvel, were initiated to provide support for families and their children (Gwamanda, 2019). As a result of the high inequality in South Africa, the informal saving system is very popular in rural areas and provides for individuals' financial activities.

1.2 Problem statement

In South Africa, the pension system has been an essential policy tool for the economic protection of older people; however, not everyone is receiving the same level of protection. Currently, worldwide around half of the elderly people receive no pension benefit (International Labour Organisation, 2014:73). The South African government introduced a non-contributory means-tested pension scheme that is payable to both men and women, aged sixty and above. However, there are still disparities regarding the age eligibility rules for both males and females as elderly women must take care of the household and the children. The general problem with social security for the elderly people in South Africa is that it caters more for men, especially those who have reached the recommended age and have worked for the government. This suggests that the social security benefits are not equal for both genders (Manemela, 2015). In some instances, people do not retire at the recommended age because the benefits are insufficient. Likewise, the pension benefits may be reduced if the person had changed jobs or had been retrenched.

Many people in South Africa are employed in the formal sectors and are members of occupational retirement funds (Manamela, 2015). However, there is also a greater number of those in informal employment and they are not necessarily covered by the occupational retirement fund. This group of people's fates rest on state old-age pensions for their survival, and they are usually not protected by the government. According to Brockerhoff (2013), South Africa does not have a statutory requirement for pension provisions which results in uneven coverage of retirement and insurance funds – workers' access to occupational funds for dependants are limited.

1.3 Aim of the study

The provision of social security for South African elderly persons who participated in the labour market before retirement has advanced in the last few years and various forms of access to social security have been implemented to make the process much easier. In this research study, the aim was to compare social security provision to the elderly population in

South Africa in two time periods, 2016 and 2018. The notion of comparing the two periods is to see if there has been any improvement when it comes to social security for the elderly people. The purpose of the study is to also see which forms of social security elderly people in South Africa use the most. By comparing the two periods, will allow us to see how the social security administration can be made efficient if there are any difficulties; and thus, how the social security programmes can also be more inclusive for everyone that is using them.

1.4 Objectives of the study

The main objective of the study was to explore and determine the extent to which individuals aged sixty and above mobilised resources (such as social grants) to protect themselves against poverty during old age. To achieve the main objective, the following sub-objectives were pursued:

- Demonstrate how retirement influences social security.
- Investigate how social security benefits households led by women.

1.5 Research question

The following central research question has been explored:

- Does age discriminate the access to elderly social security benefits?
- Are men more secured than women when it comes to social security?
- Do White elderly people have better access to social security when compared to African/ Black elderly people?

1.6 Hypotheses

- Elderly people over the age of seventy-five get an additional amount per month.
- Both genders who have just retired, receive the same social security benefits.
- The Black population group has limited access to social security.

1.7 Significance of the study

The study covered the period from 2016 to 2018, marking almost two decades of the post-democratic era to explore the progress in the provision of social security to see which population group and age group mostly use social security in South Africa. This was a period that saw a plethora of policy reforms and programmes enacted to redress the atrocities of the past, alleviate poverty, grant access to resources and foster social cohesion. However, it is worth noting that economic inequality widened due to various reasons that include a high rate of unemployment, giving rise to a level of uncertainty.

The study used the two periods from 2016 to 2018 since the researcher wanted to identify a two-year difference when focusing on social security in South Africa. The data for 2016 is then published in 2017 thus the title mentioning 2017. The purpose of using the two-year difference is to see how the government had improved their administration and therefore, elderly people are using the different social security programmes that they are eligible to use.

1.8 Research methodology

Methodology refers to instruments that are used to acquire knowledge which will assist in attaining the purpose of the study (Della Porta and Keating, 2008:1). Contrary to this, Leedy and Ormrod (2001:14) describe methodology as a general approach the researcher takes in carrying out the research project. Put simply, research methodology refers to the “how” part of an attempt to collect data and determines the mechanisms that the researcher will employ to collect the data. For any research project, a philosophy behind the research process is important and must suit the purpose (Komle, 2016). Considering that, the researcher deemed the positivist approach as the most suitable for establishing a worldview to research, especially the kind of research that is grounded in what is known as the scientific method (Kivunja and Kuyini, 2017). In addition, Kuvunja and Kuyini (2017) assert that this philosophical approach incorporates deductive logic, hypotheses being formulated, hypotheses being tested, calculations, extrapolations and expressions used to derive conclusions.

In this study, the researcher employed a quantitative research approach which relies on the collection and analyses of numerical data to describe, explain, predict or control variables and phenomena of interest (Gay et al., 2009). Quantitative research focuses on gathering numerical data and generalising it across groups of people. This method relies on data that is

in numerical format and uses a statistical procedure to analyse and draw conclusions from the data (Komle, 2016).

This study is explanatory and seeks to answer the “why” factor. In light of that, the “why” factor could be established through hypothesis testing to establish reality. This view is supported by Kuvunja and Kuyini (2017) who asserts that quantitative researchers use experimental methods with a focus on hypothesis testing to establish one type of reality. Casula et al. (2020) state that explanatory research is closely tied to hypothesis testing and hypotheses provide a frame for explanatory research connecting the research purpose to other parts of the research process (variable construction, choice of data, statistical tests).

The quantitative research approach allows the data to be collected in a statistically valid manner, such as from experiments, surveys and observations – to be collected and analysed. The decision on this approach was based on the fact that there are already surveys that are conducted by Statistics South Africa showing the socio-economic status of individuals that can be analysed without compromising ethical standards.

The research design of this study followed a hypothesis route. The research design is a plan or blueprint in terms of which a study is conducted (Babbie and Mouton, 2001:74). This part of the study described how, when and where the data will be collected and analysed. In addressing the question under study by using a hypothesis, afforded the researcher with an opportunity to predict. According to Dayanand (2018:78), a hypothesis is a statement of the researcher’s expectation or prediction about the relationship among study variables. The research questions identify the study concepts and ask how the concepts might be related to the hypothesis if the answer is predicted. Dayanand (2018:78) asserts that before finding the results based on the review of literature, the researcher formulates a hypothesis based on the problem. Dayanand further states that there are three basic aspects important in the hypothesis, which are: the difference that one is trying to find out, the relationship and the interactions. In a relationship, the purpose is to try to understand a statistically significant relationship that means the difference in the result did not occur by chance but due to statistical reasons.

For this study, a null or statistical type of hypothesis has been explored. This kind of hypothesis suggests that the researcher is trying to explain that the relationship is by chance, there is no statistically significant relation between the two variables and the relationship is occurring just because of chance (Dayanand, 2018).

1.8.1 Data analysis

To test the validity of the hypotheses and meet the objectives of the study, a situation analysis to ascertain the state of affairs in South Africa has been done using secondary data to examine the labour of elderly people in South Africa.

According to Oluwaseun et al. (2019), depending on the researcher's perception, the term "secondary data" (SD) are data or information that was either gathered by someone else (researchers or recognised organisations acceptable to a system) for records or other purposes than the one currently under consideration, or often a combination of the two; thus, it is sometimes referred to as 'second-hand' data. Oluwaseun et al. (2019) allege that secondary data sometimes save the researcher the time that would have been spent on the field collecting data and accessing the area under study. It can provide a relatively large database of good quality information that may not be feasible for any individual researcher to collect (Oluwaseun et al., 2019).

This study used the secondary data from Statistics South Africa (Stats SA), collected using the General Household Survey (GHS) from the period 2016 to the period 2018. The Statistical Package for the Social Sciences (SPSS) software was used to analyse the data. The data was then presented in graphs, such as bar graphs, as well as frequency tables.

The focus age group for the study is the age group, sixty years and above. Consequently, the age groups that did not form part of the analysis were filtered out in SPSS.

1.9 Definition of concepts

The study will use socio-economic variables and demographic variables to analyse and test the hypotheses for the study. These variables were mined and extracted from the General Household Surveys (2016 and 2018) for this study.

Cash transfers: Non-contributory payments to qualified individuals (United Nations, 2021).

Disability grant: it is given when the individual has got a physical or mental disability which makes you unfit to work for a period of longer than six months. The individual can also get a permanent disability grant if your disability is longer than 12 months(SASSA, 2021).

Elderly persons: A person who is over sixty years of age (United Nations, 2020).

Grant-in-aid: A payment from the government to current social grant recipients who are unable to care for themselves, in order for them to pay someone to take care of them full time (SASSA, 2022)

Hypothesis: According to Abu-Bader (2021), a hypothesis is an assumption/statement about the relationship between two or more variables under investigation. It provides the general framework for the investigation and describes the researcher's belief about the nature of the relationships between variables under study. The hypothesis assumes the relationship between two variables in a way that can be tested with empirical data; in its simplest form can be phrased as "if-then" statements.

Old age pension/grant: It is a monthly compensation made to citizens, legal permanent residents and refugees who are sixty years of age or older and do not have any other source of income (Western Cape Government, 2023)

Positivist paradigm/approach: Relies on the hypothetic deductive method to verify a priori hypotheses that are often stated quantitatively, where functional relationships can be derived between causal and explanatory factors (independent variables) and outcomes (dependent variables) (Park,2020)

Poverty: Poverty is a state or condition in which one lacks the financial resources and essentials for a certain standard of living (Spicker, 2020).

Retirement: Retirement is a stage in life when a person decides to leave the workforce permanently (Kagan, 2021).

Social assistance: Non-contributory transfers to individuals considered eligible for assistance by the community due to vulnerability or poverty (South African Government, 2021).

Social grant: It is a grants that are paid by the South African Social Security Agency such as, disability grant; war veteran grant, foster child grant; care dependency grant; child support grant; grant for older persons and a grant-in-aid (Social development, 2022).

Social insurance: Individual protection against economic hazards (such as unemployment, old age, or disability) in which the government participates or forces employers and affected individuals to participate(ILO, 2004).

Social security: Monetary assistance from the government for people with no income (ILO, 2021).

Unemployment: Individuals that are not working or have stopped working (Kagan, 2021).

Variable: Anything that can vary among subjects, events, or objects. In other words, it is a character that can change from one subject to another (Abu-Bader, 2021). They can be measurable characteristics or properties of people or things that can take on different values.

War veteran grant: individuals who are former soldier who fought in the second world war (1939-1945) or the Korean War (1950-1953) and cannot support themselves, they can apply for the war veteran grant (South African Government, 2021).

1.10 Thesis outline

Chapter One provides the background to the study, problem statement, research question, objectives, hypothesis, methodology and data analysis approaches.

Chapter Two comprises the literature review and concepts that will be covered in the study.

Chapter Three explores the methods of this study by highlighting the methods and instruments that are used to collect data and how the data has been analysed.

Chapter Four presents the analyses, interpretations, and findings of the study.

Chapter Five summarises all the chapters and provides a conclusion, recommendations and clarifies the limitations of this study.

1.11 Chapter summary

This chapter focuses on why the study was significant to embark on, what the study explores, and which research methods and research question are used to answer and test the hypotheses. Chapter One focuses on how the study will be done, exploring whether there will be an improvement in social security for the elderly in South Africa between 2016 and 2018. The chapter also gives a summary on how the data will be collected and the kind of methods that will be used. Moreover, the purpose of this chapter is to demonstrate what the objectives are, the aim of the study and how the research question will be answered.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

A literature review allows the researcher to identify inconsistencies in the available theoretical body of knowledge and ascertain his or her role in closing the identified gaps and determine the relevant literature for the topic under study. If research is found to be in line with the body of knowledge, it may also generate more interest in other researchers to conduct further studies on the topic (Welman et al., 2005:38). In contrast, Neuman (2005) asserts that literature review is not only about gaining knowledge regarding what past studies have contributed to a particular topic of study, but it should entail an element of critical reading and analysis to help the reader understand the contributions and limitations of the previous researchers (Saunders et al., 2009).

The previous chapter focused on what the study will be exploring, and the methods that will be used to answer and test the research question. This chapter also plays a critical role in the formation of a clear research problem. This research delves more deeply into discussing how the concept under study, which is social security for the elderly population, has been framed and understood by scholars; then, it gauges the extent to which it has been put on the agenda to close the poverty gap (or any other reason that retirement is overall used to protect humanity from) (Labaree, 2009). All population groups of elderly people who are sixty years and above took part in the study. It also studies how elderly men and women in South Africa benefit from the social grants given by Government. Furthermore, the research wishes to understand which gender is the most recipient to the various social grants for the elderly; and thus, how they use those social grants to take care of themselves and the household.

2.2 Empirical literature

Social security for elderly persons faces a lot of discrimination when it comes from a gender equality perspective. Nonetheless, the number of elderly people receiving old age grants has increased – the perception is that women are the majority in receiving grants than men (Ngcobo, 2021).

2.2.1 Legislative framework

Beyond the Constitution and the Older Persons Act, the rights of older persons are encouraged and protected in a network of national legislation which: forbids unfair discrimination based upon age - section 191 and schedules 3(d) and 4(d) in the Promotion of Equality and Prevention of Unfair Discrimination Act (4 of 2000); prohibits unfair age discrimination in employment in particular, section 6(1), in the Employment Equity Act (55 of 1998). The South African government post-democracy addresses differences which include social and economic inequalities due to systemic exclusion, such as class, race, and gender and undertook an array of policy reforms - amongst, Section 9 of the Constitution is listed in the Bill of Rights which is the foundation of them all. By doing so, it guarantees all rights to all members of society (South African Constitution, 2021). Chapter 2 of the Constitution, the Bill of rights is a cornerstone of democracy in South Africa. It enshrines the rights of all people in the country and affirms the democratic values of human dignity, equality, and freedom. Section 27, clause (1) protects the right of everyone to access social security and appropriate social assistance if they are unable to support themselves and their dependents. Furthermore, clause (2) suggests that “The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of each of these rights.

The vision of the National Development Plan (NDP) vision with regard to social development is that by 2030 South Africa would have a comprehensive system of social protection that includes social security grants, mandatory retirement service, risk benefits such as unemployment, death and disability benefits and voluntary retirement savings (The Presidency, 2012).

Below, policy approaches that regulate how the legislation finds perspective in the intended mandate have been discussed. The researcher identified the post-democratic policies as the study focuses on the years after the realisation of democracy by the government of national unity.

2.2.2 National Legislation approaches for Social Security

Policy pieces that seek to address the prescripts of the legislation as established and implemented by the South Africa Social Security Agency (hereafter referred to as “SASSA”) are as follows:

2.2.2.1 Social Assistance Act No. 59 of 1992

The main idea of the Social Assistance Act No.59 of 1992 is to provide a representation of social assistance to eligible people, in order to provide for the instrument for the rendering of such assistance, provide for the establishment of an inspectorate of the social assistance structures and to provide for all matters related to social assistance (Social Development, 2020). Moreover, since the Constitution of the Republic of South Africa was created, the Act's main idea was to provide for everyone that is unable to provide for themselves, and their families to have access to social security (Bill of Rights Chapter 2, 2021). Thus, individuals can receive appropriate social assistance, and by law, this legislation obliges the state to take reasonable measures within the Constitution.

2.2.2.2 South African Social Security Agency Act No. 9 of 2004

The South Africa Social Security Agency Act No. 9 of 2004 resolution is to be responsible for the establishment of the Social Security Agency as representative of the government and payment of social assistance to deliver for the potential organisation by the representatives of SASSA, and the provision of all services and matters connected therewith.

The efficiency of social security services requires unchanging standards and national policy for the efficient, economic and effective use of the limited resources available to the state for social security (South African Social Security Agency Act, 2004). According to this Act, the South African Social Security Agency, a schedule 3A public entity in terms of the PFMA (Public Finance Management Act) was established in 2005 to administer payment of social security to eligible South Africans.

2.2.3 An overview of the evolution of Social Security in South Africa

In 1928, non-contributory social pensions were introduced for Whites and Coloured people who did not have access to employment retirement insurance (Van der Berg, 1997). Age restrictions and a means test were then applied to pensions to make sure that only the poor were served (Lam, Leibbrandt and Ranchhod, 2010). Work-related retirement insurance was then meant for mostly the White population, therefore resulting in the percentage of the White population relying on social pensions remaining low, despite a more lenient means test. With the introduction of means-tested pensions and disability allowances in 1937, the foundation of an important social protection net was laid (Reddy and Sokomani, 2008). All racial groups received pension payments at last, although there was still unconcealed discrimination present.

For instance, the richest White pensions were five times more than the highest Black pensions when the nation became a republic in 1961 (Reddy and Sokomani, 2008). However, since democracy, SASSA has managed to extend social security to the Black population and addressed the socio-economic differences, and developed social inclusion of previously disregarded and poor populations (Addison et al., 2008). This meant that every individual in South Africa was now included when it came to receiving social security benefits; all they had to do was go and apply and submit the required documents to find out if they are applicable. These extended and social inclusion policies have made South Africa widely recognised and transformed through increasing its access to vulnerable individuals when it comes to its social security system (Dubihlela, 2014).

Upon realising that structural oppression had ended in 1994, the initial jubilation was immediately tempered by the importance of a strategy to address the past, in addition to future goals. This meant that adjustments in policy and administrative procedures, as well as rights problems, were required for social assistance (Reddy and Sokomani, 2008). In actuality, this entailed three important reforms: Adopting the developmental social welfare model (DSW); Recognising access to social assistance as a constitutional right; and the Child Support Grant's implementation.

2.2.4 An overview of South African Social Security

According to Koutronas (2018), social security is widely acknowledged as a vehicle for maintainable and economic development. Social security works as a poverty relief approach in both developing and developed countries. Social security's intention is to withstand the livelihoods of the elderly; thus, in South Africa, the old age pension grant that was introduced, reduced the rate of poverty (Booyesen, 2004). On the other hand, evidence has shown that social security is not enough to tolerate the lives people would desire to live as money is important to be able to afford the life you want. Hence, a majority of elderly people have continued to work even after they became eligible to apply for social grants (Bulose, 2020). Although Lund (1999) considers social pensions in South Africa as having a significant effect on poverty, it has been noted that households with an elderly person are more likely to receive greater assistance than those households who do not have an elderly person when it comes to lowering poverty. This is because the health of the elderly persons is usually taken into consideration; hence, they are a priority. However, there was a decline in the growth rate in 2020 and 2021 when compared to the previous years for elderly persons aged sixty and above. This decline was due to mortality

levels. Therefore, there are implications on the demand for social security and development services amongst the youth and adjusted plans for the elderly (SASSA, 2022).

South Africa is one of the first African countries to implement pension schemes (Pelham, 2007), which therefore then influenced other African countries in reorganising their pension systems. The major focus of these improvements is the need to expand the effectiveness and quality of these countries' somewhat ineffective pension systems to ensure that every elderly individual has got a basic income so that they can be able to survive, especially those who are not employed (Thovoethin, 2018). Some African countries, such as South Africa, Egypt and others, provide some form of pension and social security system for elderly persons. In South Africa, for instance, old-age pensions are provided even to those who were not in formal employment, whereas countries such as Nigeria lack a sustainable social security system (Stewart and Yermo, 2009).

In 2004, the pension scheme that was introduced in Nigeria for those employed mainly in the public sector, is still at the beginning, with some challenges in its implementation (Thovoethin, 2018). It is suggested that in many African countries, pension schemes only cover the formal sector of the economy, while most people work in the informal sector where there are no adequate pension schemes (Guyen, 2019). However, the population's ageing has obvious implications for the labour force and the status of older workers. Though the concept of older workers varies greatly, not only across regions and countries, it is also depended on the intent (Samorodov, 1999). The International Labour Organisation defines working age as being between the ages of fifteen and sixty-four. At the same time, the United Nations establishes sixty as the retirement age (Cheng et al., 2006). Age sixty is the recommended age for social grants, such as old age grants or pension schemes; this is to ensure that the individuals are financially stable and can still afford their basic needs.

Nevertheless, retirement is a complex endeavour that is influenced by a variety of factors due to these factors being intertwined (Sienaert, 2008). It is sometimes difficult to determine which factors are the most important. Because of the difficulties of retirement, many people are unprepared for the challenges they will face. Looking into the factors that influence elderly workers' labour-force participation, decisions are thus becoming increasingly important (Van Gameran, 2008); this is due to the need for financial security when they eventually stop working or kept busy. Financial reasons that allow for early retirement are frequently discovered to be a significant determinant of the decision at hand. However, due to lack of

financial resources, the elderly is more likely to continue working, and other factors such as health, may also pose a problem for the employability of the elderly (Quinn and Burkhauser, 1994). Older workers face an increasingly competitive labour market with high unemployment and few opportunities for those with a lack of education and training. They often live with extended families where their own resources can be a significant source of economic support (Lam and Leibbrandt, 2008); hence, they are usually hesitant with retiring early.

In the last decade, developed countries have increased the early exit of older workers from the labour force because early retirement schemes do not noticeably reduce unemployment and the costs of early retirement are the government's concern (Samandoraov, 2010). Most developing countries' labour markets carry over to old age. Previous employment is the most important predictor of the retirement pathway as older workers are divided into two groups: civil servants and formal private sector workers who generally stop working before they reach age sixty because of mandatory retirement regulations. Casual workers and the self-employed who are forced to work until a very old age due to poverty, will stop working primarily of poor health (International Labour Organisation, 2019). However, as a population ages into retirement, its primary source of income is pension income, family support, public transfers, financial and real asset holdings.

Therefore, implying that the social grants that have been created by the government, in particular the old-age pension and the pension fund schemes, do assist with individuals with basic needs, even though the threat of inequality has resulted in lessening the individual's ability to save for retirement. Nonetheless, providing adequate access to pension coverage is a serious challenge today, especially in developing countries, and it is likely to become even more difficult considering the rapid population ageing (International Labour Organisation, 2017). Nearly one-third of all people of pensionable age worldwide do not have access to a pension. In some regions, such as the Arab States and sub-Saharan Africa, legal coverage of the pension system is significantly lower, remaining at around 50% of the working-age population. Furthermore, those in low-wage jobs with lower incomes and shorter or interrupted employment careers, are inevitably at a disadvantage when it comes to increasing pension entitlements (World Employment and Social Outlook- Trends, 2018). This disadvantage is especially important for women who frequently face shortened or interrupted employment careers as a result of accepting a disproportionate share of family responsibilities, while also more likely to work in uncertain and informal jobs. As a result, gender inequalities in the labour

market have a significant impact on both women's wages and access to the pension system (International Labour Organisation, 2017).

Consequently, consideration must also be given to the situation of older workers in the informal economy. Regardless of country, most people in the informal economy do not have access to social security programmes such as pensions and the old age grant are usually not enough to sustain the entire family (International Labour Organisation, 2014). Therefore, most elderly workers are self-employed or work in the informal sector on a part-time basis. Self-employment accounts for more than half of the working elderly males and females. Most of the remaining workers are part-time, mostly in their early sixties, working as regular employees. Social security operates as a poverty relief approach in both developing and developed countries as it aims to sustain the livelihoods of the elderly. Social security has rapidly declined poverty among the elderly in the United States as people develop their retirement plans while they are still in the labour force market. In South Africa, the old age pension grant has reduced the incidence of poverty (Booyesen, 2004).

Nevertheless, evidence has shown that social security is not enough to sustain the lives of the elderly. Hence, a majority of elderly people have continued working even after they are eligible to apply for social grants (Bulose, 2020). Moreover, in South Africa, with the assistance of social grants such as old age pensions, they have assisted with slowly declining poverty levels. Lund (1999) considered social pensions in South Africa as having a significant effect on poverty.

2.2.5 How has Social Security in South Africa improved?

Although improvements have been made, levels of poverty are still high in South Africa, varying across the provinces even though South Africa has made necessary progress in broadening social assistance since 1994 (Statistic South Africa, 2018). A social security system provides an important safety net for the long-term poor population and the mitigation of economic shocks. Social grants can provide transfers for the most vulnerable population groups, such as the elderly, the disabled and children, while social insurance such as unemployment insurance provides benefits to workers who lost their jobs (Leibbrant and Woolard, 2010). Non-contributory cash transfers are important income support for poor households. As much as the social security system was developed under Apartheid as a welfare state for White people, it was then expanded under social and political pressure to include other population groups (Pauw, 2007). Thus, since post-Apartheid, the system has expanded

markedly, with a large increase in the take-up of disability grants and child support grants, and old age grants (Mackett, 2020).

After Apartheid, South Africa developed a substantial social security system with a wide coverage of the South African population. Social Assistance Act of 1992 extended social security measures to all South African citizens (Triegaardt, 2005). Social security in South Africa does not only aim to reduce poverty but to also increase investments in health, nutrition, and education to increase human capital to accelerate economic growth and development.

The social grants programmes are reaching close to nineteen (19) million beneficiaries and around half of all South African households in 2023, indicating that social grants have greatly contributed to reducing poverty, and inequality, and remedying the long last effects of the Apartheid era (SASSA, 2022-2023). Nevertheless, there is still a lack of social protection system. Social security and social assistance are mainly for children and older people (individuals who are in need). However, the main challenge for the social security system has been to ensure that the poverty line has been lifted. Many South Africans, particularly those at the bottom end of the income distribution, are unable to make voluntary contributions to medical plans and/or retirement funds, leaving coverage gaps (OECD, 2020). As a result, social cash transfers—both conditional and unconditional—have emerged as a key tactic for battling poverty and fostering social advancement.

Previous studies have shown that the number of beneficiaries has steadily increased from around 2.5 million people in 1998 to roughly 11 million in 2006, and reached 17.5 million in 2017 and 2018 (SASSA, 2018). Thus, the coverage of social grants has improved with the combination of policy changes, outreach campaigns to raise awareness and service delivery improvement. The Social Assistance programme, which accounts for 96.5 % of the overall departmental budget, dominates the Department of Social Development (DSD) election. Social Assistance increases have currently reached R253.8 billion (National Treasury, 2023; Estimates of National Expenditure for 2023, Pretoria). The emphasis is on providing income support to socially vulnerable groups such as the elderly. Old-age grants, which have a grant allocation of R99.1 billion in the current fiscal year (ibid), have seen above-inflation increases, i.e., 2.5% real growth.

2.2.6 Approaches for the administration of Social Security

There have been many campaigns that have increased the awareness of social grants, and these have resulted in progress as currently there are many more people now able to access social grants (Ngcobo, 2021). The process of applying for social grants has been standardised, the process for the application takes less than before and also the lines at the SASSA offices have decreased. Although there have been improvements, there are still challenges that are slowing the process of distributing social grants. For instance, some of the challenges are the issue of documentation as some citizens do not have access to them, thereby making it hard for them to apply for social grants. SASSA has also faced challenges such as not having a functional paying system to give out social grants. However, after some time the representatives of SASSA removed the Cash Paymaster Services and gave the task to the South African Post Office. Mzekandeba (2018) states that the problem with the recent SASSA swap to the South African Post Office from Cash Paymaster Services, many recipients are still having problems collecting their monthly grants due to ongoing technical issues with their South Africa Post Office cards; hence, they have difficulty accessing their grants at the post office. Also, when their cards do not work, they are told to leave as there is no money for them. Therefore, this is inconvenient for them as most of them have to travel long distances to receive their money.

2.2.6.1 Social Grants and Cash Transfers in South Africa

South Africa is known to have one of the most developed social security programmes in Africa, which are regarded as income-based (Reddy & Sokomani, 2008). South Africa has got a variety of social security grants such as Old age pension – which is mainly for elderly persons who are above the age of sixty; Disability grant – which is for elderly and under-sixty persons who have got a mental or physical disability that prevents them from being able to do things for themselves; Child support grant – this grant is given to the primary caregivers of children under the age of eighteen; Foster Child grant- grant was given to care legally appointed foster children; Care dependency grant- this grant is for primary caregivers of children with severe disability; War Veteran grant – this is for a disabled veteran of World War 2 or the Korean War; and the last grant is the Grant in aid which is for those receiving grants but are unable to take care of themselves, therefore have to pay a caregiver and for disabled elderly persons (SASSA, 2018).

Barchiesi (2011) further explains that for the recipients to be able to receive their social grants, they need to have a national identity document (ID) or be a permanent resident in South Africa. Meanwhile, there is a high percentage of unemployment and poverty within the country, and also with the households in South Africa growing rapidly, a number of people are dependent on the social transfers to maintain their livelihoods. Since many people are dependent on social grants, the number of recipients has increased from 2003 to 2018 (Statistics South Africa, 2020). Cash transfers can be referred to as the direct provision of money to an eligible person from the government aiming to reduce vulnerability and poverty (Woolard & Leibbrandt, 2013). So, cash transfer programmes are known to be a social protection policy that can provide regular cash payments to families that are in need with the purpose of reducing poverty. They are the main source of income that the household is dependent on to be able to afford basic living needs.

In countries that are still developing, cash transfers have become one of the common effects. For instance, in India, social security is an unconditional cash transfer which is aimed at the elderly and the poor persons, suggesting that the programme has assisted the elderly people (Bulose, 2019). Furthermore, access to the grant has led to numerous improvements among the elderly by increasing physical and emotional well-being and boosting household food expenditure.

Cash transfer programs have increasingly generated a huge impact on global development goals, known as the Sustainable Development Goals (SDGs) which are to create jobs and reduce poverty rates in the country by 2030 (Statistics South Africa, 2019). Cash transfers are also noted as the cornerstone of poverty alleviation strategies, especially with the implementation of a child support grant that aims to reduce poverty among children under the age of eighteen years old. This child support grant is very necessary as it is consistent and dependable and usually the source of income in the household (ILO, 2016). Also, social grants such as old age pension and disability in South Africa are some of the social security programs that play an important role in reducing poverty and promoting social development for the elderly people (Social Development, 2021). Thus, all cash transfers are ultimately a poverty measure, helping elderly people, disabled people, migrants, children and single parents.

Social grants do not only reduce the recipients' level of poverty but also limit the possibility of them falling below the poverty line. Burns (2005) states that old-age programs have a positive impact as they explored the South African non-contributory social pension and

found that it did have an impact on poverty. Even though the old-age pension is given to one individual, it is shared with other family members because some family members are not working as unemployment is high in South Africa (Ralston et al., 2016). Nevertheless, pensions play a pivotal role, especially in closing the gap in unemployment as the elderly people can take care of their families with the little income they receive from the government.

2.2.7 Challenges faced by Social Grant recipients

The old-age pension is known as a pension income that meets all the needs of the elderly. Nonetheless, in most countries, social security programs have gaps which need to be investigated for the extension of social protection to take place due to the issues they are facing, as they not only affect certain countries but the whole world. The old-age pension is known to be sufficient to maintain the family of the recipient in health and decency (ILO, 2014); hence, it is known that in many African households, pension income seems to be a small amount as it is spent on necessary aspects, such as food, health and education.

The other challenge is that people in rural areas or poor communities are excluded from social transfer programmes due to the lack of coverage among older persons. And also, older people who have reached the eligible age for social grants, are still not receiving old-age pensions while many still consider the grant to be inadequate as they are not able to afford all of their basic needs (ILO, 2000).

2.2.8 Intervention done by SASSA to reduce challenges for social grant recipients.

SASSA has implemented various digital transformations to be able to improve its efficiencies and effectiveness (SASSA, 2022); thus, suggesting that there has been an improvement in the past year. For instance, they have created an online grant application which will help individuals who are unable to go to the physical offices. Furthermore, SASSA has upgraded the digitisation and automation of business processes to position the organisation within the developing technological topography which will assist with its administration; strengthening the management of SASSA's payment partnerships to ensure that social grants beneficiaries receive their grants at the right time and place; building management capacity for an efficient and effective organisational environment and improving organisational efficiency and governance (SASSA, 2022).

2.3 The pension system in South Africa

Since this study focuses mainly on social grants for the elderly people, it is very necessary to know that old-age pensions and private pensions are the two primary sources of income for the elderly in South Africa (Ralston, 2016). South Africa has three pillars that are associated with the social security system, including social assistance programmes funded by the government. This includes social grants given to eligible beneficiaries, primarily the elderly, people with disabilities and child carers. More than 3.5 million elderly people, 12.5 million children, and over one million people with disabilities receive regular income assistance through this programme (Inter-Departmental Task Team on social security and reform, 2012).

Secondly, mandatory social insurance plans are funded by employee and employer contributions that protect wage earners and their families in the event of unemployment, disability, occupational disease, retirement or death. South Africa lacks a mandatory public pension and insurance system that covers all workers (Inter-Departmental Task Team on Social security and retirement reform, 2012). However, it has established social insurance schemes that protect workers in the event of short-term unemployment (the Unemployment Insurance Fund) or if they are victims of an occupational disability or illness (the funds established under the Compensation Fund for Occupational Injuries and Diseases Act - COIDA and the Occupational Diseases in Mines and Works Act - ODMWA) (Inter-departmental task team on social security and reform, 2012). The Road Accident Fund (RAF) is a statutory third-party insurance scheme for motor vehicle accident victims. The RAF also includes additional private retirement and insurance plans. Many employers and unions set up mandatory funds for their employees or members. Income earners can access contributory earnings-related pensions through a variety of schemes. These are broadly classified as group schemes of various types that are accessed through an employer or industry arrangement, and individual products that underwrite applicants for insurance/risk-related benefits (Inter-departmental task team on social security and reform, 2012).

According to Lloyd-Sherlock (2014), many South Africans rely on the old-age pension funds because they are unable to save enough money for retirement. Social pension transfers have two objectives. They first seek to lower the danger of damaging impact shocks in the short term and to offer a safety net. They also seek to give a tool for redistribution to lessen inequality across nations.

South Africa has not made any progress regarding mandatory pension insurance. Instead of benefitting from potential savings during work life, retirees often tend to go back into the old-age grants system; therefore, the social surety system which is based only on old-age grant does not protect financial risk that is associated with longevity and old-age income losses (Van der Berg, 1997).

Along with New Zealand and Ireland, South Africa is one of the few nations without a requirement for either public or private pension insurance. Pension coverage is insufficient. The precise number of formal employees who are covered by retirement saving arrangements is difficult to determine (Antolin, 2008). Firms and trade unions have set up retirement savings and insurance systems for their employees and members in the absence of required pension insurance (Amaglobeli et al., 2019).

The largest occupational pension fund is the Government Employees Pension Fund (GEPF). It addresses government employees' retirement, death and disability benefits. In 2018, the GEPF paid payments to 450 322 pensioners or beneficiaries and collected contributions from 1.2 million active members. Members who have contributed for fewer than ten years receive a lump amount at retirement, whereas those who have contributed for more than ten years and have reached retirement age receive both a lump sum and a monthly pension (annuity) (GEPF, 2018). In addition, employees leaving the public sector are not required to transfer their accrued contributions to another pension system to withdraw them.

Plans for work-related pensions are available to employees in the private sector. The extent of coverage varies according to a worker's salary, the industry in which they work, and the level of unionisation therein. Low-wage employees are not covered (Department of Social Development, 2016a). Despite the limited coverage, self-employed and unorganised employees are allowed to contribute to private pension schemes. There are forty (40) private sector negotiating councils, and twenty-nine (29) of them provide savings and insurance plans for almost 2.5 million workers. Many savings-retirement accounts, also known as provident funds, are governed by unions.

2.3.1 Old-age pension in South Africa

The old-age pension was first developed in 1928 to benefit only White and Coloured people. However, in 1944 some Black people were then included but then eventually in the early 1990s, more Black people were included in South Africa (Devereux, 2007). Old-age

pensions are only meant for South Africans with a legal Identity Document (ID) that also meet the means-test requirements. Old-age pension in South Africa is one of the oldest social security systems in Africa and it was first introduced in South Africa to assist older people who do not have social insurance. The old-age pension plays a vital role in the old-age support system through its potential to reach vulnerable individuals (Sekhampu, 2011). The pension income helps to sustain households affected by extreme poverty and vulnerability and facilitates economic and social development (Ardington & Lund, 1995). The state's old-age pension is the second-largest social grant in terms of the number of recipients but it is also the largest grant when it comes to the monetary cost. Currently, the number of beneficiaries receiving social grants in South Africa is 18 572 195 individuals (SASSA, 2022), indicating that there has been an increase in the number of people receiving social grants, and this is mainly because of the old-age pension, grant in aid and child support grant (SASSA, 2022). However, there has been a slight decline in the War veteran grant and disability grant, and this is because most of the individuals who were involved during the war, have passed on.

Social security for elderly people has grown in many developing countries – the purpose of old-age pension is meant to protect the elderly economically in retirement or to contribute financially to households in poorer countries (Bloom, 2011). Pension exposure eligibility is positively associated with better health but the patterns depend on the health outcome. More specifically, it was found that being eligible for the old-age grant is associated with better general health, particularly influencing aspects of self-reported disability. The processing of applications for the old-age grant takes about thirty (30) working days and ends with the application being either approved or declined. If an application is declined or refused, an applicant receives a letter explaining the reasons for the refusal and how he/she can appeal the outcome.

Many of the pension participants are employed in the public sector, and even though the private sector also offers working pension systems, it does leave out the majority in the informal sector. Currently, the old-age pension is R2 080 per month as of 1 April 2023 for beneficiaries between the ages of sixty and seventy-four. As from the 1st of October 2023, an extra R10 will be added to make it R2 090 (SASSA, 2023). According to the South African Social Security Agency (2016), 1.9 million elderly people in South Africa now receive non-contributory pensions. The establishment of South Africa's social safety net is its social pension system, which makes it therefore one of the most inclusive and generous when it comes to developing countries.

2.3.2 Challenges by the older person on old-age pension

The challenges that older people usually face is that the old-age pension is not enough to buy food and pay for school fees top up, including healthcare. As people grow older, they also have challenges when it comes to physical and mental capacity, and without any sort of income or work, older people tend to be more dependent on others for their survival and have a greater need for healthcare services and domestic help. However, WHO (2022) has stated that improving mental and physical well-being among older persons by delivering accessible, affordable, and safe community-based care requires a competent workforce, appropriate laws and funding.

Most elderly people in developing countries do not have access to social protection. Nonetheless, in most developing countries, there has been huge progress such as the extension of the pension system coverage (ILO, 2017); therefore, most of the developing countries will have the old-age pension systems which means more elderly people will be covered. Moreover, the old-age pension will address a gap for poor people, especially women as they are the caretakers of the household. But more importantly, the households that depend on the social pension the most are not only the Black population group, but also other population groups, such as the Coloured and Indian groups (Biyela, 2019).

2.3.3 Impact of old-age pension on elderly persons

Old-age pensions can have a negative effect on the labour supply of working adults who reside in pension-receiving households. Even though, Posel et al. (2004) argue that the social pension can also affect the propensity of household members to migrate to find work, which acts as a positive supply response to the receipt of a social pension.

Recipients of the Older Person's Grant (OPG) share their pensions within the households. Estimates indicate that one grant reaches up to six persons in a recipient's household. Family structures in South Africa are fluid and often multi-generational rather than nuclear, which is largely due to the segregation policies of the Apartheid era and high HIV/AIDS prevalence (Kelly, 2012). An HIV/AIDS prevalence rate of 18 % among the working-age population leads to many people having chronic illnesses and disabilities. Older persons often raise their grandchildren because their parents may have passed away due to HIV/AIDS-related illnesses. In such circumstances, the grants serve as a reliable source of income and are shared within large households. Compared to non-recipient households,

households in receipt of public old-age grants have higher shares of expenditure on food and education.

2.3.4 Comparing Social Security in Africa and Western countries

2.3.4.1 Social Security in Western Countries

According to Joseph (2012), social security in America was mainly created to provide income security for older persons. It was meant to assist and compensate for limited job opportunities available for older people. The intention for having social security in America was to close the financial gap which has been caused by the need for American workers to move around to find a better job. The United States of America Social Security Act of 1935 introduced a global retirement, survivor and invalid scheme. The Act developed much of a basic structure but the amendments to the Social Security Act of 1939 shaped it differently. The Social Security Act of 1935 made among other provisions, federal subsidies to Old Aged Assistance as it was a programme of grants-in-aid that made provision for cash payments to aged-needy people. However, Old Aged Insurance was developed to create a system of contributory old-age insurance where retired workers received lifetime benefit payments that were based on the total value of contributions (Joseph, 2012). It was funded through a combined tax system where both the employer and the employee made contributions. Furthermore, in 1977 the American Social Security Act made changes to curb concerns about social security viability; the changes were made with regard to the benefit computation rules and increased tax rates and taxable earnings base.

Furthermore, in 1983 more changes were made, such as raising the normal retirement age; however, because of these continuous changes, the Advisory Council on Social Security indicated that the long-term financial conditions for social security had worsen. In addition, Chile and the United States, are facing insolvency of their social security system which suggests that the population is growing, and their social security systems have to pay extra benefits compared to low levels of revenue (Stewart, 2009). Furthermore, Chile's social security has also undergone changes which included broadening the allowable investments and introducing a choice of several types of pension funds; this new system has some advantages as it allows workers to contribute to the new defined contribution account to the tune of at least 10% if not less than 20%, suggesting that these contributions will assist in helping the individuals have a better pension income when they decide to stop working (Wiatrowski, 1998).

2.3.4.2 Social Security in Africa

In most African countries, social security is one of the most essential policy instruments for governments to redistribute wealth, combat poverty and to also reduce inequality between various types of society (Nhlangulela, 2021). Thovoethin & Ewalefoh (2018) take a critical look at the nature of old-age pension schemes in some African countries. They observed that while most countries in the global north take social security seriously, especially as it relates to the aged, in most countries on the continent of Africa, social security schemes are taken for granted. In sub-Saharan Africa, the current social security schemes are extremely marginal both in terms of the percentage of the labour market that is covered and the size of pensions that are received. For instance, in many countries in sub-Saharan Africa, their social security programs have a very modest effect on poverty alleviation. The biggest social security program for older persons in sub-Saharan Africa is part of the occupational pension schemes; however, these only cover people who have worked in the public sector, state enterprises and large private firms in the modern sector (Stewart, 2009). Nevertheless, there are a few countries such as Botswana that has a universal social security program. For instance, in Botswana, a pension scheme for all residents over the age of sixty-five exists; in South Africa, there is a means test benefit for women aged sixty and above, and for men aged sixty-five and above – the main idea for social security in South Africa is to extend coverage, especially to elderly persons that are low-income earners. This means not only assisting those who are low-income earners and have worked in the public sector but also those who have worked in the private sector. The South African social security and retirement system was initially developed from its historical existence and have been used as a poverty alleviation tool (Leibbrandt, 2010). The main goal has not been reached yet to lower poverty in other developing and middle-income countries, even though there is progress to close the poverty line.

In Botswana, social security is relatively not well developed, and the emphasis has been placed on meeting basic needs by providing adequate social service infrastructure (Nhlangulela, 2021). Many people continue to live, work and grow old in rural settings and rely on their extended family to care for those in need. Even though the government has recently established an old age pension for all elderly people above the age of sixty-five, they not only cover employees in the public and the private sector but includes also local government employees whose service is considered to have been permanent and pensionable.

Lesotho, without appropriate national social security schemes, has requested South Africa to arrange for its former migrant workers to receive South African old age pension and disability pensions since they have contributed to South Africa's base through income tax. Olivier (2013) further states that Lesotho did establish its own social security system in 2004 to help those who are in need, and it mainly focused on the elderly people who are seventy and above. Additionally, Lesotho does not use the means test for eligibility, but they have decided to use universal pensions.

Zimbabwe lacks a clear social security system and instead has a series of disjointed programs governed by several laws (Nhlangulela, 2021). Since Zimbabwe inherited the British colonial social security system (that is exclusive), social security was a privilege; hence, soon after independence, addressing the imbalances of the colonial era became a priority. Therefore, there was post-colonial introduction of national social security in Africa (Nhede, 2016). However, Zimbabwe introduced social security schemes in 1994 to provide social cover against old age, disability and death. Nonetheless, the national social security policy has remained exclusionary, and it is viewed as discriminatory in that to date, it provides cover only to those who are in formal employment, for members of the public service and uniformed forces (ILO, 2018). As much as it was meant to be inclusive, limited coverage which has become a major cause of concern, has left out the poor and those from the informal sector whose percentage currently cannot be ignored as it surpasses that of the formal sector by a wide margin.

2.4 Improvement of reducing poverty made by social grants.

Having access to social grants allows people and their families to avoid deprivation and has a marked positive effect on consumption and welfare. The cash transfers in South Africa not only reduces the poverty gap, according to the household survey data, the social grants in South Africa support development which includes poverty reduction, improved levels of nutrition, health and education for grant recipients and their children (Samson et al., 2004). The idea for social transfers is to improve the quantity and quality of food consumption and nutritional status, including lowering the number of morbidity and stunting (Devereaux, 2001). The improvements in nutritional status are associated with social grant receipt and developmental outcomes. Furthermore, Stokes (2007) argues that the age of receiving grants was equalised (previously, women got grants when they were sixty years old while men were at sixty-five). However, currently both genders qualify for old-age grants when they reach the age of sixty in South Africa.

2.4.1 Working beyond retirement age

The ageing of the population, which has already happened in many countries and will be a feature of demographic change throughout the world in the coming decades, has resulted in older people participating in or wanting to participate in the paid labour force (Samorodov, 1999); the purpose is to provide for their families and maintain their current lifestyle. This includes older people who are working and have not yet reached the standard retirement or pension age. Older persons continue to work for the same reasons than younger people do (Muller, 2005). Consequently, the active participation of older people in society and development is based on allowing older people to continue contributing to society. The contributions of older people extend beyond their economic activities and into their roles in families and communities.

At first, the anticipated increase in the average workforce age may appear small and only slightly relevant to labour market dynamics. However, an ageing workforce may have several implications for labour markets that go beyond the sustainability challenge posed by the growing group of retirees (Sienaaert, 2008). For instance, the average age of people in the labour force is higher, reflecting the fact that older workers (fifty-five to sixty-four years old) will make up a growing proportion of those employed or looking for a job. Preferably, older people should be able to continue working for a living for as long as they want and can do so productively, suggesting that new work arrangements and innovative workplace practices that help sustain working capacity and accommodate workers' needs as they age can be developed (Peterson, 2010). Peterson (2010) further states that people do not have to stay in the same job for the rest of their lives; they simply must remain employable. Older workers can change occupations or professions to better accommodate changes in their physical strength and cognitive abilities. Part-time employment can also be encouraged for older workers.

Lam (2012) states that in developed countries, employment for elderly persons and retirement has changed dramatically in recent decades. However, the mandatory retirement age in most countries means that people must leave the paid labour force when they reach a certain age, usually sixty or sixty-five. Nevertheless, early retirement has become the norm in many high-income countries with people leaving the labour force well before reaching the statutory retirement age (Economist, 2006a), whereas in many low-income developing countries, the concept of retirement, let alone early retirement, does not exist. This is due to the retirement

age being meaningless because people were never employed in the formal economy, do not qualify for a pension, and must continue to rely on work as their sole source of income.

On the other hand, for ageing populations, many countries have implemented policy changes to prevent older workers from leaving the labour force too soon and instead encourage longer working lives to keep pension systems financially viable (Lam, 2012); This is due to elderly people not wanting to end the routine that they are used to; however, in most cases it is because of income security. Working past the normal retirement age, either by continuing in the main career job or taking on a less demanding bridge job, is also becoming more common (Fisher & Chaffee, 2016). However, the nature and extent of older workers' labour force participation are influenced by a variety of factors, including the labour-market structure, the changing nature of jobs, the overall demand for labour in an economy, the type of skills required, the availability of training or retraining for older workers, narratives about older workers, and assumptions and stereotypes about older workers. The certainty is that the majority of South Africans do not retire securely. As a result, they have few options in retirement, such as lowering their standard of living or working past their desired retirement age.

However, labour force participation levels for those aged fifty-five to sixty-four are quite low when compared to the primary working-age population, owing to policy disincentives to work past the age of fifty-five. Pension plans are frequently structured in such a way that it does not make sense to continue working once you reach the minimum retirement age, which is often in the mid-fifties (Muller, 2004). Therefore, once individuals reach retirement age, they are entitled to receive pensions which replace the share of their former salary.

Delaying retirement would also increase workers' lifetime earnings and retirement savings and improving their financial security in later life (Johnson, 2005); therefore, this implies that working longer, increases income security in old age. Workers who delay retirement, earn more money, receive more social security benefits and accumulate more wealth in employer-sponsored pension plans. Therefore, when workers eventually decide to retire, they will have saved retirement savings. Rather than leaving the labour force directly from employment, many older people are now changing from full-time work to part-time work that serve as bridges to retirement (Mermin, 2007). This allows the retired workers still earning some form of income instead of depending solely on government pension schemes.

Social pension schemes such as social insurance cover mainly the employed people. It is effectively occupational insurance because membership is conditional on contributions by employers and employees, and provides for private retirement schemes whilst social assistance provides grants such as state old-age pension (Thovoethin, 2018). However, Bredenkamp (2002) states that the majority of those in formal employment are covered against most contingencies. Another reason for older workers not wanting to leave their employment could be because they may have grown familiar with high wages and benefits and may be slow to adapt to new realities.

The South African government has developed a poverty-alleviation program for elderly persons. The government developed such programs as the older person's grant, the disability, the child support grant, the War veteran's grant, the care dependency grant and the foster care grant (Joseph, 2012). South Africa has made progress in expanding social security and improving social grants that are the government's instrument to reduce poverty. The government has created the state old-age pension and pension grant to assist the elderly persons, which are being supported by both public and private sectors (Devereux, 2007); hence, these grants for elderly people are to help maintain their lifestyle and be able to afford basic needs. In 2017, the older person grant had the second highest number of beneficiaries of any social security in South Africa, 3 369 513 recipients.

Social pensions have a role to play in closing the old-age security gap for those who are not covered by pension contribution schemes upon leaving the labour market. The lack of efficient social security systems that have been identified in the large informal sector, and the pace at which the population is ageing in countries such as South Africa, indicates a huge concern about these countries' inability to provide old-age income security for everyone (Guyen and Leite, 2016). Nevertheless, for the elderly population in South Africa that are working, the pension savings scheme is mandatory depending on the economic sector they are involved in. This is aimed at ensuring that older persons are provided with social security so that they can sustain themselves. In addition, older people are engaged in informal economic activities such as domestic work to make extra cash (International Labour Organisation, 2016). This is usually prevalent in both rural and urban areas as they might engage in additional economic activities, even though they might receive old age pensions.

South Africa has a high social security level for a middle-income developing country, but it is inadequate to provide for the most vulnerable and the unemployed (Organisation for

Economic Co-operation and Development, 2019). The social security system still is largely reflecting the historical needs of the vulnerable White population group under Apartheid, among whom unemployment was minimal, given their privileged access to jobs and education. However, many countries have now made efforts to expand the coverage of contributory schemes and establish non-contributory schemes to ensure basic income security for all old-age people (International Labour Organisation, 2014). The cover does not allow them to make ends meet as the coverage is low.

Most workers in the informal economy face challenges such as income security in old age unless sufficient efforts were made to extend coverage through non-contributory pension schemes (International Labour Organisation, 2014). Deneys (2019) states that the social security measures such as old-age grants, housing for the elderly people and adequate health care facilities should therefore be put in place to provide protection to vulnerable people in the country. People who have been dismissed from work after reaching an aged or normal retirement age are faced with challenges such as poverty, which is already an ever-increasing reality in South Africa.

2.4.2 Discrimination in the labour market

According to Burn (2020), intersectional discrimination against older people is also common, in addition to the various forms of age discrimination experienced by men and women. Older people with disabilities may face discrimination based on multiple and intersecting discrimination. This also includes the individuals' race, a person's level of education and rural or urban location when it comes to discrimination in the labour market. Nevertheless, the South African labour market is central to inequality with widespread low pay in unstable work, with a small proportion of workers earning extremely high wages (Byrnes et al., 2019). Despite legislation aimed at addressing inequality in the workplace, women (particularly, Black women) in South Africa continue to be paid less than men for doing the same work. However, intersectional discrimination is contextual, and the grounds for multiple discrimination that older people face are numerous and potentially limitless.

South Africa, therefore, introduced the Employment Equity Act as part of legislation designed to address entrenched racial and gender inequalities. Through Section 27 of the Act, firms are required to report on the representation and remuneration of their workers by gender and population group (Espinoza, 2019). However, in the last decades there has been no change as a proportion of women are still looking for employment; they are less likely to be employed

when compared to men, especially with better pay (such as managerial positions). Wonci (2019) states that the Employment Equity Act, which has proven to be timid and lacking in bite, prohibits workplace discrimination based on race and gender. The purpose of this Act is to promote equal opportunity and fair treatment in the workplace. Unfortunately, many businesses have seen this as causing a great deal of rigidity in the labour market, and it has been argued that it leads to companies “looking for a one-legged black female” (Shepherd, 2013).

Decisions to set retirement ages or to terminate an employment relationship at a specific age or because a person is becoming old are usually based on assumptions about the individual’s abilities, composition of the employer’s workforce and whether older workers will belong (Byrnes et al., 2019), suggesting that age does play a factor when it comes to discrimination in the labour market as the employer is questioning the individual’s capabilities. Younger persons will not necessarily be provided with better opportunities as older people are still working in their current jobs.

Different retirement ages have been established for men and women, with men usually retiring at a later age than women (Shepherd, 2013). These may have been motivated in some cases by a desire to reflect women’s double burden of unpaid domestic work and work in the paid labour force, or by the fact that in some countries, women become eligible for pensions at a younger age. Since women make up most of the elderly, special consideration should be given to their concerns and rights as they age. Women are frequently discriminated against in the workplace, and the level of discrimination often worsens as a woman ages (World Health Organisation, 2007). Even though female life expectancy outnumbers male life expectancy by several years, many countries still have lower retirement ages for women than for men, which helps to explain the high labour force dropout rate for older women workers (Organisation for Economic Co-operation and Development, 2014). However, the irony is that many women continue to work and are actively engaged as they age.

2.4.3 Gender and Social Security in South Africa

Social security plays a role in gender inequalities in different ways when it comes to gender-specific vulnerabilities (Hochfeld, Plagerson & Stuart, 2006); for instance, women experience poverty more than men even though they are the ones who make up a growing proportion in the labour market, yet their salaries remain low when compared to men. Consequently, Plagerson and Ulriksen (2015) argue that women that are still working are rarely

direct beneficiaries of grants; however, one of the positive outcomes is that these grants take care of children, elderly people and those who are ill or disabled. Besides, these grants do give women the ability to make decisions when it comes to their household and generating other income activities. However, social grants support traditional gender roles and leave women in a lesser position in society (Patel, 2015); hence, social grant cash transfers can improve women's control of household spending. The life expectancy of women is higher in both developing and developed countries but the ageing process is faster in poorer nations. Older women remain invisible in most policies, especially in developing countries where they form most of the ageing population (Samorodov, 1999).

In the case of old-age pension, the pension was known to be pro-female bias as it was paid to women who were sixty years old and above, to men, it was sixty-five years and above (Plagerson and Ulriksen, 2015). But the age eligibility changed for men in 2010 and was also set to sixty years and above, to meet the criteria for gender equality in South Africa; nevertheless, more women receive old-age pensions compared to men because they live longer than men (Lund, 2005). This suggests that social security does have a positive impact on women, not only in terms of reducing poverty, but also because they take care of their health. However, social security in South Africa is not entirely meant to support the well-being of women just because more women are recipients, it is because women are resourceful in running a household, and taking care of the children.

It seems like African societies are being asked to cope with population ageing with neither a comprehensive formal social security nor a well-functioning traditional care system in place (National Research Council, 2006). This means that the demographic and population ageing present both challenges and opportunities, globally; thus, these need to be addressed well regarding policies about ageing. Furthermore, governments in developing countries are challenged to scale up their efforts in preparation for the global ageing phenomenon.

Most older people reside in rural areas where social infrastructure is lacking; they are excluded from the development process in general, and they are not covered by government social security (International Labour Organization, 2011). Most developing nations have also failed to successfully combine ageing issues into their development agendas because older people still make up a smaller percentage than the other age groups below the age of sixty years; hence, the developmental focus has been mainly on the young age groups. Lack of funding makes it more difficult to mainstream ageing policies that address problems and the

effects that ageing has on the population. The ability to develop an inclusive society where older people are part of the development process on equality with younger age groups in society, is impacted by other competing social problems and limited resources (Walsh, Scharf and Keating, 2017). These societal challenges limit efforts to address ageing issues in a way that includes older people in wider national policy.

2.4.4 Geographical context (rural/urban areas within South Africa)

According to Ardington (2008), in many parts of the developing world, rural areas show high rates of unemployment and underemployment. Understanding what prevents people living in rural areas from migrating to find better jobs, is central to the development process. This issue is especially relevant in South Africa, where differences in earnings and employment rates between rural and urban areas are large and persistent. Most internal migrant workers stay in the same job for many years because of the demands of their jobs. Most of them only visit their families on weekends because they live a long distance away and the cost of travel is prohibitively expensive (Motjuwadi, 2013). For instance, individuals from the Eastern Cape tend to look for jobs in Gauteng as there are better work opportunities; however, they return to their hometowns only once a year when they are on leave, and then they must renew their employment contracts for the following year. As a result, migrant workers exist in two worlds at the same time. They never create a sense of stability. Their lives are jumbled.

SASSA (2022) has further indicated that from 2016 to 2021, there was an estimated net immigration of 1.02 million in 2021 with individuals settling mainly in Gauteng, followed by Western Cape because of the job opportunities, superior amenities and other economic activities that the two provinces offer. As a result of the migrant workers' incoherent existence, it is reasonable to assume that such experiences will have a negative impact on their life satisfaction and adjustment to retirement (Clegg, 2002). Many of them have succeeded and joined the ranks of the professional and middle classes; however, many Black people continue to migrate to escape rural poverty, and many Black people retain their rural homes as a safety net or retirement ideal. Simultaneously, the White middle class has become almost entirely urbanised, and even White commercial farmers have strong ties to the cities. In the urban labour market settings, the rural labour market participant is likely to be the most vulnerable (Atkinson, 2014).

Since women are usually distributed differently across economic sectors than men, their arrival in receiving regions is expected to have a different impact on the non-migrant population

(OECD, 2013). This is the reason female non-migrants are more likely than men to be affected by in-migration as there are not many jobs for them. Apartheid was designed to keep most Black people in their former homelands, which were mostly rural and lacked economic opportunities. Therefore, South Africa demonstrated an uneven development profile that favoured urban areas, resulting in an overconcentration of wealth assets, purchasing power, economic activities and many other services, while rural areas were neglected (Ajaero & Onokala, 2013). Reflecting on the White-controlled government's need for cheap migrant labour, primarily male, to support mining and industrial development, for the government it was a political concern about the permanent rural-to-urban migration of this disenfranchised population.

The fact that rural people continue to migrate, even though their employment or unemployment prospects are similar in urban and rural areas, demonstrates the extreme desperation of rural job seekers. Many elderly Black households are impoverished. Access to state old-age pensions, on the other hand, significantly reduces the likelihood that such households fall into the lowest spending quintile (Lam & Leibbrandt, 2008). Pensioner households have better access to services and are more satisfied with their living conditions than non-pensioner older households, especially since pensions are the sole income, particularly in rural areas.

2.4.5 Household members dependent on elderly person who is a recipient of social grants/social security

According to Matlakala (2003), old-age pensions and disability grants have a major impact on the income of households, especially those who are poor. Many of the elderly people in South Africa who are depend on grants have alleviated poverty but there are still other elderly people who not receiving the grants, yet they are in the eligible age. The grant is given to the individual who frequently supports the entire household (Moller & Devey, 2003). Some elderly members of the family are the only ones with a salary sufficient to support the entire household due to high unemployment rates throughout the nation. Even though social security is known to provide for the elderly people, but for some households, it also offers benefits to their dependents who may include the parents, children and the grandchildren (Barone, 2023). Spindler (2019) states that one social grant is able to reach up to six people that are living together in the same household and that children who live within a recipient's household are known to have better weight and height for their age. Therefore, children who are living with their grandparents have better health because the grandparents have taken the initiative to invest

into their education; South Africa's school attendance have a slight increase due to the grandparents' old-age grant interventions (Bulose, 2020). Also, social transfers in this instance, may not be capable of properly satisfying requirements, raising questions about the scope of social security coverage as most of the family members' health and food expenses are covered by pension money (Ferrarini et al., 2016).

2.4.6 Poverty relief for the elderly in South Africa

South Africa's dedication to elderly people as the main group for service delivery is rooted in the implementation of a developmental approach to social security that promotes social development by combining social interventions with economic growth (Kruger & Lombard, 2009). Therefore, with the new democracy, it was very essential to protect the human rights of older people and to terminate all forms of racial discrimination and inequality in government-funded services. Despite global increases in living conditions over the past few decades, poverty is still a significant issue in developing countries. Poverty frequently affects elderly individuals (Moller, 2002). Nevertheless, in many developing countries, only a few elderly persons have access to a contributory pension scheme (Moller, 2002). Furthermore, not only is South Africa a developing country but because of its high unemployment, the old-age pension has been a good development, especially considering the socio-economic difficulties the country is currently experiencing (Bulose, 2020). Accordingly, social pensions for the elderly are primarily intended to reduce poverty among this aged population.

Even though there are few reliable estimates of the poverty rates among the elderly, it has been estimated that more than 80% of them have no other source of money besides the social pension. Therefore, in lowering the recipient's state of poverty, the grant also lessens their likelihood of becoming truly impoverished. Thus, the pension is essential, particularly in closing the unemployment gap that many families experience because older people can maintain their homes using their grant money.

2.5 Theoretical framework

The theoretical framework is a structure that can support a theory of a research study which can also describe the theory and explain the research problem that is being studied (Kivunja, 2018). Theoretical frameworks for this study are the Disengagement theory and Continuity theory which are explained as follows:

2.5.6 The Disengagement Theory

The Disengagement Theory assumes that older people should be fully integrated into the social system (Fontoura, 2015); this is due to the assumption that it may be difficult for the ageing person to withdraw willingly from the market or any kind of work activity they are involved in – this is usually because the work environment is a form of security, and they are already used to their daily routine. The study, which included subjects between the age of fifty and seventy years and older, sought to investigate the patterns of social and psychological disengagement as a result of ageing. Retirement, according to the theory, is a normal stage of development that involves the way an older person withdraws from occupational involvement. This withdrawal is the first step in a process that will conclude in the person's death as they have possibly reached the age where they are ready to be at home with family or start new ventures (Motjuwadi, 2013). For instance, with ageing, forms of epigenetic changes cause knowledge and skill to deteriorate. This also suggests that age-grading ensures that the young possess sufficient knowledge and skills to assume authority and that the old retire before they lose their skills (Bell, 2013).

According to Motjuwadi (2013), the process of disengagement is not solely the responsibility of the individual. Instead, society is expected to disengage from the retiring individual. According to the disengagement theory, the disengagement process is mutual between the individual and society (Motjuwadi, 2013). However, regarding retirement or being unemployed in the elderly age, the theory focuses on the social conditions under which ageing and the withdrawal from the place of work takes place. Even though the withdrawal from the labour market is strongly influenced by gender, the theory also shows that men have more difficulty forsaking the activities of labour due to their predefined role (Bell, 2013). For women, however, this is a less complex task since their main role is to take care of the household. Although retirement may be thought of as the essential mark of reaching late adulthood, all individuals vary in their feelings about leaving behind the stability and work routine which was provided for them. The ultimate and ideal disengagement occurs when the retiree and society withdraw from each other at the same time (Motjuwadi, 2013). This is due to withdrawal being unavoidable; hence, it is considered that individuals and societies should prepare for it. Individuals and society both benefit from the process of disengagement.

On the one hand, the individual benefits because it allows him or her to engage in leisure activities and have more time to reminisce or reflect on his or her life (Powell, 2001). On the

other hand, older people's withdrawal opens opportunities for younger persons. Also, those different occupational settings as well as an individual's personality, all contribute to the process of disengagement. Motjuwadi (2013) further suggests that the disengagement theory is insufficient to explain the retirement of the elderly in South Africa because the theory does not account for other patterns of ageing and, as a result, requires revision. For instance, the theory was created within a Western framework that ignores the social, economic and political context in which migrant labour occurs.

2.5.7 Continuity Theory of ageing

Continuity theory assists with describing the psychological development of middle-aged and older persons, especially about retirement (Cooper, 2015). The theoretical assumption of this theory is that individuals are usually guarded by existing internal mental frameworks, which make them more likely to maintain similar patterns of behaviours over a period. The main notion of the Continuity theory is that retirement allows retirees to continue with previously learned activities. For instance, activities in which retirees participated prior to retirement will be more important after retirement. Cooper (2015) further explains that a certain amount of change will happen, particularly in older persons who experience life-altering experiences. The Continuity theory tries to focus on creating a retirement that is like the parts of the individual's lifestyle that they enjoy. Geudes (2017) states that retirement decisions are usually driven by one's attitudes towards retirement and their perceived control over retirement. The retirement norms they may be having in their social groups are also a contributing factor. This also follows any challenges that they could be facing as they grow older. Motjuwadi (2013) further states that the Continuity theory, while maintaining previous roles and activities into retirement rather than developing new ones, is critical to maintaining high levels of life satisfaction.

In contrast, Henning (2016) suggests that retirement means losing certain work-related roles and resources. Henning (2016) further suggests that retirement is perceived as a form of people's encouragement into a new life phase; therefore, it is merely about knowing how to handle typical ageing relating to challenges such as social roles or expectations and a social network that might probably need to be maintained more proactively than in the workplace. Hence, retirement is usually associated with the Continuity theory. Bonschloff (2011), on the other hand, suggests that individuals who have been highly committed to their jobs are more likely to seek continuity through some life participation in work-related activities.

2.6 Chapter summary

This chapter focused on elderly people in South Africa above the age of sixty years who are dependent on social security that is provided by the government. This chapter analysed those who have retired and those who have continued to work since the social security grant (such as the old-age pension) does not always fill the void for which it was designed, and it should not be presumed that the elderly always benefits from old-age pension. This is because the elderly cannot depend solely on their pensions. After all, it cannot adequately cover their fundamental requirements, particularly in developing countries where elderly people's benefits are typically minimum (Bulose, 2012). Also, in South Africa, social security is one of the most generous programs available because it supports the lives of many families and has been a lifesaver during the most difficult times.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

The previous chapter elaborated on the background of the study based on the available literature. Chapter three is about the research methodology that deals with paradigm, approach, designs (hypothesis) and data analysis techniques and tools as mentioned in Chapter One. Kothari (2002:1) defines research as the search for knowledge or a voyage of discovery; however, Pandey and Pandey (2015:18) define research design as an overall plan for the discovery of answers to questions as a strategy for research. Research design centres around the outcome and all the steps and processes embarked on towards achieving the intended outcome (Brynard et al., 2014:30). This chapter will be exploring the methods of this study by highlighting the paradigm, methods and instruments that are used to collect data and how the data has been analysed.

3.1.1 Research paradigm

It is important for research to be conducted within a specific paradigm (De Vos & Strydom, 2011:41). Chilisa and Kawulich (2012:1) describe a paradigm as a way of describing a world view that is informed by philosophical assumptions and the nature of reality. According to Jonker and Pennink (in Wahyuni, 2012:69), it serves as a framework and guides the behaviour of the researcher's world. In contrast, Kivunja and Kuyini (2017:26) state that it is the conceptual lens through which the researcher examines the methodological aspects of the research project to determine the methods that will be used and how the data will be analysed. Furthermore, Kivunja and Kuyini assert that a paradigm tells us how meaning will be constructed from the data we gather, based on our individual experiences, (i.e., where we are coming from). In line with these renowned scholars, Stofile-Hlahla (2018) explains that a paradigm is a way of thinking that includes accepting that there is no absolute truth.

Kuvunja and Kuyini (2017) maintain that scientific inquiry uses cause-and-effect relationships in the natural world to interpret observations in terms of facts or measurable entities. Moreover, both authors state that scientific enquiry aims to provide explanations and predictions based on measurable data; these authors posit that determinism, empiricism,

parsimony and generalisability underlie measurable outcomes. They further argue that it is helpful for researchers to understand the meaning and expectations of research conducted within this paradigm by unpacking each assumption. Simply put, determinism means that other factors influence the events we observe. Therefore, controlling the potential impacts of the explanatory factors on the dependent factors is essential for understanding causal relationships among factors.

3.2 Research approach

There are two basic approaches to research which include quantitative and qualitative (Babbie et al., 2001; Kothari, 2004:5). This study adopted the quantitative research approach as the central approach. The study is both deductive and explanatory.

3.2.1 Quantitative approach

A quantitative approach is numerical data that uses a statistical procedure to analyse and draw conclusions from the data (Komle, 2016). From a broader perspective, it can be defined as a type of empirical research into a social phenomenon or human problem, testing a theory consisting of variables which are measured with numbers and analysed with statistics to determine if the theory explains or predicts phenomena of interest (Bhattacharjee, 2012). According to Bhattacharjee, quantitative research is grounded in objectivist epistemology and attempts to develop universal laws of social behaviour by systematically measuring what it presumes to be a static reality. It is also based on a priori theories and emphasises the measurement and analysis of causal relationships between isolated variables in a value-free, logical, reductionist framework. Kuvunja and Kuyini (2017) concur with this view, stating that the goal of quantitative research is to understand the relationship between the dependent and independent variables, which is commonly done to test hypotheses for statistical analysis.

One of the advantages of the quantitative method is that it is based on its objectivity, and in this way, it cannot be easily misinterpreted; thus, this enables the researcher to examine a similar circumstance to know the investigation with the same quantitative method and also be able to compare its results (McClain and Madrigal, 2012). The major advantage of this method is that it allows one to measure the responses of several participants to a limited set of questions, thereby facilitating comparison and statistical aggregation of the data. The results of closed-ended questionnaires help the researchers to identify a general pattern of participants' reactions to a treatment or programme. Quantitative methods and procedures allow the

researchers to obtain a broad and generalisable set of findings and present them succinctly and parsimoniously. But, since they require a deductive approach and predetermined sets of standardised responses based on theory, they fail to provide insight into the participants' individual or personal experiences.

3.2.2 Deductive approach

According to Khalid et al. (2012), the deductive approach is the identification of an unknown process which goes from general to specific. Deductive approaches are best for the positivist paradigm, according to Kuvunja and Kuyin (2017). Dudovskiy (2016) describes a deductive approach as “developing hypothesis(s) based on existing theory and then developing research strategies for testing them.” Dudovskiy claims that a deductive approach involves calculating conclusions from premises. Moreover, Dudovskiy claims that researchers who use a deductive approach formulate hypotheses at the beginning of their investigations. Following that, relevant research methodology is chosen to test the hypotheses and prove them right or wrong. According to Dudovskiy, a deductive approach has the following advantages:

- Possibility to explain causal relationships between concepts and variables.
- Possibility to measure concepts quantitatively.
- Possibility to generalise research findings to a certain extent.

3.3 Research Design

The research design is an idea in terms of which a study is conducted (Babbie and Mouton, 2001:74). According to Khalid et al. (2012), research design addresses important issues relating to a research project such as the purpose of the study, location of study, type of investigation, extent of researcher interference, time horizon and the unit of analysis. This part of the study describes how, when and where the data will be collected and analysed. This study explored the survey research design. Historically, survey research consisted of large-scale population-based data collection, for example, census surveys that include demographic information as examples, according to Ponto (2015).

3.3.1 Survey research

The main idea for survey research is to define the characteristics of the population (Creswell, 2005). It is a quantitative research method used for collecting data. It is a technique that researchers use to administer a survey or a questionnaire to a sample or the entire population to be able to define the characteristics of the population (Bhattacharjee, 2012).

3.3.2 Data collection

The context for this study is to compare social security for the elderly between 2016 and 2018 using the General Housing Surveys (GHSs). The data is from the nine South African provinces, including urban and rural areas. The data is obtained from Statistics South Africa in the Statistical Package for the Social Sciences (SPSS) software to prepare for a statistical analysis. The study only focuses on persons that are aged sixty years and above who are eligible to receive some of their pension or retirement as they are considered the elderly population. This age group responded to the questionnaires in both the 2016 and 2018 General Household Surveys (GHS) that was conducted by Statistics South Africa. The data for the study on South Africa's elderly population was collected between 2016 and 2018 to compare the two periods; hence, the study uses a cross-sectional design. However, the data for 2016 was released in 2017 which is why it is being used and the research wanted to use two year interval (2016 and 2018) to show the progress that has been made by the governments in regards to social security in South Africa. Even though there is a slight difference between the two years analysing the results.

Cross-sectional research looks at the relationships between variables, but it is most used for taking a sample of people and collecting responses, to be descriptive and explanatory. Cross-sectional can also be explained as a type of research where you collect data from a population at a specific point in time or over a short period of time. The reason this survey was used is that it makes it easier to understand information about social security for the elderly population and their attitudes toward social grants that are provided in all provinces throughout South Africa. Thus, it provides a detailed description of the study; however, the design was also used to demonstrate how social developments, such as the developmental process, change over time.

This study used secondary data throughout the study. Data collected from the GHS was entered into the (SPSS) software for analysis. The study used the data and questionnaire that

has been collected from Statistics South Africa. The general household survey questionnaire focuses on information such as education, health and social development, housing, households' access to services and facilities, food security including employment and types of social grants provided by the government. Tables were produced with frequencies and cross-tabulations to explore and show the differences between the two periods that are being examined. The variables that are relevant to the study are the number of elderly people that are dependent on social security, those who have applied for it, and the different types of social security services provided.

3.3.3 Descriptive variables

Kaur (2013:36) defines a variable as something that can change and/or has more than one value. Furthermore, Kaur suggests variables are logical groupings of attributes, such as characteristics or qualities. As an example, if gender is a variable, then male and female are attributes. According to Khalid et al. (2012), there can be a number of variables in a research study among which a researcher may want to study relationships such as independent variable(s); dependent variables(s); moderating variable(s); mediating variable(s); and extraneous variable (s).

This study focused on the various types of social grants that benefit elderly people, such as old age pensions, disability grants, grant-in-aid and social grants. The variables used in the study were collected from the GHS surveys, between the two periods (2016 and 2018). Thus, the variables have been divided into two categories, namely, demographic and socio-economic variables.

Demographic variables provide information on demographic processes and their outcomes and socio-economic variables track economic progress and social change, and generally portray a people's state of well-being and quality of life. The demographic variables will be the independent variables and the socio-economic variables will be the dependent variables for this study. Independent variables can influence dependent variables whereas dependent variables are the results of being influenced by independent variables. Kaur (2013:36) states, independent variables are antecedents, while dependent variables are consequences.

- Demographic variables include: age, sex, population group

- Socio-economic variables include: type of social grant, old age pension, war veteran grant, disability grant, grant in aid

Demographic variables

Age: is one of the most important variables for this study, especially since the research is interested in the elderly population who are aged sixty years and above, who are currently not employed and who receive social grants from the government. The age groups were divided into five-year intervals using SPSS, as follows:

1= 60-64;

2= 65-69;

3= 70-74;

4= 75+

Sex: This variable was used to identify male and female old persons in South Africa. This variable helps in knowing which gender is more represented in the social security system. The variables are recorded as follows: 1= Male and 2= Female.

Population group: this variable is used to identify which population group mostly uses social grants and to also see if any of them own any kind of social security assets. The variables are recorded as follows:

1= African/Black;

2= Whites;

3= Coloured;

4= Indian/ Asian

Socio-economic variables

Social grant status in the household (receiver or non-receiver?) This question aims to find out if the elderly population do receive any kind of social grants from the South African government. The variables are recorded as follows:

1= Yes

2= No

3= Do not know

Does anyone in this household receive a social grant or social relief assistance from the government? This question aims to identify the number of individuals using social security:

1= Yes

2= No

3 =Do not know

Those who receive a(n) social grant or social relief assistance. What type of grant do they receive? This question aims to identify which social grant or social relief is the most received by the elderly population. The variables are recorded as follows:

1= Old- ag pension

2= Disability grant

3= War veterans' grant

4= Grant-in- aid

If yes, they do receive disability grant in the above question. Is the disability grant:

1= Permanent disability

2=Temporary disability

3= Do not know

3.3.4 Hypotheses in meta data

- Recommended retirement age for both genders that receive equal social grants to those who do not receive social grants is different.
- The percentage of the elderly population (both men and women) who are actively looking for work using the labour force participation rate.
- The black population group has limited access to social security.

3.4 Method of data analysis

The researcher used a simple descriptive statistical method to analyse the data. According to Mishra (2019), descriptive statistics are used to describe the basic features of the data in the study and provide simple summaries about the sample and the measures. Measures of the central tendency and dispersion are used to describe the quantitative data. According to Yockey (2018), there are four important steps in analysing the data using SPSS, and are as follows:

- Step 1: Create the variables. Variables are created, including entering value labels as necessary.
- Step 2: Enter the data. The correct structuring of the data file is illustrated.
- Step 3: Analyse the data. How to run the correct analysis using the appropriate drop-down menus in SPSS is illustrated.
- Step 4: Interpret the results. Each table of output is discussed, one table at a time, with a sample write-up of the results in Harvard format.

The data obtained from the questionnaire were analysed by using the SPSS software. This study made use of both univariate and bivariate analysis.

3.4.1 Difference between univariate analysis and bivariate analysis

According to Shah (2021), univariate analysis is data analysis with only one variable and is not concerned with causes but rather describes the data and patterns within it. The emphasis is on statistics such as frequencies, central measures, the dispersion of measures and distributions because they would explain how responses close to the central tendencies have been applied. In contrast, bivariate analysis is used to figure out the cause and the relationship between two different relationships. Bivariate analysis is also performed to test the hypotheses and answer the research questions and for testing the significant relationship between the variables that are being tested (Shah, 2021).

Univariate and bivariate will be used to analyse data using SPSS. Univariate is used to conduct descriptive statistics for the variables of the study. The results will be provided in a frequency distribution to provide information on the different representations within the elderly population. The bivariate analysis is used to test the statistical relationship between variables.

This analysis makes use of cross-tabulations. The cross-tabulation and graphs will be used for certain variables such as ethnicity, employment contracts and old age pension to present the results. The bar graphs and tables will be used to show the relationships and correlations between the variables. The independent variables (sex and age) and dependent variables (type of grant) are used to explore the relationship against each other. The cut off point of 5% level of significance was used. The study findings will be presented in Chapter Four.

3.4.2 Credibility of the study

The study used the data that was extracted from the Statistics South Africa's General Household Surveys. The data was then grouped into the age groups of interest and period. The study used surveys as a data control measure by ensuring that the methods used in this study are reliable and also produce credible research results.

3.4.3 Trustworthiness of the study

The researcher analysed the relevant variables for this study more than twice by using the frequency and cross-tabulation analysis on SPSS to ensure that the results were accurate and trustworthy. The researcher ensured that the methodology used in data collection instruments is scientific to allow other researchers to use the methodology to conduct research and realise similar results.

3.5 Chapter summary

This chapter outlined the research design of the study and the research methodology of the study. It provides a description of the quantitative research perspective, cross-sectional nature and descriptive design of the study. The context and participants of the study, data-collection method and instrument, description of study variables and data analysis are stipulated.

CHAPTER FOUR

PRESENTATION AND ANALYSES OF THE RESULTS OF THE STUDY

4.1 Introduction

The previous chapter presented the methodology and its significance towards research and eliciting data. This chapter presents the analyses, interpretations and findings of the study. An important aspect for the researcher is to establish how statistical techniques used to analyse the data assisted in responding to the hypothesis and research questions. It begins by presenting tabulated responses to research questions and follows by testing the hypothesis. The findings of the analyses are summarized in the chapter. The next chapter presents a discussion of the data analyses, limitations, and recommendations.

The main goal is to see provisions for elderly people to establish whether there has been progressing in social security and determine the benefits of social security for this cohort thereof. Overall, this chapter aims to use the existing literature to address the study question and hypotheses stated in Chapter one.

4.2 Research Findings

The analyses are obtained from the 2016 and 2018 General Household Surveys data, which examine the provision of social security for elderly South Africans. To determine if social security for older South Africans has improved over time, data from the Household Survey from 2016- that was published in 2017 by Statistics South Africa and 2018 are compared. Besides the charts and tables in this chapter, frequency distribution and cross-tabulation statistical methods are applied.

There is widespread agreement that social security plays a critical role in poverty prevention because it ensures that people can maintain an essential minimum living standard and, in this way, a more equitable distribution of income in society is established (Mbuli, 2008). South Africa has social grants to protect households from the financial consequences of ageing. Individuals over the age of sixty are eligible for an old age state grant, and those with disabilities who are unable to work, are eligible for a disability grant (Kidd et al., 2018). According to SASSA (2022), the amount of the old-age pension changes, every year. Currently, the maximum amount one can receive per month when one is between the ages of sixty and seventy-four is R1 990.00 and if one is over the age of seventy-five, the person will receive

R2 010.00 (SASSA, 2022). Elderly persons who are eligible for disability grants receive R1 990.00 (SASSA, 2022), and those who cannot live alone and need to be taken care of, receive an additional grant known as grant in aid that amounts to R480.00 (South African Government, 2022). However, only people with annual earnings of less than R86 280.00 if single, or R172 560 for married, and assets of less than R1.2 million and R2.4 million, respectively, are eligible for the old age pension (SASSA, 2022). Furthermore, households that are unable to access grants due to a lack of citizenship or proper government-issued identification are disadvantaged twice over (Winchester et al., 2021). Canning et al. (2012) state that these grants have become an integral part of the South African welfare system, as well as a valuable tool for reducing elderly poverty.

4.2.1 Univariate Analysis

4.2.1.1 Age Group (60-75+)

Figure 4.1 depicts that there were 33.1% of elderly people in the 60-64-year age group in both 2016 and 2018. This was followed by 24.8% and 25.4% for the 65-69-year age group in 2016 and 2018, respectively in South Africa, indicating a slight increase between the two periods. The reason for this increase is because of the mandatory retirement age in South Africa begins at the age of sixty-five; however, for those eligible to receive social grants from the government, the age is sixty plus. The age group, 70-74 years was slightly higher in 2016 (17.7%) than in 2018 (16.5%).

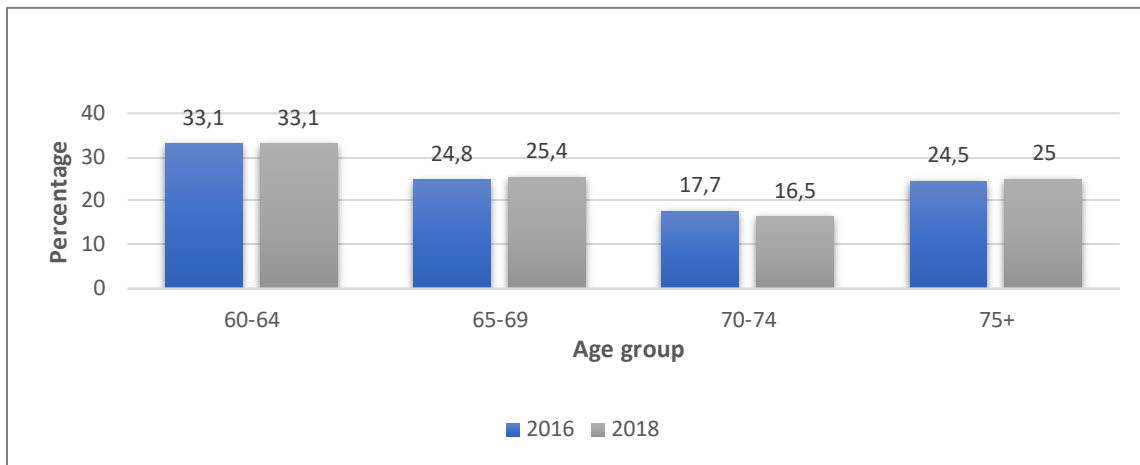
A comparison of the age distribution of South African elderly people between 2016 and 2018 is shown in Figure 4.1 below.

Table 4.1: Elderly people that are eligible to receive social grants, 2016&2018.

Age Group	2016		2018	
	%	N	%	N
60-64	33.1	2 223	33.1	2 331
65-69	24.8	1 663	25.4	1 788
70-74	17.7	1 186	16.5	1 162
75+	24.5	1 645	25.0	1 760
Total	100	6 717	100	7 043

Source: Author's own computation using GHS (2016 & 2018) data

Figure 4.1: Grouped Bar graph displaying age groups of elderly persons in SA receiving social grants, 2016& 2018



Source: Author's own computation using the 2016 and 2018 GHS data

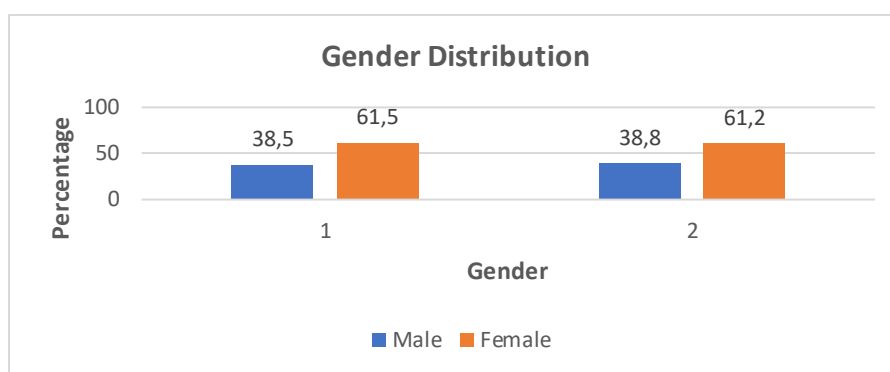
4.2.1.2 Gender analysis

Table 4.2 that there is greater female representation among social security beneficiaries. The data represents that females are beneficiaries of social security programs at a higher rate than males for both years. Driel (2009) contends that this observation is because most elderly women are the primary caregivers for their grandchildren and the households which suggests that they take care of the children's education, and basic needs such as food and healthcare. In contrast, Makiwane and Reddy (2013) assert that the elderly are also the primary breadwinners in some households. As a result, the rest of the family is completely dependent on social grants such as an old-age pension. However, both sexes are of legal age to apply for these programs. In 2016, females made up 61.5% of the grants and in 2018, they made up for 61.2% of the grants. The male percentage was much lower than the females in both years because in 2016, 38.5% of males were part of the elderly population, and in 2018, it was 38.8%. What is noteworthy is that the male grant recipients increased from 2016 to 2018, the female grant recipients decreased in the same period (see Figure 4.2).

Table 4.2: Gender distribution of elderly persons who are eligible to receive social grants, 2016 & 2018

	2016		2018	
	N	%	N	%
Sex				
Male	2 586	38.5	2 734	38.8
Female	4 131	61.5	4 309	61.2
Total	6 717	100	7 043	100

Author's own computation using the 2016 and 2018 GHS data



Source: Author's own computation using the 2016 and 2018 GHS data

4.2.1.3 Provincial analysis

Figure 4.3 and Table 4.3 represent the percentage of elderly people who are eligible for social grants in the period, 2016 to 2018. Gauteng had the highest proportion (18.5% in 2016) and (18.4% in 2018) of elderly people who were receiving grants in South Africa. Furthermore, Gauteng was followed by Eastern Cape with (16.6% in 2016) and (16.4% in 2018) and KwaZulu-Natal (16.6% in 2016) and (16.3% in 2018) because these three provinces have a large elderly population due to people migrating to Gauteng for work and then retiring there, while in the Eastern Cape which is considered one of the poorer and rural provinces, is heavily dependent on social grants and remittances; likewise, KwaZulu-Natal has a large rural population followed by Limpopo with (11.7% in 2016) and (12% in 2018) and the Western Cape with (11.2% in 2016) and (11.4% in 2018). Moreover, the table shows that the Free State is one of the provinces that has the least number of social security beneficiaries with (6.6% in 2016) and (6.1% in 2018), followed by Northern Cape with the smallest percentage of South Africa's population, coming in last with (5.1% in 2016) and (5.4% in 2018). Because Northern Cape has the smallest population, it also has the least elderly population to receive social grants. Therefore, it is one of the highest provinces to

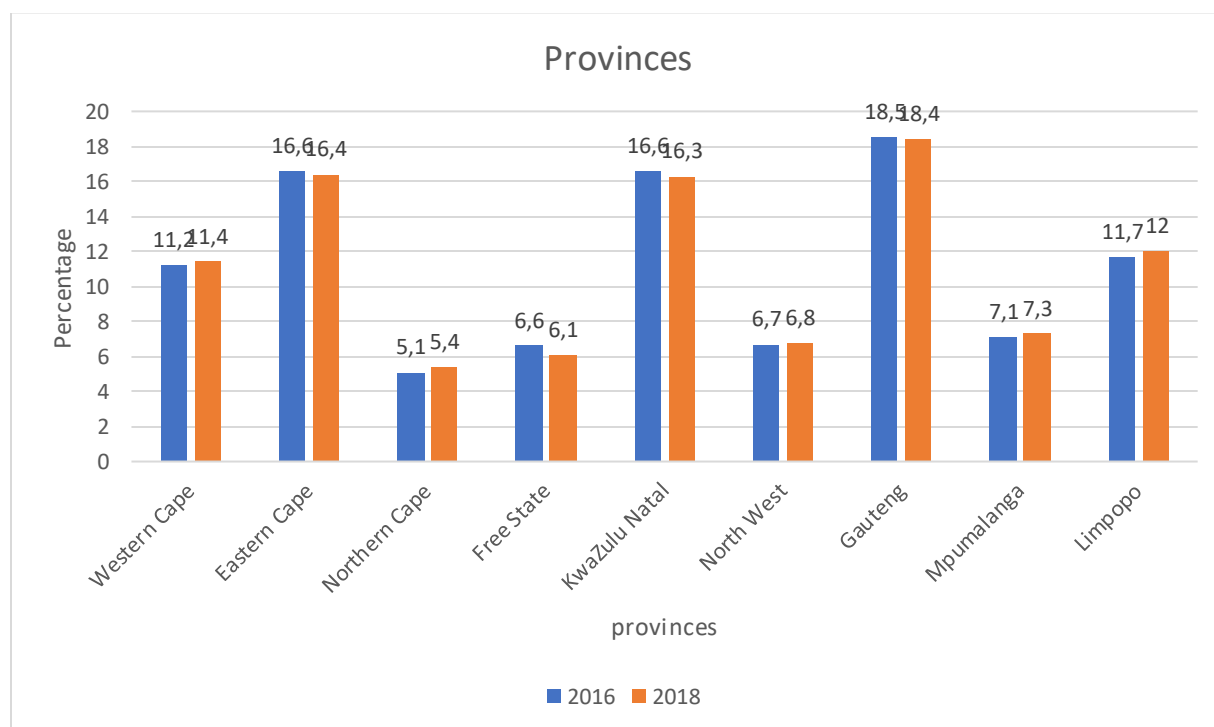
receive the least number of elderly people receiving social grants. In 2018 94.6 % did not receive social grants and in 2016 94.9% did not receive social grants. Followed by Free State province, in 2016 93.4% and in 2018 93.9% were not social grant recipients. The table also shows that a number of elderly are not registered for social grants; therefore, there is a high percentage of non-recipients in each province.

Table 4.3: Elderly persons who are eligible for receiving social grants across all provinces in South Africa in 2016 & 2018

	Western Cape		Eastern Cape		Northern Cape		Free State		KwaZulu-Natal	
	%	N	%	N	%	N	%	N	%	N
2016	11.2	750	16.6	1115	5.1	340	6.6	440	16.6	1114
2018	11.4	800	16.4	1155	5.4	380	6.1	428	16.3	1150
	Northwest		Gauteng		Mpumalanga		Limpopo		Nr	Total
	%	N	%	N	%	N	%	N		
2016	6.7	449	18.5	1246	7.1	478	11.7	785	6 717	100
2018	6.8	477	18.4	1296	7.3	513	12.0	844	7 043	100

Source: Author's own computation using the 2016 and 2018 GHS data

Figure 4.3: Grouped Bar chart displaying elderly persons who are eligible for receiving social grants across all provinces in South Africa in 2016 & 2018



Source: Author's own computation using the 2016 and 2018 GHS data

4.3 Social Grant types and demographics results

South Africa has multiple types of grants for elderly persons such as old-age grants, which can alleviate poverty. Therefore, social security transfers in South Africa to households have increased significantly over the last decade, in part because social security was previously targeted primarily at White recipients (Pauw and Mncube, 2007:2). Below are some of the social grant programs used by the elderly in South Africa.

4.3.1 Bivariate Analysis

4.3.1.1 Social grant

Figure 4.4 depicts that the number of elderly people receiving social grants in 2016 for the age group 60-64 slightly declined in 2018, from 66.2% to 65.8% – the elderly people in this group are still working, some may have taken up part-time employment, and hence, do not qualify for state pensions. Statistics from the General Household Surveys reveal that people over seventy-five years (85.4% in 2016 and 84.4% in 2018) are the age group with the highest social grant recipients but this percentage declined from 2016 to 2018. The age group, 70-74 were the second highest recipients of social grants (78% in 2016 and 77.7% in 2018) which also declined slightly in 2018. This can be attributed to the higher mortality rates in these two age groups, 70-74 and 75+, especially among the males as they have a lower life expectancy than females.

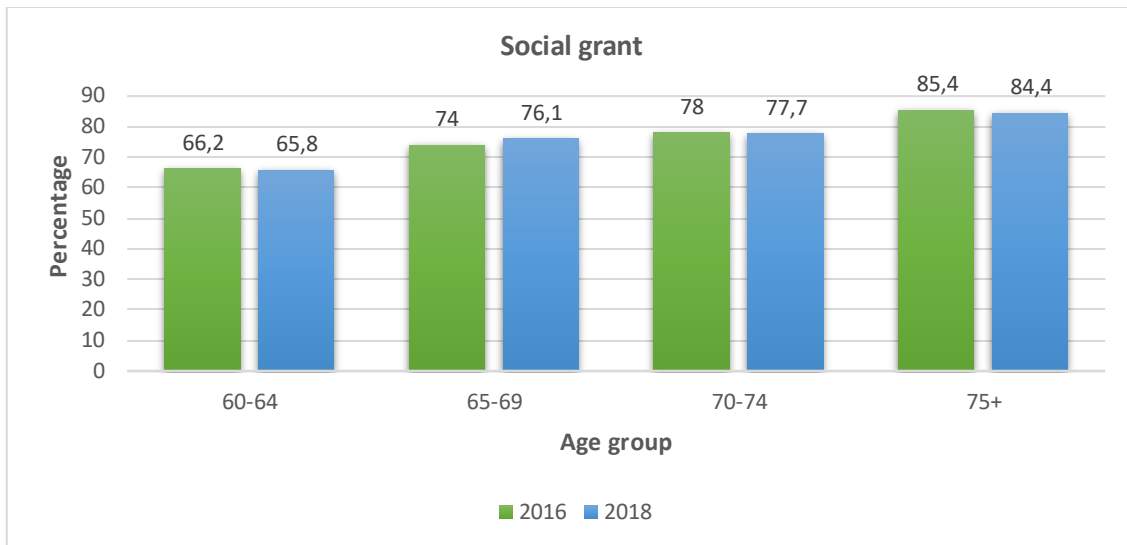
However, the age group 65-69 grant recipients increased from 2016 to 2018 (74% in 2016 and 76.1% in 2018); this is due to the fact that this age group has recently just retired or some of them are still working suggesting that they have not yet applied to receive social grants from the government.

Table 4.4: Elderly persons receiving social grants in South Africa (2016 & 2018)

	60-64		65-69		70-74		75+		Total
	Yes	No	Yes	No	Yes	No	Yes	No	
Number	1 471	752	1 231	432	925	261	1 405	240	6 717
2016	66.2	33.8	74.0	26.0	78.0	22.0	85.4	14.6	100
Number	1 536	798	1 374	418	900	259	1 483	275	7 043
2018	65.8	34.2	76.1	23.9	77.7	22.3	84.4	15.6	100
P-value: 0.001<0.05									

Source: Author's own computation using the 2016 and 2018 GHS data

Figure 4.4: Grouped Bar chart displaying elderly people receiving social grants (2016 and 2018)



Source: Author's own computation using the 2016 and 2018 GHS data

4.3.3. Old-age pension (OAP)

Old-age pensions are cash transfers that help households support and maintain their incomes (Woolard and Leibbrandt, 2013). It has a positive impact as it alleviates poverty by improving healthcare and necessities, and the income received by old age pension recipients is shared with other household members (Burns et al., 2005). A notable effect of pensions on poverty reduction has been found due to their broad reach – pensioners are commonly larger households than non-pensioner households (Momo, 2019).

Additionally, the Figure 4.5 above shows the old-age pension and age group in 2016 and 2018, respectively. Between 2016 and 2018, there was an increase in the number of elderly people receiving old age pensions in South Africa. The old-age pension was received most frequently by those aged 75+ (85.2% in 2016 and 84.3% in 2018); this is due to the fact they have been on the SASSA system suggesting that they have been approved. They were followed by those in the age group 70-74 (77.9% in 2016 and 77.4% in 2018). Those elderly in the age group 60-64 (65.1% in 2016 and 64.6% in 2018) are the least to receive the old-age pension. This happens because the elderly people prefer to stay working until they are 65 which is when they start applying for an old-age pension. Nonetheless, there is an increase for the age group 65-69 (76.3% in 2016 and 73.5% in 2018) as more elderly people are receiving the old-age grant. Furthermore, there is a significant relationship between old-age pension and age group ($0.001 < 0.05$).

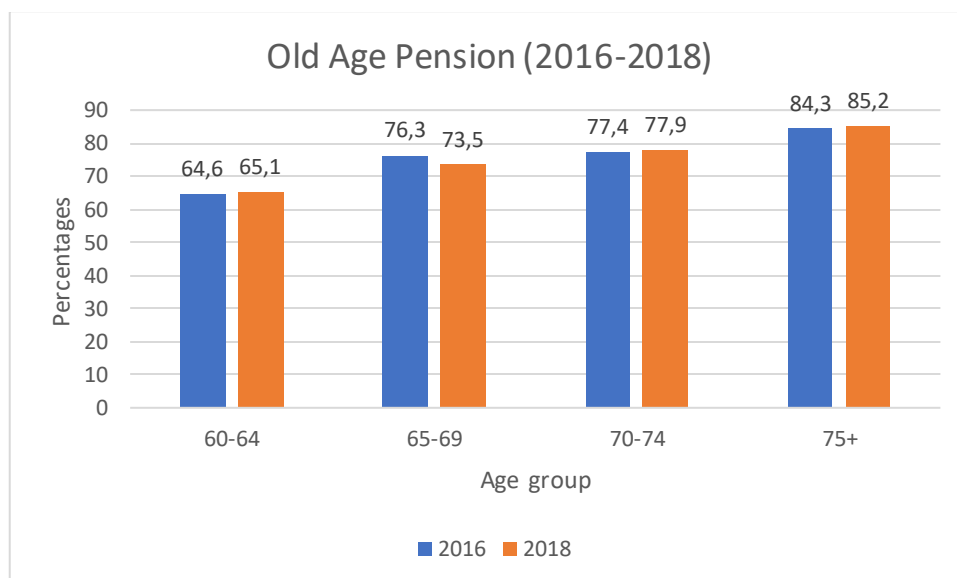
Table 4.5: Old Age Pension for the elderly population (2016 & 2018)

	60-64				65-69				70-74				75+				Total
	Y	N	N/A	Un-stated	Y	N	N/A	Un-stated	Y	N	N/A	Un-stated	Y	N	N/A	Un-stated	
Number	1 507	42	761	24	1 367	20	390	15	897	11	240	11	1 482	7	248	21	7 043
(2018) %	64.6	1.8	32.6	1	76.3	1.1	21.8	0.8	77.4	0.9	20.7	0.9	84.3	0.4	14.1	1.2	100
Number	1 448	32	721	22	1 222	14	411	16	924	4	244	14	1 401	13	216	15	6 717
(2016) %	65.1	1.4	32.4	1	73.5	0.8	24.7	1	77.9	0.3	20.6	1.2	85.2	0.8	13.1	0.9	100

P-value: 0.001<0.05

Source: Author's own computation using the 2016 and 2018 GHS data

Figure 4.5: Grouped Bar chart displaying Old Age Pension for the elderly population (2016 & 2018)



Source: Author's own computation using the 2016 and 2018 GHS data

4.3.4 Dependents on household head

Figures 4.6 and 4.7 show that there is a slight decline in household heads between 2016 and 2018 in the age group 75+ (81.9% in 2016 and 81.7% in 2018). This is because more parents of the elderly were now working and looking for jobs to assist with the social grants that the parents were receiving from the government. For the relationships to the husband and wife in 2016, in the age group 60-64, the statistic was 19.6%, and in 2018, it decreased to 19.1%. This is because one partner could have died or applied for a grant themselves. However, in both periods, the grandchildren remained to be the least cared for (0% in 2016 and 0.2% in 2018 for the age group 75+) as they do not have a recognizable relationship to the head of the household; the unspecified is also the least represented as the number of elderly are not known, and have not applied, and also because they could be benefitting from other social grants such as the child support grant. The brother and sister who are relatives and dependant to the head of the household is slightly lower in 2016 as compared to 2018; for the age group 60-64, it is 1.7% in 2016 but slightly increased in 2018 (3%). The percentage also increased for age group 75+ in 2018 (1.5%) from 0.8% in 2016. This is because most of the time, siblings (brother and sister) of the social grant recipient are already receiving their own cash payments from the social grants or they are working, so therefore they tend to be not dependent on the head of the household, hence the results are low. Other relatives that are dependent on the head of household receiving social grants remained steady between the two periods. In 2016, for age group 75+ it is 3.1 % and in 2018, it went up to 3%. Since some relatives are not employed, they live with the social grant holder. Using the Chi-square, the association between relationship to household heads receiving social grants and dependents is positive. Thus, there is a significant relationship between them as the p-value is <0.001.

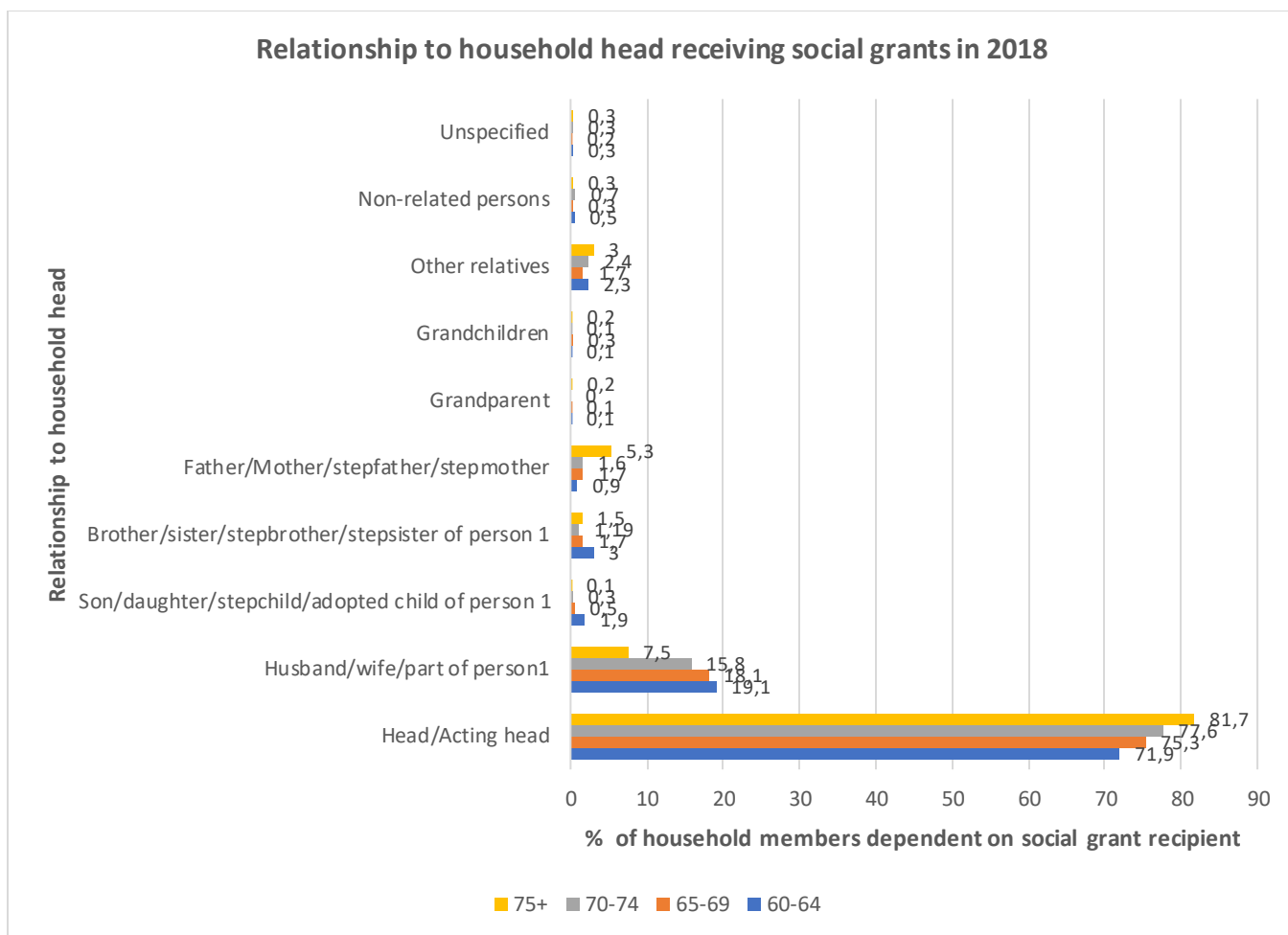
Table 4.6: Individuals who are dependent on the household head receiving and not receiving social grants in 2018

	60-64		65-69		70-74		75+		Total %
	Yes %	No %	Yes %	No %	Yes %	No %	Yes %	No %	
Head/Head Acting	71.9	28.1	75.3	24.7	77.6	67.6	81.7	18.3	100
Husband/ Wife	19.1	80.9	18.1	81.9	15.8	84.2	7.5	92.5	100
Son/Daughter/Stepchildren	1.9	98.1	0.5	99.5	0.3	99.7	0.1	99.9	100
Brother/Sister	3.0	97.0	1.7	98.3	1.19	98.9	1.5	98.5	100
Father/Mother/Stepparents	0.9	99.1	1.7	98.3	1.6	98.4	5.3	94.7	100
Grandparent	0.1	99.9	0.1	99.9	0	100	0.5	99.5	100
Grandchildren	0.1	99.9	0.3	99.7	0.1	99.9	0.2	99.8	100

Other relatives	2.3	97.7	1.7	98.3	2.4	97.6	3.0	97.0	100
Non-related persons	0.5	99.5	0.3	99.7	0.7	99.3	0.3	99.7	100
Unspecified	0.3	99.7	0.2	99.8	0.3	99.7	0.3	99.7	100
Total number	1 536	798	1 374	418	900	259	1 483	275	7 043
P-value: 0.001<0.05									

Source: Author's own computation using the 2018 GHS data

Figure 4.6: Horizontal grouped Bar chart displaying individuals who are dependent on the household head receiving a social grant in 2018



Source: Author's own computation using the 2016 GHS data

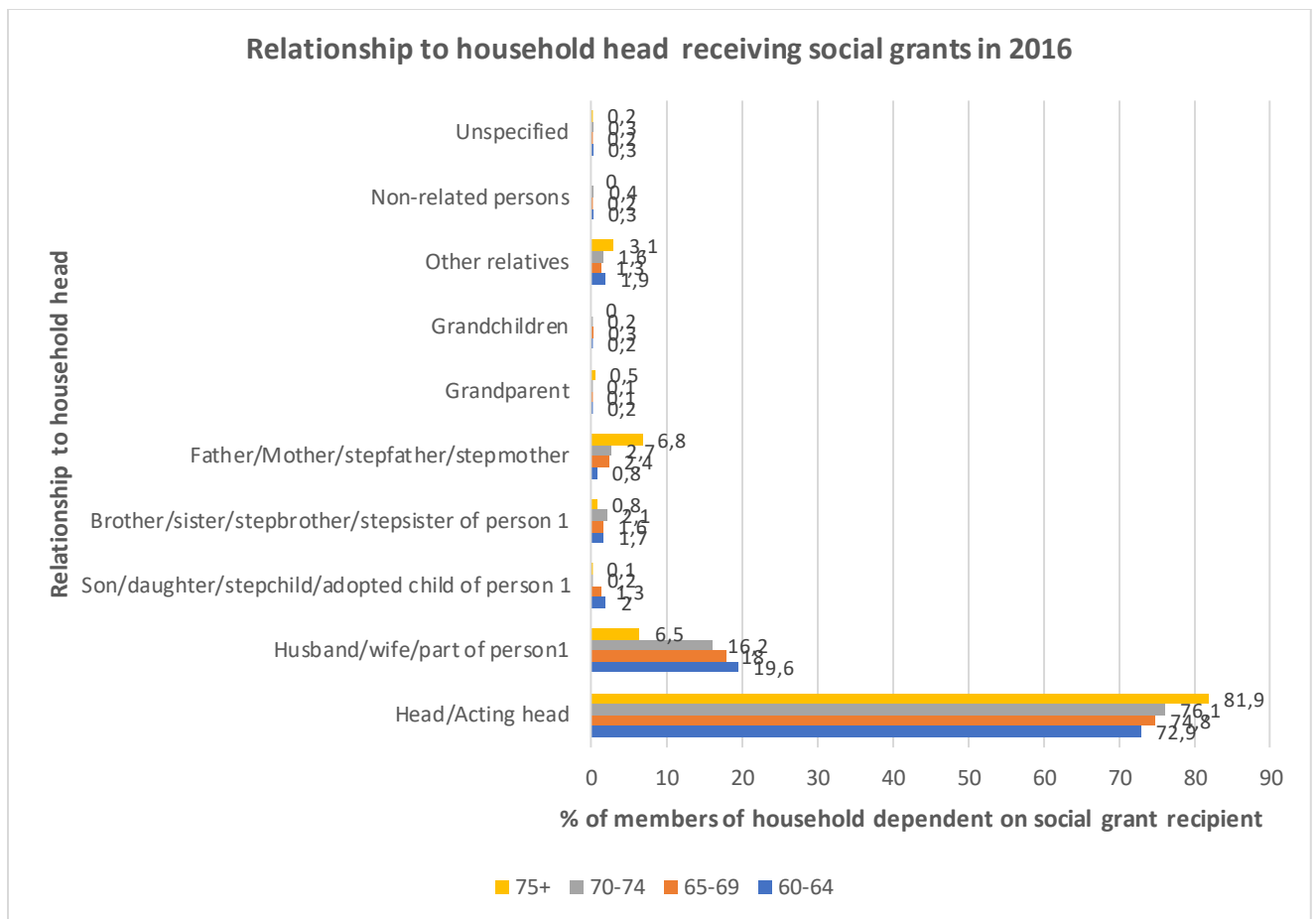
Table 4.7: Individuals who are dependent on the household head receiving a social grant in 2016

Relationship	60-64		65-69		70-74		75+		Total %
	Yes %	No %	Yes %	No %	Yes %	No %	Yes %	No %	
Head/Head Acting	72.9	27.1	74.8	25.2	76.1	23.9	81.9	18.1	100
Husband/ Wife	19.6	80.4	18.0	82.0	16.2	83.8	6.5	93.5	100
Son/Daughter/Stepchildren	2.0	98.0	1.3	98.3	0.2	99.8	0.1	99.9	100
Brother/Sister	1.7	98.3	1.6	98.2	2.1	97.9	0.8	99.2	100
Father/Mother/Stepparents	0.8	99.2	2.4	97.6	2.7	97.3	6.8	93.2	100
Grandparent	0.2	99.8	0.1	99.9	0.1	99.9	0.5	99.5	100
Grandchildren	0.2	99.8	0.3	99.7	0.2	99.8	0	100	100
Other relatives	1.9	98.1	1.3	98.7	1.6	98.6	3.1	96.9	100
Non-related persons	0.3	99.7	0.2	99.8	0.4	99.6	0	100	100
Unspecified	0.3	99.7	0.2	99.8	0.3	99.7	0.2	99.8	100
Total number	1 471	752	1 231	432	925	261	1 405	240	6 717

P-value: 0.000<0.05

Source: Author's own computation using the 2016 GHS data

Figure 4.7: Horizontal grouped Bar chart displaying individuals who are dependent on the household head receiving a social grant in 2016



Source: Author’s own computation using the 2016 GHS data

4.3.5 Disability grants

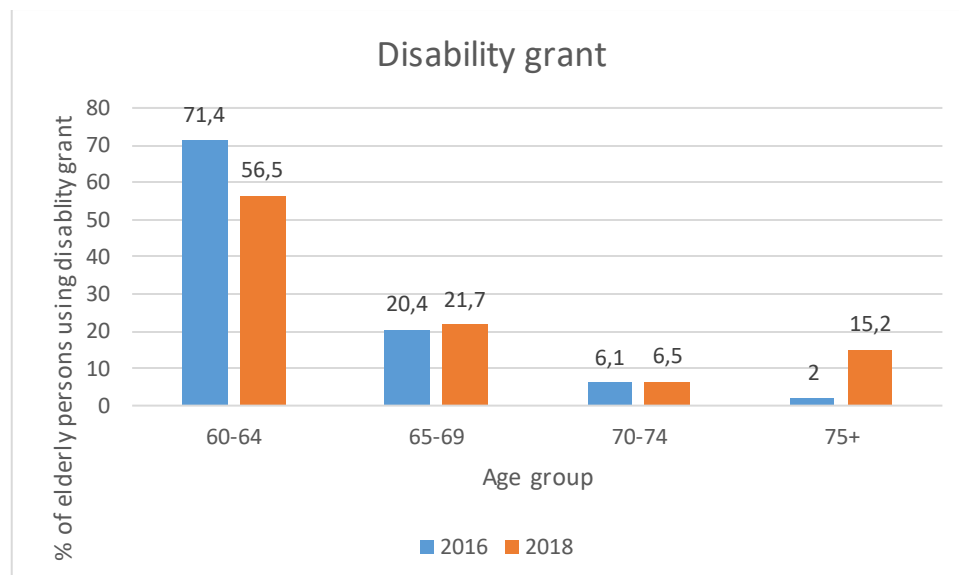
The age group that received the most disability grant is the age group 60-64 in 2016 (71.4%) and in 2018 (56.5%). The reason for this is because elderly people tend to have health issues or disabilities that have been caused by their health. Followed by age group 65-69 in 2018 (21.7%). The least age group to be using disability grant is age group 75+ in 2016 (2%) and age group 70-74 in 2016 (6.1%) and in 2018 (6.5%). This is because most of the elderly people above the age of seventy years have died. According to the Chi-square, there is a significant relationship as the p-value is $0.001 < 0.05$.

Figure 4.8: Grouped Bar chart displaying disability grant for the elderly population group (2016 & 2018)

	60-64		65-69	
	Dis-abled	Not disabled	Dis-abled	Not disabled
Number	35	1521	10	1383
2016	71.4	28.7	20.4	26.1
Number	26	1455	10	1230
2018	56.5	29.0	21.7	24.5
	70-74		75+	
	Dis-abled	Not disabled	Dis-abled	Not disabled
Nr	3	908	1	1495
2016	6.1	17.1	2.0	28.2
Nr	3	927	7	1 411
2018	6.5	18.5	15.2	28.1
P-value: 0.001<0.05				

Source: Author's own computation using the 2016 and 2018 GHS data

Figure 4.8: Disability grant for the elderly population group (2016 & 2018)



Source: Author's own computation using the 2016 and 2018 GHS data

4.3.6 Grant-in-aid

Comparison of elderly people receiving a grant-in-aid between 2016 and 2018 is represented in Figure 4.9 below.

The Grant-in-Aid is intended to assist those who, due to a physical or mental disability, require assistance or care from another person (SASSA, 2022). This grant can be used by recipients of disability grants, older person's grants, and war veteran's grants.

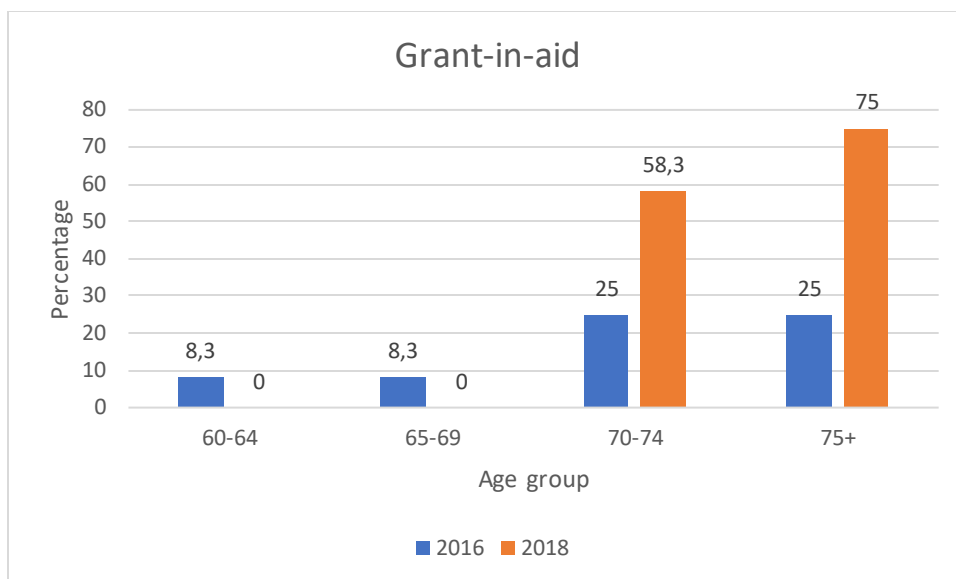
The highest percentage of grants were awarded to those aged seventy-five and over (75%) in 2018. This was followed by the age group 70-74 with 58.3% in 2018. However, in 2016 age group 70-74 and age group 75+ remained at 25%. One of the reasons that elderly people in the age group 70+ and the age group 70-74 receive the most grant aid is because they have mental and physical health issues; therefore, they need to be taken care of by a caregiver that they are comfortable with. However, the number of elderly people receiving grant-in-aid is relatively low and this is because most of the elderly persons they are taken cared for by their relatives or children. The age group that remained constant in both years is age group 60-64 and age group 65-69. Furthermore, the Chi-square indicates that there is a significant relationship between grant-in-aid and age groups.

Table 4.9: Grant-in-aid for the elderly population (2016 & 2018)

	60-64		65-69	
	Y	N	Y	N
Number	1	1 480	1	1239
2016	8.3	29.3	8.3	24.5
Number	0	1 556	0	1 393
2018	0	29.1	0	26
	70-74		75+	
	Y	N	Y	N
Number	3	927	7	1 411
2016	25	18.3	58.3	27.9
Number	1	910	3	1 492
2018	25	17	75	27.9
P-value: 0.001<0.05				

Source: Author's own computation using the 2016 and 2018 GHS data

Figure 4.9: Grant-in-aid for the elderly population (2016-2018)



Source: Author's own computation using the 2016 and 2018 GHS data

4.3.7 War veteran grant

The 2016 results compared to 2018 for the War Veteran Grant have remained high for all age groups; therefore, suggesting that there has not been any increase in the number of recipients of the war veteran grant. The age group that received the most recipients in 2018 is in the 65-69 age group (0.1%), followed by the age group 70-74 (0.1%). However, in 2016 the only age group that had recipients is the 70-74 age group (0.1%) and the other age groups remained at zero; therefore, there was a decline from 2016 to 2018. The war veteran grant is one of the lowest social grants in South Africa because most of the elderly people who were part of the World War Two and Korea War have passed on and are no longer alive. There is a significant relationship between war veteran grants and age group ($0.001 < 0.05$).

Comparison of elderly people receiving War veteran grants-in-aid between 2016 and 2018 is represented in Figure 4.10 below.

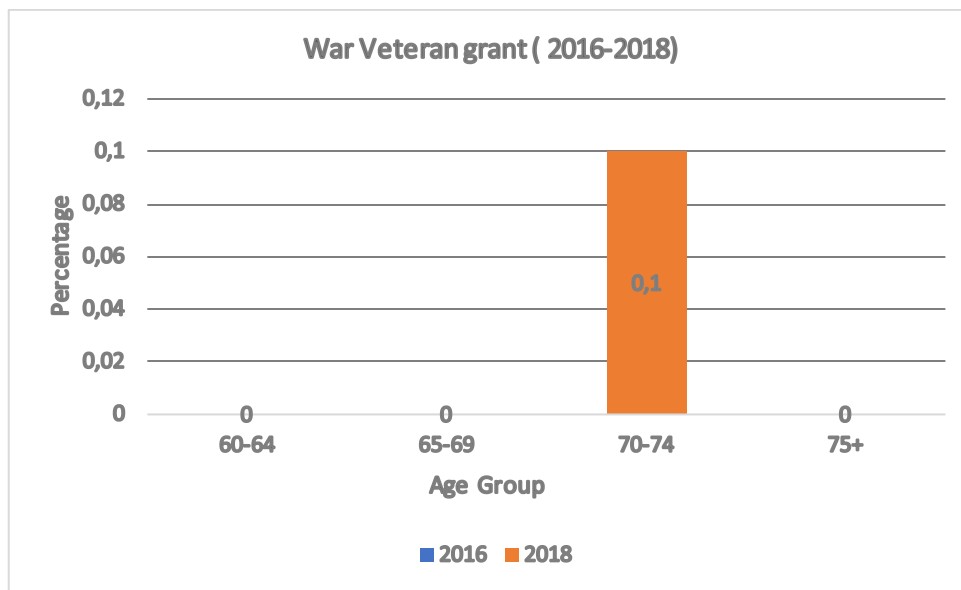
Table 4.10: War Veteran Grant for the elderly age group (2016 & 2018)

	60-64				Total	65-69				Total
	Y	N	N/A	Unspecified		Y	N	N/A	Unspecified	
Nr	0	1 481	721	21	2 223	0	1 241	411	11	1 663

2016	0	66.6	32.4	0.9	100	0	74.6	10.7	0.3	100
Nr	0	1 556	761	17	2 334	2	1 392	390	8	1 792
2018	0	66.7	32.6	0.7	100	0.1	77.7	21.8	0.3	100
	70-74					75+				
	Y	N	N/A	Unspecified	Total	Y	N	N/A	Unspecified	Total
Nr	0	930	244	12	1 186	0	1 418	216	11	1 645
2016	0	78.4	20.6	1	100	0	86.2	13.1	0.7	100
Nr	1	910	240	8	1 159	0	1 495	248	15	1 758
2018	0.1	78.5	20.7	0.7	100	0	85	14.1	0.9	100
P-value: 0.001<0.05										

Source: Author's own computation using the 2016 and 2018 GHS data

Figure 4.10: Bar graph depicting War Veteran grant for the elderly in various age groups (2016-2018)



Source: Author's own computation using the 2016 and 2018 GHS data

4.3.8 Social grants comparisons

This section of the study compares different types of social grants in South Africa for elderly people but makes age group the independent variable and population groups and provinces the dependent variable in order to see where there has been an improvement.

4.3.8.1 Elderly people receiving social grants, according to their population group.

The 2016 and 2018 survey findings are different for each population group and age group. In 2016, the age group 75+, the African group is the highest with 95.7% receiving social grants and 94.9% for the age group 70-74. This is followed by the

Coloured population group in the age group 70-74 with 94.9%. This is because the African and Coloured elderly population groups, especially those above the age of seventy are known to be a poor and underdeveloped group, which makes them more dependent on the social grants provided by the government.

The population group that received the least social grants is the White group with 13.1% for the age group 60-64; this is due to the notion that the White population is considerably small, and they usually have well-planned retirement savings or family structures that makes few of them dependent on the government. However, in 2018, the age group 60-64 for the African population group received the most social grants at 83.4%, followed by the age group 75+ for African people at 82.9%. Age group 60-64 remains being the lowest for all age groups and this is because most of the elderly people in this age group has not retired yet, they are still working.

The results show that there is a positive relationship between social grants and population groups ($P= 0.001 < 0.05$) with the age group being the controlling variable. Therefore, using Chi-square, the relationship is significant, as the population group is dependent on the social grants because of its positive correlation. Thus, many elderly individuals are dependent on social grants given by the government.

Comparison of different population groups of elderly people receiving social grants between 2016 and 2018 is represented in Figure 4.11 and Figure 4.12 below.

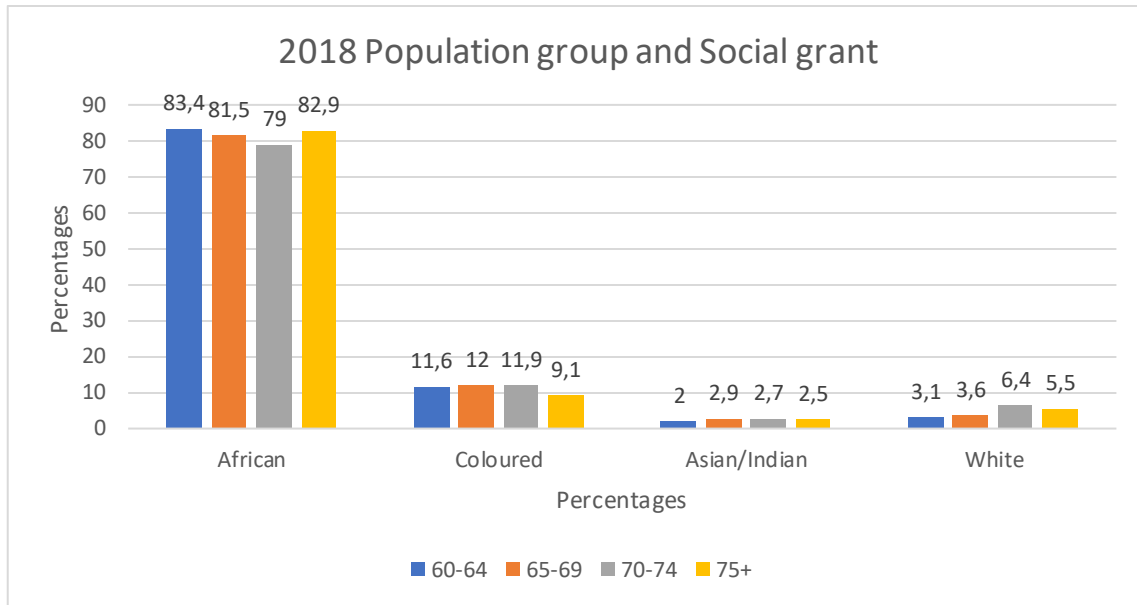
Table 4. 11: Elderly people receiving and not receiving social grants, according to their population group (2018)

Age group	African/Black		Coloured		Asian/Indian		White		Total
	Yes	No	Yes	No	Yes	No	Yes	No	
Number	1 281	457	178	79	30	37	47	225	2 109
60-64	83.4	16.7	11.6	9.9	2.0	4.6	3.1	28.2	100%
Number	1 120	40	165	42	40	16	49	193	1 665
65-69	81.5	11	12	10	2.9	3.8	3.6	46.2	100%
Number	711	67	107	11	24	9	58	172	1 159
70-74	79.0	25.9	11.9	4.2	2.7	3.5	6.4	66.4	100%
Number	1 230	59	135	12	37	7	81	197	1 758

75+	82.9	21.5	9.1	4.4	2.5	2.5	5.5	71.6	100%
P-value:0.001 <0.05									

Source: Author's own computation using the 2018 GHS data

Figure 4. 11: Grouped Bar chart displaying social grants by population group and age group, 2018



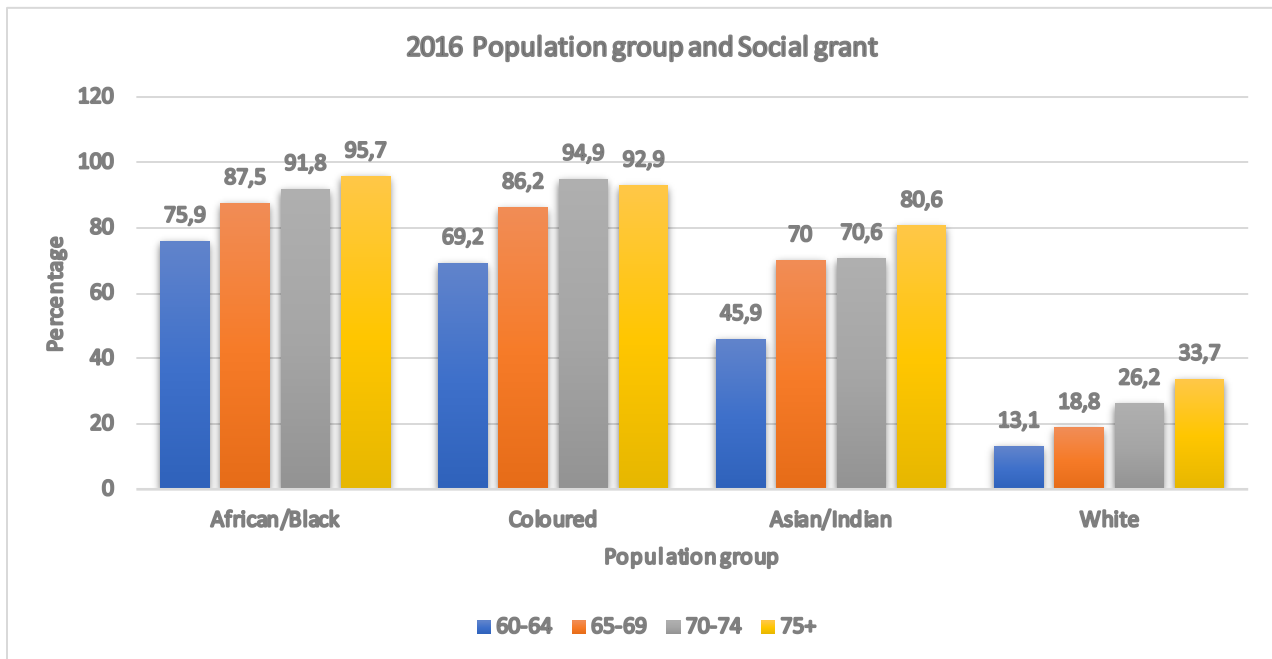
Source: Author's own computation using the 2018 GHS data

Table 4.12: Elderly people receiving and not receiving social grants, according to the population group (2016)

Age group	African/Black		Coloured		Asian/Indian		White		Total
	Y	N	Y	N	Y	N	Y	N	
Number	1 234	391	171	76	28	33	38	252	2 223
60-64	75.9	24.1	69.2	30.8	45.9	54.1	13.1	86.9	100
Number	975	139	156	25	42	18	58	250	1 663
65-69	87.5	12.5	86.2	13.8	70	30	18.8	81.2	100
Number	743	66	94	5	24	10	64	180	1 186
70-74	91.8	8.2	94.9	5.1	70.6	29.4	26.2	73.8	100
Number	1 172	53	117	9	29	7	87	171	1 645
75+	95.7		92.9	7.1	80.6	19.4	33.7	66.3	100
P-value:0.001<0.05									

Source: Author's own computation using the 2016 GHS data

Figure 4.12. Grouped Bar chart displaying social grants by population group and age group, 2016



Source: Author's own computation using the 2016 GHS data

4.3.8.2 Social grants by province and age group

The study investigated how social grant beneficiaries in urban and rural areas use their social grants to make income and develop their livelihoods. The recipients of social grants in the study of them are still working part-time jobs or they have started businesses and invested their grant money to increase their income and meet their family's basic needs. As a result, the number of elderly people receiving social grants varies by province and most of the social grant recipients are not from well-developed provinces such as the Western Cape.

According to the survey, Limpopo in 2016 had the highest number of social grant recipients at the age of 75+ (96.4%), followed by the Eastern Cape at 92.2% and Northern Cape at 92.3%. As households depend on social grants as their primary source of income in these two provinces, it is not surprising that they had the highest number of recipients in 2016, as they are also considered to be one of the not well-developed provinces in South Africa. However, the Gauteng and the Western Cape provinces with 54.4% and 46.2%, respectively had the least percentage of elderly social grant recipients in the 60-64 age group. This is because these two provinces are well developed compared to the other South African provinces and have better resources to provide for its population.

In 2018, Limpopo had the largest percentage of social grant recipients 96.6% for the age group 75+, followed by the age group 70-74 (95.9%); and Northwest reflected 93.3% for the age group 70-74. Nevertheless, the provinces with the least social grant recipient are the Western Cape for the age group 60-64 at 45.3% and Gauteng for the same age group at 53.8%. This is irrespective that these two provinces experienced an increase in recipient numbers in 2018 compared to 2016. Nonetheless, the analyses of the overall number of social grant recipients for each province depict that they remain relatively stable for both years. The results show that there is a positive relationship between social grants and provinces ($P= 0.001<0.05$) with the age group being the controlling variable. In addition, using Chi-square, the relationship is statistically significant.

Comparison of elderly people receiving social grants between 2016 and 2018 across the nine provinces is represented in Tables 4.13 and 4.14 and Figures 4.13 and 4.1 below.

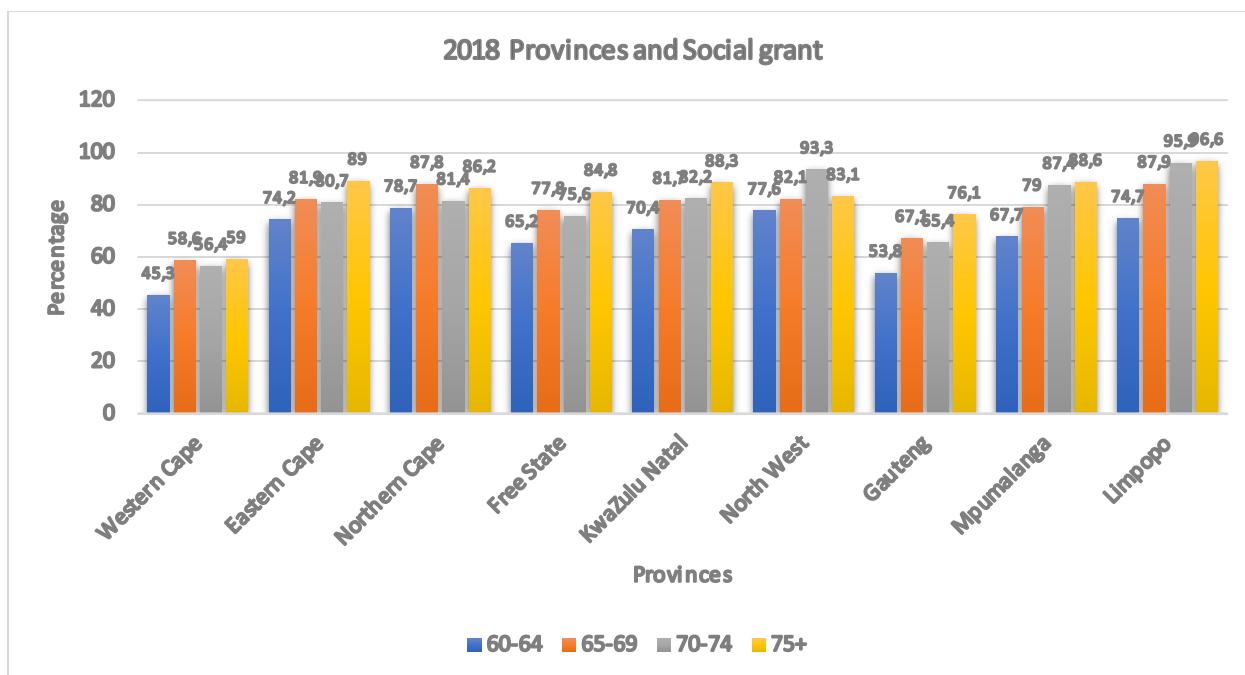
Table 4.13: Elderly receiving and not receiving social grants, according to province (2018)

	Western Cape		Eastern Cape		Northern Cape		Free State		KwaZulu-Natal	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Number	116	140	279	97	107	29	92	49	255	107
60-64	45.3	54.7	74.2	25.8	78.7	21.3	65.2	35.6	70.4	29.6
Number	130	92	230	51	86	12	91	26	267	60
65-69	58.6	41.4	81.9	18.1	87.8	12.2	77.8	22.2	81.7	18.3
Number	84	65	146	35	48	11	59	19	162	35
70-74	56.4	43.6	81.4	19.3	81.4	18.6	75.6	24.4	82.2	17.8
Number	102	71	282	35	75	12	78	14	233	31
75+	59	41	86.2	11	86.2	10.1	84.8	15.2	88.3	11.7
	Northwest		Gauteng		Mpumalanga		Limpopo		Total	
	Yes	No	Yes	No	Yes	No	Yes	No		
Number	125	36	257	221	113	54	192	65	2 334	
60-64	77.6	28	53.8	46.2	67.7	32.3	74.7	25.3	100	
Number	101	22	222	109	94	25	153	21	1 792	
65-69	82.1	17.9	67.1	32.9	79	21	88.3	12.1	100	
Number	70	5	138	73	76	11	117	5	1 159	
70-74	93.3	6.7	65.4	34.6	87.4	12.6	95.9	4.1	100	
Number	98	20	210	66	124	16	281	10	1 758	
75+	83.1	16.9	76.1	23.9	88.6	11.4	96.6	3.4	100	

P-value: 0.001<0.05

Source: Author's own computation using the 2018 GHS data

Figure 4.13: Grouped Bar graph displaying social grants by province and age group (2018)



Source: Author's own computation using the 2018 GHS data

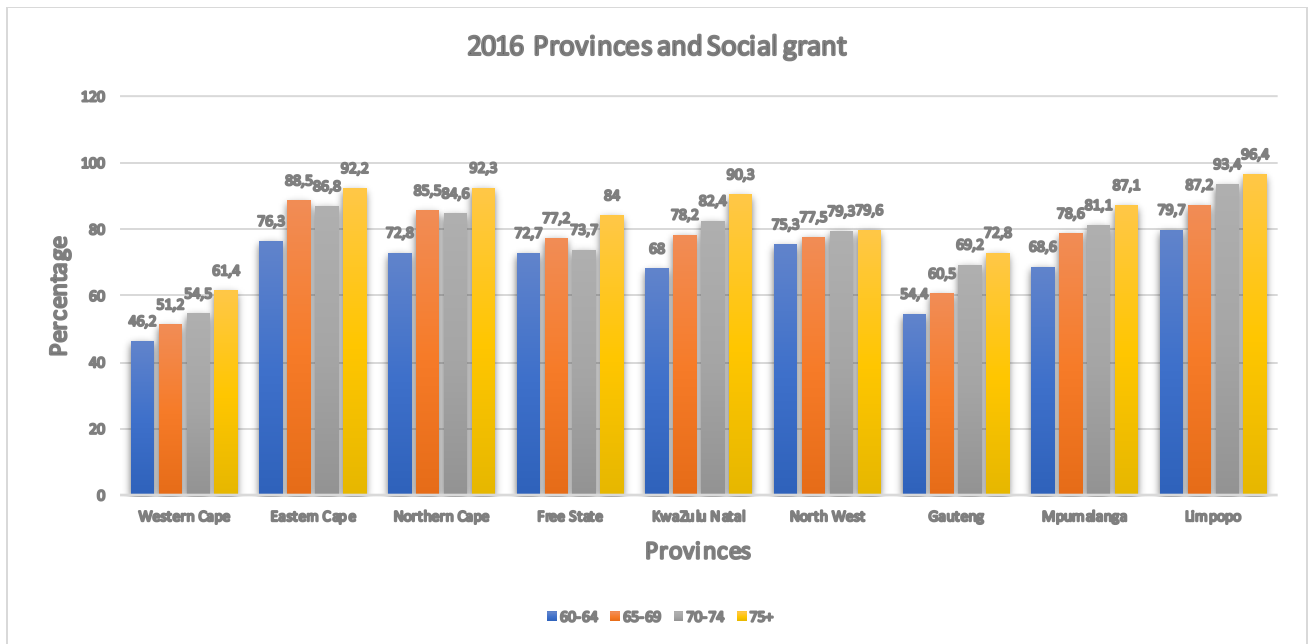
Table 4.14: Elderly people receiving and not receiving social grants, according to each province in 2016

	Western Cape		Eastern Cape		Northern Cape		Free State		KwaZulu-Natal	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Number	123	143	273	85	83	31	109	41	244	115
60-64	46.2	53.8	76.3	23.7	72.8	27.2	72.7	27.3	68	32
Number	106	101	223	29	71	12	88	26	226	63
65-69	51.2	48.8	88.5	11.5	85.5	14.5	77.2	22.3	81	21.8
Number	72	60	171	26	55	10	56	20	164	35
70-74	54.5	45.5	86.8	13.2	84.6	15.4	73.7	26.3	82.4	17.6
Number	89	56	284	24	72	6	84	16	241	26
75+	61.4	38.6	92.2	7.8	92.3	7.7	84	16	90.3	9.7
	Northwest		Gauteng		Mpumalanga		Limpopo			
	Yes	No	Yes	No	Yes	No	Yes	No	Total	
Number	122	40	247	207	105	48	165	42	2 223	
60-64	75.3	24.7	54.4	45.6	68.6	31.4	79.7	20.3	100	
Number	79	23	205	134	77	21	156	23	1 663	
65-69	77.5	22.5	60.5	39.5	78.6	21.4	87.2	12.8	100	
Number	69	18	148	66	77	18	113	8	1 186	
70-74	79.3	20.7	69.2	30.8	81.1	18.9	93.4	6.6	100	
Number	78	20	174	65	115	17	268	10	1 645	
75+	79.6	20.4	72.8	27.2	87.1	12.9	96.4	3.6	100	

P-value:0.001<0.05

Source: Author's own computation using the 2016 GHS data

Figure 4.14: Grouped Bar chart depicting social grants by province and age group (2016)



Source: Author's own computation using the 2016 GHS data

4.3 Chapter Summary

The results in this chapter show that there has been a slight increase in the number of elderly people receiving social security in 2018 from 2016; therefore, it shows that the South African government has improved in terms of providing for the elderly people by providing a variety of social security types that the elderly persons can apply for. Nonetheless, the age group that has remained constant with being the highest in receiving social grants is the age group 75+ and this is due to the fact they are no longer able to work. In the age group 60-64, some of the elderly have just retired and are eligible to apply for a social grant. However, there are still some improvements needed to be done in the system.

CHAPTER FIVE

DISCUSSION

5.1 Introduction

This chapter comments on the concept of social security in South Africa and explaining how social security has progressed between the two periods, 2016 and 2018. This chapter also discusses the findings that were discovered in the previous chapter.

5.2 Comparative view of findings from different variables

The findings of the study depicted that in 2018, more elderly people were using social security than in 2016 to alleviate poverty and/or depending on the type of social grant they applied for. The growing trends potentially mean ageing and growth. The United Nations (2017) predicted that the ageing population will grow rapidly between 2017 and 2050. Africa's growth was projected to be at 229%, followed by Latin America and Caribbean at 161% and Asia at 132%. In contrast, South Africa's growth of persons aged sixty and above has been projected to increase from 9.2% in 2002 to 16% in 2050 (Statistics South Africa, 2022). Likewise, the increase in the number of social security dependents could be attributable to the South African Government's willingness to attain its set targets as enshrined in the National Development Plan, Vision 2030. For instance, the South African government targeted to eradicate poverty by 2010 (National Development Plan, 2012) and considers social grants as direct means to alleviate poverty and deprivation (National Treasury, 2017). While social security is welcomed as a form of poverty alleviation and improves livelihood in poor households, some scholars argue that it is not sustainable and create a network of dependency on the entire household (Kiabilua, 2018).

According to Smit (2012), the growth of persons' life expectancy has spread to every country in the world. People are living longer and need money to sustain themselves for longer periods. Hence, elderly people should begin saving for their retirement whilst still employed. Hence, people who do not have enough saved for retirement will not have enough income in retirement. Should this not be done, it will increase the number of people that are dependent on the government for help with basic living expenses, and the amount of social grants that the government must pay for has increased (Smit, 2012). Given that they can now afford transportation costs to community clinics and levies, elderly people are more likely to actively

participate in household management as a result of the grant, which also suggests that they use their gained wisdom to influence social programs (Hanratty, 2012).

5.2.1 Univariate Findings

5.2.1.1 Age group and Gender

Results presented for the age group for older persons aged sixty and above, are entitled to government social security benefits such as old age pension and disability grants. According to the results, the age group sixty to sixty-four is the highest (33.1%) when it comes to the receipt of social grants in South Africa. This is because most elderly people in South Africa normally take early retirement from the age of fifty-five and once, they have reached the age of sixty, they apply for the various types of social grants offered by the government. This then leads to the age group sixty to sixty-four being the highest recipients of social grants; this group is also the biggest age group followed by the age group sixty-five to sixty-nine (24.8% in 2016 and 25.4% in 2018) for both periods. This shows that the number of recipients has been consistent throughout the years. This is due to the eligibility of applying for social grants, even though they have retired or stopped working before the age of sixty.

Furthermore, the number of elderly people who are between the age group seventy to seventy-four (17.7% in 2016 and 16.5% in 2018) is less compared to the other age groups – this is because some of the elderly people in this age group are usually having chronic illnesses that make their health deteriorate so they tend to not live longer or die after a certain time. Figure 2 shows both genders that have reached the eligible age to apply for social grants. Since there are more females (61.5% in 2016 and 61.2% in 2018) in South Africa the number of recipients in both years has continuously remained the same and the number of males is lower (38.5% in 2016 and 38.8% in 2018%) also one of the reasons the number of female recipients is higher is because they live longer and know how to take better care of their health.

5.2.2 Distribution by province

In terms of geographical areas such as urban and rural, rural areas have higher-than-average percentages of elderly persons who are currently dependent on social assistance and other types of social grants such as disability grants. Due to a large number of people who are of working age and others who have recently retired or are receiving a pension, as well as the fact that many people relocate to urban areas in search of better career possibilities, urban areas have the greatest percentages. The result shows that Gauteng province (18.5% in 2016 and

18.4% in 2018)has the biggest percentage of the elderly population who are eligible for social grants. This is because more people have moved to urban areas like Gauteng in search of better work possibilities and are now residing there and making it the most populated province in South Africa. Also, Eastern Cape (16.6% in 2016 and 16.4% in 2018) and KwaZulu-Natal (16.6% in 2016 and 16.3% in 2018) provinces are the highest after Gauteng. This is because the provinces don't offer many work opportunities and most of the population lacks education, and the province is poor compared to the other provinces and is also populated after Gauteng. Northern Cape province (6.7% in 2016 and 6.8% in 2018) remains the lowest when it comes to the number of elderly people eligible for social grants as it is one of the provinces with the least number of people. The age group, seventy-five plus is the highest age group in both years to receive social grants in Gauteng, followed by the age group sixty-five to sixty-nine in 2018 receiving social grants the most in all provinces. Furthermore, compared to wealthier provinces, poorer provinces spend a bigger percentage of their budget on social development. In addition, there are more elderly and disabled people in underdeveloped provinces (National Treasury, 2003).

5.2.3 Family members that depend on the household head receiving social grant

Families in South Africa have a strong role to take care of individuals that are related to them or those who are unemployed and live within the same household. Therefore, making individuals that are the head of the household and social grant recipients be the decision makers on how to use the cash transfers given by SASSA monthly as they have the responsibility to take care of the family and to also provide.

According to the relationship of the household results is that the household is mainly age group seventy-five and above on the head or head acting of the household (81.9% in 2016 and 81.7% in 2018) followed by age group seventy to seventy-four (76.1% in 2016 and 77.6% in 2018) this is because they are the providers of the household. However, the least are the grandparent who dependent on the household head is age group sixty to sixty-four (0.2% in 2016 and 0.1% in 2018) this is because most of the elderly people that are grandparents are above the age of sixty years. Followed by grandchildren for age group seventy-five and above (0% in 2016 and 0.2% in 2018).

5.2.4 Older South Africans receive an Old-Age pension.

The findings suggest that the age group that has the highest number of elderly persons receiving social grants is the age group seventy-five (85.2% in 2016 and 84.4% in 2018) followed by seventy to seventy-four (77.9% in 2016 and 77.4% in 2018) even though there is a slight decline between the two periods. This is because there are elder persons who have stopped working and are dependent on the old age pensions given by the government. Whereas the age group sixty to sixty-four of them are still working and have not yet retired thus their results are low compared to the other age groups.

In addition, the results show that there has been a slight increase between the two years for age group sixty-five and sixty-nine (73.5 % in 2016 and 76.3% in 2018) that are being studied and this is because of the improvement that the government has developed throughout the years to help reduce poverty.

5.2.5 Bivariate Findings

5.2.5.1 Grant types received by elderly people.

Considering both the 2016 and 2018 timeframes in South Africa, elderly people rarely applied for grant in aid, hence, fewer people are receiving them than with other social grant categories. This is because most elderly people particularly in the rural areas are not aware of the grant in aid as some of them have to ask their family members to go and fetch the cash transfer from the SASSA offices and other elderly people are already taken care of by their family members. This includes the war veteran grant as most of the elderly people that were involved in wars such as the Korean War, have passed away, therefore there is a very few of the that are eligible for the war veteran grant. The age group with the least recipients is the age group seventy (0% in 2016 and 2018) and above as the elderly people in this age group are no longer alive including all the age groups in the different population groups. With regards to the disability grant as compared to the other social grants elderly people are aware of this grant and this is because some of them are disabled due to elderly health issues that they may have gotten; therefore, they use this grant to afford any medication they may need. It is mostly elderly people above the age of sixty to sixty-four (71.4% in 2016 and 56.5% in 2018) as this is usually the age that most elderly people tend to start having these health issues. Hence most of them stop working at the age of sixty.

5.2.6 Social grant recipients per population group

Given that South Africa's Black population is one of the country's largest, it is expected that a significant portion of Black South Africans will benefit from the various types of social grants available to the elderly. Nonetheless, this does not suggest that there are no limitations as some of them are still not receiving social grants or the desired retirement money. Therefore, the findings did show that the black population is the highest for age group seventy-five and above (95.7% in 2016 and 82.9% in 2018) suggesting that they do have access to social security since most of them are recipients. Followed by the Coloured population for age group seventy to seventy-four (94.9% in 2016 and 11.9% in 2018), which is also known to be poor, but the White for age group sixty to sixty four (13.1% in 2016 and 3.1% in 2018) and Indian for age group sixty to sixty four (45.9% in 2016 and 2% in 2018) persons have remained the least population in both years. This is because most of them do not depend on social grants, and they are the least population group in South Africa. Nevertheless, they receive proceeds from their retirement fund upon retirement which is also why the recipients for the White and Indian population group are the least. The age group that mostly is the recipient of the social grants for both years is seventy to seventy-four and the age group is seventy-five and over. This is because most of them were not working and are dependent on the government as it has been years since they have stopped working as compared to the age group sixty to sixty-five due to recently stopping working therefore making them the least age group among the population group to receive social grants.

5.1.1 Distribution of social grants by province

KwaZulu-Natal for age group seventy-five and above (90.3% in 2016 and 88.3% in 2018) and Limpopo (96.4% in 2016 and 96.6% in 2018) remained the highest provinces in both periods to receive social grants from the government followed by Eastern Cape (92.2% in 2016 and 86.2% in 2018). This is because of the idea that they are one of the poorest provinces in the country and the people are dependent on the social grant given by the government to afford the basic cost of living. Furthermore, Iqbal (2021) indicates that areas like Limpopo and Eastern Cape province in South Africa have a positive and significant impact on social grants, henceforth these areas are specifically targeted in order for them to receive social grants. Moreover, the Eastern Cape is always exceeded the segment of older persons in other provinces, therefore the growth in the number of elderly people has consequences for development and policy invention especially in regard to social security. The results show that

Northwest for age group seventy-seventy-four (79.3% in 2016 and 93.3% in 2018) and Northern Cape for age group sixty-five to sixty-nine (85.5% in 2016 85.5% in 2016 and 87.8%) followed with being the highest to receive social grants. Moreover, Limpopo for age group seventy to seventy-four it is also high in both periods (93.4% in 2016 and 95.9% in 2018)

Overall, the Western Cape has been consistent with being the lowest province for age group sixty to sixty-four (46.2% in 2016 and 45.3% in 2018) in South Africa during both periods to receive social grants, therefore the findings do support the written literature. The findings for the provinces indicate that there has been some improvement regarding the number of recipients receiving social grants and the administration has also developed and indicates that the Western Cape province is also well developed as compared to the other provinces which is why it is the least province to receive the number of recipients. On the other hand, the findings show that it is mostly individuals above the age of seventy who are mostly using social grants, or any kind of social security provided by the government, and this is because they are incapable of working or finding any job because of being in the elderly population.

The hypothesis that was tested for this study recommended retirement age both genders receive equal social security benefits. The results confirm that both genders do receive equal social security benefits. However, it is the males who hardly apply for social security as their numbers are low. Nonetheless, the number of males receiving social grants did increase in 2018 and there was a slight decline for females in 2018.

There are differences between men and women in the elderly social security the results show that there are no differences when it comes to social security for each gender. Nonetheless, it is mostly men that benefit from the War veteran grant.

The Black population group has limited access to social security the results show that the Black population is the one with the most access to social security. This is because they are the largest population in the country.

Chapter 6

CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter summarises all the chapters and provides a conclusion, and recommendations that can be used for future research, and clarifies the limitations of this study.

6.2 Conclusion

Through the analysis of the results, it can be concluded that from 2016 to 2018 there has been a slight change in the number of elderly people receiving social security in South Africa. The results show that the age groups sixty to sixty-four and seventy-five years and older, between 2016 and 2018, received the most social security. This is because they had stopped working and other elderly individuals did not take early retirement at the age fifty-five, meaning that some of them are still working to earn an income and are now eligible to apply for social grants. This includes other social grant types that they may need such as grants-in-aid. The age group seventy to seventy-four has remained to be the least age group to be dependent on disability and War veteran grant type, this is because most elderly people as they get older, they began to have adverse health issues. Therefore, some of them end up not living longer, and most of the time, they are not aware of the other social grant types, so they end up applying for the grant-in-aid which is also relevant. Nevertheless, there is a slight increase for the age group sixty-five to sixty-nine and is due to many of the elderly people retiring, and therefore, are eligible to apply for the old-age pension or any other social grant type that they may need.

Despite that, between the two periods, 2016 and 2018, there has not been much of a change concerning the number of recipients of social security – it has remained consistent throughout the years. Even though in 2018, there has been a slight increase in the number of elderly people receiving any type of social grant. Thus, indicating that there has been improvement regarding social security in South Africa. Moreover, the Black population and Coloured population have remained to be the highest populations that receive social grants, even though in 2018, there was a slight increase, and the White population remains to be the

lowest, regardless. Regarding the provinces in South Africa between the two periods, there has been a slight increase in the number of recipients of social grants.

6.3 Recommendations

Even though the eligible age for elderly people to receive social grants is sixty and the retirement age in South Africa is fifty-five, it means that those who have stopped working should then be allowed to apply for and receive social security so that they are able to take care of themselves after retirement. Some of them may have stopped working due to health issues and others may not be able to find other jobs as they are old. Elderly individuals, especially those from underprivileged homes or rural areas also need to be educated about the types of documents required to qualify for a social grant. Once they are aware of what is required, there won't be any missing paperwork leading to delays or re-applications as they would be more knowledgeable about it. Alternative ways of communication regarding individual applications or delays of payments, should be found. The government should consider engaging in more consistent awareness campaigns or education drives that would notify the elderly people about the different types of social security that the government offers, such as grants-in-aid and War veteran grants so that they can get the extra assistance they need. For instance, the age group seventy and older are not aware of this, especially those who were part of the war, they should know about the War veteran grants. The government needs to make it a priority to investigate provinces that are highly dependent on social grants and try to come up with solutions such as creating jobs or small businesses so that the elderly people can have other options for an income.

In conclusion, Schiel et al. (2014) state that social grants to the elderly do not affect income inequality but they do lead to a reduction in poverty. Therefore, it is great to see that the South African government has improved the remuneration for social grants so that people can be able to afford some of their basic living needs. In addition, if the government plans to reduce inequality through social grants, it should pay closer attention (in terms of administrative and income policies) to which grants are for old-age, which grants are for disabled elderly people, and which grants are for disabled elderly people. Government poverty-reduction policies, on the other hand, should be more focused on grants for War veterans, aid grants and dependency grants and more elderly people need to be made aware of these type of grants as there are fewer elderly people using them. The government needs to educate people, especially those who will be using social security for the first time so that they will be aware

of how the process works. The implication is that policymakers may use specific social grant types to target poverty reduction or inequality reduction to achieve equitable economic development in South Africa. The government and SASSA, in order to continue working towards declining poverty in South Africa, in particular in the poor provinces, need to increase the monthly amount that is given to the elderly population. Most of these elderly people have a household that is dependent on them, and therefore, the monthly social grants they receive are not enough because of other dependants. Nonetheless, the social grants to impoverished families with children do help reduce poverty in both rural and urban areas, according to Kyophilavong (2011). Moreover, the study recommended that grants be extended to all social strata, particularly women, to reduce poverty and inequality among them.

6.4 Limitations of the study

The study would have yielded better results if a mixed method of research was considered that included the qualitative research approach. The qualitative approach could interview elderly people, Social Security Agency administrators or focus groups which could have afforded the researcher an opportunity to understand and determine if the provision of social security had improved their quality of life. Lastly, as much as the study showed that the number of social security beneficiaries, i.e., elderly people receiving old-age pension increased over time, however, there is no measure of the impact in their everyday lives whether it assists in decreasing poverty in terms of monetary value, or the cost of living.

6.5 Future research

Research in the next years will be focusing mainly on the gap between the ages of fifty and sixty years since some South Africans retire early and are not benefitting from any social security programmes, until they reach the age of sixty. The research should also consider focusing on poor provinces in South Africa as they also tend to have the highest percentage of elderly people who are dependent on grants. Hopefully, before the budget for the year is discussed, the government can try to increase the amount for the social grants as it is not entirely enough. Lastly, it would be interesting for research to establish in what way social grants

provision influence the electoral system, i.e., to what extent the parties in government use social security to influence voters and which voters are likely to be influenced.

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