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Economic impact of the state old age pension: Experiences of older persons in Gauteng, South Africa

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ABSTRACT

The study examined the socio-economic challenges faced by older persons who were beneficiaries of the state old age pension in Gauteng province, South Africa. This study utilised mixed methods where in-depth interviews were converted into quantitative values from 20 older persons who were purposively chosen as residents in the City of Johannesburg to address the objectives. This paper provides insight into the cost-benefit analysis of the state old age pension, mitigating poverty in older persons' households, and income received from Non-governmental Organisations (NGOs), and kin and non-kin systems that supplement family income in times of economic uncertainty. The capabilities theory formed the theoretical linkage. Findings revealed participants' reflections on using monthly cash transfers to mitigate vulnerability to poverty and food insecurity. Recommendations were made for social workers to integrate developmental social welfare services with older persons to achieve social and economic justice. Social workers must advocate for additional funding to supplement the meagre old age pension and enhance partnerships with the government and civil society to achieve its goals of sustainable development.

KEY TERMS: migration, old age pension, older persons, poverty, South Africa

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INTRODUCTION

In the post-Corona Virus Disease (COVID-19) era, correlates of poverty and economic hardship amongst older persons 60 and above have been overlooked due to meagre income received from private and or public retirement cash transfers. In addition, we have witnessed minimal support from extended family due to high unemployment and rising costs of living. Olabiyi (2021) noted that many retirees in African countries no longer live up to 10-20 years post their retirement due to their inability to access their pension entitlements to sustain their livelihoods and other social demands. A great number of older people who rendered their services meritoriously to their nation-states, having exhausted their intellectual values and strengths, seem to end up being apathetic and despairing due to uncertain economic times. This study fills an empirical gap as it explored the cost/benefit analysis of the state old age pension and support received from NGOs, kin and non-kin systems that supplement income in older person households in South Africa. The article begins with an overview of the old age pension in South Africa, followed by a discussion of developmental social welfare and its connection to capability theory. The discussion that follows provides insight into the methodology, followed by a discussion of key themes. The final section synthesises the participants' reflections and suggestions for improvement of policy and developmental social work practice.

BACKGROUND

The South African State Old Age Pension

The State Old Age Pension provides income-tested financial assistance to South African citizens who are 60 years or older and is financed by the National Treasury and general taxes (Government of South Africa, 2024). In 2023, the Old Age Pension (OAP) increased from R390 in 1994 to R2090 for individuals aged 60 to 74 and R2110 for those 75 years and older (South African Social Security Agency [SASSA], 2024b). In 2024, the pension increased for the fiscal year by R90, which infers that an amount of R2180 per month was given to older persons between 60 and 74 years old and R2200 per month for recipients over 75 years old (SASSA, 2024b). In October 2024, the pension is expected to increase by R10, meaning that the monthly amount for recipients between 60 and 74 years old will be R2190 and R2210 per month for recipients over 75 years old (SASSA, 2024a). At a provincial level, the highest number of beneficiaries come from KwaZulu Natal with 590,959 (24%), followed by the Eastern Cape with 509,612 (18%), and the lowest number of beneficiaries reside in the Northern Cape with 74,919 (3%), followed by the Free State with 172,103 (5%) as summarised in Table 1. The Old Age Pension eligibility criteria include applicants whose annual earnings do not exceed R96 840 (R8070 per month), and a married couple's combined income must not exceed R193 680 annually (R16 140 per month) (SASSA, 2024b). The asset threshold should be more than R1 372 800 for a single person, and the combined assets of a married couple should not exceed R2 745 600 (SASSA, 2024b). The OAP has significantly contributed to providing social protection, mitigating vulnerability to poverty and ensuring consistent income support for many older persons 60 and above in South Africa. At the time of data collection in 2022 for this study, beneficiaries of the OAP received an amount of R1 970.

The number of older persons receiving the OAP increased from 2.2 million in 2006 to over 3.8 million in 2022/2023 (Moore, 2024). In 2024, the number of beneficiaries of the state old age pension is 4 071 596 (SASSA, 2024a). Table 1 below provides an overview of the number of beneficiaries of the OAP per province in South Africa

Table 1: Summary of OAP at the provincial level in South Africa

| Provincial level | Number of people (old age grant) |
|------------------|----------------------------------|
| Eastern cape | 628444 |
| Free state | 230992 |
| Gauteng | 776485 |
| KwaZulu Natal | 797929 |
| Limpopo | 528394 |
| Mpumalanga | 294431 |
| Northwest | 300760 |
| Northern Cape | 99539 |
| Western Cape | 414622 |
| Total | 4071596 |

Source: SASSA, 2024a

DEVELOPMENTAL SOCIAL WELFARE PARADIGM AND HUMAN CAPABILITIES THEORY

The developmental social welfare paradigm was adopted in 1997 as a policy response to eradicate poverty and promote economic self-reliance of older persons, groups, and communities (White Paper on Social Welfare, 1997). The developmental social welfare paradigm perceives social development as closely connected to economic development (Midgley, 2014). Hence, the state old age pension will not have a meaningful impact if it is not accompanied by improvements in older people's psychosocial and economic well-being (Patel, 2015). The National Development Plan, Vision 2030, promotes the developmental social welfare model and emphasises the active participation of citizens, including older persons, in economic activity (Midgley, 2014; Raniga, 2018).

The capabilities theory, underpinned by Sen and Nussbaum (Nussbaum, 2011) and which correlates with developmental social welfare practice, formed the conceptual foundation of this study. According to Leon (2017), human capabilities theory aligns with human rights, social justice, freedom, power, equality and resilience of older persons in societies. This theory puts forth "how these factors can be stimulated in the construction of an inclusive human development paradigm" (Leon, 2017, p. 313). The factors fostered by the capability theory are in sync with the South African Constitution and Bill of Rights that legislatively protect the human rights of older persons in society.

Capabilities are used to describe and demonstrate the ability of older persons to achieve meaningful outcomes for themselves and their families despite prevailing circumstances (Smith, 2019). Castles (2010) states that the capabilities approach hinges on two normative claims. The first claim is that the freedom to attain well-being is of fundamental moral importance, and the second claim is that freedoms need to be contextualised in terms of an individual's capabilities, which are the real opportunities at the individual's disposal and what the individual must value (Nussbaum, 2011, p. 233). This theory addresses how older persons in the City of Johannesburg, South Africa, have access to organisational, social and material resources at their disposal (Sanz Ponce, Peris Cancio, & Escámez Sánchez, 2018). This approach incorporates resilience as one of its cornerstones of human rights. Barrett et al. (2021) state that the capabilities approach integrates an accepted and well-established lens to incorporate resilience as part of the hierarchy of activities. They added that resilience as a capability includes not only the ability to recover from shocks and hardship but also the self-improvement and progress that come from these experiences.

The combination of developmental social welfare and capabilities theory aligns with the aim of the study as it explored whether the OAP alleviates income insecurity among older persons in South Africa. The study aimed to identify personal, social, and material resources that are at the disposal of older persons to survive in the post-COVID era. The capabilities approach looked into the shocks, economic struggles and adversity these older persons endured during uncertain economic times. For the context of this paper, the author argues that integrating a developmental social welfare practice approach and capabilities approach can assist older persons towards economic self-reliance. This article contributes to the body of knowledge in two ways: 1) by providing a nuanced understanding of the plight of older persons in South Africa and 2) by encouraging

academic debate about the significance of integrating the developmental social welfare approach into the services of older persons.

The objectives of this study included:

- To explore the extent through which the state old age pension mitigated vulnerability to poverty of older persons.
- To examine the cost/benefit of the state old age pension for older persons residing in the city of Johannesburg.
- To suggest how state and non-state social systems may improve the economic justice of older persons' lives.

METHODOLOGY

The study combined elements of qualitative and quantitative approaches that were aligned with the aim. The researcher converted qualitative data into quantitative variables to address the objectives because the study was meant to conceptualise the findings but not to generalise in the case of a larger survey sample (Fakis, Hilliam, Stoneley, & Townend, 2014; Mamabolo & Myres, 2019). Bazeley (2009) argued that using such conversion can provide access to patterns and trends emerging from the data which are not readily evident from the qualitative analyses. Thus, the study utilised an interpretive design to gain insight into the economic experiences of older persons residing in Johannesburg, SA.

The researcher purposively selected 20 participants as a sample for the study because they were South African citizens, resided in Johannesburg, were 60 years and above and were recipients of the OAP. Tongco (2007:147) argues that in purposive sampling, the researcher decides on a small group and relevant people to provide the information required for the study.

Data were distilled by thematic analysis, as informed by Clarke and Braun (2013), from older persons willing to participate and who consented to audio recordings of the interviews. Clarke and Braun assert that thematic analysis provides an accessible and open approach to analysing qualitative data. The first step involved familiarisation with the data through scrutinising and analysing the individual transcripts of the data and refining the themes several times. This involved reading the texts several times and generally immersing oneself in the data. Following the familiarisation step, I engaged in the coding process, which involved highlighting sections of the text -usually the most recurring phrases and statements. Lastly, the author focused on generating themes from the most recurring and interesting phrases and statements highlighted in the preceding step. This was done by reviewing themes. The researcher created patterns and formulated sub-themes connected to the initial main themes. The next phase was to break down the sub-themes into discrete parts and label these parts with codes. The author grouped the codes into quantitative categories, themes, or patterns known as variables (Mamabolo & Myres, 2019). This enabled the researcher to generate quantifiable information in descriptive statistics, including counting the frequency or percentages and constructing tables and graphs with the variables using SPSS.

One of the challenges experienced by the author was the tight timeframe to visit the resident communities, conduct interviews with older persons, and clarify responses from the participants. The author used peer review of the transcripts, literature on social protection grants, and policy analysis reports to enhance the trustworthiness and credibility of the data (Marlow & McClain, 2011). Furthermore, the trustworthiness and credibility of the data were enhanced by the reflective engagements and member checks of the participants of the transcripts post the interviews. This triangulation of the data sources contributed to the trustworthiness and credibility of the findings. The author acknowledges that this study's main limitation is the exclusion of social workers and policymakers in the National and Provincial Department of Social Development as direct participants in the study. We believe that this can form the basis for future research. Ethical approval was obtained from the target University Research Ethics Committee to conduct this study. The Ethical clearance number is REC-01-030-2022 and was obtained in March 2022.

FINDINGS AND DISCUSSION

The findings of this study are presented in two segments: the older persons' analysis of the household income and expenditure presented using tables and a pie chart. Subsequently, three themes extracted from the data are discussed and include: an overview of household expenditure, tapping on kin/non-kin support and livelihood strategies of older persons.

Table 2: Household income of the older persons

| Age group | Household total income range (Rand) | | | | | Total |
|--------------|-------------------------------------|------------|------------|------------|------------|-----------|
| | R1100-2000 | R2100-3000 | R3100-4000 | R4100-5000 | R5100-6000 | |
| 60-62 | 0 | 2 | 8 | 0 | 0 | 10 |
| 63-65 | 0 | 3 | 0 | 0 | 0 | 3 |
| 66-68 | 1 | 1 | 1 | 1 | 0 | 4 |
| 69-72 | 0 | 1 | 0 | 0 | 1 | 2 |
| 73-75 | 1 | 0 | 0 | 0 | 0 | 1 |
| Total | 2 | 7 | 9 | 1 | 1 | 20 |

At the time of the study, Table 2 above reveals that amongst the age group 60-62, eight older persons had received an income of R3100-4000. This means that at this age range, they could still work. Thus, some were involved in running their own businesses. With an income range of aged 69-72, only 1 person exceeded R3000. This was one woman who mentioned R5,600. Her six grandchildren received the child support grant, and their biological mothers also supported them financially. She commented:

I am lucky that 6 of my grandchildren are receiving child support grants, and their mothers are also supporting them, but I am not sure what will happen when some of the children can no longer receive the grants because of their ages. I hope some of them will find jobs to care for themselves (Participant 12).

Table 3: Total household income range of the older persons

| Income range | Number of older persons | Percent (%) |
|--------------|-------------------------|-------------|
| R1100-2000 | 2 | 10 |
| R2100-3000 | 7 | 35 |
| R3100-4000 | 9 | 45 |
| R4100-5000 | 1 | 5 |
| R5100-6000 | 1 | 5 |
| Total | 20 | 100 |

The findings indicated that out of the 20 older persons, only two had an income above R4100, as illustrated in Table 3. There were nine older persons who had household income between R3100-4000. These older persons stated that the income sources included the OAP, child support grants for grandchildren, and remittances from the mothers of the children but not remittances from the fathers of these children, where the grandmothers were caretakers. The data revealed that only six households had no grandchildren. However, two grandchildren in a household was the least, but the maximum was six grandchildren in a household with different fathers. There were two male household-headed families and 18 female household-headed families. This indicates that the burden of care continues to be the responsibility of grandmothers. The grandfathers were free from caring for grandchildren because they also needed care. One of the older persons from the highest household income range commented:

I have broad sources of income. I receive remittances from children and nephews, and even though it is not predictable, the money comes every month. Some of my children are also workers; sometimes, they send me money. I do not want to overburden them with responsibilities because they have families (Participant 17).

Household expenditure

The need for increased social protection during the health pandemic of COVID-19 for older persons arose from the state's realisation that there was a blatant degree of inequality regarding some households in the economy (Bhorat, Oosthuizen, & Stanwix, 2021). In addition, in the post-COVID era, high food prices confirm the

importance of social protection through the rollout of monthly cash transfers to older persons. South Africa offers one of Africa's most comprehensive social protection systems (Ludick, 2021). These comprise a wide range of social insurance (private and public) and active livelihood strategies that older people get actively involved in. In South Africa, pension pay-outs for old age are provided by SASSA and the Provincial Department of Social Development. Social workers offer psychosocial and economic services. Despite the implementation of developmental social welfare services put in place by the Department of Social Development and civil society organisations, poverty in South Africa remains persistently high, with about 32% of the population living in multidimensional poverty (SASSA, 2024a). Poverty is highest among pensioners over 60 years, and unfortunately, vulnerability to poverty increases with age (SASSA, 2024b).

Despite this challenge, there is a dearth of empirical evidence on OAP financing in terms of benefits for older persons' households and understanding the challenges of older persons. The older persons revealed that the income from the old age pension was spent on food and groceries. Table 4 below shows the amount in Rands that older persons spend on groceries every month. Hence, this infers that the intended purpose of the South African National Treasury is to ensure food security and mitigate poverty among older persons in the city of Johannesburg.

Table 4: Monthly expenditure on groceries

| Monthly groceries | Older person | Percentage (%) |
|-------------------|--------------|----------------|
| 1000 | 7 | 25 |
| 1200 | 3 | 15 |
| 1500 | 2 | 10 |
| 1700 | 1 | 5 |
| 2000 | 4 | 20 |
| 2500 | 1 | 5 |
| 3000 | 1 | 5 |
| 4860 | 1 | 5 |
| Total | 20 | 100 |

Applying capabilities theory, it was found that even though the old age pension assists in taking care of food expenses, poverty among older persons is still vulnerable as the funds do not cater for payment of rent, water, transportation, rates and medical expenses. Even though the SA government did increase the old age pension during the COVID-19 pandemic, it did not keep up with inflation and this 'adaptive social protection' was considered as menial to cover the basic needs of the older person. **Some of the** participants mentioned:

Some

"I contribute to a stokvel to help me save for a rainy day" (Participant 11).

Every two weeks, I have to borrow money from my son to buy airtime (Participant 6).

By the middle of the month, I had no money to pay my life insurance premium, and as a result, during COVID-19, it lapsed (Participant 10).

Every month I make sure I have money for my funeral policy (Participant 8).

Evidently, the OAP, which was meant to cover the costs of the basic needs of the older person, has evolved to being a family income and meeting the food expenses of the household members. Armstrong and Burger (2009), and Raniga and Simpson (2011) revealed that the OAP considerably impacts poverty and provides relief from food insecurity, which characterises poverty. Demper (2016) adds that social workers must incorporate developmental social work programmes to ensure a minimum acceptable standard of quality living for the older person in the household. Table 5 below provides insight into the older person's pension contribution to the well-being of children in the home. Social protection finances can thus become a guaranteed capabilities and human rights approach that protects and empowers all members of the household (Demper, 2016; Lombard & Kruger, 2009).

Table 5: Expenditure on fees, transport and food at school

| Monthly expenditure on children (Rand) | Number of older persons | Percentage (%) |
|--|-------------------------|----------------|
| 101-300 | 3 | 15 |
| 301-600 | 6 | 30 |
| 601-900 | 5 | 25 |
| 901-1200 | 5 | 25 |
| 1201-1500 | 1 | 5 |
| Total | 20 | 100 |

The kin support comes mainly from the mothers of the grandchild of the older person's household. The findings reveal that there was little or no material contribution from the biological fathers of the children living with their grandmothers. Some biological mothers were not working, making their contribution ad hoc and minimal. Participant 4, a 68-year-old grandmother caring for three grandchildren, stated: “*Life is unbearable as we are only surviving with my old age pension as the only source of money.*” Participant 6 also commented: “*I do not get any extended family support from my children*”. Ten of the participants were grandmothers who were the primary caregivers for the children of the divorced or orphaned children. The family faces financial challenges because they share the meagre grant that the grandmothers receive, although some children receive the child support grant. A participant commented:

The cash is insufficient to last for a month because we spent a lot on the children in a month. The amount I mentioned is even small in some months. When school is in session, we pay for their transport and provide money for food and small money for sweets daily. Sometimes, the children refuse to go to school if we do not get money for food but give transport money (Participant 8).

Table 6: Support from Kin and Non-Kin Relationships

| External support | No. older persons | Percentage (%) |
|---------------------|-------------------|----------------|
| Kin support | 10 | 50 |
| NGO | 3 | 15 |
| Kin support and NGO | 3 | 15 |
| No support | 4 | 20 |
| Total | 20 | 100 |

The grandmothers shared that they received groceries from churches. Sometimes, the groceries come from NGOs that provide social services in the City of Johannesburg. This indicates that the grandmothers who were caregivers depended on social workers from organisations to support and protect their rights. The NGOs that were mentioned in the study included Soup Kitchen, providing breakfast for children; Abraham Kriel, which provides food parcels; and Gift of the Givers, which provides medical supplies and treatment to some family members. It is cautioned to rely on financial assistance that could subsidise medical care expenses as it is temporary and dependent on the goodwill of family and non-kin relations. In the long term, ongoing essential expenditures encountered by older persons can lead to restrictions regarding participation in livelihood and economic activity, hinder human capabilities, reduce household earnings, and ultimately keep older persons trapped in poverty (Barrett et al., 2021). One female older person commented:

I do not know how to get additional support from NGOs. I do not get support from family members; I only receive state grants but need support from NGOs. If family members give you money, they sometimes complain, but NGOs will not complain (Participant 2).

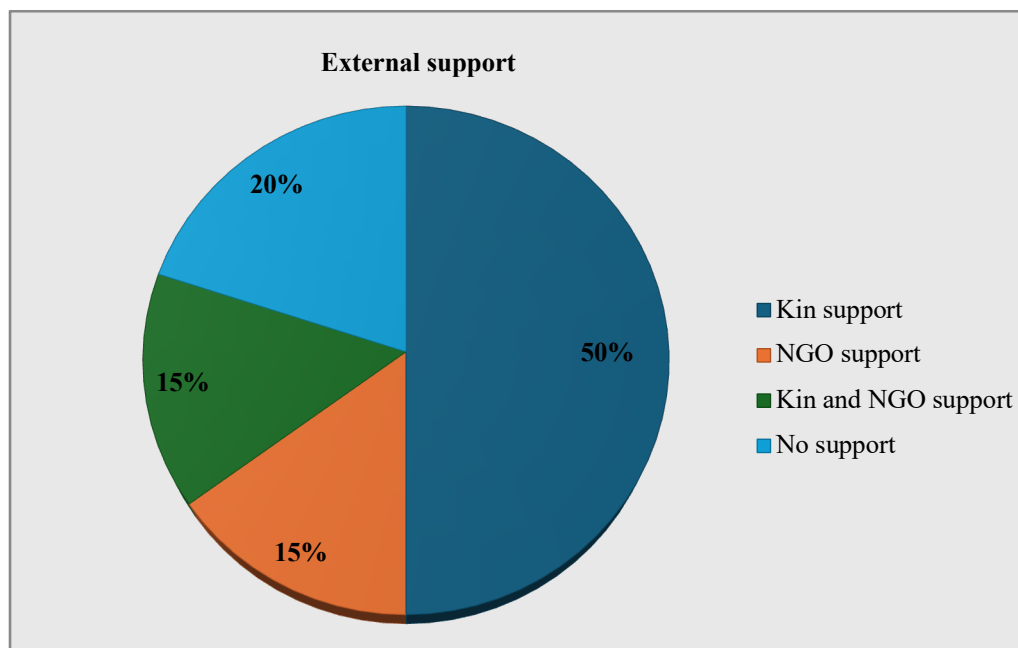


Figure 1: External support systems

Figure 1 above represents the percentage of external support that the participants in this study received to supplement the OAP. The data revealed that 50% do not receive support, whereas 20% said they receive support from kin only. The remaining participants had an equal proportion of 15% received support from NGOs, and 15% received Kin and NGOs. In Table 6, the 4 participants who were grandmothers and had no support said they felt socially excluded. These respondents stated they felt very lonely and isolated as they had no other support system for help. They complained that the help that they received from NGO social workers was inconsistent and inadequate.

Table 7: Livelihood strategies of older persons

| Livelihood strategy | Older persons | Percentage (%) |
|------------------------|---------------|----------------|
| Borrowing | 2 | 10 |
| Stokvel and borrowing | 5 | 25 |
| Stokvel | 7 | 35 |
| Sale of vegetables | 3 | 15 |
| No livelihood strategy | 3 | 15 |
| Total | 20 | 100 |

The study revealed that older persons had different livelihood strategies they used to improve family income or survive since their pension grant was inadequate. It was mentioned by seven participants that they were involved in *stokvel* as their livelihood strategy, whereas five said *stokvel* and borrowing. Only two participants said they borrowed as their livelihood strategy. One of them had this to say:

I sometimes borrow to supplement the state grant because the money I receive from the state is not enough to support the family. I pay the money back when I am lucky enough to get money somewhere, and because of that, I currently owe some people in the community (Participant 15).

Table 8: Economic activities of older persons

| Selling items | Older persons | Percent (%) |
|-----------------|---------------|-------------|
| Makeup stuff | 3 | 15 |
| Cakes | 1 | 5 |
| Snacks | 4 | 20 |
| Vegetables | 2 | 10 |
| Poultry product | 4 | 20 |
| No business | 6 | 30 |
| Total | 20 | 100 |

The study revealed that six participants had no economic activities because the cash they received was for consumption, and at times, it could not even sustain them for a month. However, four were into the sale of poultry products, four were also selling snacks, and three were into the sale of makeup stuff. The capital for the business was not much as the profit mentioned by each of the older persons was also small. It was revealed that their profit is always used to buy foodstuff and cannot be saved. In addition, the cash grant they receive cannot increase the capital for the business. The older persons were not only depending on the old age pension, despite their capital for the business being small to yield a heavy return. However, many of the grandmothers expressed appreciation of the OAP and other state support; they also stated that with the rising cost of living, the loss of economic support from their adult children, high medical expenses as well as an average of five persons per household, the total household income was grossly inadequate. Hence, one of the key themes that was distilled from the analysis was the insufficiency of the state's old age pension. All the participants stated that the R1960 (received at the time of data collection) was insufficient to meet all their needs, especially during and post the COVID-19 pandemic. Hence, the researcher explored the livelihood strategies that some of the older persons were involved in to supplement the meagre OAP. In the interview, 11 participants said they sold recycled bottles occasionally, which helped them supplement the income needed to cover expenses in the home. Another 14 participants said they had cleaning jobs in a church. One participant commented, *"I receive money to help me with the expenses"*. The findings suggest that older persons get money from other sources, which they cannot quantify because it is not regular. The findings revealed that those who borrowed money from money lenders continue to owe people in the community, hoping they will pay soon.

This study highlighted that older person living in the City of Johannesburg contributed a substantial share of their old age pension to food security and caring for their children and grandchildren. This study has provided insights into the impact of the state monthly cash transfer, and it remains the most successful poverty alleviation strategy to mitigate food insecurity in the home. The distributive effects on household members are significant with regard to the overall education, health and well-being of all who reside in the older persons' household. Overall, older persons, especially grandmothers who are caregivers, are overburdened with the care of grandchildren, and ultimately, they are unable to enjoy the material benefits of the OAP that are intended to take care of their own basic needs. This study supports that social workers employed in the Department of Social Development and NGOs integrate developmental services and adequately address the psychosocial and economic needs of older persons. In so doing, there is a need to support older persons by building partnerships with the government, NGOs and the private sector so they can remain economically active in society.

CONCLUSION

This study has shown that the OAP plays a vital role in mitigating the economic impact of the high inflation and costs of living post-COVID-19 pandemic. However, at the same time, the social and emotional impact of the pandemic has been devastating not just for the older person (micro level) but on a mezzo level (household and communities), which could have a ripple impact on a macro level (regions and country). The discussion highlights the implications of kin and non-kin and organisation support systems as informal coping mechanisms for older people. However, we need to bear in mind that these systems are short-term and ad hoc in nature. Hence, restructuring the social security system is deemed necessary. Social workers must advocate for additional funding to supplement the meagre old age pension and enhance partnerships with government and civil society to achieve its sustainable development goals. Social workers in the government and NGO sector, as well as policymakers, need to pay urgent attention to the provision of adequate developmental social welfare services to accommodate the heightened levels of contemporary ageing challenges and the burden of caregiving by older people.

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