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Are social protection grants alleviating poverty among vulnerable groups in Namibia? – The case of older persons and persons with disabilities

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Abstract

The current discussions in the literature related to social protection grants are general. The lack of specificity inhibits targeted interventions. This study aimed to explore whether, and how, social protection as a financial aid in the form of grants, assists in alleviating poverty (absolute poverty) among older persons and persons with disabilities in Namibia. An interpretive paradigm was followed to obtain real issues shaped by human experiences. Qualitative methodology was employed and semi-structured interviews were used as a tool for data collection. Applying the social contract theory, it was found that, even though social protection in the form of grants assists in taking care of expenses for both groups, absolute poverty is still existent as the funds do not fully cater for basic needs including food, municipal bills, rent, and medical costs. This is because grants for the two vulnerable groups studied in the paper are not regularly adjusted so as to keep up with inflation, for instance. This challenges the concept of “adaptive social protection”. Policymakers should, therefore, re-evaluate policies meant to serve groups considered as vulnerable.

Keywords: Social protection, older persons, persons with disabilities, poverty, Namibia

JEL classification: I31, I38, H75

Article history: 12 January 2021|| Accepted: 16 June 2022

1. Introduction

Economic policy is critical, but it does not always achieve its ends. Social protection, a major focus in the design of social policy, is a broad concept, referring to measures that aim to reduce poverty, vulnerability and inequality is often the target of economic policy (Demper, 2016). The need for social protection arises from the realisation that there is always a degree of inequality regarding opportunities for some households in any economy (Chiripanhura & Niño-Zarazúa 2013). In addition, global problems such as occasional high food prices show the importance of social protection (Gentilini & Omamo 2011). Namibia offers one of the most comprehensive social protection systems in Africa (Shade et al., 2019; Ludick 2020). These comprise a wide range of social assistance, social insurance (public and private) and active labor market programmes and include a

number of grants such as disability and old age grants, veterans' allowances, as well as a range of support programmes for veterans (UNICEF 2017).

In Namibia, the disability and old age grants are provided by the Ministry of Gender, Poverty Eradication and Social Welfare (MGPESW). The ministry provides a universal Old Age Pension (OAP), currently at the value of N\$1 300.00 (US\$80.90) per month to all Namibian citizens and permanent residents over the age of 60. The same ministry also provides a disability grant (DG) with the same value as that given to pensioners (referred to as older persons), citizens and permanent residents aged 16 years and above who have been diagnosed by a state doctor as being temporarily or permanently disabled. Upon registering for these two specific grants, participants also take out mandatory funeral cover in addition to the N\$ 1 300.00; this amounts to N\$ 3 000.00 (US\$201.47) per individual (Levine, Van der Berg & Yu 2009). The funeral grant ensures the dignified burial of older persons and persons with disabilities, and also makes it possible for the authorities to update their records by cancelling accounts for people who are declared dead at the time of application for the funeral cover.

Despite the social safety nets and other developmental efforts put in place by the government, poverty in Namibia remains stubbornly high, with about 43.3 percent of the Namibian population living in multi-dimensional poverty and 10.7% percent living under severe poverty conditions (Namibia Statistics Agency 2021). Poverty is highest among pensioners and persons with disabilities, with 33 percent among older persons and 5.2 percent among adults with disabilities (16 to 59 years) as compared to one percent for children with disabilities (15 and below) and 1.2 percent for war veterans (Namibia Planning Commission, 2017). See Tables 1 and 2.

Table 1. COMPARISON OF POVERTY RATES BETWEEN PERSONS WITH AND WITHOUT DISABILITIES IN 2015

	Poverty rates (%)		Total
	Persons with disabilities	Persons without disabilities	
!Karas	10.9	8.5	8.8
Eronge	6.1	4.1	4.4
Hardap	10.3	11.2	11.0
Kavango East	45.8	42.0	42.8
Kavango West	26.3	28.3	27.9
Khomas	3.9	4.9	4.8
Kunene	37.2	42.0	41.1
Ohangwena	21.0	14.4	15.3
Omaheke	29.5	36.3	35.3
Omusati	20.4	20.7	20.7
Oshana	7.6	11.3	10.9
Oshikote	12.1	14.6	14.3
Otjozondjupa	16.1	20.1	19.5
Zambezi	32.4	34.0	33.7
Total	19.0	17.1	17.4

Source: Namibia Statistics Agency (2015/16)

Tables 1 and 2 juxtapose the poverty levels in regions between persons with disabilities and those without disabilities, and provide data on younger persons and older persons in terms of poverty incidence respectively. From the data it is evident that the data skews the level of poverty towards persons with disabilities and that poverty increases with age (Namibia Statistics Agency, 2015/16). This means poverty is low among those between the ages of 16–34 years but higher among those aged 35 years and older, becoming even higher after 55 years of age and older. This has been the

Table 2. INCIDENCE OF POVERTY BY AGE GROUPS, 1993 -2010

Period	1993/94	2003/04	2009/10
Age			
16 – 20	72.1	32.2	21.8
21 – 24	50.5	28.8	20.3
25 – 29	52.6	28.8	20.5
30 – 34	50.9	25.8	18.7
35 – 39	56.1	23.7	27.1
40 – 44	61.6	29.2	24.0
45 – 49	73.1	28.3	26.4
50 – 54	71.1	36.4	25.3
55 – 59	76.2	43.2	31.7
60 – 64	82.3	51.8	34.1
65+	86.9	57.3	39.8

Source: National Planning Commission (2012)

case over the years from the 90s to the 2000s. What is more worrisome is that Namibia is classified as one of the countries which are off-track in reaching the Sustainable Development Goals (SDGs) by 2030, as the current poverty escape rate is at -0.7%, far from the target escape rate of 5.2% (World Data Lab 2020). Despite these challenges, to the researchers' knowledge, there is limited, if any, scholarly information on social protection financing as an instrument for poverty alleviation among older persons and persons with disabilities in Namibia. If more studies provide perceptions from persons with disabilities with regards their circumstances and challenges, this is a crucial step towards understanding the complexity of the situation in which persons with disabilities live (Quayson, 2007). Special social protection measures for particular groups aim to address particular protection needs and challenge, for example the Convention on the Rights of Persons with Disabilities (CRPD) that was adopted in 2006. However, general human rights instruments, or their implementation, do not always fully accommodate the particular needs and experiences of some individuals (Petman, 2009 cited in Heikkilä, Katsui Mustaniemi-Laasko, 2020). Special conventions such as the CRPD are seen to have a corrective function and are regarded as afterthoughts (Petman, 2009 cited in Heikkilä et al., 2020). This study, therefore, intends to obtain perceptions from persons with disabilities and older persons regarding social protection through grants. This is in order to establish whether the current financing instruments are achieving their intended purpose. Given this background, the main objective of the study is to determine whether existing social protection financing systems are contributing towards poverty alleviation among older persons and persons with disabilities. The sub-objectives are: 1) To gauge the perceptions of older persons and persons with disabilities on increases in grant amounts, 2) To identify what the grant amounts are used for, and 3) To determine whether the grants are used for the intended purpose.

Qualitative methodology was employed and semi-structured interviews were used as a tool for data collection. Applying the social contract theory, it was found that, even though social protection in the form of grants assists in taking care of expenses for both groups, absolute poverty is still existent as the funds do not fully cater for basic needs including food, municipal bills, rent, and medical costs. This is because grants for the two vulnerable groups studied in the paper are not regularly adjusted so as to keep up with inflation, for instance. This challenges the concept of "adaptive social protection". Policymakers should, therefore, re-evaluate policies meant to serve groups considered as vulnerable. The rest of the paper is divided into six sections starting with the literature review in section two, followed by the theoretical framework in section three. Thereafter, the methodology employed

is discussed in section four; the results are presented in section five and the discussion of results in section six. Finally, conclusions and implications are drawn in section seven.

2. Literature review

Namibia is considered as one of the most unequal countries in the world and progress towards poverty alleviation has been slow (The World Bank Group, 2021). The Ministry of Poverty Eradication and Social Welfare in Namibia, in its annual report for the financial year 2016/2017, stated that the definition of poverty should be dynamic and keep up with factors such as inflation, a changing economy, political and even environmental conditions (Ministry of Poverty Eradication and Social Welfare 2017). A social protection system can become a springboard for this; it ensures that, together with social insurance and other discretionary provisions, it can work to address the basic needs of the poorest (Demper, 2016). Under social protection, basic needs comprise adequate nutrition, shelter, healthcare and clean water supply), as well as being protected from contingencies (such as illness, disability, death, unemployment and old age). This is in order to enable the beneficiaries to maintain a standard of living consistent with social norms (Getubig & Schmidt, 1992). Demper (2016) opined that social protection must incorporate developmental strategies and programmes designed to ensure, collectively, at least a minimum acceptable living standard for all. It can embrace traditional measures of social insurance, social assistance and social services, but goes beyond these to address causes of poverty and inequality through an integrated policy approach, including many developmental initiatives undertaken by governments.

A study conducted by Armstrong and Burger (2009) in South Africa, using a decomposition analysis, found that social grants have a considerable impact on poverty as they provide relief from the misery which characterizes poverty. Demper (2016) explained that relief can be dealt with when social protection based on basic minimum services and provisions can address income poverty, service poverty and asset poverty. Social protection finances can thus become a guaranteed social minimum within a human rights approach that protects and empowers all and most importantly, help the most indigent to move out of poverty (Demper, 2016; Tirivayi, Knowles & Davis, 2016). It is, however, cautioned to strengthen the degree of financial assistance that could help subsidize medical care and alleviate the economic consequences of death and disability. This is because grants whether from the state or otherwise are often negatively related to disability because persons with disabilities are not very productive members of the labour market (Onisanwa & Olaniyan, 2020). In many African countries such as Namibia, Botswana, South Africa and Mozambique, persons with disabilities are over 50% more likely than persons without disabilities to cite costs as a reason for not gaining access to needed healthcare (World Health Organisation, & World Bank, 2011) because they use their benefits for more than just consumption and often encounter additional challenges and therefore experience related expenses such as extra transport, medical and rehabilitation costs, and the purchase of assistive devices (Banks, Mearkle, Mactaggart, Walsham, Kuper & Blanchet, 2017). They consequently tend to have higher expenditure basic needs than persons without disabilities. Persons with disabilities may then have to forego or decrease consumption of essential items and services if unable to sustain these extra expenses (Banks et al., 2017). In the long-term, paying out-of-pocket or ongoing essential expenditure can lead to further restrictions regarding participation in areas such as school and employment and may obstruct the development of human capital, reduce household earnings and ultimately keep individuals in long-term poverty traps (Banks et al., 2017).

Social protection programmes may need different eligibility criteria and benefit packages for recipients with disabilities; failure to incorporate these into the programmes may lower access and reduce the impact of social protection programmes for persons with disabilities (Banks et al., 2017; Onisanwa Olaniyan, 2020). However, Standing (2008) highlighted that persons with disabilities and those with HIV/AIDS are only supposed to receive temporary grants and be de-registered once their condition improves but because most of these recipients are poor, in most cases, persons

with disabilities deliberately stop taking their medications (e.g. ARVs) so that they can continue receiving their benefits as was reported in Namibia and South Africa (Standing, 2008). Standing (2008) chronicled how the two countries have credible anecdotal reports that persons are stopping ARV treatments in order to push themselves back below the physical capacity-for-work level, for fear of losing the grant. Standing (2008) noted that social pensions in some countries have helped preserve family structures; enabling grandparents to pay for the schooling of grandchildren, pay for the care of family members with HIV/AIDS, making the older persons creditworthy and promoting sustainable livelihoods, particularly in rural areas.

Even though the pension coverage of older persons is reportedly doing well in Namibia, the same has not been recorded for the disability grant. According to Chiripanhura and Niño-Zarazúa (2013), disparities in terms of the disability grant distribution still exist between regions, particularly because of the large distances across the country. Fundamental problems hindering access to the grants for both older persons and persons with disabilities include illiteracy and lack of information, isolation of qualifying individuals, and complex claiming procedures (Chiripanhura & Niño-Zarazúa, 2013). Namibia has an extensive system of social protection with varying degrees of coverage and effectiveness due to administrative bottlenecks and exclusion errors (Chiripanhura & Niño-Zarazúa, 2013), the multiplicity of the schemes results in duplication of benefits, and in some cases, the intention of avoiding duplication complicates the access such that some deserving cases are excluded; thus these issues reduce the overall effectiveness of the schemes (Chiripanhura & Niño-Zarazúa, 2013). Chiripanhura and Niño-Zarazúa's (2013) study was well articulated but it only addressed the duplication and the coverage of social nets and did not address how social grant beneficiaries perceive the grants in terms of alleviating poverty.

Banks et al. (2017) argue that access to social protection appears to fall far below need, especially for persons with disabilities. Benefits of social protection participation are mostly limited to maintaining minimum living standards and do not appear to fulfil the potential of long-term individual and societal social and economic development, namely Adaptive Social Protection (ASP). ASP is a concept that has been developed in recent years in an effort to support the combination of Social Protection, Climate Change and Disaster Risk Reduction, both in policy and practice (Davies, Béné, Arnall, Tanner, Newsham & Coirolo, 2013). ASP places an enhanced focus on better enabling social protection to address the impact of all manner of shocks on households, including natural disasters and climate change, economic and financial crises, conflict and displacement (World Bank, 2018). As a nascent area, ASP has begun to crystalize around two interrelated approaches: firstly, building the resilience of households that are most vulnerable to shocks; secondly, increasing the responsiveness of social protection programs to adapt to and meet changed basic needs on the ground aftershocks have materialized (World Bank, 2018). A study conducted in South Africa by Neves, Samson & Van Niekerk (2009) indicated that, after spending on food, fuel and other basic consumptive items, the second most commonly cited use of social grants was for schooling children or grandchildren. Schooling-related expenses were a major reported use of social grants, particularly in rural areas (Neves et al., 2009). The child maintenance grant is not the only grant used for school expenditure; the OAP and DGs are also frequently used for education-related expenditure. A third major avenue of expenditure was the upgrading of accommodation and housing. Additionally, recipients use the grant in dynamic ways to generate value within the household and cement their place within extended networks of social reciprocity (Neves et al., 2009). However, Neves et al. (2009) gave an overview of inappropriate and wasteful expenditure; some beneficiaries use social grants for misdirected spending such as smart phones and alcohol.

Few studies have been conducted in the area of social grants in Namibia. The Ministry of Gender Equality and Child Welfare (2011) has researched the effectiveness of child social grants. Researchers such as Shimpanda (2017) and Levine et al. (2009) have also done research in the area of social grants in Namibia, focusing on social safety nets for poverty in Namibia; however they used quantitative

methodologies rather than qualitative methodologies to gather more detailed information. Further, these studies did not examine how the financing of these social safety nets contribute to the alleviation of poverty, particularly among older persons (60 and above) or among persons with disabilities. Similarly, there is extensive research (Grosh et al. 2008; Hasan et al. 2018; Chitiga-Mabugu 2020; Mitra, Posarac & Vick 2013) which has been conducted in countries such as Liberia, India, South Africa and USA on the effectiveness and coverage of safety nets. The discussions, however, are more general, and not focused on a specific group so as to allow for more targeted interventions. Hasan et al. (2018) suggested the need for further research to develop several strategies, which are most urgent in the area of social protection, particularly grants. Absolute poverty refers to how much food an average person needs to eat per day, and how much it would cost. This is called the “food poverty line”: the amount of money needed to buy just enough food to survive. To that, the cost of other non-food basic needs, such as shelter and clothing, is added, in order to obtain the absolute “poverty line” (Institute for Public Policy Research, 2009). We have adopted this definition in this paper by gathering experiences from the ground as to whether grants are enough to buy food and other non-food basic needs. The poverty lines (both the lower and upper bound) are calculated as the amount below which persons are classified as severely poor or simply as poor. The food poverty line estimate for 2015/2016 is N\$ 293.1 (US\$ 19.68), with the lower bound poverty line estimated at N\$ 389.3 (US\$26.14) per month and the upper bound poverty line at N\$ 520.8 (US\$34.98) per month. The upper bound poverty line identifies those households that are considered to be poor; while the lower bound poverty line identifies those households that are food poor since their total consumption expenditure is insufficient to meet their daily calorific requirements (Namibia Statistics Agency, 2017). Disability is defined as a physical or mental impairment that substantially limits one or more major life activities of an individual (Francis & Silver, 2016). In the context of the study, the researchers focused on persons with disabilities between the ages of 16 and 59 years and being a permanent resident who has been declared disabled, either permanently or temporarily, by a State Medical Officer.

An earlier study conducted by Shimpanda (2017) in Namibia used descriptive data and regressions with data from the Namibia Household Income and Expenditure Survey (NHIES). The results indicated that there are two main causes of poverty i.e. social and economic. According to Shimpanda (2017), social causes include poor health, poor education and gender disparities, while economic causes could be unemployment and income inequality. It was concluded that poverty amongst older persons is a social problem. According to Shimpanda (2017), 40 percent of older persons in Namibia have had no formal education, which contributes to social poverty. In as much as one of the cornerstones of social protection is to reduce poverty (National Planning Commission, 2015), in much of the discussion above, this is far from being realized. Social pension and disability grants have been observed to play a poverty-reducing role, but statistics still show a high record of poverty amongst older persons (33%) and persons with disabilities (5.2%) as compared to other vulnerable groups (Namibia Statistics Agency, 2017). There is, therefore, a need for stricter targeting and more effective monitoring to guarantee that the neediest and deprived persons have access to the programmes and that these programmes are meeting the needs and minimum living standard of the beneficiaries.

These are other reasons why the researchers felt the need to conduct this research. According to Fukawa (2008), in Japan, as people age, their ability to perform certain tasks diminishes, affecting their capacity to keep a job or to get another one, thus exacerbating poverty. Lee (2014), found that the most significant factor contributing to older persons' poverty in South Korea is mandatory retirement. Lee (2014) argued that, although Korean citizens have the right to take whichever job is possible for them and earn as much money as they can, once they reach their mandatory retirement age of 55 years, they cannot work more or work less to earn more money after retirement. After retirement, the most common and major source of income is a social pension, which is not enough

to cater for their basic needs (Lee, 2014). This is in agreement with a study conducted in Malaysia by Khan, Khan, Tan Swee Leng, Booi Chen, and Gale Vergara (2017). Khan et al. (2017) demonstrate that older persons' households do not have adequate savings for post-retirement expenses and due to insufficient retirement funds, many of these households are therefore confronted with serious financial problems as their only source of income is an old age pension. Apart from the fact that the above cited studies employed quantitative methodologies (Fukawa, 2008; Lee, 2014; Khan et al., 2017) these studies only focused on age as a factor of poverty among older persons and lacked a comprehensive assessment on how the beneficiaries perceive social grants.

With regard to disability, a study conducted in South Korea by Kang (2014) opined that long-term disability creates problems for job seekers when they wish to participate in the labour market. Kang (2014) used a hierarchical generalised linear model and ascertained that persons with disabilities experience discrimination in education. In addition, when they later seek employment, they find it difficult to secure a position, as they do not have qualifications. Pinilla-Roncancio (2015) reported that there is an inter-relationship between disability, exclusion and poverty, which becomes stronger in developing countries, where social protection systems do not provide enough cover for this population. However, Pinilla-Roncancio's (2015) study only focused on social exclusion from employment and not on the adequacy of social grants according to persons with disabilities.

There are questions that remain in the literature i.e.: How adequate are the existing social protection financing systems to help curb poverty among older persons and persons with disabilities in Namibia? What are the existing grant amounts used for? Are these grant amounts used for the right purpose in Namibia?

3. Theoretical framework

The theoretical basis for this study is the social contract theory, which is a means of explaining the origin of government and the obligations of a government towards its citizens in respect of providing for services. Van Dijk and Mokgala (2014) argued that a social contract can be defined as a hypothetical or an actual agreement between a society and its government or state. The discourse and practices associated with social protection and social contracts are deeply entwined, both within developing countries and within international development debates (Hickey, 2011) because applying a social contract perspective to the politics of how social protection unfolds and is practiced in particular places, can offer important insights into the centrality of state-society relations and help identify the extent to which such contracts are progressive or not (Hickey, 2011). This is because the effects of policies are often not far-reaching enough to guarantee social inclusion (Gibilisco, 2014), particularly for persons with disabilities.

The ultimate obligation of society, including government and policymakers, is to address the particularities of injustice of the world in which both those considered vulnerable and non-vulnerable, live (Quayson, 2007). One of these injustices is the lack of careful consideration of the financial assistance provided to vulnerable groups based on the social contracts in place (Quayson, 2007). Government refers to the elected part of the state (i.e., the legislature or the Government-of-the-day) and society refers to average citizens not elected to be part of the state (Stiftung & individual authors, 2010). The obligation of society, including government and policymakers, should therefore be considered as follows: for society to exist and function in a manner that is "right" and allows injustices to be addressed, the society (average citizens), government and policymakers should all be obliged to accept the authority of the State so that they can address the particularities of the injustice of the world. State here refers to the continuous administrative, legal, bureaucratic and coercive systems that attempt, not only to structure relationships between civil society and public authority in a policy, but also structure many crucial relationships within civil society (Stiftung. & individual authors, 2010).

However, DuLue (1997), cited in Stiftung & individual authors (2010, p.5) lamented that through

the obligation of the state, there is a need for individuals to treat each other as “ends”, and not “as means to an end”. Heikkilä et al. (2020) contend that the state has a duty to respond to the universally shared needs of the individual to ensure a just social contract. Heikkilä et al. (2020) discussed that, while state obligations are universal in their nature, that is, owed to all individuals in the same fashion, targeted special measures are necessary to ensure the accessibility, adaptability, affordability and availability of societal structures to all persons with disabilities and other vulnerable groups. For example, housing that is accessible to older persons or persons with disabilities is more expensive because of its scarcity, as the market has not responded to the basic needs of persons using wheelchairs and most housing that is accessible to them is the result of extensive modifications of existing housing (United Nations Centre for Human Settlements (Habitat), 1993). In neighborhoods where housing stock consists predominantly of one-storey structures, older persons and persons with disabilities may be better served; however, accessibility depends a great deal on quality. Poorly designed neighbourhoods and squatter settlements in developing countries are not barrier-free. Because of low income, many older persons and persons with disabilities live in low-quality housing unable to afford to upgrade or maintain their homes and suffer a decline in housing quality as a result. Furthermore, many live in ageing stock with old-fashioned amenities and with little potential for renovation (Habitat, 1993).

Taking cognizance of the above, when the social contract takes into account the vulnerabilities of the two groups, the contract in place should be able to recognise the importance of societal structures in addressing human vulnerability and ensuring social justice. These are both universal and particular obligations of responsive states and are needed as a way of materialising substantive equality for persons with disabilities as vulnerable legal subjects (Heikkilä et al., 2020) so as to alleviate poverty. For the purposes of this research, the social contract theory is argued to apply in the context of identifying whether the social contract in place between the government of Namibia and its society is helping in alleviating poverty, by taking into account social protection measures, human vulnerability and ensuring social justice for older persons and persons with disabilities.

4. Research Methods and Design

Addressing such questions could be done through the use of subjective research methods and design. Although not widely utilised by economists, African economists (see, for example, Botha & Snowball, 2017) have recognised how valuable such subjective methods and measures could help to develop more nuanced explanations of African economies. This paper employed the interpretive paradigm to obtain real issues shaped by human experiences, in this case persons with disabilities and older persons as compared to other studies (e.g., Shimpanda, 2017). The researchers' intentions were 1) To gauge the perceptions of older persons and persons with disabilities on increases in grant amounts, 2) To identify what the grant amounts are used for, and 3) To determine whether the grants are used for the intended purpose. A case study research design that is exploratory in nature was therefore employed, with a qualitative methodological approach. The study was exploratory, not only to have a better understanding of the problem, but to also focus on a case i.e. the MGPESW, in order to conduct an empirical investigation of a contemporary phenomenon within its real-life context (Saunders, Lewis & Thornhill, 2009). Persons with disabilities (16 to 59 years) and older persons (60 years and above) who are registered with the MGPESW, were selected in order for the researchers to meet the research objectives.

4.1 Population and sampling strategy

The population in this study was restricted to beneficiaries that are registered with the MGPESW in the Khomas Region. The Khomas region was purposively selected because it is the region with the highest rate of unemployment (17.1%) and the latest poverty dynamic report shows that poverty increased between 2003/2004 and 2009/2010 in only two regions, namely the Khomas region, by 2.6

percentage points and the Zambezi region by 13.7% (Namibia Statistics Agency, 2012). However, because of a lack of financial resources to allow travel to both regions, the researchers only focused on the Khomas Region where they are based. The MGPESW (2017) reported that there are 6 877 beneficiaries in the Khomas Region. The population was therefore 6 877 beneficiaries, registered in the Khomas Region for OAP and DG at the end of the financial year 2016/2017 (MGPESW, 2017). The population of 6 877 comprised of 5 282 OAP beneficiaries and 1 595 beneficiaries of DG. The study employed a non-probability sampling method, specifically the purposive sampling method (Saunders, Lewis & Thornhill, 2016). With purposive sampling, researchers use judgments to select cases from the population that will help them answer the research questions (Saunders, Lewis & Thornhill, 2016). To apply purposive sampling method to this particular study, the MGPESW was chosen because it administers the Old age pension and disability grants among other grants such as the child maintenance and children with disabilities grants. The child maintenance and children with disabilities grant were not studied in this paper. The study was conducted in the capital city of Namibia, Windhoek. The sample size was determined by the saturation method. Data saturation refers to the point in the research process when no new information is discovered in data analysis, and this redundancy signals to researchers that data collection may cease (Faulkner and Trotter 2017). The study interviewed 33 participants, of which twenty were older persons and 13 were persons with disabilities. For the disability grant participants, the data started giving similar answers from the seventh interview, and at the 11th interview for older persons. This is how the researchers realised that there was saturation of data as there was no new information emerging from the data collection. In acknowledging the limitations of the sample, we acknowledge that due to the study's qualitative research design and the associated lesser sample size (33 interviews), the findings are not statistically representative of the social groups studied as the study was only based in Windhoek. The focus on one location excluded many who could not access Windhoek or those not able to afford to go through the procedure of receiving pensions and allowances in Windhoek. As such, the results cannot be generalized and do not represent all beneficiaries. Nonetheless, the inherent value of the qualitative approach is its ability to generate rich, in-depth responses and this is what the researchers strived for, rather than focusing on quantity.

4.2 Data collection

The study employed semi-structured interviews as primary data. According to Saunders, Lewis and Thornhill (2016), When one uses semi-structured interviews, a list of themes and questions to be covered is prepared, but the researchers may ask follow up questions, depending on the flow of the conversation. This opened a dialogue, thus allowing the researchers to learn a lot more about the beneficiary's views on the grant they receive. In relation to the research objectives, some of the specific questions from the study interview guide were: How do you use your grant?; What impact does an increase in the grant have on your everyday life?; Do you have any money left at the end of the month before you receive your next grant payment? The data were collected between the months of October 2019 and February 2020. The interviews were set up with beneficiaries through the Ministry of Gender, Poverty Eradication and Social Welfare at the Social Welfare office in Khomasdal; Windhoek at a time when beneficiaries visited the Regional Office for yearly verification. Participants were asked to give consent before the commencement of the interviews. The interview time frame was between 15–25 minutes.

4.3 Data Analysis

Qualitative data analysis, regarded as any kind of analysis that produces findings, concepts and hypotheses, as in grounded theory, which is not arrived at by statistical methods (Wilson, 2010), is utilised. Interviews were recorded and transcribed and written in a dialogue format, after which the study employed a thematic analysis using the ATLAS.ti software. The following steps were taken.

Firstly, the researchers familiarized themselves with the data. Secondly, they opened coded important information from the interviews related to the objective of the study. Thirdly, themes were generated from the codes and in the final step, a review of the themes was done to ensure that they spoke to the study's research objective (Frieze, 2014). The narratives appear in the findings section to provide a sense of how participants view the grants they receive. The data were summarized into a report format with quotes from participants, categorized into two groups: OAP and DG groups. Some of the codes generated were: the impact of an increase in grant, benefits of grants, use of grants and preferences of grants. Impact here should be understood in a qualitative sense to mean whether the participants have any money left before their next grant and whether the grant they receive is enough to cater for the beneficiaries' needs. "Impact of grants" was the main theme of the study in line with the research objective.

4.3.1 Research Ethics

The study sought a permission letter from the pertinent authorities, the University of Namibia (UNAM) and the Ministry of Poverty Eradication and Social Welfare (MPESW), before conducting the research. The study ensured absolute privacy and confidentiality of participants by not requesting personal identification of participants. This enabled the study to comply with research ethical standards used in research such as those which pertain to normative codes and guidelines (Vanclay, Baines & Taylor, 2013). Privacy was ensured by labelling the recorded interview with the date of the interview instead of the participant's name, and minimal information was published about the participants' personal information so that they could remain anonymous. This means that pseudonyms are used in the results section. The researchers employed integrity, maintained objectivity by being free of conflict of interest, and by making sure that they did not distort facts or subordinate judgment to participants. Hard copies such as interview notes, and audio tapes have been locked away in a secured location. They will be deleted after five years.

5. Results

This section provides a critical analysis of the findings in line with the research objectives of the paper. Results from older persons are presented first, followed by results from persons with disabilities.

The main aim of social grants is to alleviate poverty and curb discrepancies or inequality in the country (UNICEF, 2017). From the demographic information in Table 3, even though 33 persons participated in this study, only 15% of older persons indicated that they own houses in uptown suburbs, while 40% own houses in informal settlements. Thirty one percent of persons with disabilities stay with relatives, 8% live as backyard dwellers and 31% live in informal settlements. In accordance with the project results of 2015–2018 of the Economic Rights Institute of South Africa (SERI), informal settlements exhibit characteristics of poverty (Gosch & Smith, 2018). Economists typically claim that the inability to provide mandatory collateral needed to obtain loans for procuring assets such as houses explains the persistence of informality, but this explanation is highly questionable (for a review of the debates on informal economies, see Obeng-Odoom, 2011, 2021). In any case, the difficulty to obtain quality housing is not peculiar to persons with disabilities or older persons, because commercial banks in Namibia generally require collateral when applicants attempt to lend money for the acquisition of houses, something which many unemployed persons let alone, low-income earners, do not have (Weber & Mendelsohn, 2017). For example, 93 percent of the Namibian population earn less than N\$7 000 (US\$470) a month, but households need to earn N\$10 500 (US\$705.15) per month to afford a small house and N\$38 700 (US\$2,598.98) for a medium house. However, for persons with disabilities specifically, most are employed in low remuneration sectors such as agriculture where they earn N\$3,393 (US\$227.86) while with older persons, although monthly wage levels increase with employees' age, these wage levels peak at the age group of 55–59 years (Namibia Statistics Agency, 2018). This basically means that as much as persons without disabilities are also affected by

Table 3. Socio-Demographic Characteristics of the Sample

Characteristics	Older persons	Persons with disabilities
Overall number of participants	20	13
Gender	45% Male 55% Female	62% Male 35% Female
Dwellings	Owner of houses- 15% (all had good paying jobs before reaching old age) Live with Family- 30% Informal settlements- 40% Rental in informal settlements- 15%	Owner of houses in informal settlements- 31% Rental but in informal settlement- 31% Live with family- 31% Backyard dwellers- 8%
Percentage of those who had money left before the next grant	15%	15%
Percentage of those who had no money left before the next grant	85%	85%

Source: Authors' data

the difficulty of access to finance to purchase housing, persons with disabilities are the ones mostly affected. This is also due to the fact that many persons with disabilities have never attended school, 82.1 percent in rural areas and 17.9 percent in urban areas (Ikela, 2019). This could explain why 85% of persons with disabilities have never been employed (see Table 3). These findings point to the relationship between education, poverty and disability. Despite progressive legislation and a clear commitment from the government of Namibia, the majority of persons with disabilities in Namibia do not have access to the same opportunities within the community as do persons without disabilities. Lenders traditionally focus on higher income earners as they benefit from interest payments on housing loans (Jauch, 2015). It is unfortunate that verified information on the disproportionate effect of homelessness on particular groups is not available (Namibia Statistics Agency, 2016) and more research on this needs to be done. Table 4 provides the employment status and educational level of the interviewees.

Table 4. Employment Status and Educational Level of Those Sampled

Education level	School drop out	Grade 10 certificate	Grade 12 certificate	Improving grade 12 points	University Education
Grant type					
Older Person	15%	30%	35%	0	20%
PWDs	15%	23%	31%	15%	15%
Employment status	Never employed	Private Sector	Public Sector	Domestic worker	Construction
Older Person	15%	10%	15%	35%	20%
PWDs	85%	0	0	15%	0

Source: Authors' data

As per the data in Table 4, the majority of persons have only gone as far as grade 12 in terms of education levels and the majority of persons with disabilities have never been employed.

5.1 *The perceptions of pensioners towards social income grants*

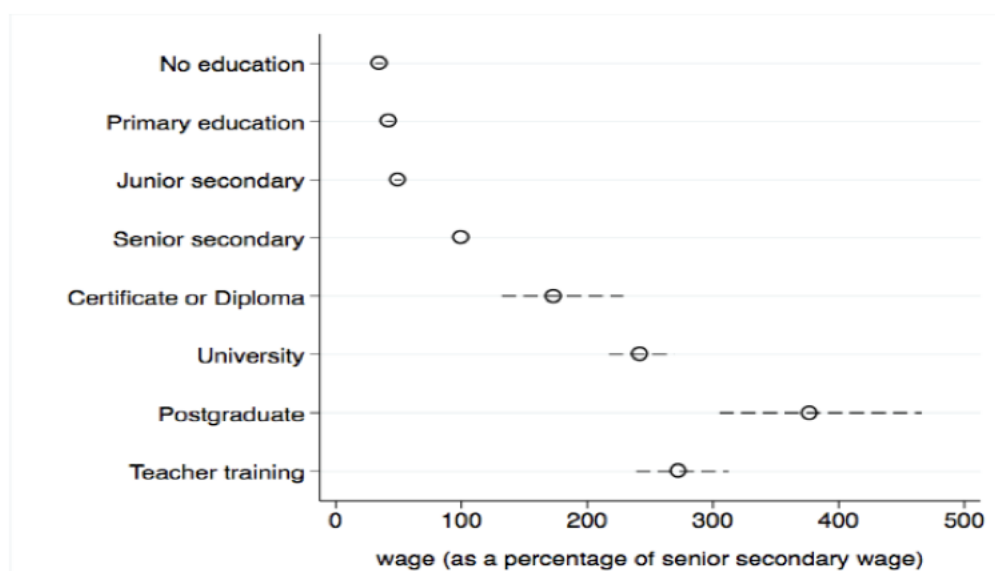
Most of the older persons affirmed that the increase in the grant has removed some of the burden because older persons can now afford basic needs such as cosmetics, food and contribute towards payment of water and electricity bills. The participants expressed that before the increase in the pension, it was cumbersome to cover their basic needs, more especially for those that do not have their own houses and have the extra cost of rent. One participant noted the following: “The increase made a huge difference, because N\$600 a month was really low, with the needs of clothing, food, water and transportation to the hospitals, we couldn’t feed the family with the N\$600, but when we got the N\$ 400 increase that N\$1000 made a difference” (Heita, older person, informal settlements). Another participant narrated that “Yes the increase was worth it. That increase was a blessing. It helped with our basic needs, we could afford more food and better fulfil our needs” (Eino, older person). This finding is in line with the World Bank’s argument that the increase in grants by 54.5% between the years 2015 and 2016 had a tremendous positive impact on pensioners (World Bank et al. 2016). Sue, an older person, expressed that with a big family of six children that she has to take care of, the pension is convenient as it helps her family not to go bed hungry. She expressed this as follows in her own words: “Yes, the increase helps very much, my family don’t go to bed hungry every day, sometimes we have food because we have pension money” (Sue, older person). Older persons are known to take care of family members, and this observation was not any different in the capital city. This concurs with Woolard et al. (2011) who asserted that young children live in households receiving pensions, and that pension money received by women is more likely to be spent in ways to enhance children’s outcomes.

However, there were those beneficiaries who felt that the increase in the pension grant did not really have a great impact on the livelihood of the beneficiaries as the price of food and services in Namibia have been increasing rapidly over the years (Ngatjiheue, 2019; The Namibian, 2017). Between July-2003/June-2004 and July-2009/June-2010, food prices increased by about 60.5 percent (Namibia Statistics Agency, 2011). In 2017, food prices were hiked by 12.7 % (The Namibian, 2017). In 2020, the Namibia Statistics Agency reported an increase in food inflation of 4.70% (Namibia Statistics Agency, 2021). One older person viewed the increase in grants as small and for her to be able to meet all the household basic needs was only made possible because she had an extra income or pension benefit from her previous employer. The participant expressed the following: “No, the increase is not adequate, if it wasn’t for my Government Institutions Pensions Finds (GIPF) allowance, I wouldn’t cope” (Joanne, older person). Although this argument seem obvious, since pensioners in other countries e.g. South Africa (van der Berg, 1998) receive relatively lower than what they were receiving while in active employment, the quote by Joanne demonstrates how older persons struggle to make ends meet after they retire. Nevertheless, it appears that those who had pension benefits at the time they were employed are better able to cope than those who solely rely on the social protection grant. In Namibia, older persons are classified as vulnerable and less educated, with 62% having attained either primary education or having never attended formal education (See Table 5). With regards to wages, as expected, those who are less educated (in this case the vulnerable including older persons and persons with disabilities) also receive low wages (see Figure 1). This indicates a strong relationship between educational attainment and a household’s economic status (National Planning Commission, n.d.).

Table 5. Vulnerable Households By Educational Attainment

Level of education	Non-vulnerable	Vulnerable	Total
No formal education	11.45	28.59	18.64
Primary	23.7	33.67	27.88
Secondary	48.1	32.03	41.36
Tertiary	14.59	3.63	10.0
Not-stated	2.16	2.08	2.13
Total	100	100	100

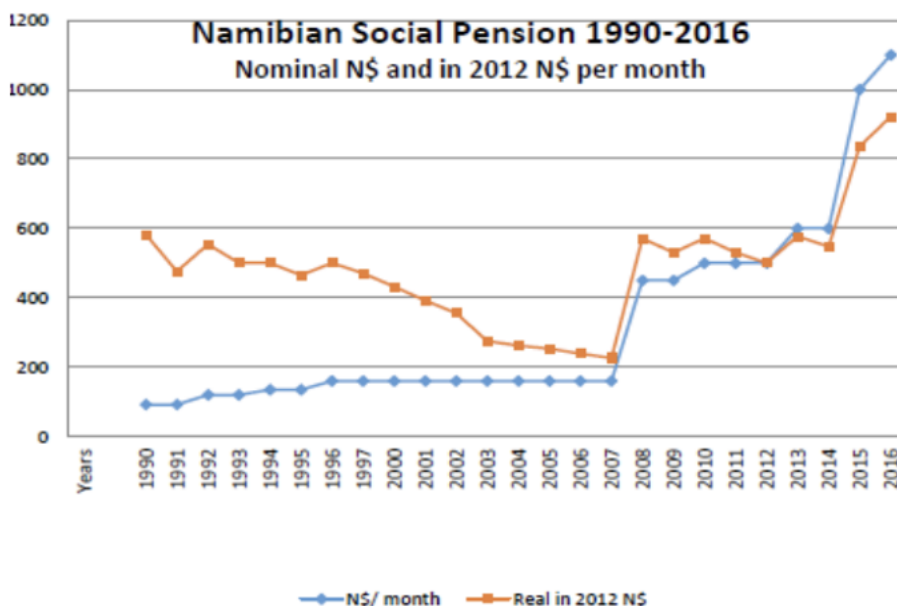
Source: National Planning Commission, n.d.



Source: National Planning Commission (n.d.)

Figure 1. Wage by Educational Attainment

One participant, when asked how the increase in the grant amount affected him, stated that “*I use this grant to buy food, pay my rent and help my children with some petty cash and the rest I can spend on basic needs e.g. meat to supplement everyday food. When it was increased it assisted me in affording food that will last almost a month, however, food became very expensive*” (Mathew, older person). This is in consonance with Banks et al. (2017) who say that existing social protection falls far below the need of the beneficiaries and therefore defeats the goal of adaptive social protection. As evidenced in Figure 2, while the coverage of the various grants has increased in part, grant amounts have been adjusted irregularly or not at all for several years (Wiman, Helenius & Masabane, 2016). Thus, the real value of the grants has declined between the years 2012 to 2017, owing to inflation, and has resulted in beneficiaries not being able to maintain their standard of living (National Planning Commission, 2012). Moreover, since better-off households or employed non-older persons usually receive inflation-adjusted wages, they may be able meet their needs and thus the income gap between wage recipients and grant recipients could widen. This explains why households relying on pensions as their main sources of income have much higher incidences of poverty than other households do (National Planning Commission, 2012).



Source : Wiman, Helenius and Masabane (2016)

Figure 2. Development of The Basic Social Grant 1990-2016

The pensioners further expressed difficulties in affording decent housing, and some asked for an increase that will allow them to stay in better homes. One participant had this to say, *“I wish the government can increase the pension money – money that can cater for our basic needs. I don’t want to sound unhappy, but N\$ 3500, I think will be better, than what we are getting now. I think I will live in this shack forever.”* (Monika, older person, lives in a shack). As can be noted, the view above opposes the opinion by Demper (2016) that social grants can address asset poverty.

One of the participants argued that the increase in the pension in the years that he has been receiving it does not really make a difference in changing the living conditions of an individual on the one hand. On the other hand, he is grateful that at least the government has been providing a basic pension that enables older persons to afford staple foods. His view is in agreement with Hasan et al. (2018) who argued that social grants and safety programs have a positive impact on the livelihood of the beneficiaries through the provision of basic needs. However, many beneficiaries in this study felt that their grants cannot cater for all their basic needs with the monthly grant, and many narrated that they always have to forego one of their needs, e.g., clothing so as to have enough to eat for the month. One participant uttered this in an interview: *“The grant right now doesn’t cover all our basic needs; I will appreciate it if the government increases our grant, so we can afford to buy all our basic needs, because now if I buy food then I can’t afford a jersey”* (Ileni, older person).

Although there were some who were satisfied, many felt that if the government could increase the grant to a reasonable amount, it would enable them to have access to different health institutions and to be able to find decent places to live. When asked what a reasonable amount would be, they proposed amounts that could be sufficient for their wellbeing as ranging from N\$2 000.00 (US\$ 134.31) to N\$5 000.00 (US\$ 335.79) per month. One participant expressed that *“No, the grant is not enough, I wish they increase it at least to N\$ 5 000.00 or give us food bank parcels, too. If we get that parcel of food we can have enough to buy a blanket when winter is here. We also cannot afford decent housing, if you didn’t have a good paying job in your youth you either rent or stay in an informal settlement because land*

is expensive" (Faith, older person, lives in a shack). This is in agreement with the words of Hasan et al. (2018) who stated that the allowance of the social grant is relatively small and insufficient to contribute to household graduation from poverty or to change their living standards.

5.2 The perceptions of persons with disabilities towards social income grants

Among the interviewees, 8% were visually impaired, 15% had hearing impairments and 77% had lost body parts such as arms and legs or just the ability to move. Generally, persons with disabilities expressed that the grant helps them to cater for most of their basic needs but more could be done because of the unique challenges they face. *"It is better, but if the government can afford it, they should increase it because in many cases it is not enough for everything you have to take care of"* (Lovisa, person with a disability). Banks et al. (2017) and Levine, et al. (2009) opines that informal settlements were many persons with disabilities live make it difficult for them to leave their homes when they need to go to hospitals because there are no proper roads for their wheelchairs, and they cannot afford better ones for the rocky roads. One participant narrated that *"No, I wish I had enough to stay at a place where my wheelchair can move freely, now with all these rocks, I am very uncomfortable. I also wish they could add the food bank as a benefit, so that we can use our money for clothing, housing and medical needs without worrying about food"* (Emily, person with a disability). Weber and Mendelsohn (2017) argue that one of the indicators that contributes to persons staying in informal settlement is tenure security. Weber and Mendelsohn (2017) noted that collateral is required for commercial loans and that this is one reason that keeps the poor from owning decent houses.

Participants further argued that visitation to hospitals for check-ups was among many of their struggles, as they never have any money left over. This is because the grant is not enough to cater for shelter, food and the transport cost to hospitals. They narrated that it is very difficult to afford their basic needs and they end up missing some of their doctors' appointments. *"The grant is not enough, maybe if it would be at least N\$2000.00, it will make a difference. Other benefits can include medical aid. Sometimes there is a need to visit private hospitals as public hospitals have long queues. I remember one day I went to the hospital and there was no medication that I needed in the hospital and I was told to go buy medicine from a private pharmacy. The grant could not cover it because the medicine is expensive"* (Martha, person with a disability). The argument above is in agreement with Banks et al. (2017) who supported different criteria and benefits for recipients with disability and further suggested that medical aid be one of those benefits. Another participant strongly voiced that *"One time I had to miss an appointment because I had no transport money as I was referred to Katutura Hospital from our district clinic"* (Kandiwapa, person with a disability). This supports the study by the World Health Organisation and World Bank (2011) in saying that in many African countries, DG beneficiaries struggle to pay medical fees, and transport costs for their appointments or for their devices. Although there are some employed persons with disabilities who work, the majority (45%) of these are in subsistence farming (Namibia Statistics Agency, 2016). This falls under agriculture as one of the lowest remunerated sectors in Namibia at N\$3,393 per month (US\$238.61) as compared to the highest average wage which is N\$20,459 (US\$ 1373.97) per month, as earned by persons in the Financial and Insurance industry (Namibia Statistics Agency, 2018). Sixty-nine percent of housing units for persons with disabilities are owner occupied without mortgage, as it is unaffordable. This is more common in rural areas where persons with disabilities make up 80.4 percent of households as opposed to urban areas (46.3%). In terms of rent, about 19 percent of persons with disabilities in urban areas live in households which are rented (Namibia Statistics Agency, 2016). In terms of housing type, traditional dwellings (58.8%) are the most common type of housing unit for households with persons with disabilities. Traditional dwellings are more common in rural areas (81.1%) than in urban areas (9.1%). Improvised housing units (shacks) with persons with disabilities were most common in urban areas where they make up 23.2 percent of all dwellings. By contrast, only about 3.4 percent of households with persons with disabilities live in improvised housing in rural areas.

Moreover, persons without disabilities also face similar challenges i.e. inability to meet medical and housing needs just like persons with disabilities (Namibia Statistics Agency, 2016). Nevertheless, a large portion of persons with disabilities are more affected as they have difficulty in accessing special facilities and/or afford their needs. For example, if they cannot access transport, they find it challenging to go to school and subsequently to obtain employment (Namibia Statistics Agency, 2016), hence full participation in society remains a serious challenge. The researchers probed further to determine what exactly the grant amounts are used for by both older persons and persons with disabilities. The results are reported in Table 6.

Table 6. Uses Of Social Grants By Beneficiaries

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

Source: Authors' data

From Table 6, it can be deduced that persons with disabilities and older persons share common usage of the money. All participants indicated that they use the money to buy groceries, pay for medical bills, rent, clothing, water, and electricity as well as to assist their family members that are under their care. The grant money is used to mainly buy food and then take care of other expenses. Some participants expressed that having this grant is a blessing and it really helps with the advancement of one's life. One main difference that appeared in the use of grants between the two different groups are medical and rehabilitation costs that were mentioned more often among persons with disabilities than with older persons. One participant noted that, *"the money is really not enough, especially if you are having children who are going to school and medical expenses. As a mother, my only source of income is DG and it is really not enough"* (Selma, person with a disability). Unlike the older persons, even though some have grandchildren whom they help with school basic needs, many persons with disabilities have children that are still young and who go to school. Many of them reported that they mainly use the money to pay for school fees and that it is not enough to help them cater for their children's school basic needs and transport and their own unique basic needs resulting from their disabled state. One participant alluded that *"I use the grant to buy food, pay for water, help my siblings with school basic needs, buy lotion and household basic needs like cups. The money is not enough to afford everything, but it buys what we can"* (Ndatty, person with a disability). One of the older persons stated that *"Life in Windhoek is very expensive, I use the grant to buy food, pay for water, buy cosmetics, pay rent, and clothing, and I also help out my grandchildren that go to school"* (Aina, older person).

These findings complement the work of Chichaya (2012) and that of Onisanwa and Olaniyan (2020) who highlighted that the DG is a very important source of income, especially for those who do not have any income. Hence, the notion of providing the DG shall be viewed in the sense that it is a form of income replacement for persons with disabilities, due to the fact that they normally do not have access to jobs (Whitworth, et al., 2006; Onisanwa & Olaniyan, 2020).

Not all participants highlighted the use of grants for their intended purposes; one pensioner said

that he uses his money to buy cigarettes (Table 6). This supports the study by Neves et al. (2009) which found that social grants are used on wasteful expenditure. The use of pension money to buy cigarettes, as mentioned above, defeats the purpose and main goal of grant disbursements as it will not bring any positive improvement to the beneficiary's well-being.

6. Discussion

The purpose of this paper was to explore whether social protection in the form of grants contributes to alleviation of poverty. From the results, it is clear that social protection in the form of grants assists in taking care of expenses for both groups. This finding is in line with Hasan et al. (2018) and the World Bank's argument that the increase in grants has a tremendous positive impact on beneficiaries (World Bank et al., 2016). The current grant amount received by participants in this paper is higher than the upper bound poverty line of N\$520.8 per month, so it is important to explain why older persons and persons with disabilities remain in poverty.

Kalomo and Taukeni (2020) cited an earlier study in Namibia which found that 56% of the primary caregivers of AIDS-orphans were grandmothers aged 60 years and older (Project Hope, 2006 cited in Kalomo & Taukeni 2020). Many AIDS-orphaned children live in poverty with about 22% living with an older person (Namibia Statistics Agency [NSA], 2012). International assessments have also shown that in Namibia, older persons, especially those 50 years of age and older, are primary caregivers for children orphaned by AIDS (UNAIDS, 2014). This therefore means that sometimes the grant amount received does not entirely benefit an older person. Notwithstanding, previous research by Greiner (2011) indicates that about one third of all urban-based children and grandchildren of rural household heads in Namibia are supported by the family in cash or kind to supplement the grants. 'Often only small amounts of money are transferred infrequently, but some wealthier migrants also send larger sums on a regular basis. In-kind remittances usually comprise groceries, household goods and items related to animal husbandry. These products are significantly cheaper and easier to access in urban areas. The rural homes in return provide their urban-based kin with meat, which is expensive in urban areas, with dairy products, and in some cases also with money generated from livestock sales. They also provide important services such as child fostering, caring for sick family members and looking after livestock and other property owned by town dwellers' (Greiner 2011, p.612). Remittances therefore have a two-sided impact: from one standpoint, they contribute to poverty alleviation by helping poor households to survive, while from the other standpoint, they contribute to a growing socio-economic stratification (Greiner, 2011).

In addition, what makes it even more difficult to make the social grant stretch far and cater for a number of basic needs in the household, is the fact that Namibia's food prices have been increasing uncontrollably over the years (Ngatjiuehe, 2019). Since grants are not adjusted regularly to keep up with inflation, the real value of the grants has declined between the years 2012 to 2017, owing to inflation and has resulted in beneficiaries not being able to maintain their standard of living (National Planning Commission, 2012). This could explain why absolute poverty is persistent in Namibia. However, those who receive salaries and wages were able to obtain inflation-adjusted wages (National Planning Commission, 2012). Whitworth, Wright and Noble (2006) defined DG as a form of assistance for persons with disabilities and that it is a poverty alleviation measure to help them to meet their basic needs. From the results in this paper, beneficiaries (both older persons and persons with disabilities), noted that they are unable to adequately help themselves or unable to carry out duties to assist themselves and their families as they do not have decent shelter, which is, a basic need. Banks et al. (2017) and Levine et al. (2009) found similar results. Weber and Mendelsohn (2017) explored the nature and growth of informal settlements in Namibia and noted that collateral is required for commercial loans and that this is one reason that keep the poor from owning decent houses (Weber and Mendelsohn, 2017, p. 26). Yeo (2001) found that in many African countries, DG beneficiaries struggle to pay medical fees, transport costs for their appointments or for their devices.

To deal with this issue, Banks et al. (2017) opined that different criteria and benefits should be provided for recipients with disability and further suggested that medical aid be one of those benefits in addition to the grants. This is important in order for persons with disabilities to utilize some of their grant money to save for housing instead of spending money on expensive food and medical costs while living in indecent shelter. This argument is also supported by Onisanwa and Olaniyan (2020) that financial assistance for those with disabilities needs to be strengthened. While there may be a social contract in place between the government and its citizens in terms of promoting social protection, this is not very progressive in terms of alleviating poverty. Gibilisco (2014) contends that pension funds for persons with disabilities are inimical and not felt by those at whom they are targeted. There is a need for the development of policies that seek to appropriately meet the basic needs of persons with disabilities in order to fully cater for what it means to be vulnerable (Heikkilä et al., 2020).

Namibia has been experiencing a budget deficit since independence, except for two periods (2006/07 and 2008/09) (Bank of Namibia Research Department, 2019). Over the last few years, the fiscal deficit has widened further, particularly for the 2009/10 and the 2016/17 fiscal years (Bank of Namibia Research Department, 2019). The widening fiscal deficit has resulted in the government cutting costs under the consolidation initiative since late 2016. The consolidation measures have had a negative impact on growth and the economy is expected to stay dampened in the short term. The government is thus faced with a continuous challenge to generate enough resources to finance government expenditure and the consequent rising public debt has raised macroeconomic instability concerns (Bank of Namibia Research Department, 2019). This points to the fact that there is a lack of financial resources in the country and with a lack of education among older persons and persons with disabilities, perhaps social protection grants should be coupled with informal education and/or training on how to better to utilise the funds that older persons and other vulnerable groups receive. Amadhila (2016) opined that crafting and developing financial services structures that have macroeconomic effects, such as access to information in addition to money, could assist in better utilization of funds by the beneficiaries. Nevertheless, the understanding of social grants such as the OAP and DG, needs to go beyond being seen as merely a way for the poor persons to survive. Government should also consider the more multi-faceted understanding of the human condition in order to ensure a just social contract. It is advised that policy makers re-evaluate the criteria of the food bank to include older persons and persons with disabilities so as to reduce food bills and promote ASP. In addition, beneficiaries should be reminded not to use social grants on wasteful expenditure such as cigarettes and alcohol.

7. Conclusions and implications

The study has shown that the OAPs and DGs do not stretch far enough to cater for the basic needs of its beneficiaries and therefore, may not adequately improve standards of living or alleviate poverty. Since the study approached poverty from an absolute poverty perspective, the findings ascertained that absolute poverty still persists in Namibia among older persons and persons with disabilities. This is owed to the fact that the beneficiaries cannot afford their basic needs. The findings in the paper regarding housing, calls for housing policy interventions that will ensure the provision of housing for persons with disabilities. Furthermore, the construction of accessible facilities, for example school buildings, need to be prioritized so that persons with disabilities do not find it difficult to navigate school grounds, subsequently quit school and struggle to secure jobs later in life. Education for parents also needs to be provided; it should focus on the importance of sending children with disabilities to school so these children do not end up living in poverty when they are older. Policies could consider “flexible” assistance by considering the unique basic needs of the vulnerable groups, otherwise poverty eradication will remain a dream. There is a need, therefore, to introduce an inflation-indexed or public-sector-salary-increment-indexed social grant scheme that ensures beneficiaries can maintain,

or even improve, their standard of living. Since the consumption basket of poor households differs substantially from that of the average Namibian household, an inflation rate for the lowest income group should be calculated in order to determine the degree to which social grants should be adjusted for inflation.

It is also evident from this paper that persons with disabilities, are not only more exposed to several risk factors for example poverty, due to challenges in accessing education, but they also seem to be disproportionately deprived in terms of coping strategies for dealing with socioeconomic shocks e.g. the inability to afford healthcare services and other more essential services. Schotte, Zizzamia and Liebbrandt (2018) opines that poverty and the inadequacy of coping mechanisms meant to deal with poverty alleviation opens up the possibility of improving the efficiency of targeted social protection measures. For this to be accomplished, policymakers will need to conduct closer investigation into how social stratification is related to the distribution, frequency and intensity of poverty-triggering events on the one hand, and formal and informal coping strategies, on the other. This investigation should take into account the existing social contract in place between governments and its citizens (including older persons and persons with disabilities) by analyzing it and ultimately recognizing the importance of societal structures in addressing human vulnerability and ensuring social justice. It is hoped that the research findings will serve as the basis for a robust, solemn and policy-oriented debate on how best to continue improving the lives of older persons and persons with disabilities in Namibia, particularly as the country is now in its third decade of independence.

This research has identified different vulnerabilities but not why these different kinds of vulnerabilities appear in the lives of older persons and those of persons with disabilities. It was also beyond the scope of this paper to analyse different types of vulnerabilities among the research participants related to gender, age, geographical location, family composition, family background etc. Future researchers could look into this and also consider studying poverty from the relative poverty perspective.

Biographical Notes

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Acknowledgements

We are thankful to the handling Editor, Associate Professor Franklin Obeng-Odoom, and two anonymous reviewers whose insightful comments made this article better than it was when it was initially submitted.

Conflicts of interest

The authors declare no conflict of interest.

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