A Sociological Analysis of the Lives and Livelihoods of Child Support Grant Caregivers in Queenstown, South Africa

A THESIS SUBMITTED

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Abstract

The post-apartheid state in South Africa has initiated and implemented a large-scale social assistance programme in the form of social grants, including the child support grant. The grant system is meant to provide recipients, who comprise mainly people from poor black households, with the capacity to reduce levels of poverty in their households. The grant with the largest number of recipients is the child support grant, and it is given to the caregiver of a child eligible to receive the grant. Though the value of the monthly grant is minimal, the prevailing literature suggests that it does contribute in some way to enhancing the welfare of the recipients. This thesis focuses on child support grant recipients in the town of Queenstown in the Eastern Cape, and particularly those recipients for whom the grant is the crucial source of income. The main objective of the thesis is to understand and analyse the lives and livelihoods of child support grant recipients (all women) in Queenstown, South Africa. In this regard, the vast majority of caregivers of grant children are women and they often rely exclusively on the grant in taking care of themselves and the children. The thesis does not seek to determine any direct causal relationship between the child grant and poverty reduction, as much of the existing literature seeks to do. It focuses instead on the lives of the grant recipients, including the many challenges they face, as well as how they use the grant to pursue livelihoods in a manner which may at least inhibit the prospects of entering into deeper levels of poverty. The thesis demonstrates that, despite their deprived conditions of material existence, the female caregivers in Queenstown display significant agency in caring for their grant children.

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Acronyms

ANC	African National Congress
CDG	Care Dependency Grant
CSG	Child Support Grant
DFID	Department For International Development
DSD	Department of Social Development
DG	Disability Grant
ECSECC	Eastern Cape Socio-Economic Consultative Council
FCG	Foster Care Grant
GIA	Grant In Aid
ILO	International Labour Organisation
OAG	Old Age Grant
RAF	Road Accident Fund
RDP	Reconstruction and Development Programme
SASSA	South African Social Security Services
SLF	Sustainable Livelihood Framework
SOAG	State Old Age Grant
SRD	Social Relief of Distress
UIF	Unemployment Insurance Fund
UNICEF	United Nations Children's Fund
WVG	War Veterans Grant

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CHAPTER 1: INTRODUCTION AND METHODOLOGY

1.1 Introduction

Post-apartheid South Africa is faced with the challenge of reducing poverty and inequalities, with levels of poverty and inequality continuing to bear a persistent racial undertone (Leibbrandt et al. 2010, Sharma 2012). The racialised character of poverty is clearly apparent: "The poverty rates between the various population groups illustrate that poverty still shows racial trends, as the poor are still predominantly African (93.3%), with Africans and coloureds having the highest poverty rates of 54.8 and 34.2% respectively" (Lekezwa 2011: 54). Without denying the existence of intra-class inequalities, Thabo Mbeki (former President of South Africa) declared that contemporary South Africa consists of two main nations. He argues that the first nation is white and generally prosperous and has easy access to developed economic, physical, educational, communication and other infrastructure (Sharma 2012). The second and larger nation in the main consists of black people who are poor and live under conditions of underdeveloped economic, physical, educational, communication and other infrastructure (Sharma 2012).

In this context, and despite now twenty years after the end of apartheid, the livelihoods of the majority of black people remain marked by poverty and South Africa is the most unequal country in the world. At the same time, the South African state has implemented a massive social grants system since 1994, including a child support grant, and the prevailing academic literature on the grant system – though not without controversy – tends to indicate that grants make a crucial contribution to the livelihoods of poor black households in both urban and rural areas. This thesis seeks to contribute to this literature by examining the implications of specifically the child support grant for the lives and livelihoods of child grant recipients with reference to a case study in Queenstown in the Eastern Cape Province of South Africa.

1.2 Background of Study

Bhorat et al. (2000) in Gelb (2004: 4) estimated that 40% of total inequality in 1995 was a consequence of "between-race inequality" across the four racial or population groups (white, black African or simply black, Coloured and Indian), which is a very substantial contribution by one factor. But they argue that 60% of total inequality is due to "within race inequality", namely, inequality within each of the four groups (Gelb 2004: 4). Thus, even in the early years of post-apartheid South Africa, there was substantial inequality within the black African population group and it is likely that this form of inequality has increased subsequently. The major determinant of inequality and poverty is employment status, with salary or wages being the most reliable and important source of income for households. Households without members who work full-time – and this is quite common given the high rate of unemployment in South Africa – struggle to sustain themselves and they often rely, sometimes almost exclusively, on a monthly social grant or grants (as well as informal economic activities, and casual and irregular employment). At the same time, full-time employment in the context of the low-wage structure of the country's economy does not imply that a household lives outside a condition of poverty.

Blame for the ongoing poverty and inequality in South Africa has been placed on a number of factors, including the sheer legacy of apartheid-based poverty and the post-apartheid state's economic mismanagement. Additionally, the government has pursued a macroeconomic strategy marked by neoliberal principles. However, the South African government has sought to address the enduring challenges of poverty (Statistics South Africa 2008, Dawson 2014) by implementing redistributive programmes and incorporating socio-economic rights within the constitution, such as rights to housing, health care, food and water, education and social assistance: "The state has an obligation to respect, protect, promote and fulfil the rights in the Constitution, including the socioeconomic rights" (Frye 2014: 8). Many of these rights relate to the welfare and livelihoods of children in particular (Studies in Poverty and Inequality Institute 2007, Frye 2014). Children have a right to basic nutrition, shelter, health care services and social services (Studies in Poverty and Inequality Institute 2007: 21). But fulfilment of these rights is conditional on state capacity and resources.

Critical to realising the rights of poor black African (hereafter black) citizens broadly (and specifically children) and to reducing poverty though redistribution is the state's social grant system, which includes old age pensions, child support grants, disability grants, care dependency grants and foster child grants (Marais 2011). In this regard, South Africa's social grant system is arguably the government's chief initiative in tackling the issues of poverty and inequalities (Samson et al. 2006). One of its key objectives is indeed to reduce poverty among vulnerable groups which are not able to participate fully if at all in the labour market, including the elderly, the disabled and the young (Department of National Treasury 2013). Neves et al. (2009: 4), in providing a reasonably solid overview of academic thinking about the grant system, at least when it comes to the advantages of the system, speak about a number of positive outcomes of the grant system for poor and vulnerable people. Grants are said to do the following, which are not inconsistent with the claims by the government itself: elevate welfare, consumption and access to social services such as health and education; generate potential economic benefits, such as improving recipients' ability to manage risk and insecurity, and facilitating savings and investment; supporting the development of local markets because of access by poor people to income for purchasing basic goods; and, in a more social and political vein, empowering recipients to construct livelihoods. Though literature suggests the importance of grants in reducing poverty in South Africa, it may be that the grant system – as a cash transfer from the state – is not sustainable over the long term (in terms of the state fiscus) and may not be a long-term solution to enabling household-based livelihoods.

The grant system is massive and the number of grant beneficiaries nationally is increasing annually, with the child support grant and old age grant being the most prominent. By April 2009, 13.4 million people were receiving social grants including 9.1 million child support grants (CSGs) and 2.3 million old age pensions (Sharma (2012). The total number of grants now reaches over 16 million. Queenstown is in a province (the Eastern Cape) which has one of the largest number of grant recipients in the country (Armstrong et al. 2008). In fact, according to a 2013 survey released by the Department of Social Development (2014), the province with the highest percentage of social grant recipients (including not only child grant recipients) is the Eastern Cape, followed by Limpopo then KwaZulu-Natal. The South Africa Social Security Agency (SASSA) is the national government agency under the Department of Social Development aimed at processing social grant applications, managing the grant system and ensuring efficiency in the delivery of grants (Govender 2011).

This thesis focuses on black households in Queenstown whose main source of income for their livelihoods is child support grants. There may be other sources of household income (including emanating from the head of household), but often the CSG is the most stable source. The CSG is stable in the sense that it entails a guaranteed fixed amount on a monthly basis, whereas other sources (such as informal trading or casual employment) are more erratic income sources. More specifically, the thesis offers a sociological analysis of the linkages between the CSG and the lives and livelihoods of Queenstown grant-children female recipients without seeking – at least as a first priority – to establish any causal relationship, i.e. that the CSG is or is not a causal factor in poverty reduction.

Historically, child support from the state was along racial lines. The Children's Act of 1913 introduced maintenance grants for impoverished white children, and it was soon extended to Indian and Coloured people. The post-apartheid Lund Committee on Child and Family Support in 1996 was given the task of extending the child maintenance grant to blacks, leading to the non-racial CSG (Lund 2008). Black children now receive by far the largest portion of the child support grant budget because of ongoing racial inequalities in South Africa. The child support grant targets the child and is given to the primary caregiver of the child. It is now the "largest social assistance programme in South Africa; in 2012 over ten million beneficiaries received R280 per month per child" (Mabungu 2013: 1). The grant (at the time of research) amounted to R310 per month. The number of CSG beneficiaries increased from 5.7 million in 2004/05 to 11.4 million in 2012/13, in part because of an increase in the eligibility age to eighteen (Department of National Treasury 2013).

Certain conditions have at times been attached, at least officially, to receiving and retaining the grant. As listed by Govender (2011:125), these included: the child must have accommodation, be fed and clothed; the parent or guardian must ensure that the child receives immunisation and other health services; the child, if of school-going age, must attend school regularly; and the recipient must use the grant for the benefit of the child. The grant is also subject to a means-test. For example, in receiving a CSG in 2005, both parents had to jointly receive less than R1,100 a month if they lived in rural areas or informal settlements and R800 if they lived in urban areas (Woolard and Leibbrandt 2006: 22), with the rural poverty line said to be higher than the urban one.

With specific reference to the CSG, the government argues that it addresses the fundamental causes of poverty. It enables poor households to invest in physical, social and human capital assets such as education, health and nutrition that can generate future streams of income (Department of Social Development et al. 2012). Triegaardt (2005:251-252) summarises the objectives of the grant slightly differently, in saying that it is designed to assist with the "cost of raising children, redistribute income over the life cycle, … provide a degree of equity in taxation, relieve child poverty and to enable parents to care for children independently of the labour market". Additionally, it is argued that children who receive a CSG are more likely to attend school on a regular basis compared to children who do not receive the grant (Case et al. 2005) and that the grant improves the quantity and quality of food consumption for children, and thereby reduces illnesses (Gertler and Boyce 2001).

However, there are significant problems with the child grant system. For instance, it is argued by Govender (2011) that, once the child begins to receive the grant, no follow-up is undertaken by the SASSA to ensure that the caregiver is meeting any conditions attached to the grant. As much as the grant is meant to only contribute to the costs of rearing children such as their food, health and educational needs, literature shows that the CSG contributes as well to broader household needs (Kola et al. 2000). Households receiving CSGs may have minimal or no other source of income, the grant money may be channelled to broader household needs even at times at the expense of the grant child or children. And, of particular relevance to the thesis, the CSG is not financially sustainable (Chitiga-Mabugu and Ngandu 2013) in the sense that it does not properly address the root and structural causes of poverty.

The conceptual framework that is used in this thesis is the 'Sustainable Urban Livelihoods' perspective. Livelihoods can be defined "as the means of gaining a living including livelihoods capabilities, tangible and intangible assets" (Brocklesby and Fisher 2003:186). Thus, a livelihood is regarded as sustainable "if it can cope with and recover from stress and shocks, [and] maintain and enhance opportunities for the next generation" (Meikle, Ramasut and Walker 2001:2). Using this framework, I examine the ways in which child grant recipients make use of the cash transfer in constructing their household livelihoods and addressing conditions of poverty, as well as the many challenges they face in doing so.

1.3 Objectives of the Thesis

The thesis focuses specifically on Queenstown, a city under the local Lukhanji Municipality and the district-level Chris Hani District Municipality. The main objective of the thesis is to understand and analyse the lives and livelihoods of child support grant recipients in Queenstown, South Africa, specifically amongst households whose crucial source of income is in the main the CSG. Some of the key subsidiary objectives are:

- To examine the living conditions of social grant recipients after receiving the child support grant
- The understand the main challenges faced by child support grant recipients on pay days
- To understand the possible assets that the child support grant recipients accumulated through the CSG
- To analyse the forms of household expenditure for which the child support is used, particularly with reference to the child or children

- To understand the role played by the fathers of the grant receiving children in contributing to child rearing.

1.4 Research Site and Methods

Queenstown is a town in the Eastern Cape which was established in the early 1850s by white settlers who constructed dwellings on the banks of the Komani River. By 1910, Queenstown had developed into "the regional centre of industry, commerce and education" (ECSECC 1999: 2). Though the town's industrial and commercial base developed quite extensively over the years, areas where black people reside are undeveloped: "These areas resembled 'slums' with overcrowding and no facilities or services such as reticulated water" (ECSECC, 1999: 2). Even today, the former black townships of apartheid and the lives of their occupants are characterised by high levels of unemployment, inadequate housing and the absence of basic services such as sanitation, water and electricity as well as basic facilities. Due to unemployment, the reliance of black households on social grants, including the child support grant, is quite extensive.

The research methodology used for the thesis is a qualitative one. As Parahoo (1997: 59) states, qualitative research focuses on the lived experiences of people and on how they make sense of and handle their conditions of existence as they negotiate their way through the social world. The qualitative inquiry specifically entailed understanding the construction of urban livelihoods by child-grant households, and the choices they made and constraints and challenges they faced, in the ongoing pursuit of making a living under conditions of pronounced deprivation.

The study focused on households whose main (and sometimes exclusive) source of income is the CSG. In terms of sampling, non-random purposive sampling was used. Babbie and Mouton (2010: 193) define purposive sampling as "a type of non-probability sampling in which the units to be observed are selected on the basis of the researcher's judgment about which ones will be the most useful or representative". Thus, the research participants selected explicitly for this thesis were specifically households in Queenstown whose main source of income is the child support grant. Twenty households in total were selected to participate in the study. To select these households, I went first to the local office of the South African Social Security Agency (the Lukhanji office) and approached grant beneficiaries to determine their suitability for the study. I screened the ones who fitted the purpose of the research and made an appointment for a meeting with them for a later day when the recipient was not too busy. The selected recipients also referred me to other grant recipients who fitted the requirements of the thesis (i.e. those whose main source of income was the child support grant).

In qualitative research, there is a range of data collection methods available. Thomas (2010: 302) therefore refers to "observation and participant observation (fieldwork), interviews and questionnaires, documents and texts, and the researcher's impressions and reactions". Each of these techniques has particular advantages. For this study, the qualitative data collection method used was interviews (see Appendix 1 for interview schedule). These interviews were complemented by quantitative data collected through a short questionnaire administered to the twenty households at the same time as the interviews (see Appendix 2 for questionnaire). The questionnaire allowed for the collecting of evidence in providing a basic profile of all households in relation to household composition, socio-economic status, income sources and consumption patterns. The interviews (with the same twenty respondents) explored the livelihood strategies of the households, including in the context of intra-household and inter-household relations. These allowed for open-ended questions to be asked of CSG recipients in order to find out what difference the CSG makes to their household.

The face-to-face interviews, involving open-ended questions used in a flexible and discerning manner, were clearly crucial for the research. Kvale (1983:174), as quoted by Opdennaker (2006:1), defines the purpose of the research interview as follows: "[T]o gather descriptions of the life-world of the interviewee with respect to interpretation of the meaning of the described phenomena". In this regard, the twenty interviews sought to identify the insider perspective (King 1994), that is, the understandings and practices of child grant holders in relation to their specific lives and livelihoods. In terms of the place of the interviews, most took place in the houses of the research participants but some took place at a local Kentucky Fried Chicken (KFC) restaurant (in order to avoid interruptions of the interviews because of care-giving responsibilities). All interviews were recorded and this allowed me to concentrate fully on what was being said by the interviewee, thereby confirming for the interviewee the significance for me of what was being articulated. This also enabled me to focus on body language and tone of voice, which gave me more refined insights into the thoughts and feelings of the child grant recipients. It also gave me the opportunity to focus more clearly on matters which required further probing**.** All interviews were conducted in Xhosa because of language difficulties with English amongst the participants.

There were a number of challenges. Some potential research participants were simply too busy to be interviewed, while others kept postponing the interview. As well, at least at first, many interviewees wanted to know what benefits they would receive from participating in the research study. Some pulled out when they were told that the research was only for academic purposes, saying that therefore no change in their lives would take place and that it would better if government was undertaking the research and using it to better their lives. Another challenge was that most participants had children in the house and thus they could not leave their house and meet with me in town (at KFC) for interview purposes. I thus carried out these interviews at their houses and sometimes the activities of the children would interrupt the flow of the interviews because of the caregiver needing to give them attention. These interviews generally took longer than the KFC interviews. In the restaurant, I decided to purchase a 'streetwise-two' meal for the interviewees as a way of compensating and thanking them for agreeing to participate in the research. Based on a comparison of the KFC- and house-based interviews, there is no reason to believe that this unduly influenced though the content of what was being said. Transcribing was another challenge. Using a tape recorder was beneficial in capturing the complete record of the interviews but transcribing took a long time. When transcribing I also had to translate as well from Xhosa into English.

Ethical issues are present in all forms of research. Ethics have to do with protecting the rights of participants and making sure that there is no harm and that their privacy is protected (Orb et al. 2000: 93). To avoid harm, all relevant ethical principles have been applied. The participants were informed that the research is for academic purposes only and that participating in it will not affect them in any negative way; they also had the right to withdraw from the research process at any time. Pseudonyms were used in the research to protect the identities of the research participants.

1.5 Thesis Outline

The second chapter of the thesis discusses the sustainable livelihoods framework as the theoretical basis for the study. Chapter three examines the history of social assistance and social security in South Africa both before and after the end of apartheid. In this context, chapter four looks more specifically at the child support grant in post-apartheid South Africa. Three case study based chapters then follow. In chapter five, I provide an overview of the town of Queenstown as the study site as well as profiles of the lives of the Queenstown recipients. In chapter six, I detail the experiences and challenges of the child grant caregivers in relation to accessing the grant funds. In chapter seven, I examine the contribution of the child grant for the construction of the livelihoods of the recipients. The final chapter (chapter eight) provides a synthetic overview of the thesis.

CHAPTER 2: URBAN LIVELIHOODS FRAMEWORK

2.1 Introduction

In most parts of Africa, in the last two decades of the last century (Ashley and Hussein 2000) and beyond, there has been an increase in the number of development and conservation projects. The objective of these initiatives is to encourage the sustainable use and conservation of resources, to contribute to local broad-based development and to create money-generating activities for local people. Overall, such initiatives are a way of facilitating meaningful livelihoods for local people. According to the Institute of Development Studies (IDS), a livelihood comprises “the capabilities, assets (including both material and social resources) and activities required for a means of living” (Chambers and Conway 1992 in Scoones 1998: 5). The livelihoods framework, according to Assets (1999), is an analytical perspective which examines the resources available to particularly poor people in ensuring positive livelihood outcomes and the many challenges they face in doing so.

This chapter provides an overview of the sustainable livelihoods framework (with a particular focus on urban settings) and its many dimensions, including the resources (or capitals) available to poor households, the livelihood strategies they adopt, the shocks and vulnerabilities they face, and the broader regulatory environment within which this all takes place.

2.2 Sustainable Livelihoods Framework

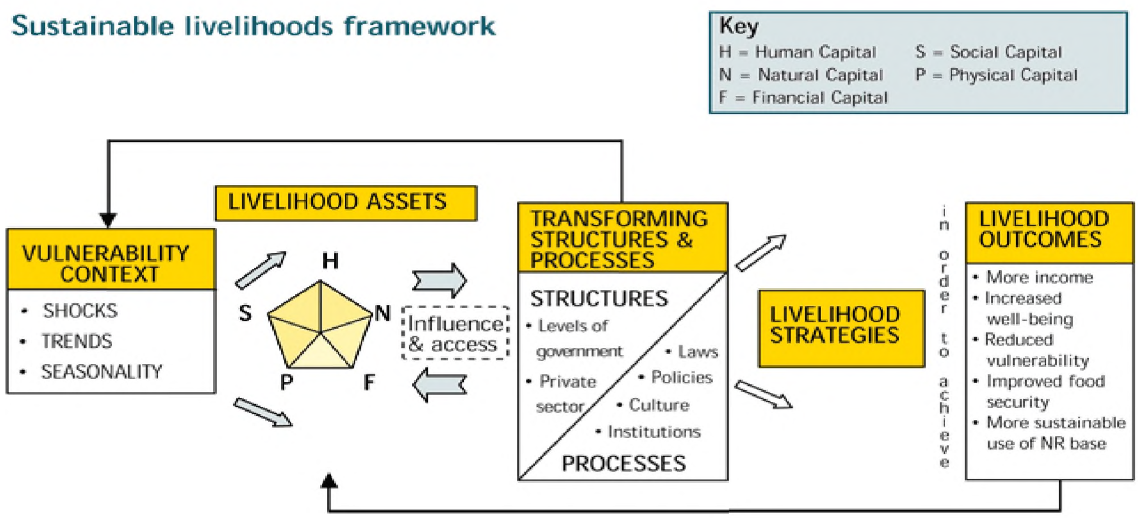
The concept of sustainable livelihoods is mostly found in discussions about rural development, poverty reduction and environmental management. In this way, a focus on sustainable livelihoods has tended to incorporate issues pertinent to the relationship between the natural and social environment and poverty (Ashley and Carney 1999), or to the relationship between household livelihood systems and the outside environment in which the latter includes both the natural environment and the policy and institutional context (Carloni 2005).

The idea of sustainable livelihoods, according to Krantz (2001: 6), was first introduced by the Brundtland Commission on Environment and Development as a way of linking socio-economic and ecological considerations together in a cohesive, policy-relevant structure. In this sense, the notion initially had primarily programmatic connotations. In 1992, in providing a more analytical focus to the idea, Robert Chambers and Gordon Conway proposed a new composite definition of a sustainable (and specifically) rural livelihood. This definition is still used especially with reference to the household level, and now in the case of both urban and rural settings. A livelihood, as indicated in the introduction to this chapter, comprises the 'capabilities, assets (including both material and social resources) and activities required for a means of living'. For a livelihood to be considered sustainable, it should be able to cope with and recover from stresses and shocks and maintain or develop its capabilities and assets both now and in the future, while not undermining the natural resource base (Krantz 2001, Scoones 1998, Chambers and Conway 1991, Rakodi 2002, Ashley and Hussein 2000: 14).

Livelihoods consist of people, their capabilities, and their means of survival such as food, income and other resources or assets (Chambers and Conway 1991). A livelihood needs to be sustainable to continue benefitting the household over the long-term. Thus, a sustainable livelihood "refers to the maintenance or enhancement of resource productivity on a long term basis" (Chambers and Conway 1991: 5), and without ongoing dependence on external support (Assets 1999) such as state welfare. Un-sustainability at household level becomes evident when the household livelihood system depletes or runs down capital, "spending assets as if they were income, and so leaving less for future generations" (Assets 1999: 7). A household with only one livelihood source (for instance, formal employment of one household member) may be less sustainable than one where there are multiple livelihood streams because, in the case of the former, the loss of that one source would undercut household financial security. These points, in varying ways, relate to the households studied in this thesis, as they are households which draw upon social assistance from the government often without supplementary forms of secure employment or income-generating activities.

The sustainable livelihood framework is meant to understand the livelihoods of the poor (Kadozo 2009) in a context of socio-economic vulnerability including poverty. Despite this vulnerability, if not because of it, the framework highlights the ways in which poor households go about constructing their livelihoods (Adato and Meinzen-Dick 2000) by making use of different resources or capitals (Krantz 2001). Households combine different assets in the pursuance of beneficial livelihood outcomes. Hence, despite the structural constraints within which households exist, they enact agency in trying to enhance their livelihood conditions, including in relation to housing, education and health. The livelihoods framework thus provides a holistic view of household livelihoods by considering questions of both agency and structure. Overall, though, it can be said to be people-centred because of the centrality of engaging with the everyday lives of households. The sustainable livelihoods approach also seeks to locate household livelihoods historically to see how they evolved over time. This recognises that household livelihood systems are not static but open to historical, and often dramatic, fluctuations. It also appreciates that households do not invariably operate as independent units but engage in inter-household relationships at times.

Figure 2.1: Sustainable Livelihoods Framework Dimensions



Source: Assets 1999:1.

Figure 2.1 shows all the components of the sustainable livelihoods framework, including the vulnerability context, livelihood assets, institutions, livelihood strategies and livelihood outcomes. It demonstrates that, above all else, livelihood assets are the centre or heart of the livelihoods analysis (Dalal-Clayton et al. 2000). These livelihood assets involve the following: human capital, natural capital, physical capital, financial capital and social capital. These are the main resource bases and all households seek to use these in constructing their livelihoods (Ellis 2000). I now turn to discussing livelihood 'capitals' (which I use interchangeably with 'resources' and 'assets').

2.3 Livelihood Capitals

Livelihood assets refer to the resource base of a community or of specific households in a community (Carloni 2005), with these providing the foundation of livelihood activities. People's ability to escape from poverty, or to at least alleviate conditions of poverty, depends upon access to assets (Booth et al. 1998, Ashley and Hussein 2000). Asset deficiencies trap households in ongoing poverty. The assets include physical capital; financial capital; natural capital; social capital, human capital (Scoones 1998, McLeod 2001a, Assets 1999). Both the quality and quantity of assets, as well as how they combine, matter in terms of pursuing livelihood activities and constructing livelihood outcomes, and households need to be able to convert existing assets into productive activities.

Natural capital is the term used for the “natural resource stocks from which resource flows and services (e.g. nutrient cycling, erosion protection) useful for livelihoods are derived” (Assets 1999: 11, Srinivas 2015). This form of capital consists of natural resources such as land, forests, water, air, soil, minerals, waste assimilation, erosion and storm protection, biodiversity rate of change and temperature regulation (Assets 1999, Scoones 1998). All livelihoods in some form need natural capital, but it is particularly relevant in rural areas where land is used to cultivate food plants and grow cattle, goats, sheep and other domestic animals. Rural households also collect wood and water to make fire for cooking, and natural products for medicinal purposes. Natural resources, within the livelihoods framework, are seen as particularly susceptible to shocks and lead to unexpected vulnerabilities for households because such shocks are normally uncontrollable: ”Many of the shocks that devastate the livelihoods of the poor are themselves natural processes that destroy natural capital (e.g. fires that destroy forests, floods and earthquakes that destroy agricultural land) and seasonality is largely due to changes in the value or productivity of natural capital over the year” (Assets 1999: 11). In urban areas, natural assets may be of less direct significance but they still have implications for household livelihoods, particularly amongst those households involved in urban agriculture or in informal trading activities based on natural resources (including agricultural products), and even for those in formal employment in upstream and downstream companies in the input and output sides of agricultural production systems.

Physical capital encompasses the basic infrastructure and producer goods that are needed in order to facilitate and support livelihoods. According to Assets (1999:13), infrastructure includes “the physical environment that helps people to meet their basic needs and to be more productive”. The most essential components of infrastructure (or the built environment) when it comes to livelihoods is access to transport that is affordable, secure shelter and buildings, adequate water supply and sanitation, clean affordable energy and access to information (Serrat 2008). Though the kinds of built environment across urban and rural areas vary, these are of equal significance for constructing livelihoods in the two areas. The absence of appropriate and affordable infrastructure serves to heighten levels of poverty. For example, lack of easy access to adequate water and energy could mean that, instead of people using their time to directly enhance livelihoods, people end up spending it on non-productive activities such as the collection of water and wood for fuel. Lack of suitable social infrastructure with regard to education and health, as provided and subsidised by the state (such as schools and clinics), would also negatively impact on the quality of livelihoods. Without proper transport infrastructure (for example, for moving agricultural goods to markets or even daily transport to formal employment), life becomes difficult and expensive (Maunder et al. 2001). It terms of spatial arrangements, it is noticeable that the urban poor usually reside far from major sites of employment, which adds an extra burden upon working class households.

Financial or economic capital refers to the financial resources that are used by people to achieve their livelihood objectives (Assets 1999:15). This capital base consists of money (cash/credit/debt, savings) and other economic assets (Scoones 1998). Two main sources of financial capital are identified. First of all, there are available stocks. These stocks can be held in several forms such as cash, bank deposits or liquid assets such as livestock and jewellery. Financial resources can also be obtained through credit-providing institutions (such as banks) (Kollmair and St Gamper 2002), but poor households often find it difficult to obtain credit at least through formal institutions. If possible, households prefer using savings as financial capital so that they do accumulate debt or liabilities. Secondly, there are regular inflows of money. The most common types of cash inflows include formal employment or informal trading receipts, cash transfers from the state such as pensions or any other kind of social assistance grants, and remittances. In order to make a positive contribution to financial capital, these inflows must be reliable. However, "while complete reliability can never be guaranteed there is a difference between a one-off payment and a regular transfer on the basis of which people can plan investments" (Assets 1999: 15). In this respect, remittances are often intermittent and informal trading receipts are subject to significant fluctuations.

Human capital refers to skills, knowledge, good health, nutrition, education, as well as the ability to labour and capacity to adapt, which together enable people to pursue different livelihood strategies and achieve their livelihood objectives (Assets 1999, Serrat 2008). The most common measure of human capital is education. Education helps to secure decent employment, it gives people skills to manage scarce resources and it often makes them innovative and proactive in terms of managing shocks (Nawrotzki, Hunter et al. 2011). The human capital available at household level would depend on factors such as household size, skill levels, leadership potential and health status of the members of the household. Ill health (such as emanating from the AIDS pandemic), along with lack of skills and education, is often regarded as a core indicator of poverty as it inhibits livelihood activities. Human capital is clearly required in order to make use of other capital assets such as engaging in meaningful employment. To build human capital over generations, households need to be willing and able to invest in their own human capital by for example prioritising education and accessing preventative medical services (Assets 1999).

Finally, social capital consists of social resources such as networks, social claims, social relations, affiliations and associations (Scoones 1998, de Haan 2006). In this light, social capital has been defined by Brown and Bean (2006:358) in Nawrotzki et al. (2011:14) as "the repertoire of resources such as information, material assistance, and social support that flow through ties to kin, to community, and to institutions". The social resources people use in pursuing their livelihoods are developed through various channels. These include networks of connectedness, either "vertical (patron/client) or horizontal (between individuals with shared interests)" ones "that increase people's trust and ability to work together and expand their access to wider institutions, such as political or civic bodies" (Assets 1999: 9). There may be membership in formalised groups which often entails adherence to mutually-agreed or commonly accepted rules, norms and sanctions (such as burial societies); or informal relationships of trust and reciprocity might exist which facilitate co-operation, reduce transaction costs and provide the basis for informal safety nets amongst the poor (with these regularly existing between neighbours or within kinship relations).

Social capital is important because mutual trust among members lowers the costs of working together. The more a person mingles with other persons, the more social capital is enhanced (Hagan 1998 in Nawrotzki et al. 2011). This capital base therefore has a direct impact upon other capitals, including financial capital. It can help increase the incomes and savings of people, or it could improve the management of natural capital and maintain physical capital through social cooperation (Assets 1999). Social networks also boost human capital as they facilitate the innovation and development of knowledge and sharing of that knowledge. Social capital though is often seen as a "resource of last resort" for the poor and vulnerable. It can thus: provide a buffer that helps poor households survive shocks such as a death of a family member; be important during times of insecurities and stresses and provide a safety net to people; and compensate for the absence of other capital, for example, it can cover up for lack of human capital.

Overall, then, in creating or constructing a livelihood on an ongoing basis, households draw upon and use different capital bases. The amount and relative importance of each type of capital, and the combination of capitals, varies between communities, across urban and rural spaces, between wealthier and poorer households within the same community, and even between households occupying similar socio-economic conditions (Carloni 2005, Farrington et al. 2002). Certainly, for the urban poor living in a highly monetised economy (like in Queenstown in the case of this thesis), financial capital is of greater significance than natural capital.

2.4 Livelihood Activities and Outcomes

Livelihood activities are the practices and strategies in which households engage to build their livelihoods. In pursuing their activities, households make use of the capitals available to them. Since households have unequal access to capital and have different forms of capital at their disposal, different households adopt different livelihood strategies. For instance, "[p]oor and wealthy households develop and pursue different livelihood strategies" (Carloni 2005: 4). These livelihood practices have different purposes. They are used for short-term and immediate household goals, as a way of earning a living, for coping with shocks and managing risk, as well as in meeting longer-term aspirations such as securing their children's future and old age. Coping strategies are specifically designed to respond to shocks in the short-term, but adaptive strategies also exist and are meant to improve livelihood circumstances in the longer-term. Though household livelihood strategies are shaped by the assets available to people, they are also affected (as discussed later) by policies, institutions and processes, as well as by the broader vulnerability context (Farrington et al. 2002). This should not imply that household activities are determined in full by structures, as people also enact agency in the construction of livelihoods.

Poor households generally have a limited asset or capital base compared to more well-off households and this invariably limits their livelihood options. Such relative, and indeed absolute, lack of assets means that poor households are vulnerable to shocks in times of emergencies. Shocks contribute to negative livelihood outcomes and to further reductions in household assets, leading sometimes to a downward spiral of deepening poverty (Carloni

2005). Wealthier households enjoy a sufficient capital base which broadens and enhances their livelihood options and reduces their susceptibility to shocks. Livelihood activities also vary significantly between urban and rural spaces. In rural areas, households regularly rely upon agricultural activities, natural resource-based activities (including petty commodity trading of natural goods) and out-migration for work purposes. In urban areas, with their monetised economies, access to formal employment through the labour market becomes crucial for access to basic commodities and in sustaining livelihoods (Ashley and Hussein 2000). Also crucial are informal economic activities in terms of both productive and retail activities. However, even in rural areas (including in sub-Saharan Africa), households rely increasingly on financial capital because of the decline in agrarian-based productive activities, with farming often becoming “a part time, residual or fall-back activity” (Kgathi and Motsholapheko 2011: 35). State cash transfers are also of great significance in both urban and rural areas of South Africa.

The outcomes or achievements of livelihood strategies are known as livelihood outcomes. These are the goals that people aspire to achieve by pursuing their livelihood strategies (Assets 1999). Households are constantly pursuing livelihood outcomes, such that outcomes at any particular temporal point form the prevailing conditions in terms of which households pursue ongoing outcomes. In other words, outcomes feed back into the vulnerability context and asset bases. For asset-deficient households, this may simply entail the constant reproduction of conditions of poverty over time and even across generations. Livelihood outcomes, as understood in terms of household goals, entail improved livelihoods along such lines as enhanced health and education for household members, asset accumulation, increased income and savings, food security, or the more sustainable use of the natural resource base (Ashley and Hussein 2000). Increasing food and income insecurity, loss of assets and other negative signs indicate that outcomes entail dwindling household livelihoods. Enhanced livelihood outcomes are often linked to the ability to preserve and accumulate household assets. Successful livelihood strategies thus allow people or households to build asset bases as a barrier against shocks and stresses, as opposed to poor livelihood outcomes which deplete asset bases, thereby increasing vulnerability (Farrington et al. 2002). However, at times, there may be seeming tensions between different outcomes. For example, a loss of savings may indicate a lowering of a household’s asset base; but the savings may be spent for purposes of enhancing human capital by funding advanced education for a household member.

In urban areas, the top priority in terms of livelihood outcomes is getting a stable income to buy food to feed the entire household. Each person seeks to get a job that they will keep and get them out of poverty. In rural areas, however, they seek to maintain their livestock and agricultural crops so that the family does not have a shortage of food to eat and livestock to sell.

2.5 External Context and Vulnerabilities

Farrington et al. (2002) refer to external influences which structure – and provide the social context for – household livelihoods, speaking of these as broader policies, institutions and processes. This structural context affects the very conditions of existence of households and their capacity to choose and pursue particular livelihood options and strategies based on available assets (Mojale 2002).

The external context includes government policies, commodity markets, formal organisations (such as farmers' groups and trade unions) and informal institutional arrangements involving societal rules and norms (Ashley and Hussein 2000). This context may be enabling or disabling for particular households, for instance by acting as conduits to make assets available to them, or as barriers to their access. Thus an enabling policy and institutional environment makes it easier for the poor to access resources that they need for their livelihoods (Carloni 2005); whereas a disabling environment often discriminates against poor households, thereby making it difficult for them to access land, credit, employment and so forth.

However, urban environments are deeply unequal along social class, racial and other lines, such that significant proportions of urban households suffer negatively from prevailing social structures. For instance, urban land markets are dominated by rich and powerful groups who control prices and deny access to affordable land for the majority. Most poor people in urban areas live in informal settlements and occupy small portions of land. They also are located in places far from employment opportunities and have limited access to municipal services such as water supply, sanitation, drainage, garbage collection, access roads, street lighting, flood protection and public transport, all of which constrains them in seeking to improve their livelihoods. Overall, households with more than one asset – natural, economic, social and human – have a wider range of livelihood options than households with fewer assets (Carloni 2005).

The external context, for poor households, is in effect a vulnerability context (Ashley and Hussein 2000). Vulnerability is "characterised as insecurity in the well-being of individuals, households, and communities in the face of changes in their external environment" (Serrat 2008: 3). Shocks, disturbances and crises tend to increase their vulnerability. For example, "[n]atural assets and vulnerability are often intimately related, with shocks (including droughts and floods) sometimes arising which affect livelihood activities and outcomes" (Kollmair and Juli 2002 in Motsetse 2014: 11). In this sense, vulnerability is the insecurity of individuals or households in the face of changing environments in the form of sudden shocks, long-term trends or seasonal cycles (Moser 1996).

The extent and form of vulnerability relates both to the level of external threats to a household's livelihoods as well as its resilience in resisting and recovering from external threats (UNDP 1997, Farrington et al. 2002: 8), with resilience depending quite fundamentally on available assets. Vulnerabilities arise and exist beyond the control of households (Assets 1999) and can have devastating effects on poorer households including compelling them to dispose of assets. In this way, as Carloni (2005: 3) highlights, the "unpredictable events" marking vulnerability "can undermine livelihoods and cause households to fall into poverty" or into deeper levels of poverty. Vulnerabilities may arise suddenly (such as flooding) while others involve more slow-moving processes such as soil erosion. And they may ultimately derive from international processes (including global economic downturns) or from localised developments, with these having differential impacts. For example, "changes in international commodity prices will affect those who grow, process or export such commodities but have little direct effect on those who produce for, or trade in, the local market" (Assets 1999: 4).

In this context, stresses specifically are defined by Krantz (2001:7) as "pressures which are typically continuous and cumulative and therefore to some extent predictable, such as seasonal shortages, rising populations or declining resources, while shocks are impacts which are typically sudden, unpredictable and traumatic, such as fires, floods and epidemics". Shocks are more unpredictable and, according to Assets (1999), include health shocks, natural shocks and economic shocks, with these impacting on particular household asset bases. Shocks can in fact damage assets directly. Natural disasters for example, such as floods and earthquakes, can completely destroy the natural capital base of households and entire communities and thereby force people to relocate in search of new livelihoods. Retrenchments arising from company closures or runaway inflation are other shocks which undermine economic and financial capital; while the loss of a breadwinner in death or his or her chronic illness undercut a household's human capital.

At the same time, access to particular capitals may protect households from the implications of shocks, as when formal employment or savings (as forms of financial capital) for instance can be relied upon despite a natural disaster. Households with a diversity of assets are often able to recover from shocks compared to those reliant upon a restricted range of assets or minimal assets more broadly. The longer the effects of a shock last, the more vulnerable households become insofar as they are forced to sell off physical assets and end up only having their labour to sell; and in times of high rates of unemployment, and with low levels of human capital available, the selling of labour becomes near impossible. In such contexts, the sheer of loss of assets, or the inadequacy of remaining assets, could mean the complete breakdown of household livelihood activities and dependence upon external assistance (Ashley and Hussein 2000).

Clearly, the various dimensions of livelihoods (for example, capitals and vulnerabilities) as articulated by the livelihoods framework are interconnected. Change in one dimension may cause changes in another. Thus the poor quality and quantity of assets may affect livelihood outcomes leading to deepening vulnerability and inability to cope with stresses and shocks. The key challenge for the livelihoods approach is to understand these dynamic effects:

> People pursue a range of livelihood outcomes (for example better health, increased income, and reduced vulnerability) by drawing on a range of assets to undertake a variety of activities. The activities they adopt and the way in which they reinvest in assets is driven in part by their own preferences and priorities. However, it is also strongly influenced by the context (e.g. climate, population and the effects of changes in these) and by external policies and institutions. These policies and institutions have a critical influence on people's access to assets and livelihood opportunities (Ashley and Hussein 2000: 22).

This again emphasises that both structure and agency, as key thematic foci of sociological analyses, are incorporated into the livelihoods framework.

2.6 Livelihoods in Urban Areas

This study of social grants focuses on the urban area of Queenstown in South Africa. There has been a massive growth of people relocating to urban areas in recent decades in search for better means of constructing sustainable livelihoods. This urbanisation has resulted in a massive increase in absolute and relative poverty in urban areas. As indicated previously, there is often a substantial difference between urban and rural spaces in terms of livelihoods (Masika et al. 1997, Nawrotzki et al. 2011, Ellis 1998). This in large part is due to the difference in the constitution of these different spaces. Thus, 'urban' has "place-based characteristics" including "elements of population density, social and economic organisation, and the transformation of the natural environment into a built environment" (Weeks 2010: 34). For instance, in urban areas, the top priority in terms of livelihood outcomes is to obtain a stable income through formal employment, though household members often turn to the informal sector because of high rates of unemployment. In rural areas however, households seek to maintain their livestock and agricultural crop base; however, because of problems with agricultural productivity, rural households often depend upon migrant labour and remittances (Kamal 2011).

For the urban poor, problems which they regularly encounter include living in informal settlements or even under squatter-like conditions, lack of adequate water, electricity and sanitation, and inadequate public infrastructure including schools and health clinics. In this sense, along with financial capital, physical capital is of critical significance to urban households. These problems of physical capital emanate from the broader external context such as historical legacies (apartheid in the case of South Africa), failed government policies and bad governance, inappropriate regulatory frameworks and administrative procedures (for example, in facilitating the creation of small informal businesses), dysfunctional land markets and unresponsive financial systems in terms of access to credit (Majale 2002). Due to such failures, poor urban households are marginalised from the benefits of urban economies and often engage in survivalist activities to maintain some semblance of household integrity.

Added to this is the low human capital base of poor urban households, with minimal education and skills to enter into highly competitive urban labour markets. Such households experience fundamental shocks when a member experiences loss of employment because of for example retrenchment or chronic illness, with household livelihood recovery being extremely difficult. Those engaged in informal trading activities operate in a highly competitive economic sphere as the informal sector is often saturated. Informal trading is often not properly regulated by governments and people working in it as employees may not have labour rights, leading to working long hours with minimal pay. Urban areas are also less safe than rural ones in terms of levels of crime (Farrington et al. 2002) and this affects detrimentally people's livelihood strategies. Workers, on receiving their salaries on pay-day, may be robbed of their cash; and those who engage in informal economic activities may suffer losses through theft. This is part of what is labelled as "urban blight" in poor urban spaces, which is "linked to family break up, drug use, crime and social disintegration" (Wratten 1995 in Farrington et al. 2002: 16). Despite these adverse circumstances, urban households demonstrate significant levels and forms of agency in pursuing livelihoods.

2.7 Conclusion

Despite the significant differences between urban and rural areas, the livelihoods framework provides "a systematic basis for identifying how people manage assets within the context of vulnerability and institutional frameworks" (Farrington et al. 2002: v). The framework, while recognising that the poor live under conditions of extreme vulnerability which constrain their activities, nevertheless highlights that the poor show agency in seeking to construct livelihoods no matter the precariousness of these livelihoods. Thus, the framework facilitates an understanding of how poor people use available resources and assets in negotiating their way through vulnerable and troubling circumstances. The significance of the framework will be demonstrated in the discussion of child support grant holders in Queenstown in the later empirical chapters. The following two chapters, based on a literature review, provide the broader South African context (both the past and present) for examining CSGs and lives and livelihoods specifically in contemporary Queenstown.

CHAPTER 3: SOCIAL SECURITY IN SOUTH AFRICA

3.1 Introduction

Almost a half of the world's population, according to United Nations (2010), live on less than the equivalent of $2/day. If this were to be converted to South African currency, this means that almost 50% of the people live on less than R30 a day. Sub-Saharan Africa is said to have the highest number of poor people, with poverty affecting 46.3 per cent or close to half of the region's population (United Nations 2010).

Indeed, Africa is said to be the poorest continent in the world, with even the health conditions in Africa being worse compared to other continents (Sachs et al. 2004). Millions of people in Africa are impoverished and, due to this, they become victims of "famine, disease, environmental catastrophes, and violent conflicts that arise in conditions of extreme deprivation" (Jeremy and Sachs 2004, in Kennedy 2012: 205). Poor people in impoverished countries are trapped in poverty as the countries themselves lack sufficient resources to supply vital services such as health care and education: "Many of the poor are locked in poverty traps, with the cycle of low income, limited assets and opportunities constraining them from making the investments (in their health, education and livelihoods) to lift themselves out of poverty" (Neves et al. 2009: 8). Most people in sub-Saharan Africa suffer from various capability deprivations or resource deficiencies. They are largely illiterate, have inadequate nutrition, poor human rights, and insufficient income and livelihood opportunities to sustain themselves as viable households across generations (Handley et al. 2009).

This chapter focus on the social grant system in South Africa, examining the historical backdrop to the current system as well as the current system itself in its many dimensions. The social grant system is a form of social protection provided by the state. Social protection refers to "private and public measures to ensure effective access to a range of basic goods and services by all people, particularly the most disadvantaged in the community" (Patel 2011: 364). These goods and services may be in the form of cash or other benefits to alleviate poverty, promote equality, construct human capabilities and assets and therefore achieve empowerment and human well-being. Certainly, one of the key purposes of the grant system is to reduce levels of poverty in post-apartheid South Africa in both urban and rural areas. Before considering social grants as a form of state cash transfer, I note the South African state's commitment to poverty reduction and enhanced livelihoods for poor households.

3.2 Addressing Poverty in South Africa

Social grants, as the main focus for this thesis, are aimed at alleviating poverty. To understand their possible effectiveness in this regard, it is important to briefly explore the challenge of poverty in South Africa. In other words, "[k]nowledge of the prevalence, depth and severity of poverty is important for understanding what the grants are required to do and the dimensions of poverty are useful for maximising the impact of the social grants" (Lekezwa 2011: 41). Historically, poverty was understood in mainly material terms, as the incapacity of having sufficient financial and other resources to meet basic household needs. The definition of poverty has however evolved over the years, with more aspects added to the definition such that it did not only consider monetary value but also non-monetary aspects including isolation, powerlessness, vulnerability and lack of security, as well as an individual's capacity and capability to experience well-being (United Nations 2010). At the same time, it could be suggested that there is simply a strong correlation between deficiencies in basic needs and these other aspects, with material poverty necessarily entailing for example powerlessness and vulnerability. This seems to the case with South Africa.

The South African Constitution and Bill of Rights are founding documents of post-apartheid South Africa which highlight the significance of addressing the legacy of particularly racialised poverty. The Bill of Rights thus talks about ensuring that all citizens, irrespective of race, have access to basic needs as almost entitlements, and it "addresses a number of domains that relate to people's well-being" (Studies in Poverty and Inequality Institute 2007: 21). These include the right to adequate housing, health care, adequate food and water, social security, social assistance and education. Children specifically have a right to basic nutrition, shelter, health care services and social services. As McLaren (2014: 3) notes more generally about the constitution: "The inclusion of socioeconomic rights in our constitution reflected a broad understanding across South African society that until access to the basic goods and services necessary for a life of dignity and freedom – adequate food, education, healthcare and housing, among others – was enjoyed by everyone, the struggle for democracy and social justice would remain incomplete" (McLaren 2014: 3, Frye 2014).

However, there is a significant qualification to the state's responsibility with regard to ensuring the realisation of socio-economic rights. It is expected to do this only within its organisational and financial capacity, such that any shortfalls in realising socio-economic rights do not go contrary to the relevant constitutional provisions. In this context, the historical legacies of apartheid in conjunction with post-apartheid political and economic restructuring have resulted in ongoing conditions of poverty, particularly amongst the black population. This is despite a massive social grants system which has been in put in place by the state since 1994. Historically, South Africa's social security system was racially-based and skewed in favour of the white population (Brown and Neku 2005, Haarmann 2000). The security system has been extended massively since 1994, particularly amongst black people, and this is consistent with the new constitution's emphasis on the right of all people to social security and appropriate social assistance. In the following sections, I examine the history of social security in South Africa as well as the many facets of the contemporary social grant system.

3.3 History of Social Security System in South Africa

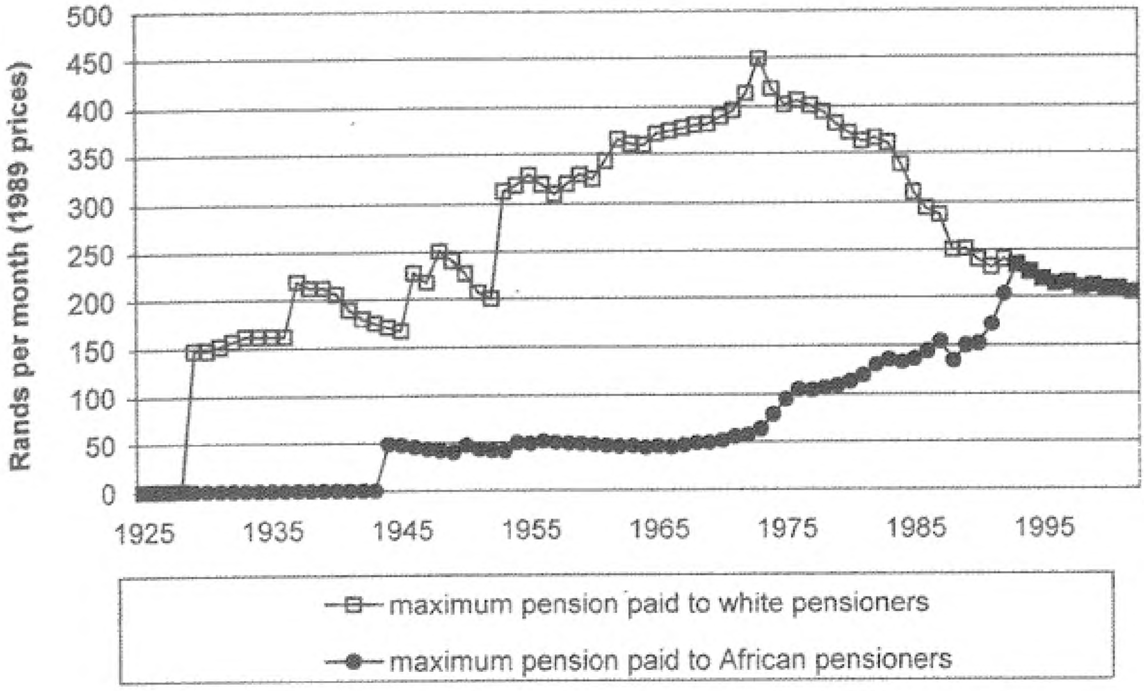
The origins of social welfare in South African can be traced back centuries. South Africa was mainly colonised by the Dutch and the British, with a form of white settler colonialism arising initially based on agriculture and then mining. The Dutch Reformed Church and the Dutch East India Company both provided poor relief to needy white farmers whose crops failed. But the Dutch settlers were not willing to provide social assistance to indigenous Africans since whites believed that they were chosen as the superior race by God. Under the authority of the Dutch Reformed Church, social welfare services for whites progressed and welfare resources for children and the disabled were also established. In the 1860s, when minerals were discovered, there was a shift from an agrarian to industrial society in which black people were employed as cheap labourers: "Racism was the legitimising discourse for the unequal treatment of European colonisers and the indigenous African population, which had served as a cheap workforce for the Europeans" (Leubolt 2014: 2, Potts 2012).

The main objective of the social security system after the establishment of the Union of South Africa in 1910 was to protect and uplift the poorest section of the white population, with the first schemes designed for the benefit of workers and the maintenance for children (Haarmann 2000). Two pieces of legislation initially arose, namely, the Children's Protection Act of 1913 and the Workmen's Compensation Act of 1914. Workers had the right to claim income support for illnesses or injuries which occurred while on duty, while parents had a right to receive maintenance grants (Bhorat 1995). Later, in 1928, the Old Age Pension Act introduced a grant, involving cash transfers, for the elderly within the white and Coloured populations (Leubolt 2014). This pension targeted the poor, with a means-test being put in place to ensure that only the 'deserving' (those unable to care for themselves) were recipients. In 1937, a disability grant was established which evolved out of an earlier pension arrangement for blind persons and, again, only white and Coloured people were eligible as beneficiaries (Bhorat 1995). In 1944, both old age pensions and disability grants were extended to Indians and, in 1947, they were extended to Africans but on a differentiated basis. Thus, "[i]nequality on the basis of race remained due to the level of the grants" (Haarmann 2000: 12). For instance, in 1947, the maximum pension for whites was five times that of Africans while Coloured and Indian pensioners were paid half as much as whites (Bhorat 1995, Leubolt 2014). Likewise, child maintenance was extended increasingly to other racial groups but whites received significantly larger grants.

Other problems arose as well, and on racial grounds. Hence, discrimination was "further reinforced through administrative delays, corruption, and inefficiency, particularly in [African] rural areas" (Haarmann 2000: 13). These issues intensified under the National Party from the year 1948, as "the practices of inequality and unfairness in the treatment of blacks were grounded in the social welfare system" under the apartheid rule of this party (Brown and Neku 2005: 303). In the early 1950s, as part of the grand apartheid scheme, the Department of Social Welfare transferred responsibilities for social welfare for Africans to the Department of Bantu Administration and similar arrangements arose for Coloureds and Indians. Even though social welfare and protection was available officially for all racial groups throughout the 1950s and 1960s, the system remained biased towards whites in terms of extent of coverage and the value of grants distributed.

In the 1970s, the government sought to reduce racial inequalities in the social assistance programme, with the period between 1972 and 1990 being described as involving a "trend towards incorporation and reduced inequality" (Van der Berg 1994: 3). This was part of a broader process of economic and political reform by the National Party in the face of multi-faceted challenges. For example, the South African government was "tasked with the overwhelming challenge of integrating the previously oppressed black population into the economy" (Pott 2012: 76), in part because of the deepening shortage of skilled labour. Racially-based laws which had secured historically the availability of a supply of cheap unskilled labour (Brockerhoff 2013:13) were becoming dysfunctional for the political economy of South Africa, and the presence of permanently-settled black workers in urban centres (with their families) was seen as crucial for stabilising the urban black workforce. This meant of course that the rigid implementation of the pass law and influx control systems was becoming increasingly problematic. This reformist restructuring, or relaxation of racially-based policies, "also included social policies, which is best expressed by the rising maximum amounts of the non-contributory Old Age Grant for Africans compared to their 'white' counterparts since the mid-1970s" (Leubolt 2014: 5). By 1993, these pensions for Africans had reached a level of 85% of white pensions (Haarmann 2000) (see Figure 3.1). The child maintenance grants however remained low, with those of Africans only being 17% of those for whites (Borat 1995).

Figure 3.1: Maximum pensions paid to Africans and whites, 1925-2000



Source: Leubolt (2014: 6)

3.4 Social Security in Post-Apartheid South Africa

In 1994, a democratic government led by the African National Congress (ANC) emerged based on a non-racial universal franchise. As part of wider social, economic and political changes, it sought to transform the social security system. The White Paper for Social Welfare from 1997, the formation of which involved a reasonably inclusive process of consultation, notes that a social security system is

> Essential for healthy economic development, particularly in a rapidly changing economy, and will contribute actively to the development process. In a society of great inequality, the social security system can play a stabilising role. It is important for

immediate alleviation of poverty and is a mechanism for active redistribution (Department of Social Welfare 1997:51).

Social security was meant to assist in socio-economic development and poverty reduction in post-apartheid South Africa (Department of Social Welfare 1997:48, Potts 2012).

The aim of the grant system is to comply with the right of all South African citizens to social security and thus ensure that poor households receive some sort of social assistance from the state in order to be able to purchase basic needs such as food, clothing and education (Delany et al. 2008; Samson et al. 2006). This entails social assistance, that is, "an income transfer provided by government in the form of grants or financial awards to poor households or individuals" (Delany et al. 2008: 1). More specifically, grants in post-apartheid South Africa involve "a means-tested non-contributory cash transfer that is tax-funded and targeted at specific categories of people" Patel (2011: 364), mainly the poor. The government's 1997 White Paper on Social Development, as indicated by Samson et al. (2006: 1), stated that a social security system (such as the grant system) is "essential for healthy economic development, particularly in a rapidly changing economy, and will contribute actively to the development process. The social security system is important for immediate alleviation of poverty and is a mechanism for active redistribution". For 22 per cent of households receiving grants, grants are the main source of household income (Department of National Treasury 2013).

The construction of appropriate social security policies, programmes and delivery systems was meant to ensure the realisation of basic social welfare rights for all citizens, with the priority given to blacks (and specifically black Africans) who had historically experienced oppression and discrimination. The 1994 Reconstruction and Development Programme (RDP), as established by the ANC, provided the initial framework for transforming the social welfare system and it fed into the White Paper. The RDP, according to Brown and Neku (2005: 304) had the following goals with specific reference to social security:

- Redressing past imbalances through a deliberate process of affirmative action with respect to those who were historically disadvantaged, that is, women, children and people in rural communities and informal settlements.

- Establishing umbrella legislation that provided the underpinnings for a development-oriented social welfare system based on the principles of equality, equity, access and empowerment.
- Ensuring the greatest coverage for the poorest through a restructured, integrated social welfare delivery system at the national, provincial and local levels of government.

Besides the RDP, Section 27 of the South African Constitution (1996) highlights, as quoted in Samson et al. (2006: 2), that "everyone has the right to have access to social security, including, if they are unable to support themselves and their dependents, appropriate social assistance". The constitution guarantees the right to social assistance, but only within the organisational and financial capacity of the state to fulfil these rights; thus, they are qualified rights.

Clearly, though, the social security system in South Africa has moved beyond the racially-discriminatory system which existed under apartheid. Lekezwa (2011: 68) in fact argues that, by 1993, social assistance had "attained parity" by "closing the discriminatory gap that existed between the races by increasing the welfare of the other groups while it left those of white South Africans unadjusted" (as seen with reference to old age pensions in Figure 3.1). Of course, the legacy of apartheid remains significant even in 2016, with the black African population proportionally being by far the main beneficiaries of the social assistance grant system.

The current South African social security system consists of two main components, namely, a contributory social insurance one and a non-contributory social assistance one (Lekezwa 2011). The former consists of three compulsory contributory social security funds that provide conditional income for people. Such contributory schemes fall outside the scope of the thesis as the latter is concerned with child grants as a form of non-contributory social assistance. The social assistance system (based on cash transfers) provides support to more than 25% of the South African population and is financed by general taxes. If "properly designed" and presumably implemented, it is said to "function as a redistributive mechanism, transferring money from the rich to the poor" (Brockerhoff 2013: 10) as it targets the most vulnerable members of the South African population.

Eligibility for accessing social grants is determined by the South African Social Security Agency (SASSA) and is based on a means-test to "distinguish the 'deserving poor' from the 'non-deserving citizens'" (Leubolt 2014: 11). Before the establishment of SASSA in 2004, social assistance benefits were administered by each provincial department of the national Department of Social Development. There were however a number of problems associated with the administering of social grants at provincial level. These included fraud, delays in approving grant applications, and difficulties in accessing payment (Samson et al. 2006). As Brockerhoff (2013:27-28) notes, provincial departments were "failing to observe the rules of administrative law and being sued for it"; further, there was "inefficiency e.g. long processing times, unskilled and rude staff; corruption and fraud, and fragmentation of services". Due to these challenges, a separate national government agency (SASSA) was established to administer grants. SASSA, as a separate national government agency, became operational in 2006. In administering and managing the social assistance grant system, it reports to the Department of Social Development. The grants are paid either in cash at specified pay points, or directly deposited into a beneficiary's bank account.

3.5 Forms of Social Assistance

The social assistance system consists of the following components: Child Support Grant (CSG), Care Dependency Grant (CDG), Foster Care Grant (FCG), Disability Grant (DG), Old Age Grant (OAG), War Veterans Grant (WVG), Grant in Aid (GIA), and Social Relief of Distress (SRD). In terms of beneficiaries, the child support grant and the old age grant are the two largest. I discuss the various grants below.

The Child Support Grant is the main focus of the thesis, and I discuss it further in the next chapter. The Children's Act of 1913 introduced maintenance grants for impoverished white children. Later, these maintenance grants were extended to Indians and coloureds, but black Africans remained excluded. By 1990, and just before the end of apartheid, very few black Africans received maintenance grants even though the Black African population comprised roughly three-quarters of the population (Neves 2003). The 1996 Lund Committee on Child and Family Support was given the task of reviewing the maintenance grant and extending the child maintenance grant more fully to black Africans. On this basis, the child maintenance grant became the child support grant, with Black African children now receiving the bulk of these grants.

The child support grant money is given to the primary caregiver of the child. Initially, the grant focused on children below the age of seven. By 2006, the grant provided support to families with children under the age of fourteen. However, it now provides support to families with children under the age of eighteen. An income based means test is used to determine whether one is eligible to receive a child support grant, and such a test is also applicable to other types of state grants (Samson et al. 2006). For one to qualify for the CSG in the case of a child raised by a single parent, the total annual income of the parent for the year 2010 was less than R30,000. If the child was raised by both parents who are married, their total annual income would need to be less than R60,000 (Govender 2011). It has been noted that "[t]he child support grant (CSG) is the largest social assistance programme in South Africa; in 2012 over ten million beneficiaries received R280 per month per child" (Mabungu 2013: 1). The number of child support grant beneficiaries increased from 5.7 million in 2004/05 to about 11.4 million by 2013, in part as a result of the increase in the eligibility age to a child's eighteenth birthday (Department of National Treasury 2013). The grant money is subject to an increase each year and currently the recipients receive R350 a month per child (Kelly and Staff 2016).

As indicated, the money is paid to the primary care giver of the child, who may or may not be a biological parent of the child. The primary care giver though must live in the same household (Kola et al. 2000: 1). The grant thus follows the child so that, if both parents were to die, a non-biological care giver could be appointed. The conditions attached to the grant (as of 2010) as listed by Govender (2011: 125) are as follows:

a. The child must have accommodation, be fed and clothed.
b. The parent/guardian must ensure that the child receives immunisation and other health services.
c. The child, if of school-going age, must attend school regularly.
d. The recipient must use the grant for the benefit of the child.

A second grant is the Care Dependency Grant (CDG). This grant provides additional support to families with children, below the age of 18, with disabilities (Govender 2011, Lekezwa 2011). It is therefore received by caregivers of "children under the age of 18 years who are in need of regular care or support services, given their disability" (Govender 2011: 112). These caregivers could be their parents, foster parents and court-appointed caregivers (Reddy and Sokomani 2008). The CDG is "payable to the caregivers of minors suffering from severe mental or physical disability and in permanent home care, and is valued at R820 a month

(2006)" (Neves et al. 2009: 15). The current value of the CDG is R1,500 (Kelly and Staff 2016). The child is eligible for the CDG if the single care-giver earns below R180,000 per annum and if married care givers together receive less than R360,000 per annum (Kelly and Staff 2016). The recipients of CDG are relatively fewer than those of CSG. CDG turns into disability grant once the child turns 18. Eligibility requires a medical certificate confirming the applicant's disability.

Thirdly, the Foster Care Grant (FCG) is likewise targeted at children. The grant provides support to families with children, below the age of 18, in foster-care. Those under the age of 18 who are in foster care due to their parents' inability to care for them qualify for this grant, particularly if the parents are absent, unfit or deceased. Therefore, "[r]eceipt of this grant entails that the child be formally placed in the custody of a recipient who is not the biological parent" (Neves et al. 2009: 15). Lekezwa (2011: 69) expresses this in a slightly different way, noting that the FCG "provides financial assistance for families who care for the children of others who have been deemed in need of care by the courts" (Lekezwa 2011: 69). Foster parents are thus reimbursed for raising a child not biologically theirs (Bockerhoff 2011). If the child is still at school by the age of eighteen, the eligibility for the grant can be extended (Govender 2011). Accessing this grant is quite a long process as the application involves a relatively complex administrative and legal process, supervised by a social worker and endorsed by a court. There is no means-test required for this kind of grant. Due to the AIDS pandemic, the number of recipients of a foster care grant has increased significantly in recent years, with both parents often dying because of AIDS and leaving the grandparents or other family members to take care of their children (Neves et al. 2009). The current value of a foster care grant is R890 (Kelly and Staff 2016).

A fourth grant is the Old Age Grant or pension. Initially it provided support to men over the age of 65 and to women over the age of 60 but now it targets everyone 60 years old and above (Samson et al. 2006). Initially, the Old Age Pensions Act of 1928 only protected white and coloured people. State pensions were then extended to Black Africans and Indians in 1944 (Neves et al. 2003). This grant is a significant source of income for more than two million South Africans, and it is designed not only to help the recipients directly but also their household's wellbeing and food security (Ardington and Lund 1995, Neves et al. 2003). To qualify for the pension, as of the year 2000, an individual must have a monthly income lower than R1,226 per month if single, and an income lower than R2,226 per month if married

(Samson et al. 2006: 2). Currently, for one to be eligible, if single, the annual income cannot be more than R69,000 and the assets of the applicant cannot be worth more than R990,000. If married, the total annual income cannot exceed R130,000 and the couple's combined assets cannot be worth more than R1,980,000 (Kelly and Staff 2016). The grant is available not only to South African citizens but additionally to South African permanent residents and recognised refugees living in South Africa above the age of 60. Its current value in 2016 is R1,500.

Fifthly, disability grants are made available to people of working age who have been disabled by events or circumstances besides road accidents, and who are unable to enter the labour market due to their disabilities. It is received by people between the ages 18 and 59 who have a disability which leaves them unfit to support themselves (Govender 2011), or who are severely incapacitated by mental or physical disability and therefore unable to work" (Neves et al. 2009: 15). To check one's eligibility, medical tests are conducted and a means-test is required. The grant may be temporary (lasting for instance for only six months) or it can be permanent depending on the severity of the disability. The current value of the DG is R1,500 (Kelly and Staff 2016).

There are three other grants. The Grant in Aid is usually claimed in addition to disability grants especially if the applicant requires to be taken care of full-time due to a permanent mental or physical disability. The intention of the grant in aid is to cover all the costs of full time care of the disabled (Borkerhoff 2011). The War Veteran's Grant is received by people who served in the First or Second World War, or in the Korean War of the 1950s (Department of Social Development 2008). The grant is received by South African men who are 60 years of age or older and who are disabled. These men have to be staying at a state institution in order to benefit from the grant. Finally, the Social Relief of Distress grant is aimed at people living under extreme conditions of poverty who are unable to provide for themselves or their dependants. It often entails assistance in the form of groceries or school uniforms for school going children.

3.6 Social Grants and Poverty in South Africa

The social grant system in South Africa is meant to address poverty, though not necessarily by alleviating it. What is seen as possible is poverty reduction, which is generally defined as "reducing the negative impact of poverty on the lives of poor people but in a more sustained and permanent way than poverty relief programmes" (Studies in Poverty and Inequality Institute 2007: 14). Further:

> The state's social grant policies both provide immediate relief for poor people, but have also been found to provide a developmental stimulus by empowering people to look for jobs who live in households in which members (children, disabled persons or old age persons) receive social grants, or start their own small businesses and of course strive to ensure that children are able to receive sufficient nutrition to enable them to grow up healthier (Studies in Poverty and Inequality Institute 2007: 14).

In this context, poverty relief programmes are short-term and often involve assistance in-kind, but the poverty reduction programme of the South African state in the form of cash transfers (in and through grants) is seen (at least by the government) as having longer-term goals which border on developmentalism (through redistribution of wealth) rather than simply welfarism.

Certainly, the social assistance grant system is a large and fiscally costly component of anti-poverty policy in South Africa (Lekezwa 2011). According to Samson et al. (2006: 1), "in 2003, approximately seven million South Africans, out of a total population of 45 million, received one of these grants. Total spending in 2004/05 amounted to ZAR41 billion (approximately US$7 billion), which represented 10.2% of total government spending, and 3.1% of GDP". In the budget speech by the Minister of Finance in 2016, the government is planning to increase the spending on social security from R129 billion this year to R165 billion by 2018/19 (Schreiber 2016). Clearly, this is a massive commitment on the part of the post-apartheid state and grants amount to a significant form of wealth distribution. Any income, whether arising from paid employment, informal economic activities or cash transfers from the state, are bound to make some contribution to poverty reduction at household level. However, some sources of income have a greater impact on poverty reduction than others and, in this respect, the contribution of social grants need to be placed in comparative perspective. Therefore, "[w]ages, which account for 71% share of income, have the greatest effect on poverty, as they decrease poverty by 35%, whereas social grants, whose income share is 9%, decreased poverty by 4.7%" (Lekezwa 2011: 88).

In this light, the significance of grants needs to be soberly considered. If anything, social grants may take the beneficiaries out of extreme poverty and simply push them closer to the poverty line: "Smaller income sources, such as the grants, are effective in lifting lower-earning individuals towards or closer to the poverty line" (Lekezwa 2011: 91). This means that grants reduce the depth and severity of poverty even though wages through formal employment have a potential of taking households out of poverty (Armstrong and Burger 2009). Indeed, in households where there is income from salaries or wages, the grant money is often used to supplement the household income.

As Lekezwa (2011) indicates more specifically, the social grant system, at least potentially, is supposed to protect groups which are particularly vulnerable to poverty and are unable to participate in the labour market, including children, the elderly and people with disabilities. In this regard, as indicated, social grants are normally awarded based on a financial means-test, and they are seen as an important source of income for households which, in the absence of these grants, would be living in conditions of even deeper poverty (Liebbrandt et al. 2010). Thus, to emphasise, grants should be understood as cushioning or at least reducing or easing poverty rather than as alleviating it: "Income through social grants merely provides a basic relief against hardship – important as it may be – and can thus never fully compensate for the lack of employment and a decent income through wages" (Brockerhoff 2013: 10). Social grants, according to Armstrong et al. (2008) reduce the incidence of poverty among individuals from a hypothetical 55.4% to 47.1%. They argue: "In addition to their impact on incomes, grants also help the poor in other ways, for example by encouraging the school attendance of Child Support Grant beneficiaries and by enabling some working-age adults from grant-receiving households to migrate to places of employment" (Armstrong et al. 2008: 22).

At the same time, the existing social assistance system does not target specifically a significant section of the national population, including the working poor and unemployed. The irony here is that the majority of poor people are the people of working age (between the ages of 18 and 59) and the structural unemployment existing in contemporary South Africa makes the pursuance of a regular monthly income a serious challenge for these people, the vast majority of whom live in households marked by poverty. The poor working age people often take part in informal economic activities to make money (such as selling fruits, vegetables and sweets and running salons). In the end, "[t]hese activities (alongside social grants) are the dominant survival strategy for the poor" (Dawson 2014: 2). In fact, some households rely exclusively on social grants, mainly the child support grant and the old age pension.

3.7 Conclusion

The prospects of social grants, and specifically child support grants, for alleviating poverty in post-apartheid South Africa are clearly extremely thin. In other words, in themselves, they do not seem to amount to a strong poverty alleviation strategy by the state, though perhaps reducing levels of poverty. Additionally, Lekezwa (2011) points out that there is no specific poverty grant that is targeted at the unemployed and this leaves people of working age who live in households without any current type of grant in an even more vulnerable position. In a significant number of households, current grants – and specifically the CSG – is the only source of income and each and every single member of these households depends on the grants. Women, as the main recipient of CSGs, are particularly vulnerable because of pronounced exclusion from the labour market or subordinate incorporation into it, and hence they seek ways and means (often through informal economic activities) to supplement grant money. This is even more telling with reference to women who head households under a range of circumstances. In this context, I examine the CSG more specifically in the following chapter.

CHAPTER 4: CHILD SUPPORT GRANT IN SOUTH AFRICA

4.1 Introduction

South Africa is a middle-income country but with high rates of inequality, poverty and unemployment (Hochfeld and Plagerson 2011). According to the Children's Institute, from a study conducted in 2006 (Delany et al. 2008), 68% of children in South Africa under the age of 18 lived in households with a monthly income of less than R1,200. Children from poor (particularly black African) households experience malnutrition, lack of proper clothing and shelter, and inadequate access to basic services including health services (Mkhize 2009). The post-apartheid government has sought to address poverty broadly and conditions of poverty for children more specifically, but these challenges persist.

The South African constitution posits the right of all South African citizens to appropriate social assistance from the state. Section 27 of the Bill of Rights thus states that "everyone has a right to have access to social security, including, if they are unable to support themselves and their dependents, appropriate social assistance" (Delany et al. 2008: 6). Additionally, the rights of children are protected in the constitution (Patel 2011). Further, the government has ratified several children's rights charters and introduced legislation intended to promote the well-being of children. It is indeed the obligation of the state to protect children and address child poverty by supporting people giving care to children (caregivers).

This chapter examines specifically the support given to poor households in the form of the child support grant. It discusses the emergence of the grant and provides an overview of it, considers the position of women with regard to the grant and poverty, and details the advantages and disadvantages of the grant as set out in the prevailing literature.

4.2 Emergence and Overview of Child Support Grant

The draft *White Paper for Social Welfare* from 1995 states that welfare (including for children) should contribute to the eradication of poverty through a multi-dimensional and multi-sectoral developmental approach which undermines dependency, ensures the active engagement of people in processes of their own development, and stimulates partnerships between the state, private sector and citizens (Kola et al. 2000). The fundamental long-term aim is to ensure that grant beneficiaries are able to sustain themselves even after the grant is stopped. Further, according to the Department of Social Development in the 1997 *White Paper for Social Welfare*, social security:

> Covers a wide range of public and private measures that provide cash or in-kind benefits or both, first, in the event of an individual's earning power permanently ceasing, being interrupted, never developing, or being exercised only at unacceptable social cost and such person being unable to avoid poverty and secondly, *in order to maintain children*. The domains of social security include poverty prevention, poverty alleviation, social compensation and income distribution (Mkhize 2009: 25 my emphasis).

The Social Assistance Act of 2004 provides the national legislative framework for the provision of social assistance. The objectives of the act, according to Mkhize (2009: 26), are as follows: "a) provide for the administration of social assistance and payments of social grants; (b) make provision for social assistance and to determine the qualification requirements in respect thereof; (c) ensure that minimum norms and standards are prescribed for the delivery of social assistance; and (d) provide for the establishment of an inspectorate for social assistance". The legislation covers the three grants for children (Delany et al. 2008: 6), namely, the child support grant along with the care dependency grant and foster care grant.

Of all the types of grants made available by the post-apartheid state, the Child Support Grant (CSG) is the largest social assistance programme in terms of the number of its beneficiaries (Williams, 2007). Indeed, the CSG is currently the main poverty reduction government strategy for children. The main objective of the CSG, according to Delany et al. (2008:1), is "to ensure that caregivers of young children living in extreme poverty are able to access financial assistance in the form of a cash transfer to supplement, rather than replace, household income". The grant is assigned to, and follows, the child. Primary caregivers of children (below the age of 18) who meet the criteria of the means-test administered at the time of grant application are eligible for the grant. The caregiver must be older than 16 years of age, may be unrelated to the child, and has the main responsibility for caring for the ongoing needs of the child.

Social security for children in South Africa began soon after the formation of the Union in 1910 but is was highly racialised in focusing on the white population (Haarmann 2000). The first significant law in this regard was the Child Protection Act of 1913. In 1947, the state maintenance grant was introduced. When this grant was introduced, it incorporated mainly white children but also children from the Indian and Coloured populations. There were however inequalities in terms of the amount received by the different racial groups. From the

1970s a process to reduce inequalities was started, as well as efforts to include African children. The non-racial maintenance grants only emerged in 1994 with the end of apartheid. The inequalities in amount received through the grant were only made possible by decreasing the value of the grants as received by whites. The 1997 *White Paper for Social Welfare* recommended that the existing state maintenance grant thus be revised. It proposed the introduction of a state maintenance grant which would provide support to people of all races in the country, with a focus on all children in need (McEwen et al. 2009).

The Lund Committee was led by Frances Lund who was a researcher in social security, social welfare and development based at the University of Natal (Patel 2011), and it consisted of two other academic researchers both of whom were economists. Representatives from child welfare organisations, rural development groups, children's rights organisations, the National Welfare and Social Services and Development Forum, Schools of Social Work and Maintenance Action Groups were also part of the committee. Additional members were government representatives who were involved with social security administration and management. The Lund Committee also received advice from international experts who had knowledge about social protection for children globally. The time frame that was set for the Committee to finish its mandate was very tight. It had to submit a report in six months, undertaking its work from February 1996 to August 1996 and submitting its report to the Minister's Committee for Social Welfare in September 1996. Due to such tight time frames, limited consultations were conducted with governmental and non-governmental stakeholders.

The Lund Committee of 1996 was given the task of investigating issues around the extension of child grants, and to explore policy options regarding social security for children and their families. The Committee recommended that the existing state maintenance grant be replaced by a new social security arrangement which would cater for all population groups. To achieve this, the new arrangement had to involve a grant of lower monetary value than that of the state maintenance grant because of the sheer expansion of the grant system, particularly to the black African population. The South African state simply did not have a sufficient budget to expand the grant programme based on the existing monthly value of the state maintenance grant. The new grant had to be of a lower value while simultaneously being more inclusive by reaching out to a wider group of potential beneficiaries, particularly those living in the most disadvantaged areas such as rural areas and informal settlements (Kola et al. 2000). The total annual cost of the CSG, after reaching out to all eligible caregivers, was estimated initially at around R12 billion. That amount was equivalent to the cost of social assistance at large in the early 1990s.

Overall, the Lund Committee had the following terms of reference:

- To undertake a critical appraisal of the existing system of state support in all government departments to children and families.
- To explore alternative policy options in relation to social security for children and families as well as other anti-poverty, economic empowerment and capacity building strategies.
- To develop approaches for effective targeting of programmes for children and families.

Known officially as the Lund Committee on Child and Family Support, it made recommendations on a new social security system for children which would be accessible to potentially millions of eligible caregivers. While giving these recommendations, though, it had to take into consideration the government's imperative of affordability and sustainability in terms of the national fiscus. The Committee had to consider the support that the government provided across all government departments for children and families at the time, and determine how the new grant system would fit into this.

The Lund Committee proposed that the maintenance grant be replaced with what became known as the Child Support Grant. The maintenance grant at the time was R430 per month for the parent and R135 per month for the child, but the Committee proposed that the primary caregiver should receive the child support grant and at the value of R70 per month per child. The CSG was first introduced in 1998 when it replaced the earlier child maintenance grant. Given the value of the maintenance grant, the state simply could not afford to pay each and every single woman eligible for the grant as defined in terms of living under conditions of poverty. The maintenance grants thus in large part excluded Africans on racialised grounds (Lund Committee 1996, Patel 1991, Mkhize 2009). When the child support grant was introduced subsequent to the end of apartheid, changes had to be made in terms of deracialising it as per the requirements of the new all-inclusive constitution. Thus the post-apartheid CSG targets a far larger group of people with eligibility not restricted along racial lines. Because of the massive expansion in incorporating Africans into the child grant system, the amount received per CSG beneficiary was significantly reduced compared to the amount under the state maintenance grant (Mkhize 2009, Kola et al. 2000).

The CSG was initially R100 per child for all children under the age of 7 years whose primary caregiver met the criteria of the means-test. But both the value of the child support grant and the age limit for the child have increased subsequent to the introduction of this grant: "The CSG has expanded markedly in recent years, until 2008, it was only available to children aged 0-13 years, in 2009, this was extended to include children aged 14 and from 2010 the age of eligibility was increased to include children up to the age of 18 years" (SASSA 2010, in Tiberti et al. 2013: 1). As of April 2015, the CSG became pegged at R340 per month.

The principles underpinning the child support grant are as follows:

- The CSG would contribute to the costs of rearing children in very poor households
- The CSG would be linked to an objective measure of need, determined through a means test
- The operation of the CSG would acknowledge the State's fiscal constraints and limitations
- The focus of the grant would be on children, not on the family, thus ensuring that the grant would follow the child regardless of the identity of the care giver
- The CSG would form part of general poverty relief efforts.

The relationship between the CSG and poverty reduction is a central theme of this thesis. For now, it can be noted that "the child support grant is reaching children living in households in deep poverty and has positive measurable impacts on, among other things, child nutrition and school attendance" (Hochfeld and Plagerson 2011: 1). The constitutional obligation to provide the grant to children is qualified by the state's fiscal capacity.

The means-test used to test the applicants' eligibility for the child support grant is intended to ensure that the grant is given to the right candidates at the right time for the right reasons (Williams 2007). It ensures that the grant targeted those most in need. The eligibility of caregivers to receive the grant is based on the income reported, so as to determine if one is not already receiving money that is more than the means-test threshold. To qualify for the CSG, if the applicant is single, she must not earn more than R42,000 per annum and if she is married, the combined income must not be more than R84,000 per annum (Kelly and Staff 2016).

The criteria for accessing CSG, as quoted by Delany et al. (2008: 6) are as follows:

- The child and primary caregiver must be a South African citizen or permanent resident and must be resident in South Africa.

• The applicant must be the primary caregiver of the child/children concerned.

• The child/children must be under the age of 14 years (then, in 2008 but now the age restriction is 18 years of age) (this will increase to 15 years in 2009).

• The applicant and spouse must meet the requirements of the means-test.

• The applicant must be able to produce his or her 13-digit bar coded identity document (ID) and the 13-digit birth certificate of the child.

• The applicant cannot apply for more than six non-biological children.

The grant is not necessarily given to the parent *per se*, as it is given to the actual caregiver of the child (which could be a relative or a guardian). At the same time, it has to be received by someone who lives with the child. The grant basically follows the child as it is intended for the child and not the caregiver. The conditions set for the caregiver for retaining the grant, as listed by Govender (2011: 125), are as follows:

a. The child must have accommodation, be fed and clothed.

b. The parent/guardian must ensure that the child receives immunisation and other health services.

c. The child, if of school-going age, must attend school regularly.

d. The recipient must use the grant for the benefit of the child.

For Patel and Hochfeld (2011:2), households which receive child support grants are more vulnerable than those that do not receive it in the following ways: they are larger, have less access to services, have lower levels of education, have less access to employment or income generation, are more prone to sicknesses and are often headed by single parents (and normally women). The extent of child poverty in South Africa varies across provinces. According to Lekezwa (2011), almost 60% of grant recipients live in the three poorest provinces, namely, Eastern Cape, KwaZulu-Natal and Limpopo. These provinces together make up 51.2% of the country's population. Two-thirds of these grant beneficiaries reside in rural areas. More than 94% of recipients are said to be black children, followed by Coloured children, who make up 5% of grant recipients (Lekezwa 2011). These percentages indicate that rural black children are proportionally poorer than other groupings of children in South Africa. Like other groupings of poor people, their caregivers generally have limited access to basic infrastructure and services including running water and flush toilets.

It is also the case that most households which receive a CSG have more than one child receiving a grant (Mabungu 2003, Lekezwa 2011), and that households receiving child grants tend to be larger than those who do not receive them. The means-test does not take into consideration the number of people living in the household, as the means-test is not linked to overall household income. Almost all primary caregivers of grant children are women and, of these women, the vast majority are black African women. So, despite the de-racialised character of the grant system, in practice it is highly racialised because of the ongoing racialised nature of inequality in South Africa. The identities of the caregivers also indicate that patriarchy is embedded the child grant system, with women defined as primary nurturers of children. In fact, children benefitting from child grants tend to be raised by single parents, the mothers in particular (Delany et al. 2008). They also tend to be in large part uneducated which inhibits their capacity to enter the formal labour market and earn an income which might rule them out as a grant recipient based on the means-test.

The CSG, as Delany et al. (2008) argue, is intended to contribute to the costs of caring for children particularly their food requirements. It is to be provided in conjunction with other poverty alleviation strategies and social development measures supportive of poor households. As much as the target of the grant is the child (in that the grant follows the child), the person who receives it is the adult, who is supposed to take care of the child. This has implications for the effectiveness of the grant, for instance in reducing child poverty, because the way in which the grant money is used depends upon the spending priorities of the recipient and the role of the household head in controlling grant expenditure, as well as the household structure and composition. Though the grant is intended to serve the specific needs of the child, poor households often use this money for broader household expenditures. This often arises because of the sheer depravity of material conditions of households in which grant-children live. For this reason, Lekezwa (2011) argues that how, and the extent to which, the grant reaches the child depends primarily on the household decision-making structure. Clearly, the child normally does not have power to make decisions regarding the grant money in the household. This money therefore is regularly used to purchase food, clothing and so forth for the entire household.

4.3 Black Women, Child Support Grants and Poverty

In terms of prevailing patriarchal norms and practices, women (including black African women) have always played the role of caregivers in their families including with reference to children and indeed the aged. This domestic role and responsibility has restricted women from seeking employment or educational opportunities. Women compared to men generally are less skilled, earn lower incomes when employed and are more prone to unemployment (Statistics South Africa 2003). Van Driel (2009) states that, even in the workplace, women are less likely to receive promotions or training and are often locked into gendered roles. Overall, black African (or simply black) women are likely recipients of child support grants as they are targeted by the state as caregivers and in fact take on the role of caregivers themselves if only because of irresponsibility on the part of the fathers. In this way, the gendered role of women becomes reinforced: "Despite far-reaching constitutional rights, the state, through the nature of the social grants, inadvertently reinforces the subordinate and unequal position of black women, structurally responsible for the caring for the young and the aged" (van Driel 2009: 127). Black women are more adversely affected by poverty than black men. Thus, if the child support grant only supported children aged 7 and below, many female-headed households or single mothers would be left in even more extreme conditions of poverty once the beneficiary turned 8 years. In the end, child support grant recipients are mainly single black women with children and the CSG is the main source of income (Hassim 2005; De Koker et al. 2006). According to De Koker et al. (2006), in South Africa as a whole, CSG recipients are constituted by 90% black women and 10% coloured women with a mean age of 36. As well, 52% of these women are not married.

Though the monthly value of the grant is very limited (only R340), the impact of the grant on poverty depends in part on how the recipients use the money (Tiberti et al. 2013). The CSG is spent mostly on food, electricity, clothes and school fees (and not always just for the child). Research conducted by Van Driel (2003) in Bophelong Township in Gauteng showed however that most grant beneficiaries are not satisfied with the money they receive as the grant does not cover even their basic needs, with food items finishing before the end of the month. Some of the recipients in Bophelong Township claimed that they finished the child support grant money in 3 days. People only eat when they have money, when the grant runs out the food runs out" (Van Driel 2009: 136). Women in Van Driel's study highlight conflicts between them as grant recipients and their children, with teenage girls demanding more clothes and boys demanding meat with every meal (on the basis that the CSG is theirs). This causes tension in the households especially around the 1st of each month when the money is received. Many grant recipients use informal money lenders for credit and pay the debt with an exorbitant interest rate of up to 50% after just one month. The possibility of saving money or buying more expensive household goods such as televisions and fridges is extremely difficult.

Considering that women are the recipients of the grants, it is expected that women would take a lead role in decision-making around grant expenditure. Patel and Hochfeld (2011) thus claim that it is the women receiving the grant who are the primary decision-makers in the household. But, again, this may be the case because most women recipients are single mothers though perhaps living with their biological family. Fathers who no longer live with their children tend to either not pay for maintenance at all or give money erratically for the child because of the CSG the woman receives for the child. In cases where the recipient lives with her family, there may be obligations for her to also contribute to broader household expenses and not just her child or children. But it has been shown that women are deeply responsible in caring for their children in relation to financial support and care arising from the CSG (Patel and Hochfeld 2011).

Undoubtedly, in households where the overall income is low or where the grant is the only source of income, child support grants may be used for the benefit of the entire household rather than benefitting only the targeted child. If the household has another source of income, the grant is usually combined with the entire household income to meet the household's monthly needs. Household income in this regard is defined as "the caregiver's estimates of earnings, remittances, grants and other forms of income that the household receive as a whole on a monthly basis" (Delany et al. 2008: 29). Thus, the CSG recipient is regularly sensitive to broader household needs, but this does not take away from the fact that the beneficiary is normally deeply responsible in caring for the CSG child or children. Indeed, ensuring that the basic needs of other household members, and of the caregiver herself, are met clearly has indirect positive spinoffs for the CSG children (for instance, the caregiver needs to be healthy and have the strength to care for the children).

4.4 Positive and Negative Effects of Grant

In this context, I consider the positive and negative consequences of the child support grant. There is growing evidence that social grants have a positive impact on the lives of children living in poor households in post-apartheid South Africa and that, in doing so, it clearly targets and reaches the poorest of households including in rural areas. This entails, for instance, having a positive effect on school-enrolment and child nutrition (Kubheka 2013, Mabungu 2003).

Delany et al. (2008: 1) argue that "access to adequate nutrition for young children is of particular concern, as nutritional deprivation and malnutrition in the early years have long term negative consequences on physical and cognitive development". In this regard, research undertaken by the Economic Policy Research Institute (EPRI), as referred to by Delany et al. (2008), suggests that South Africa's CSG has succeeded in the reduction of both absolute and relative poverty by enabling caregivers to access nutritional food for CSG children. Caregivers can also afford to take the child to a public school and to the clinic when necessary. Overall, then, the child support grant improves human capital and specifically the nutritional, health and education status of grant children (Neves et al. 2009). This is consistent with official claims, such as: "The CSG addresses the underlying causes of poverty, by enabling poor households to invest in physical, social and human capital assets (education, health, nutrition), that can generate future streams of income" (DSD, SASSA and UNICEF 2011: 1). Though the assertion of addressing the underlying causes of poverty through the CSG is problematic, the grant does have the potential to undercut the existence of poverty for future generations.

The CSG as social cash transfer improves the quantity of food consumption as well as the quality of food consumed by the grant child (and often of the child grant recipient) which in return reduces illnesses associated with inadequate nutrition (Gertler and Boyce 2001, Neves et al. 2009). The CSG therefore reduces child hunger. Further, stunting is argued to be due to malnutrition and poverty from a very young age and, as the child grows older, the effects may be irreversible. In this context, "[r]esearchers are also beginning to demonstrate the positive nutritional impact of the grant measured in terms of height-for-age gains in children receiving the grant, with positive spinoffs for increases in future earnings of 60 to 130 per cent" (Patel 2011: 379). Clearly, then, stunting is associated with poor cognitive development and low educational performance, and the CSG counteracts this. In fact, the main expenditure from the CSG, on average, is food compared to other basic needs and this food expenditure serves the consumption needs quite often of the whole household due to the relative absence of other household income streams (such as formal employment). Stunting is argued to be due to malnutrition and poverty from a very young age and as the child grows older, the effects may be irreversible. Stunting is associated with poor cognitive development and low educational performance. It is important therefore for a child to have adequate nutrition from a very young age. However, negative consequences of the grant were also realized. This improvement in nutrition is arguably the most significant developmental outcome of the CSG.

Nutrition is also important for the CSG children because "[c]hronically undernourished children show … lower levels of education" (Neves et al. 2009: 17) such that the negative impacts of malnourishment are irreversible and likely perpetuate poverty in following generations. And, on a related educational matter, the CSG helps with early childhood education. Studies for instance show that the enrolment in pre-schools of children who receive child support grants is higher than that of children of the same age who do not receive a grant (Delany et al. 2008). Thus the CSG has a positive impact on school attendance. The child grants help by contributing to preschool costs thus enabling grant children the opportunity to interact with other children of their age (DSD, SASSA and UNICEF 2011). Further, the main reason for the high rate of school dropouts in the country (including of adolescent age) is financial, such as the lack of money for school fees, proper uniforms, transportation, and food to bring to school for lunch. In this respect, the CSG reduces school dropout rates amongst grant children. The grants also reduce the amount of time spent by grant adolescents possibly engaging in other activities, such as working for money (which may entail child labour) such that the children get more time to spend on their school studies thereby producing better educational outcomes (DSD, SASSA and UNICEF 2012).

The Department of Social Development, South African Social Security Agency and UNICEF (2011) stated in their report that the grant, particularly for younger women recipients, reduces the risk of deviant behaviours such as transactional sex, excessive alcohol consumption and substance abuse. Young women may engage in sexual relationships with older men who give them money or buy them commodities that they could not otherwise afford. Inhibiting their engagement in such activities of course also reduces the opportunities of contracting infectious diseases notably AIDS. The health consequences of the CSG are also readily apparent with regard to the grant children themselves. For instance, it has been found that children who receive a CSG in the first two years of life are less likely to experience stunting as the grant allows them to visit clinics regularly (DSD, SASSA and UNICEF 2011). The CSG is used to access health care centres for children which is particularly important given that infants are prone to childhood illnesses.

The CSG admittedly does act at times as a supplement for other incomes in a particular household. At the same time, there is some evidence which suggests that the grant may facilitate entry into income-earning activities and thereby finance these activities, such as informal trading of sweets and fruit. In this way, these grants, as Neves et al. (2003: 5) put it, "contribute to and strengthen existing systems of livelihood and productive activity". Grant recipients often use the grant money to support and finance their informal economic activities such as buying sweets and fruit to sell. Additionally, the CSG enables poor women to participate in productive economic activities such as travelling about looking for work.

The CSG may allow the beneficiaries to save money and to use credit facilities, though these often involve informal arrangements. Neves et al. (2009) note that these focus on community-based savings societies and stokvels. Stokvels, as small informal groups, have arrangements whereby members contribute a monthly amount to a common pot, from which a particular member draws on a rotating basis. Members of a stokvel motivate one another to save and contribute to the pot, and they establish informal rules to be followed by all members to ensure their proper functioning. For CSG recipients with no access to formal financial institutions, stokvels give them – on a rotational basis – comparatively large sums of cash which they otherwise would not have available, and this cash may be used to purchase household furniture for example (Moliea 2007). Often though, the cash simply accumulates through the entire year (with interest if deposited) and is shared at the end of the year during the December holidays.

In addition, some recipients buy Christmas stamps from supermarkets and then use them to buy groceries in December, or they use the lay-by method of payment for clothes, furniture and building materials using the grant money. Some also use the grant money to pay for life cover policies or to join burial societies (like the stokvels, this involves an accumulation of funds in a common pool which can be drawn upon when necessary – in this case, when there is a death in the family). Recipients of the CSG stand a chance of being lent money by local money-lenders as they have a steady monthly income stream. These informal lenders often do not hesitate lending grant recipients some money as they are certain that they will get it back at high interest when borrowers receive their grant at the beginning of the month. Additionally, grant caregivers sometimes buy goods from local spaza shops on credit and pay the money back as soon as they receive their grants.

In a study conducted by Patel and Hochfeld (2011) in Doornkop, Soweto (in Gauteng), the overall benefits of the CSG comes out quite clearly. Black women gave positive feedback regarding child support grants, with 82% of the studied recipients indicating that the grant has made their lives easier as they are better able care to care for their children (particularly given that, as single mothers, do they not have support from a partner or father of the child or children). As small as the value of the CSG is monthly, this nevertheless contributes to some form of economic security. Further, the Doornkop respondents stated that the "grant gave them a sense of personal power and courage" (Patel and Hochfeld 2011: 8) and this entailed a dignifying process which gave them agency. Through the grant, the women believed more in themselves, and this was expressed in a range of activities in the public sphere, including savings groups, burial societies, stokvels, church groups and community meetings.

At the same time, claims have been made about the negative consequences of social grants and specifically the CSG. It has been argued, for instance, that cash transfers create welfare dependency and that the child support grant is responsible for encouraging early and multiple child-bearing by poor women so as to access the monthly grant money (Hochfeld and Plagerson 2011). Neves et al. (2009:22) highlight the supposed negative outcomes of state cash transfers, some of which speak directly to the CSG. From a seemingly neoliberal kind of critique of state welfare, grants broadly are seen as "[c]reating opportunities for patronage and corruption, distorting markets and creating a range of perverse incentives such as disrupting remittances, dis-incentivising work, displacing private savings, and elevating fertility rates". The CSG, it is sometimes asserted, dis-incentivises the search for employment and increases rates of fertility. Neves et al. (2009:25) go on to argue though that "[e]xamining the evidence on South Africa, the report finds scant evidence of these negative effects".

Nevertheless, the introduction of CSGs in South Africa has sparked debates about welfare and childbearing behaviour which seems to be common in countries with a high rate of teenage pregnancy (Kubheka 2013). It is thus argued that more children are being born due to the access of their mothers to child support grants (Patel 2011). The fact that a beneficiary does not have to be married and that, for each child born, the money received will be increased, is said to be the major contributor to teenage premarital pregnancy and child rearing. The intention of these teenagers, so it is claimed, is not to care for the children with the grant money but to satisfy their teenage needs or wants, and leaving the responsibility of caring for the children to their parents who end up being primary caregivers of the children. Hence, "[y]oung women become pregnant not because they value children, but because they wish to increase the amount of benefits they receive" argues Kubheka (2013:10). In this respect, some studies suggest that teenagers claim grant money for children that are not even living with them (Neves et al. 2009). They receive the grant and then effectively abandon their children as they are children themselves faced with their own adolescent challenges.

The overall claim is that the child support grant is viewed as an incentive to reward teenage moms for having children (Kubheka 2013). But Cunningham and Boult (2009) do not blame teenage pregnancy on the CSG alone as many other factors are involved. These factors include school drop-out rates or interrupted education, being victims of crime or taking part in it, social isolation, child neglect and abandonment, rape, abuse at home, incest, adoption, lack of social security and poverty. As Mwaba (2000) in Mothiba and Maputle (2012:1) also indicate, "teenage pregnancy is prevalent amongst young people who have been disadvantaged and have poor expectations of education and less hope to enter the job market". Another issue to consider is that limited monthly value of the CSG, which is not a strong incentive to become pregnant in the first place. Further, as noted already, evidence around expenditure of the grant clearly shows a concerted effort on the part of CSG mothers to care for the needs of their child or children.

4.5 Conclusion

There is no doubt, based on the prevailing literature, that child grants broadly speaking and the CSG specifically make a difference to the lives of grant recipients and their households in contemporary South Africa. However, this is not to claim that the grant system alone is sufficient as a poverty alleviation strategy, as Delany et al. (2008) for instance convincingly argue. Black women in particular are more likely to be living in conditions of poverty than any other grouping in South Africa. As the main recipients of the CSG, they face the daily challenge of caring for CSG children; but they also do so in a context in which men are assigned by society as the main decision-makers at household level. In the following empirical chapters, I discuss the lives of female CSG caregivers in Queenstown and the ways in which they pursue their lives and construct livelihoods in extremely trying and almost desperate circumstances.

CHAPTER 5: QUEENSTOWN AND CSG CAREGIVERS

5.1 Introduction

The site for the fieldwork was Queenstown and it involved research based on twenty CSG caregivers, all of whom are women and whose main income source is the CSG. In the main, the twenty women are unemployed, uneducated, mostly single parents with more than one child but without stable employment. The CSG plays a vital role in their lives as they depend upon it for food, toiletries, clothes, electricity and so forth. The specific target areas in Queenstown included Ezibeleni, Mlungisi and Ilinge. These places are very poor in terms of infrastructure. There is only one main tarred road for each area, which the public taxis use. Otherwise, the streets are still gravel, not well maintained and full of potholes. Public housing consists of brick houses but without any plaster and paint on the outside. Though electricity is available, residents often do not purchase it but instead they access electricity illegally. Some of the caregivers live in wood houses in a squatter camp with no electricity and no running water. Their toilets are also made from wood, they are not flushable and they are in between the houses such that there is a strong smell at all times. There is no removal of rubbish in such areas. Residents have simply dug a big hole themselves where they throw all their rubbish; they sometimes burn it and sometimes it remains there smelling for months.

This chapter provides a brief overview of the research site in Queenstown (including with reference to the resources/capitals available) and also offers a profile of each of the twenty child support grant caregivers. Broader discussions of the twenty caregivers, about their lives and livelihoods, appear in the following two empirical chapters.

5.2 Overview of Queenstown

The study was conducted in the urban area of Queenstown in the Eastern Cape Province (see Figure 5.1), and specifically in the areas of Ezibeleni, Mlungisi and Ilinge. The conditions of existence for poor black residents in these townships is visually striking. As you enter the townships, you can see children below the ages of five playing in the dirt and working-age women during business hours sitting outside their houses in the sun talking with their neighbours. You may in fact think that it is a weekend because there are so many people, including males, seemingly idle. Toilets are often outside the houses and thus people have to walk to the toilets at night and even if it is raining; additionally, many toilets do not flush properly. As well, many houses do not have electricity.

Queenstown was first established in the early 1850s by white settlers who constructed dwellings on the banks of the Komani River as there was fresh water available in the area which, for the settlers, made it suitable for livestock farming (ECSECC 1999). Queenstown was declared officially as a colonial settlement in 1853, and it grew steadily as a trade centre servicing the surrounding rural areas. It became an official municipality in 1880 and a railway link between Queenstown and East London was also established. By 1910, Queenstown had developed into an industrial area with commercial factories. As with other urban areas in pre-1994 South Africa, residential spaces were racially-demarcated, with black people required to live in separate locations or townships, as opposed to whites who resided in town (Mabin 1992). Township residents were drawn upon as labourers for the expanding commercial and industrial enterprises in Queenstown.

Over half a million people reside in Queenstown. It is made up of three main residential areas which include Queenstown centre (which also incorporates the former whites-only area) and the two townships of Mlungisi and Ezibeleni, with Ezibeleni having the largest population. There are several villages also within the Queenstown boundary which are very small in population such as Ilinge, McBride and Merino Walk. The annual population growth rate is between 2.5% - 3.5% per annum (ECSECC 1999:7). Overall, areas in Queenstown where black people reside (such as Mlungisi) remain poorly developed. In the late 1990s, it was noted for instance that these areas look like slums with overcrowding and no facilities or services such as running water (ECSECC 1999). Areas where mainly white people reside in Queenstown have solid infrastructure and decent housing with running water, electricity and sanitation. Despite the building of significant housing in Queenstown townships over the past fifteen years, the quality of the housing stock is deficient along with the ongoing absence of basic infrastructure and services.

In this context, the continued racialisation of life in Queenstown is all-pervasive. For example, the Lukhanji Municipality within which Queenstown falls has about 180 educational institutions with Queenstown recognised as an educational centre and attracting students from other parts of the province. Institutions of higher education in Lukhanji include the Ikhala Public FET College and the Walter Sisulu University of Technology and Science (South African LED Network 2010). The educational facilities in central Queenstown are reasonably well resourced with libraries, sport facilities, computer laboratories and other relevant equipment. However, the schools in the Queenstown townships do not have sufficient facilities though they are still far better than the schools in nearby rural areas of the former Bantustan. Levels of educational attainment generally are quite low, particularly amongst the black population. Thus, in the late 1990s, only 32.5 percent of the population had achieved Standard 10, with 43.5 percent reaching between Standards 3 and 9, and 24 percent reaching Standard 2 or less (ECSECC 1999:8).

Figure 5.1: Location of Queenstown

Unemployment amongst blacks in Queenstown is quite high, which is related in part to their comparative low levels of education. Queenstown has more females than males although there are more males in the labour market than females. According to the Palmer Development Group as reported in ECSECC (1998: 10), only 12% of the population receive an income of R3500 and more per month, 14% receive between R1500 and R3500 monthly, 24% receive between R800 and R1500 per month, while 50% of individuals receive less than R800 and some have no income at all (or live entirely on social grants). This shows the inequalities which exist in the city and how the majority of households live below the poverty line.

5.3 Unsustainable Livelihoods in Queenstown

The theory used to frame this study is the sustainable livelihoods framework. As noted in chapter two, the framework argues the following: "A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation" (Krantz 2001: 1). Livelihoods thus consist of people, their capabilities and their means of sustaining themselves, often undertaken in a context of vulnerability (Chambers and Conway 1991). It will become clear that the study participants are not marked by livelihoods which can be considered as sustainable; however, this does not take away from the relevance of the livelihoods framework for understanding the lives of poor black residents in Queenstown. In this section, I outline broadly the assets held by these residents, namely human capital, social capital, physical capital, financial capital and natural capital (Ellis 2000), with this then being illustrated (in the following section) by outlining the lives of specific social grant recipients.

Natural capital, according to Srinivas (2015), involves the environmental resources of the earth which provide goods, flows and ecological services required to support human life. Natural capital is not particularly pertinent for an urban setting such as Queenstown. Though urban agriculture can at times be significant, there is no evidence that this is the case in Queenstown. In this regard, only a small number of households manage to grow crops in homestead gardens, in part because of the limited space to do so. In Ilinge, however, which is a rural place in Queenstown, most people have home gardens. The vegetables grown are for home consumption and not for commercial purposes. Though the gardens may supply vegetables consistently for the households in Ilinge, clearly they cannot rely upon their gardens for all foodstuffs, thus requiring a source of income for even basic food consumption needs. In this regard, financial assets become absolutely critical.

The human capital base represents the "skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives" (Assets 1999: 7). The human capital at household level depends on factors such as the skill levels and health status of the members of the household. In Queenstown, and despite the presence of an abundance of educational facilities, the majority of youth is uneducated and unskilled and this affects the capacity of youth to find employment which, if available, generally involves low paid work. An arrangement exists under the Coega Development Corporation (called the Driver Training Programme) which allows unemployed youth to develop their driving skills without charge, but this does not necessarily translate into employment. The health facilities in Queenstown are quite typical of urban townships, with a main hospital and a range of local clinics available for health care.

Physical capital encompasses the basic infrastructure that are needed in order to support livelihoods (Assets 1999: 13). For sustainable livelihoods, this includes access to transport that is affordable, secure shelter and buildings, adequate water supply and sanitation, and clean affordable energy. In Queenstown, people from the townships either walk to the centre of town or move by taxi, with walking (despite the distance) undertaken to save on household expenditure. From the low income base available to poor black households in Queenstown, any expenditure on transport decreases income available for food and other basic household needs. Physical capital is very important as it is used for shelter and at times for income-generating purposes. In Queenstown townships, most people live in RDP four-roomed brick houses with limited space to extend but others live in very overcrowded squatter camps such as Ndlovukazi. As well, some households in Queenstown rent out their property to foreign nationals to run spaza shops, with rentals becoming an important source of household income. Additionally, some households operate their own informal shops as well as shebeens from their homestead.

Financial capital refers to the financial resources that are used by people to achieve their livelihood objectives (Assets 1999), including money and other economic assets. In Queenstown, employment opportunities are exceedingly limited given the size of the population. Unemployment hence is pervasive even though significant industry exists, such as the company called Twizza which produces carbonated drinks which are distributed to all parts of South Africa. When unemployed, people in Queenstown like elsewhere seek to enter the informal economic sector but even this is problematic for local South Africans as spaza shops in the townships are increasingly operated by foreign nationals particularly from Somalia. Township residents, when cash is available, still try to stock goods which are then sold informally but they do not have the cash reserves to develop a vibrant retail enterprise. In this context, there is a heavy reliance on the state's grant system, including the child support grant.

Finally, social capital consists of social resources such as the use of networks, social claims, social relations, affiliations and associations (Scoones 1998, de Haan 2006). In this respect, township residents in Queenstown are involved in community stokvels and burial societies; additionally, households club together to collect food stamps. According to Moliea (2007), stokvels are a way by which community members encourage one another to save. Queenstown residents take part in community stokvels in order to draw lump sums of cash on an intermittent (often annual) basis to purchase goods (for example appliances) which they cannot afford otherwise.

5.4 Profiles of the CSG Caregivers

A total of twenty females whose source of income is mainly the CSG were interviewed for the study. Most of these females lived in households with more than four members and resided in squatter camps, four-roomed brick houses, or mud and wood houses. In places where they reside, the main roads (on which the taxis travel) are tarred but the roads in between the houses are gravel and are very dusty. Most houses have electricity and running water but the water is accessed from outside the house. Toilets are also outside the house. Below is a table (Table 5.1) outlining the profiles of the research participants.

Table 5.1: Profile of CSG Caregivers

Name of the participant	Age of the interviewee	Highest qualification	Household size	Type of dwelling	Water and electricity	Appliances owned	Number of CSG recipients	Other income	Household total income
Nombuyiselo Flepu	40	Grade 10	4	Two roomed wood house	No running water nor electricity	Bed, Radio, gas stove	3	R300 but not regularly	R1050
Pumla Doli	44	Grade 6	4	Wood house	No running water nor electricity	Radio, paraffin stove	2	R500 remittances	R1200
Nwabisa Gqetywa	34	Grade 11	4	Four roomed RDP	Running water and electricity	Fridge, two plate stove, microwave, TV, DVD, electric kettle.	2	R2080	R2780
Nontombi Maneli	56	Grade 4	3	Zinc house	No running water nor electricity	Radio, paraffin stove	1	0	R350
Nombulelo Zake	59	Grade 5	8	Wood house	No running water nor electricity	Radio, paraffin stove	5	0	R1750
Nolukholo Ponti	46	Grade 4	4	Two roomed brick house	No water but illegal electricity	Radio, TV, Two plate stove, electric kettle	3	0	R1050
Nonzaliseko Menze	36	Grade 12	4	Four roomed house	Water and electricity available	Fridge, Two plate stove, microwave, TV, electric kettle	2	0	R700
Zoleka Jozi	43	Grade 10	3	Four roomed house	Water and electricity available	TV, DVD, Fridge, Microwave, 2 plate stove with an oven, electric kettle	2	0	R700

Name of the participant	Age of the interviewee	Highest qualification	Household size	Type of dwelling	Water and electricity	Appliances owned	Number of CSG recipients	Other income	Household total income
Nomzi Ntozini	49	Grade 9	6	Mud house	Electricity but no running water	TV, Radio, Fridge, Two plate stove, electric kettle	3	R1450 * 2	R3950
Akhona Ngcobo	25	Grade 11	3	Four roomed RDP house	Water and electricity available	TV, Radio, two plate stove	1	Irregular piece job income	R350
Ukho Kunene	26	NQF 3 qualification	6	Four roomed RDP house	Water and electricity available	Fridge, TV, DVD, two plate gas stove	3	R3500 quarterly from NSFAS	R1050
Nomboniso Khunje	40	Grade 7	3	Two roomed brick house	Electricity but no running water	TV, paraffin stove	2	R0	R700
Anelisa Ludidi	24	Grade 9	4	Wood house	No running water, illegal electricity	TV, DVD, Fridge, Microwave, 2 plate stove with an oven, electric kettle	2	R0	R700
Nombeko Dubeni	48	Grade 8	2	Two roomed brick house	Electricity but no running water	TV, Two plate stove	1	0	R350
Mantombi Koyana	32	Grade 12	3	Four roomed RDP house	Water and electricity available	TV, Fridge, microwave, electric kettle	1	Irregular from doing people's hair	R350
Makaziwe Stamper	29	Grade 11	2	Wood house	No running water, illegal electricity	TV, bar fridge, Two plate stove, electric kettle	1	R200 maintenance	R550
Vuyokazi Yalezo	23	Grade 12	3	Four roomed RDP house	Water and electricity available	TV, DVD, Fridge, 2 plate stove, electric kettle	2	0	R700
Mandisa Ncapayi	52	Grade 9	4	Four roomed RDP house	Water and electricity available	TV, DVD, Fridge, 2 plate stove, electric kettle	1	R500	R850
Nosisi Nzotyana	28	Grade 11	2	Wood house	No running water nor electricity	Radio, gas stove	1	R600	R950
Ntombizodwa Kenene	45	Grade 9	6	Four roomed RDP house	Water and electricity available	TV, Fridge, 2 plate stove, electric kettle	5	R1450 disability grant	R3200

Note: CSG as at April 2016 = R350

Participant 1

Nombuyiselo Flepu resides in a two-roomed wood house in Mlungisi location without electricity such that – for lighting – her household uses paraffin lamps. When they run out of paraffin, normally mid-month, they use candles. She told of an incident in which one of her neighbour's shacks was burnt to the ground with all the furniture lost due to the use of candles because of the unavailability of electricity. In this regard, she is deeply concerned about the safety of her children as she is a 40-year old mother of three children aged 9, 7 and 4. Nombuyiselo herself is not working. She receives R990 per month from the government for her three children. She is a single parent and does not live together with any of her babies' fathers. All the children have different fathers and she seldom receives any form of financial support from them. The father of the 9-year old son is working as a security guard. He sometimes gives her R300 a month to add onto the grant money to buy food for her son. The father of the 7-year old has passed away and she receives no form of support from the family of the father. They do not even spend time with the child. The father of the youngest child is unemployed and he relies on piece jobs that are not always available. He is unable to support his child. Her children attend no-fee schools and the young one is not enrolled at any pre-school yet. Nombuyiselo's highest standard passed is standard 8 and getting a job has not been easy for her. She used to work as a domestic worker for a white person in town but the employer fired her when she became pregnant with her second child. Domestic workers often do not sign employment contracts such that the employer can dismiss the employee anytime without fear of being taken to the Commission for Conciliation, Mediation and Arbitration. After that job, she would at times wash clothes for people for R80 per basket. She now depends only on the CSG of her children and she has lost hope that she will ever find a job again.

Participant 2

Pumla Doli is a 44-year old single mother who stays with her younger brother and her two children. She lives in Ezibeleni in a wood house with no running water or electricity. The highest school standard she passed was standard 4 which is equivalent to grade 6. The father of her first child is married to another woman but he does support his 10-year old son by giving Pumla R500 every month. The boy visits the father once in a while, so they do have a relationship. The young child is 4-years old and Pumla and the child's father are no longer together and no support is received from the father. Thus Pumla uses the two child support grants and the R500 from the older child's father to sustain her family. The four members in the household therefore depend on R1160 per month to make ends meet. The brother of Pumla is enrolled at Ikhala Public FET College doing Marketing, and is in his first year. He is funded by the National Student Financial Aid Scheme. Though his fees are paid, Pumla has to use the money she receives to benefit the entire family. Pumla is not currently looking for a job. At their wood house, they do not have a toilet of their own, and they use a neighbour's toilet that is also made from wood and is not flushable. They do not have electricity. The rest of Pumla's family stays nearby in a three-roomed RDP house with electricity. She does not want to live with the rest of the family. She used to do so, but she realised that other members of the family were stingy with their money. They were for instance spending it on alcohol and not contributing to the overall household's necessities, thus draining her financial resources. She decided to leave her family and build a shack of her own in an informal settlement and, in doing so, took her younger brother to look after. She does not send any money to the rest of her family members and does not receive any money from them.

Participant 3

Nwabisa Gqetywa is 34-years old and lives with her boyfriend Thabo who is 40 and they have two children, a boy aged 7 and a girl aged 3. The couple is not married but they have been living together for more than five years, and hence it is a four-person household. The boyfriend works at Checkers as a packer and Nwabisa sells airtime on an informal basis. The boyfriend makes R2,080 a month (as his gross salary) and Nwabisa brings in about R200 a week depending on sales of airtime as she gets paid by commission. Nwabisa has passed grade 9 and Thabo reached grade 11. Both of them do not possess senior certificates and they never furthered their studies. The seven-year old child is in grade 1 at a local public school. He walks for about 20 minutes to get to school. He is not given money by his mother for lunch as there is a feeding scheme at the school. The learners are cooked for at the school, which is a no-fee school. The family depends on the incomes of the father and mother, along with the two child support grants received (R660 per month). This means that the total household monthly income is about R3540. Thabo has another child with another woman that he has to support as well from the salary that he is getting. The RDP house they live in has running water even though the toilet is outside. It also has electricity and they possess a few appliances such as a refrigerator, a two plate stove, television and radio.

Participant 4

Nontombi Maneli is 56 years of age and lives in Ilinge village with her 18-year old daughter and her 3-year old granddaughter. The type of dwelling they reside in is a zinc house with no running water or electricity. Nontombi has not been working for over 10 years. She lives in a squatter camp and collects wood to make fire. They use paraffin lamps and sometimes candles for lighting, and they cook outside using wood. Her place of residence called Ilinge is about 20 kilometres from the centre of town and people there engage in activities as if they lived in rural areas. There are for example people who have goats and cattle, and they obtain milk from cows and sometimes slaughter beasts for food. The households with these animals also sell milk to other households, including to Nontombi's household. Overall, milk is a staple food in Ilinge as it is used with porridge and pap on a regular basis. This staple diet only requires maize meal, water, salt and milk, and it is about the only diet within Nontombi's means for rudimentary survival. Nontombi in fact eats this meal for 5 days in each week and changes to rice twice a week. The only source of income for the household is the child support grant of her 3-year old granddaughter, such that all three household members depend on R330 a month. The 18-year old daughter is no longer receiving a CSG, as it stopped on her 18th birthday. At the time of the study, the daughter was repeating grade 11 at a no-fee school. At the school, food is provided so Nontombi does not need to provide her with lunch or lunch money. Nontuthuzelo, the daughter, dreams of being a social worker to help those who grew up in the same situation as her, without a father and in poverty. She does not have a relationship with her father and she was brought up solely by her mother. As well, the father of her 3-year old is still a high school student and cannot afford to support the baby, and Nontombi does not receive any money from the family of the boy to support the child. The child also eats the food that is eaten by her mother and grandmother, as they do have sufficient money to buy her the food that is made specifically for children of her age.

Participant 5

Nombulelo Zake is 59 years of age and qualifies for an old age pension on the 24 of November 2016. She lives in Ezibeleni location in a wood house with no running water or electricity. The toilet is also made of wood outside the house in the same yard. It is not flushable. Her husband, who used to be the main bread winner, passed away early in 2014. He was 67 years of age and was receiving an old age pension at the time of his death. When he passed away, the grant of course was immediately stopped. Nombulelo now lives with her five grandchildren from her three daughters. One of their mothers passed away in 2010, one lives in Johannesburg literally hustling for money and the other lives with her. The one who lives in Johannesburg had not sent money home for months at the time of the study; sometimes she sends R200 and sometimes, which is most of the time, she does not send at all. The fathers of the grandchildren are not known to Nombulelo. One, who resides in Johannesburg, has never set foot in Queenstown and is no longer dating Nombulelo's daughter. Another one, according to rumours heard by Nombulelo, used to live in East London but she does not know his current whereabouts. It is not only the five grandchildren that Nombulelo looks after, as she also cares for one of her daughters (Miranda 27) and a son named Luzuko who is 21. Both Miranda and Luzuko are unemployed and live with Nombulelo. Luzuko sometimes gets casual work to assist his neighbour who does tiling, painting and welding in the community. Nombulelo raised the issue that, when Luzuko gets paid, he buys meat for himself and spends the rest on alcohol. Miranda is sometimes called by a woman in her neighbourhood to assist her with laundry. This takes place about once a month and she gets R150 for doing the laundry. The main source of income for the household is the child support grant of the five grandchildren amounting to R1650 per month. Nombulelo indicated that she struggles significantly in trying to care materially for the children and grandchildren and that she cannot wait for next year so that she can receive her old age pension and use it as an additional income source for the household.

Participant 6

Nolukholo Ponti is originally from KwaZulu-Natal. She was married to a Xhosa man and they relocated to Queenstown in 1997. Nolukholo is 46 years of age. She lives with her three children aged 17, 15 and 10 in a two roomed brick house in Ilinge village. They do have access to electricity but there is no running water inside the house; they fetch water from a tap which is not very far from where she stays. Her husband passed away in 2013 from a stab wound. He was apparently stopping a fight at a shebeen when this incident happened. He was the breadwinner for the household with Nolukholo taking care of the children all of whom received and continue to receive child support grants. The death of her husband has clearly had a detrimental impact on the household's financial situation. The three children are all at school and Nolukholo only relies on the R990 (R330x3) per month that she receives as CSGs. Next year her older son is turning 18 and his grant will be stopped and she is deeply concerned about this loss of income as she struggles under conditions of extreme deprivation currently. Her older son is doing grade 12 and she does not know how she will educate him further. In three years' time, the 15-year old child will also stop receiving a CSG and she is deeply worried that the situation will only get worse. Nolukholo has only limited formal education (she passed grade 4) and she is not actively looking for work; in fact, as a housewife when her husband was alive, she has never worked in her life. Nolukholo is in large part unemployable and, though she is desperate for work to enhance her household's income, she has no idea how to even search for work. Any material assets she has, including appliances, were purchased by the husband when he was alive.

Participant 7

Nonzaliseko Menze is a 36-year old woman married with two children. She lives in a four roomed brick house in Ezibeleni with both water and electricity available. She has passed grade 12 and once enrolled at Walter Sisulu University for her Office Management and Technology Diploma. She dropped out of university though when she became pregnant in her bridging year, and stayed at home to raise her daughter. Five years later she went back to school, fell pregnant again (in her second year) and dropped out of university for good without completing her diploma. Even now she is still sitting at home and is not motivated to go back to university. Her husband is a truck driver in possession of a code 14 driver's licence. Her husband however has had a seizure twice while he was driving and he was involved in an accident once in hitting a pole. His employers told him to stay at home until there is a medical report stating such incidences will not happen again and that he is fit to be behind the wheel again. He has been staying at home for over six months and he is not receiving any salary as he failed to produce a medical certificate confirming that the seizures will not happen again. At first, he was given small roles at work to assist others but was not given a chance to drive but even this now has ended as the employer has no work for him. This has left the family struggling as the husband used to bring in significant income from driving lorries delivering goods to other provinces. The older child was initially enrolled at a private school but now she is in a public school as the CSG alone is vastly inadequate for payment of private school education. They rely on R660 a month from the two child support grants. Both her and her husband have matric education as their highest educational standard passed but they have been struggling to find work because of the shortage of employment in Queenstown and the Eastern Cape as a whole. The husband keeps applying for other driving positions but he is constantly unsuccessful.

Participant 8

Zoleka Jozi is a 43-year old barren woman living in Mlungisi location. Her house is a four roomed RDP with running water and electricity. Zoleka is the caregiver of two children and, as such, she is not the biological mother of these children. She does not have a child of her own. She was married to a man who had 4 children, two adult females and two boys aged 11 and 8. Zoleka's husband passed away in a car accident and, because by law she is the mother of the children, she became the legal caregiver. The biological mother of the children died 6 years before Zoleka even met her late husband. There are no other relatives to look after the children but Zoleka treats them as her own. She is actually happy that her husband left her with the gift of two boys, boys which she was not able to conceive on her own. She is particularly pleased to be called "mama" (mother) as she never had the opportunity in the past to be called mother. Zoleka has grade 10 as her highest standard passed and she never furthered her studies. She did a short course called "Home Based Care" but she has never found a job to practice in this kind of care work. She has worked only as a casual employee at a hotel to clean during the festive season. Most of her life she has relied simply on selling vegetables and when her husband was alive, on his monthly income. Now that the breadwinner has passed away, she only relies on the two child support grants she receives. She is busy with the process of changing the CSGs into foster care grants (as she is not the biological parent of the children) but this is taking a long time to be approved. As the husband passed away in a car accident, she is living in hope that very soon she will receive money from the Road Accident Fund. When she receives the money, she plans to purchase two quantum commercial vehicles so she can join the taxi rank industry and employ two drivers to bring money home on a daily basis. She is also planning to take her children to the best schools while investing the rest of the money. Her accident fund application was approved and she was told to wait for at least a year to obtain the funds. She is positive that she will get out of poverty very soon and thus will no longer rely exclusively on the CSGs. Zoleka takes part in community stokvels. Each member of the stokvel contributes R100 a month and lump sums with any interest accrued are given out to members during the year (particularly during festive season). During the balance of the year she is mired in deep poverty but in December she never struggles buying food and clothes for the children.

Participant 9

Nomzi Ntozini is 49-years old, unemployed and is a single mother of two abnormal children; Nzaliseko (aged 36) and her sister Ntombencinci (aged 32). The father of the two died in the early 1990s and he was unemployed so he left them with nothing. Nomzi also has three grandchildren who are still studying at senior level in school. Nomzi did not finish any senior level education (completing only standard 7) and she finds it difficult to find work. She mentioned that both Nzaliseko and Ntombencinci receive a disability grant of R1410 each per month. She herself receives CSGs for her grandchildren, Busisa (15) and Siphesihle (13), R330 each per month. Ntombencinci receives a child support grant for her son, Nhlanhla (aged 9) at R330 per month. They all live in two roomed house with one bedroom in Mlungisi location. This house was left by the father of her two children. The relationship in the house is not cordial. In this respect, given all the grants received in the household, Nomzi mentioned that she is the one who puts food on the table, using the CSGs of the two grandchildren who study at senior level. She also said that the older grandchildren always demand the support grant, as they want at least a share of it so that they can drink alcohol with friends during weekends. Nzaliseko is in bad debt from community money lenders and does not even buy clothes for himself. Ntombencinci is mentally unstable so she does what she wants with her grant money (both the disability grant and the CSG of her son in grade 7), refusing to listen to anyone advising her what to do with the money. Though she cares for her son, she is constantly purchasing alcohol. When she is drunk, she keeps on fighting with her mother and her brother about food, and this exacerbates Nomzi's condition of poverty because she simply cannot cope in looking after her own children and grandchildren at the same time. She did confirm that she once had a job at a local school for a three-months contract earning R300 a month (cooking food for children in a school feeding scheme) but she was not satisfied with the work because she sometimes did not receive her pay. The only money that Nomzi can rely upon is the CSG she receives for her grandchildren as other grant income is not contributing properly to household expenses.

Participant 10

Akhona Ngcobo is 25 years of age and lives with her 58-year old grandmother; her mother passed away when Akhona was 17. Akhona has a 5-year old daughter named Lolitha for which she receives a child grant. Lolitha's father Ndumiso (aged 29) is a bouncer at Men's Pub and Braai and does not earn much. Akhona has grade 11 and wishes to further her studies, but she does not want to wear a uniform again and go back to high school as she is worried that she is going to be schooling with adolescents. She wishes to complete her matric through Adult Based Education and Training and she is trying to find out where and when to apply. Her grandmother sometimes is called to do domestic work for a woman especially when this woman has clothes that need to be hand-washed. This is not a regular job with stable income but when she gets called she receives R130 for each day. But, in the end, the CSG is the only stable income for her as the baby's father does not give Akhona sufficient money from his work. He buys clothes for the child on an irregular basis and groceries enough for the child only not the entire family.

Participant 11

Ukho Kunene is 26 and is enrolled at IKHALA Public FET College doing Business Administration. She lives with her mother (aged 49), her two brothers (18 and 15) and her two children, 3 years and 6 months. They live in a four roomed RDP house with water and electricity. Her mother is unemployed and her father was retrenched in 2005 for operational requirements and received his package but never invested the money in a business, giving some of the money to his children and keeping the rest for himself. He is now without any money and is waiting to turn 60 so that he can qualify for an old age pension. Ukho and her family receive three CSGs and once a semester she receives money from NSFAS to support her schooling. Recently she received an amount of R3,500 which she used to buy clothes, food for the children and for transport. Ukho is a very ambitious person and she wants to take part in businesses such as the Independent Field Advertising sponsored by Clientele Life or to sell products from Avon just to earn herself some extra cash. She hopes that by the time Aphiwe (her younger brother who is currently 15) turns 18, she will already be working because they would not survive on two CSGs alone.

Participant 12

Nomboniso Khunje is a 40-year old woman with 3 children. They live in a two roomed brick house with electricity but no running water. The oldest is a 20-year old son who engages in criminal activity and is in and out of prison. She hardly sees her son because they do not live together, and the son lives with a friend who likewise engages in robbing people. Nomboniso dropped out of school in grade 8. She used to work as a domestic worker for a lady in Blue Rise (a suburb in Queenstown). The family for whom she worked relocated though to King William's Town and Nomboniso lost her job. She has been unemployed since. The second eldest child (a boy who is 9) lives with Nomboniso's mother or the grandmother. Nomboniso is aware that she should not be receiving the CSG for the child (because she does not live with the child) but she and her mother have an agreement to allow for this. The grandmother lives in Machibi Village, and only with Nomboniso's child. The child helps her (the grandmother) when she needs someone to send to the shop and the child also accompanies her to town to receive the grant as well as with cleaning of the house. The grandmother is fine with this arrangement (not receiving the CSG for the 9-year old) because she is receiving an old age pension. Nomboniso receives two grants (one for the child that lives with the grandmother and the other for a 10 months old child living with her). The total monthly income for her is R660 and she uses it to buy goods not just for the baby but for herself too. She has a problem with alcohol as she was drinking when the interview took place.

Participant 13

Anelisa Ludidi is a 24-year old unemployed woman. She lives with her boyfriend Lukhanyiso (aged 30) at Ezibeleni Zone 2 in a wood house with electricity but no water. The boyfriend is also unemployed and they have a 5-year old daughter (Anothando) and a 1-year old son. They receive two CSGs from the government. Even though Lukhanyiso does not work, he does have money from things he sells on an informal basis. This money he uses to support his children but it is not a regular form of income. The only stable income are the CSGs. Anelisa has joined a stokvel with other grant beneficiaries in the community. Each month they each contribute R100 and deposit the money in a savings bank account. In December Anelisa withdraws her share of the money, and buys certain groceries which may last them for the first 6 months of the year. With the remaining money, she buys electricity, meat and some vegetables. This stokvel, according to her, is the main reason they make ends meet. It plays a significant role with regard to the food they buy because, in December with the stokvel funds, they buy certain foodstuffs in bulk for which they receive a discount. Anelisa is not well-educated (she has grade 9 only) and does not possess any specific skills. It has always been hard for her to find a job and in fact she has never worked in her life. The CSGs are the only regular sources of income over which she has control in terms of expenditure.

Participant 14

Nomtembeko Dubeni is 48 years of age and lives with her 5-year old granddaughter in a two roomed brick house at Mlungisi. They do not have running water but they do have electricity. Her daughter (the mother of the child) has not lived with her for years, as she lives with friends in some squatter camp. She left home after failing grade 9 and she never took school seriously again. Nomtembeko described her daughter as a girl who drinks alcohol, dances in taverns the whole night, smokes and hardly visits her child. Nomtembeko's daughter (Akhona) fell pregnant while on the streets and only came home when she was 8 months pregnant. Her mother did not chase her out, as she welcomed her as her child. Two months after giving birth, Akhona left without telling her mother where she was going and simply left the child with her own mother (Nomtembeko). As now a grandmother, she had to quit her job and look after the baby. She then applied for the grant and she and her granddaughter both depend upon it for their survival. However, the R330 per month is wholly inadequate for living expenses. She of course is not happy with the situation her daughter put her through, but she is willing to forgive her if she comes back. She would not want Akhona to take her child with her, as she cares deeply for the child. She just wants Akhona to have a relationship with her daughter, grow up and stop living like she is not loved at home. She is sometimes worried about whether her daughter has eaten as she is not aware of her whereabouts.

Participant 15

Mantombi Koyana is a 32-year old woman living with her sister, Sinazo (aged 22), and her son Alulutho (9). They live in Kayelitsha in a four roomed RDP house with water and electricity. They have a brother Vuyo (37) who works for the police but he does not live with them. Vuyo lives with his girlfriend and he never sends money home to Mantombi. Mantombi and Sinazo both have grade 12. Mantombi was once registered at Tshwane University of Technology but she dropped out because of financial problems and came back home to Queenstown. Both parents are dead. Mantombi used to work at a call centre at a place called Real People but she was not earning sufficiently such that the CSG became important. Sinazo has been sitting at home for two years now. She struggles getting bursaries and she does not know the process of applying for a study loan. She wishes to undertake Human Resource Management. At the time of the interview, thus both Mantombi and Sinazo were not working; Sinazo though runs an informal business of doing people's hair but this is not a stable source of income. The main source of income for the household is just the one CSG because it is stable even though it is not enough for household expenses for three people. Mantombi has not stopped looking for a job and Sinazo keeps researching so she can get funding to further her studies.

Participant 16

Makaziwe Stamper is 29 and lives in Ezibeleni Zone 2. She lives in a wood house that has electricity but no running water. She has passed grade 11. She used to work at a busy pub and braai place where she made R1,400 a month from which she bought food and clothes. She fell pregnant though and could not work for a while. Because she had signed no employment contract, she was in fact replaced immediately and thus could not return, though after giving birth she needed the money even more. Her boyfriend works for the Community Work Programme (CWP) which is a government municipality programme for people to clean the street. He is on a contract that pays him only R600 a month. He also runs a small business, selling cigarettes, matches and biscuits at home when he is available. Makaziwe and her boyfriend do not live together, but the boyfriend gives Makaziwe an amount of R200 a month to add onto the grant and buy things for the baby. The baby is now three years of age and he eats the same food as the mother. Makaziwe is now a casual worker at a cleaning company.

When they need her to clean they call her and pay her on the same day. She hopes that she will become permanent eventually as the rates at the cleaning company are better than the pub and braai place at which she worked previously. When asked if she would be interested in furthering her studies, she said she now has a child to take care of and needs money. Schooling, she notes, would be a long-term process before she could receive post-education work and, even then, work would not be guaranteed when she finished school. The immediate needs of her and her baby inhibit re-entering the educational system.

Participant 17

Vuyokazi Yalezo is aged 23. She lives with her two brothers aged 8 and 14 in a four roomed RDP house in Ezibeleni. Her brothers both get foster care grant because their parents both passed away in 2010 and she had to look after her siblings. Vuyokazi studies at Walter Sisulu University in East London. She is doing her first year. Her studies are taken care of by NSFAS. At home they all depend on the foster care grants to use on their needs such as buying clothes, food, school and a funeral policy. The foster grants have been helpful to them because without the grants they would not have survived all these years, particularly with no family supporting and giving them money to buy food or any goods. Vuyokazi acts as the head of the household and she makes sure that her brothers do not go to bed without food. When her parents died, she realised how short life is and she decided that with the little money she gets she would pay into a funeral policy. This is important given the absence of support received from extended family members.

Participant 18

Mandisa Ncapayi is a 52-year old widower residing in Ezibeleni in a four roomed RDP house. Her husband died in 2012 from diabetes. Together they had three children, now aged 34, 18 and 15. Mandisa's highest grade passed is grade 9 and she used to rely on her husband for a steady income stream as he worked in the construction industry. When her husband became sick and stopped working, they started a small liquor business where they sold alcohol (particularly beer) to people in the local community. They received the small capital needed to start the business by drawing upon child support grants for two children. The child now aged 18 was still under age and receiving a grant at that time. Today, Mandisa only earns a child support grant for the 14-year old and she has her liquor business for additional income. The liquor business has grown over the years and she estimates that currently she obtains a profit of about R500 a month. Mandisa says that, without the grant, she would be struggling even more so than she is presently. The 18-year old is busy with university applications and the grant, together with the liquor business started with grant money, is helping out at least in ensuring that the application forms are submitted.

Participant 19

Nosisi Nzotyana is 28 years of age and lives in a wood house in Mlungisi township with her 4-year old son. She only has the one child and she is not employed. As much as she needs a job, she says she prefers to raise her child full-time and watch him grow. Nosisi failed her grade 12 but she is still thinking of writing a supplementary examination. Before the baby was born, Nosisi depended on her sisters for food; at that time, she lived at home with her family. When she fell pregnant she moved out and lived in the shack of her brother who works outside the province. Nosisi is still in a relationship with the father of the child and she gets R600 per month from him for the child. On top of the R600, she gets R330 for a child support grant. With the R600, she says she can buy almost everything that her son needs including food, medicine and clothes. With the R330, she buys food for herself. She does admit that the combined money is insufficient but she is fully aware that some people only depend on grant money. She is thus fortunate enough to have her son supported by his father.

Participant 20

Ntombizodwa Kenene (aged 45) has 6 children from different fathers. They live in a four roomed RDP house with water and electricity. Ntombizodwa is partially deaf. She gets a disability grant of R1,410 per month and child support grants totalling R1,610 (for five children). The children's ages are as follows, 24; 17; 15; 12; 7; and 1 (with only the eldest not receiving a grant). She has never been married before. The 24-year old son is in prison because he was sentenced for rape. The 17-year old dropped out of school in grade 9 and she currently does nothing but go to night clubs with boys and have drinks. The 15-year old is in grade 9. She seems to be her mother's main hope as she gets average marks at school unlike the older ones who used to get below average. The 12-year old is doing grade 6 at a local primary school. The 7-year old does grade 1 and the 1-year old is still under her mother's care all the time. All the children go to no-fees schools that are not far from where they live. Transport is not an issue as they walk to school. Ntombizodwa smokes and drinks alcohol and she has debts from people who sell liquor to her and from money lenders. With her child support grant money, she buys food, electricity and other basic items, pays her debts and buys her alcohol. All the money she possesses is strictly from the government grants as she receives no assistance from the fathers. Clearly, without the social assistance from the government, Ntombizodwa and her children would starve.

5.5 Conclusion

It is clear from this chapter that the lives and livelihoods of the CSG mothers in Queenstown are marked by significant levels of poverty, despite variation in the depth of poverty experienced. Thus, though diversity exists in relation to individual household circumstances, the mothers struggle on a daily basis (often without the support of the children's fathers) to cope with the constant challenges they face. Their stories at times are heart-wrenching yet these are stories of women who persevere with their lives and constantly seek ways to manage their conditions of existence mostly to benefit the lives of their children. Their life circumstances, as indicated, are a reflection of the problems embedded in the political economy of Queenstown more broadly, particularly the high rate of unemployment and low-wage economic structure.

CHAPTER 6: CSG CAREGIVERS AND 'SASSA DAY'

6.1 Introduction

As mentioned previously, the government appointed the South African Social Security Services (SASSA) to manage and deliver the social grant system, including child support grants. SASSA, as a national government agency, is monitored and evaluated by the Department of Social Development (Govender 2011). Each city in South Africa has a SASSA local office where community members go to apply and check on the status of their application. Once the application has been successfully processed, CSG caregivers are then able to access their grant on a monthly basis from various pay-points and on what one caregiver referred to as 'SASSA day'. This chapter details the experiences of the Queenstown CSG caregivers in terms of applying for the CSG but with particular reference to SASSA day. In outlining their experiences and complaints about what happens on this day, the significance of the CSG for poverty reduction for the caregivers ultimately comes to the fore. Though SASSA day is marked by many frustrations, it is SASSA day (when caregivers receive their CSG) which is the most important day of each month for the caregivers and which provides them with perhaps only a minimal basis for pursuing livelihoods and caring for their children.

6.2 Grant Application Process

Most of the CSG beneficiaries in this study applied for and received the grant when it was already well-established, though a few accessed the grant when it was first introduced. Generally, they learnt about the CSG from neighbours, relatives and friends, as well as by way of radio, television and other forms of media. But grants are also talked about informally on a regular basis in public transport such as trains, buses and taxis. As one participant indicated:

> *It was unbelievable at first when my neighbour told me that she is receiving a CSG, I was scared to go and apply as I did not want to make a fool of myself. When my neighbour received her first allowance, I never wasted any further time, I applied as my child was 2 years old at that time and I was struggling to make ends meet as I was not working* (Nombulelo, 11 May 2015).

When the possible grant recipient seeks out a grant, receives a letter stating that she is eligible and then has her application for a grant approved, she is required to be registered biometrically by the capturing of her ten finger prints along with a voice recording and a photograph (SASSA 2015). The child for which the grant is being processed also has his or her finger prints registered.

Most of the Queenstown caregivers complained about the application process for obtaining a CSG. The ones who found the application process easy to pursue, comparatively speaking, were mostly those with grade 11 or matric. The filling in of application forms was easy and quick for them, and they seemed to have all the necessary supporting documentation readily available. Those caregivers who lived closer to town also found the process less troublesome, as they walked to the SASSA offices and to all the other government departments involved indirectly in the application process. Further, for Ezibeleni residents, SASSA officials go to the local municipal office every Monday to assist people in making grant applications. On Tuesday, SASSA officials visit Ilinge and, on other days, they go to other locations and villages under the Lukhanji Municipality. People who struggle the most are people who live far from town and/or in areas where the SASSA officials do not visit. Despite the convenience of accessing a SASSA office (whether mobile or not), older caregivers with low levels of education seemed to be particularly disadvantaged. For them, the challenge was that the application forms were in English and they do not understand the language. As well, many of them had never filled in a form previously. Further, many did not have all the documents required to apply for the grant. They were sent up and down looking for supporting documents and, by the time they obtained all the documents, they had become exhausted by the grant application process. As Nombulelo expressed it:

> *My child's birth certificate and clinic card were with her mother. I could not access them as I could not even contact the mother of the child. I had to go to Social Development to assist but that failed. I stayed at home without the grant until one day I heard my daughter's whereabouts. I went straight to the place in the evening and found my daughter. I requested the documents and she gave them to me without hesitating as the child also needed to be taken for immunization. This is when I successfully applied for the grant* (11 May 2015).

The challenge of documentation was highlighted by many caregivers, as well as being sent to many different government offices before the application could be processed:

> *With me, getting the grant was difficult because I had misplaced my ID. I had copies with old stamps and they refused to accept them. They told me to go to the Department of Home Affairs to apply for a new ID. When I went to Home Affairs they charged me R140 to apply for another ID. I did not have that money at the time and I had to wait until I get the money before applying. When I applied, I was issued with a temporary ID and that is*

when I got to apply for the child support grant. This whole process took me about 4 weeks (Nombuyiselo, 11 May 2015).

Some caregivers also complained about the very poor assistance and service that was provided by SASSA staff, including the fact that they were rude and impatient. As lowly-educated people, the Queenstown caregivers need officials who can sit down and assist them step by step and go through each form with them one by one. Nontombi brought this to the fore:

Some of us cannot even sign; we do not have signatures and they differ every time we are asked to sign. We do not get polite people to assist us with the application forms. They are always in a hurry; it is like they cannot wait to get rid of us. I was not impressed at all with their service (11 May 2015).

Another problem raised was the length of time waiting for the result of the application. For the people who struggled getting the correct documents expeditiously, they had to wait well over a month before the process was finalised; and certainly far longer than they had expected.

6.3 Payment Methods

When the application process is completed, the grant recipient is issued with a SASSA-branded smart payment Master-Card, which she can use anywhere in the country to access her monthly grant and at any time of the month. The card also has a chip which has all the personal details of the recipient, including finger prints. A beneficiary's grant is loaded onto the SASSA payment card on a monthly basis.

There are two methods of paying the grants. The grants are paid either in cash at specified pay points or directly deposited electronically into a beneficiary's bank account. According to a report prepared by Research Development Consultancy (2012:16), the cash pay point method entails "the payment of the social grant at a specific place and day, usually located close to the recipients' residence, in the form of cash or access via a retail outlet in the form of part cash and part goods". The electronic method entails "the payment of the social grant into a restricted bank account whereby the recipient can access the cash from an ATM of his or her choice and location" (Research Development Consultancy 2012: 16). The SASSA card therefore can be used to withdraw money at pay points such as banks and supermarkets or other designated cash pay points. Grant recipients choose for themselves which payment method is most suitable for them.

In the past, grant beneficiaries normally collected their grants directly from SASSA pay points or, alternatively, from a network of authorised retailers. These retailers had machines to scan the finger prints of the beneficiaries to ensure that no fraud was taking place. Retailers made a profit from this service as they received 10c per withdrawal (Moorad 2015). The use of retailers eased the pressure at SASSA pay points though the queues at these pay points remained long. Retailers of course also wanted the grant beneficiaries to spend money in their shops. In previous years, SASSA in fact encouraged people to use the direct cash methods but, over time, the electronic methods have become more popular. Recipients are now encouraged to use the electronic system. The payment methods though vary between provinces. Five of the nine provinces have a majority of beneficiaries using the electronic method, namely, Eastern Cape, Gauteng, Western Cape, North West and Mpumalanga (with the highest percentage in Gauteng). In Kwa-Zulu Natal, Free State, Northern Cape and Limpopo, 60% or more of recipients receive their benefits through the direct cash payment method (Research Development Consultancy 2012:17).

6.3.1 Cash Pay Points

Cash pay points regularly include community halls or schools. For a place to qualify as a pay point in a community, it must have the following characteristics (amongst other things): not have more than 1,000 beneficiaries for any payment session; a beneficiary should not wait for a period exceeding two hours; and basic facilities such as toilets, water, medical first aid kits, shelter and chairs should be available. At these pay points, based on first come-first serve, beneficiaries are requested to place one of their fingers onto a finger print scanner so to verify if their finger prints match those in the payment card. If the finger prints correspond, the beneficiary receives his or her grant (SASSA 2015).

Grant recipients thus have to collect their grant on their own and not send a relative unless they are unable to do so due to illness or incapacity. If they are unable, they must authorise another person to receive the grant for them but the services of that person must not exceed 3 months. Further, the grant recipient receives the monthly grant monthly in full. In the case of banks, though, the grant money can be withdrawn in instalments if the beneficiary so wishes. If a recipient has chosen a cash pay point as the method of payment, she or he is informed of the date of payment and the specific pay point in the community where the grant money will be disbursed. Recipients in the community can only withdraw the grant money from the designated pay point and on the day specified. They may not withdraw the money from elsewhere and this clearly restricts their movement.

Despite the official regulations overseeing the functioning of cash pay points, there are problems in their actual functioning. One recipient in Queenstown spoke of her experience:

> *I used to get my money from the community hall. There would be a car* [which brought the grant money to the payment point] *that paid us all. The queues were so long; one would have to go there in the very early hours of the morning even before the car arrives* (Nontombi, 11 May 2015).

If beneficiaries arrived at the pay point after 8 or 9 in the morning, sometimes they would leave the hall or school where they received the money in the afternoon. They would spend hours in the queue, often bringing lunch for themselves (Steyn 2012). As the same CSG mother highlighted:

> *It would be like we are there to vote, that is how long the queues* (Nontombi, 11 May 2015).

In fact, many people would wake up and go stand by the payment point gate at 3 in the morning waiting for the SASSA car which arrived only at 8 am with the grant money. People would take their blankets and queue in the very early hours of the morning so that they could be hopefully at the front of the queue. By 8 am, the queues were already very long. The mad rush (so to speak) to queue for the CSG grant money is also expressed in the absence of preparation in leaving their accommodation on the pay-date. There is no time to clean the house before leaving and even sometimes to clean themselves. Any delay in effect is time lost in joining the pay-date queue, irrespective of the type of pay-point used. They only bathe at the end of the day, after withdrawing the CSG money and purchasing necessary goods for their household. As one recipient said:

> *If I wake up really early, around 4 or 5, I do bath; if I wake up later than that I do not bother. I just change clothes, go to the queue, do grocery shopping, pay my bills and then go home… When you enter any supermarket, you can smell the odour.*

In this respect, the cash pay points not only disburse the child support grants but also the old age pensions. This meant that the queues are always full of old people who walk slowly and tended to take time in processing their monthly payment, with the SASSA official often repeating instructions to the elderly person (as claimed by the child grant mothers). Pension recipients often found it difficult to make use of ATMs for withdrawing money and they invariably needed guidance in doing so. The people receiving the old age grant thus seemed to prefer the cash pay points, as these points were monitored by SASSA officials who could assist the elderly in ensuring they received their pension. Even Nontombi, as an older CSG mother, emphasised this:

> *I prefer the cash pay points in my community because first of all I am old, second of all I have never done computers so the bank would be complicated for me. I get assistance at pay points unlike at the bank where there is no one to assist* (Nontombi, 11 May 2015).

Other advantages of cash pay points, at least compared to banks and retail outlets, were also brought the fore. Nombuyiyelo therefore said that:

> *I also prefer the cash pay point because I get to receive all my money contrary to the bank that deducts bank charges or the shops that force us to buy something. I want all my money in my hand so I can budget well* (Nombuyiselo, 11 May 2015).

With other types of pay points, by the time you receive your money in hand, there has already been deductions or you may feel compelled to purchase items you would not otherwise purchase. For some CSG recipients, the placement of the cash point was simply convenient in terms of access:

> *I like the cash pay point because it is closer to home and I do not need to get a car to go to the pay point* (Nombulelo, 11 May 2015).

6.3.2 Banks as Pay Points

In Queenstown, the majority of the recipients studied use the electronic system to access their grant, as they prefer going to the bank or retail stores to receive the monthly CSG. A few use the community cash pay points to withdraw their grant money. In general, currently the cash pay points are usually used by elderly people receiving their old age grant. When the bank system was introduced, the situation seemed to improve at least in terms of the number of available pay points.

Grant beneficiaries who receive their money from the bank, however, usually do not receive their full grant. More specifically, like any other bank user, they are charged for every transaction they make (SASSA 2015). At an ATM, grant beneficiaries insert their SASSA payment card into the card slot. The ATM then prompts them to key in their secret pin. If the pin is correct, they have to indicate the type of bank account they have which, for all SASSA users, is a savings account. The ATM then asks them how much they wish to withdraw as people can withdraw it in installments as mentioned above. Once they key-in all the required information, payment is processed and they receive their money.

People can withdraw their money anytime from the 1st of the month to the 15th though most people prefer to withdraw it on the first and stand in the long queues. Thus CSG recipients continue to experience long queues through waiting at ATMs, as invariably recipients seek to withdraw their money on the very day it is deposited. The high rate of unemployment amongst CSG recipients in Queenstown contributes to this. The grant money is spent long before the next payment date and thus most people impatiently wait for nearly the entire month for the next grant in order to purchase even basic commodities such as food. Some in fact incur debts from informal money lenders during the month to pay for monthly expenditures and they are under pressure to pay back the lenders in part because of the interest accruing on the loan.

The bank system was somewhat of a challenge at first, as some recipients did not have experience with banks:

> *I had no experience of the bank, even now I am still not able to withdraw the money myself. I always ask the security guard or the person in front of me in the queue. ...Even though I cannot withdraw the money on my own, the bank system is still better than going to the cash pay point* (Nomzi, 12 May 2015)

Though the queues are long at the banks, they still find the situation far better than at the cash pay points:

> *I go to the bank to avoid the queue at pay points* (Nwabisa, 12 May 2015).

However, it is quite clear that queues still exist even at ATMs:

> *I do not live at home with my parents anymore. I pay rent. I rent a shack for R100 a month and my landlord wants her money on the first. It is not a matter of choice, I have to withdraw it on the first so that I can pay my rent and buy food for my house ... I always get to the bank at 6:30 in the morning and when I get there, there are people already queuing there. I get to the front around 10 because of how long the queues are very early in the morning* (Anelisa, 13 May 2015).

Another CSG recipient spoke about the convenience of banks:

> *I am someone who likes piece jobs, pay day at cash pay points is usually during the week. When I get a piece job during the week, I can withdraw my money on the weekend at the bank. The bank keeps my money safer until I get a chance to withdraw it. At cash pay*

points however I have to stop everything I am doing on that day and go withdraw. This method is not convenient for me. I prefer the bank as my pay point (Nomboniso, 13 May 2015).

The fact that the grant money can be withdrawn from any ATM and at any time, with ATMs often scattered over a wide area, contributes as well to the convenience:

If you get paid at the cash pay point, you have to be there on your pay day. If you do not go you will get your money when the pay contractors return the following month because the following day they go to a different pay point in a different location. The bank allows you to do whatever you want to do on your pay date and withdraw the money later. You can even withdraw it at night (Nonzaliseko, 13 May 2015).

Another convenience is the fact that a trusted family member can be sent to draw the grant money from the ATM:

I like the bank because, sometimes when I am lazy to go anywhere or I am not feeling well, I can ask someone else to withdraw for me. If one has the SASSA card and the pin, they can withdraw but in cash pay points I cannot send anyone, I have to go there myself (Zoleka, 14 May 2015).

6.3.3 Retail Stores as Pay Points

In terms of retail stores or outlets as pay points, contractors have entered into agreements with retailers to take part in the paying out of the social grant. The contractors have given the necessary equipment for pay points to the retailers so that the finger prints in the card of the recipient can be scanned and payments are then made by the retailer. Some CSG recipients indicated that they preferred going to retail outlets as they have problems using ATMs at banks. Again, though, the retail stores (including supermarkets) become quite full on the first day for accessing the monthly grant with queues as a result. One of the aims though of SASSA using retail outlets, besides diversifying pay points so as to maximise convenience, was to minimise queues and speed up the grant access process.

Participating retail chains include Boxer Supermarket, Spar Supermarket, Checkers, Rhino Cash and Carry and Shoprite. In addition to drawing grant money from retail outlets, recipients are able to use their SASSA card to directly purchase goods such as basic food items at any participating payment retailer which has a point-of-sale (POS) device. They can also use the card to purchase airtime, and pay water and electricity accounts at retail stores. In this regard, because grant recipients become customers, it is argued that social grants generate large profits for retail stores that act as pay out points for thousands of South Africans every month (Steyn 2012). Most Queenstown CSG grant recipients seem to prefer the supermarkets over the bank ATMs because of concerns about the latter. As one recipient highlighted:

> *Withdrawing from the tills is better that going to the bank. I am not educated and I do not know how to use the bank. I was once robbed asking a person to withdraw for me, I lost all my money. Instead of asking people to withdraw for me, I would rather go to the supermarket and request the cashier to give me my money. At least cashiers are not strangers* (Pumla, 14 May 2015).

The relationship of trust is important given the number of times that CSG recipients have been subjected to scams, including at ATMs, by strangers offering assistance.

As the first day goes by, the queues sometimes get longer and longer as more people come to join the queue. Given how busy this first day is on a monthly basis, people who work in supermarkets are often asked to work night shifts on the days just before the first to ensure that shelves are fully stocked to maximise purchases from CSG recipients. Store security may also be tightened. On the first pay-out day, trading revenue in retail outlets may be ten percent higher compared to other days of the month. In this respect, some retail outlets take advantage of this recipient dependence on their grant payout system by encouraging (and perhaps even intimidating) recipients to make some in-store purchases as a condition for receiving the grant money: more specifically, to use the SASSA card to first purchase some items and then receive the balance in cash. The Social Development Minister, Bathabile Dlamini, as reported by Steyn (2012), has complained about these retail outlet arrangements on grant day.

But many of the Queenstown recipients using retail outlets did not raise serious objections to the arrangement, and in fact see it as a convenience as any items they purchase at the pay-out store are basic requirements for their respective households. As well, purchasing and receiving the grant money at the same store saves time, and it also means only queuing once unlike at banks which subsequently require queuing for purchases at a store:

> *What I like more about withdrawing from the supermarket is that you can do your shopping at the same time. You don't have to queue at the bank for hours then come to the supermarket to shop and stand in the queue for another hour…. The supermarkets get full too and you can stand in the queue for something close to an hour there too. It is better to do your groceries and stand in one queue than in two queues in one day* (Vuyokazi, 12 May 2015).

Another recipient, with specific to Boxer stores, reiterated this:

> *I always go to Boxer Superstores to withdraw my money. I choose Boxer Superstores because it is closer to the taxi rank. When I get my money, I do my groceries there too so that I can quickly get to the taxi rank and take my goods home. I do not have a problem spending at Boxer because they are cheap and have sales most of the time; I need the goods I buy anyway* (Mandisa, 11 May 2015).

Boxer in fact is one of the leading retail outlets when it comes to the pay-out system and all Boxer stores around the country contribute to the pay point system. In particular, Boxer Superstores have a major presence in rural areas. In addition, Boxer always offers promotions and discounts on grant pay-out days especially on goods which grant recipients are most likely to purchase. The supermarket clearly does this to encourage recipients to shop in its stores after receiving their grant and not to go elsewhere.

Other retail chains, including Shoprite, Spar and Rhino, do likewise to enhance their trading revenue on pay-out days. As Spar Supermarket's marketing executive, Mike Prentice, highlights: "It's definitely the biggest trading day of the month. It changes the entire complexion of the store over that time" (Steyn 2012). He elaborates on this:

> Spar has 850 stores throughout South Africa and, like Boxer, almost half are located in rural areas. Many Spars are payout points for the grants, although the biggest spikes in spending are seen in rural areas. Preparation for payout days involves extra staff at certain stores, Prentice said, and shelves are restocked with top-selling items such as rice, maize, long-life milk and airtime (Steyn 2012).

Another reason why CSG recipients purchase such 'top-selling' items at the pay-out stores (rather than walking away with the grant cash in full) is the sheer non-availability of cash given the massive request for grant cash. The stores simply run out of money in the tills due to everyone withdrawing cash from their SASSA cards. Towns during the 1st of each month are also quite busy in relation to criminal activity and, because of this, CSG mothers would prefer to return home with purchased items rather than cash to avoid the risk of theft.

These retail outlets become very full on the main pay-out day such that non-SASSA recipients tend to avoid shopping on this day, just as they try to avoid ATMs on the same day. Of course, this is not always possible because many employees get paid on the last day of each month and hence the first of the month becomes an important shopping day for these people as well.

6.4 Experiences on Grant Pay-Date

From what has been discussed so far, it is clear that the first pay-out day, no matter whether it involves going to a cash pay station, a retail outlet or a bank, is a crucial day for CSG recipients in Queenstown and indeed all over South Africa. This is in large part because of the queues and the crucial importance of the grant for the CSG mothers for purchasing the most basic of household goods. In this regard, in the long queues, disabled, sick and old people are sometimes allowed to go to the front of (or jump) the queue and therefore not queue for as long as others especially in cash pay points. It is often the young mothers receiving child support grants who are the victims of the long queues as they stand in queues – even with a child on their back – until their turn comes. For instance, Ukho (a mother of two) who withdraws her money from a bank stands in a queue every month for hours as she receives CSG money for her two children. She receives only R660 per month but she is always there (like so many others) on the first payment date because of significant material desperation. As one recipient put it:

> *My money finishes within two days of receiving it. R660 is not a lot of money. I have to do everything with this money and also pay my debts while I have children to also take care of. My food finishes mid-month and I struggle to make ends meet in the second half of the month. It is for this reason that I always prefer to get my money on the first. Waiting for another day would kill my children of hunger. I would rather stand in a queue for five hours or wake up early in the morning to get it instead of going the following day* (Nonzaliseko, 13 May 2015).

One other CSG recipient highlights the importance of basic planning for this day:

> *I always bring myself lunch to the bank. I am diabetic, when I am hungry I have to eat. I cannot go to Shoprite just for something to eat. ... If I do not have my lunch with me, I buy apples or bananas from the street vendors because I stand in the lines for hours and I get hungry* (Ntombizodwa, 14 May 2015).

But it is the following quote which captures most fully the sheer significance of the first payout day, as she calls it 'SASSA day':

> *On the first, I spend the whole day in town. I do not do any house chores, I do not make any plans, the first of each month is just SASSA day. It is impossible to have other commitments on that day because the town is always full* (Nosisi, 14 May 2015).

6.4.1 Challenges with the Money Lenders

These problems are compounded by the reliance of CSG recipients on informal money lenders. In particular, they claim that money lenders are found in the queue drawing cash from multiple SASSA cardholders:

> *Sometimes you may think the banks are not so full, only to find out that you are in the queue with money lenders who have about 10 cards each, that is equivalent to 10 more in front of you* (Nwabisa, 12 May 2015).

Many recipients raised this as a major challenge of the day. The money lenders apparently collect SASSA cards from all the recipients who owe them money and they withdraw the grant money on the recipients' behalf, deduct their own money and give the remainder to the recipients. They deduct the money with interest and most informal lenders (or sharks it seems) loan money at a 40% monthly interest rate. When the recipients were asked why money lenders keep their SASSA cards, this is what one recipient Zoleka – who happens to be a money lender too – claimed:

> *I am a member of a stokvel. We contribute R100 each month for twelve months. With that money, we give it to people both stokvel members and non-members who want to borrow it and collect it back with 40% interest. If they do not pay the money together with interest in full, we at least collect the interest only and then collect it with interest again the following month. If they still do not pay the full amount, we collect interest until they become brave to pay both the money they have borrowed with its interest in one month. Most people are unable to pay it all in full; sometimes we receive the interest for 10 months and we end up getting more that 300% in total from the people who owe us as interest. In November we do not negotiate, as we keep their cards, we make sure that we collect the full amount. Last year I walked away in December with R4,000 only from this business and I managed to buy food, Christmas clothes for my children, school uniform and pay my debts too* (Zoleka, 15 May 2015).

Thus, it is difficult to receive payment in return for loans unless the grant debtors are somehow compelled to pay back, and keeping SASSA cards is one way of enforcing repayment including with interest. As the same person (Zoleka) continued:

> *They keep dodging us and telling us stories saying they will pay the following month. We would rather collect the cards, withdraw the person's money on our own, take our interest and give the rest to the people* [in the stokvel]. *After giving* [lending initially] *the money to the person we still keep the card until they pay us the full amount.*

It is however not just the cards that the money lenders keep, as they keep peoples' ID documents as well. Again, the same person explained why:

> *If we lend a person some money, it is not just the card that we keep. People are clever, they can go back to SASSA and request a new card. SASSA only needs ID and an affidavit in order to make a person a new card. It is easy to get a new card and people borrow large amounts of money, give their cards to loan lenders, only to change their bank cards so that when the money lender goes to withdraw she does not receive any amount.*

Without ID, it is difficult for the CSG recipient to obtain another SASSA card and to possibly scam the money lender.

The CSG recipient who recounts this arrangement speaks highly of the money lending business, but she too is a victim of it. She only reaps the benefits in December when she receives all the money back with interest. She has three children on CSGs (a total of R990 per month) but receives R960 because of bank charges. From that amount, she makes the R100 monthly contribution to the stokvel, thus being left with R860 per month. She also at times takes loans from her stokvel when in dire straits. She once borrowed R300 from the stokvel when she had to assist a family member whose child was sent to 'the bush' for circumcision. The interest per month on that loan was R120 and she has not been able to pay back the sum borrowed and the interest accruing over some months now because of basic food commitments. She will however be compelled to make a significant contribution to the loan repayment in November. When she borrows money, she has to inform all stokvel members and they will monitor if she settles the loan or pays the interest only. Members have to be transparent but since she is a member, she does not have to give the card to another member; there is mutual trust between them. But stokvel funds are paid out in the first week of December, such that her financial situation will improve at that time. As much as her life in debt is not positive, she is pleased that she is fundraising for herself and will receive her fair share of stokvel funds in December.

Other CSG recipients also expressed the significant irritation experienced when trying to withdraw their grant money, because of money-lenders. They spoke about standing in long queues for hours at the ATM and then, when near the very front of the queue, discovering that three of the five people at the front have three or four cards with them. This effectively means that they are still some distance away from accessing the ATM. The recipients highlight that the first pay-date is an incredibly busy day for them, and they simply cannot afford to wait indefinitely in queues: As one recipient expressed:

> *I do not support it at all, one card should be used at a time. We also do not have time, we have so many things to do on the day, and we have to pay our debts, buy food for the family, go back and clean the houses because there is no chance to clean them in the morning. They are not the only ones who are busy, so are we and they should consider us too* (Mandisa, 12 May 2015).

At times, and because of this, people with many SASSA cards (i.e. informal money lenders) are not able to withdraw cash with them all at once, as others in the queue compel them not to do so. For instance, those with multiple cards are told to withdraw with two cards at most at a time, then give a chance for the two people behind them to withdraw, then withdraw twice again and so forth until the multiple card holder has completed all his or her transactions. This arrangement is put in place with the cooperation of the bank security personnel who are responsible for ensuring the smooth functioning of ATM queues. In fact, the security personnel (guards) will monitor the arrangement as put in place by the people in the queue, and this will continue throughout the entire day. On occasion, the arrangement decided upon is particularly strict, such that anyone with more than one card has to return to the very end of the queue after one ATM transaction is completed; and, again, bank security will ensure that this is enforced. These kinds of arrangements are indicative of grant recipients' dislike of money lenders, based on their own personal experiences.

6.4.2 Other Pay-Date Challenges

Other pay-date challenges also exist. One such challenge relates to ATMs being emptied of all cash because of the sheer volume of transactions on the first pay-date. One CSG recipient highlighted this in some detail, indicating though that the problem is specifically for grant recipients:

> *You may find that you have been in this queue for two hours; when you are close, all the SASSA cards become unable to withdraw money. The banks run out of money only for grant recipients but all the other people with Absa debit cards or other banks can withdraw. Us SASSA people we have to wait until more money is loaded onto the machines before we can resume withdrawing. The process of loading money too can take up to an hour and we all have to wait hungry before we can withdraw our money again* (Mantombi, 15 May 2015).

Another recipient reiterated this and how it leads to a temptation to go to another ATM which, in itself, causes possibly even further delays:

> *The worst part is that when the bank runs out of money; when you change it and go to another bank, when you get there it does not matter how close you were to the front, you have to start from the back. If you start from the back, there is a possibility that the second bank too can run out of funds too. So sometimes it is better to just stick to one bank even if it runs out of money so that when money is loaded you are at least in the front* (Zoleka, 15 May 2015).

Not all ATMs are located at banks, and thus the problem is worse at these ATMs in terms of reloading cash.

Another (second) serious challenge on the pay-date is crime. The research evidence from Queenstown suggests that there is a possible spike in crimes of theft on the pay-date. Pay points may have security guards at the site of the CSG withdrawal but, subsequent to this, CSG recipients are left to fend for themselves (Progressus Research Development Consultancy 2012). One recipient spoke of her own experience:

> *I have been robbed of my money outside the bank, I do not trust anyone now. I am more cautious. Criminals are at work on grant day, they also want to get paid* (Nomzi, 12 May 2015).

In general, CSG recipients in Queenstown express deep security concerns and risks of theft and robbery when it comes to drawing their monthly grant. These risks exist at any type of pay point but the recipients spoke in the main about their present concerns in accessing the grant at ATMs. As expressed by the same CSG mother, again based on her own experiences:

> *On the grant day, criminals are at work. They target us grant recipients. I have been robbed twice on my way from the pay point at gunshot by three criminals. They took all the money. They did not leave me even with just R10 so I can buy bread* (Nomzi, 12 May 2015).

As another beneficiary said more fully:

> *I was actually robbed at the bank by a person who pretended to withdraw for me. He asked me to tell him my pin so he can make the withdrawal for me. I agreed as I do not know how to use the bank. He told me that there was an error with the card. I must go to SASSA to get it changed so I can receive my money. When I went to SASSA they told me that the card I had was not mine and that this is an old card that was reported missing by someone a long time ago. When they checked for me in the system all my*

money was withdraw. The crook gave me the wrong card and after I told him my pin, he waited for me to leave and used my card to withdraw my money for himself. The cards are identical and I never noticed that the card he gave me was not mine. I get paid for 3 children and my R990 for the month was gone. I had debts and I had no food at home; that was the worst month of my life (Nombuyiselo, 11 May 2015).

Grant day is thus very dangerous. Some people would seemingly prefer to go directly to the cash pay points or to the supermarkets to obtain their money in order to avoid such scams at the bank.

A third challenge relates to shortfalls in grant funds received. In this respect, it is important to note that SASSA offices simply administer the grant system (from the grant application to grant approval) and do not perform any direct function in terms of payment of grants. However, on the first pay-date, SASSA offices are invariably full of people. These people are usually there to complain about not receiving the full amount of the grant (seemingly because of substantial deductions) or because they did not receive any grant money at all. After waiting in a queue for a long time, this can be very irritating and frustrating. One CSG recipient put it this way:

Once, they deducted R105 from my grant, and I received the remainder. I had debts at that time and we had no food at home. I went inside the bank to request a statement to find out what happened, why I did not get the full amount. At the bank they told me to go to SASSA and show them the slip. When I got there at SASSA there were so many other people who had the same problem as me. I was not the only one whose money was deducted. They told me that I had bought airtime. I had no idea what they were talking about but they stopped this from further continuing but they could not give my money back (Nonbulelo, 11 May 2015).

Another recipient reported a similar incident:

Almost every month they deduct money from my grant. I only earn for 2 children but they still have the nerve to deduct money from us. I am not working and I need my full grant. There is a corruption of some sort, they need to give us a better explanation than this airtime because I never buy airtime with my SASSA card (Nombuyiselo, 11 May 2015).

The SASSA office in Queenstown is literally cramped with people on the pay-date, with their complaints rarely being satisfactorily addressed by SASSA officers. This is particularly disturbing for the CSG recipients because of their heavy reliance on the grant for basic household sustenance.

A final challenge is for those recipients whose child is no longer eligible for the grant. The impending lapsing of the CSG for recipients (because of the child turning 18) is a very traumatic experience, and this trauma is heightened on the first pay-date subsequent to the lapse. There are though other reasons for the grant lapsing. For instance, if the grant has not been withdrawn for three consecutive months, the grant in effect lapses and SASSA stops payment on the grant. If the recipient wants to continue receiving the grant after the three months of not withdrawing, he or she has to reapply for the grant. Before approving the grant once again, SASSA does a reconciliation. The basis on which the reconciliation is done depends upon the type of payment (for example, cash pay-point) made in the past. In the case of electronic payments such as through the banks, this can be a long process. SASSA is unable to do the reconciliation directly, as it has to first consult the bank in doing so. SASSA requests the banks to indicate dormant accounts (i.e. accounts where the money has not been drawn for a three-month period) and SASSA needs to consult the recipient to find out why the money has not been withdrawn. In the case of Queenstown, there were no incidences of such absences of withdrawals over three months.

The main issue in Queenstown is grant lapses because of children no longer being eligible for the CSG and the difficulties that recipients experience in trying to come to terms with the loss of a CSG. One recipient lamented:

> *My child is turning 18 in 2016; I'm worried that the money I receive will decrease by R330. R330 is a lot of money, I am struggling even now; conditions are going to be worse next year. I wish they could extend the grant to at least 21 years because my son is still under my care. He is not working. To me he is still a child and he should continue receiving the child support grant* (Nolukholo, 14 may 2015).

The grant does not lapse if the caregiver dies, as it is transferred to another person as long as the child is younger than 18. In this respect, SASSA and Home Affairs have a close working relationship so that, every two weeks, a database of all people who have died over the past two weeks is constructed by Home Affairs and shared with SASSA. SASSA compares this database to its CSG database and, for those recipients who have died, the grant is immediately stopped. As one recipient highlighted:

> *When my mother died, she died with her money. The R1,410 from the old age grant she earned while she was still alive used to make a big difference. I realised that difference when she died and we no longer received it. We had to change our budget now and stop buying some of the things we used to buy because we only rely on grants for my kids only.*

> *We do not even pay for a burial policy anymore because we do not afford it* (Mantombi, 15 May 2015).

There is no guarantee that the CSG (or CSGs) in such cases is transferred to someone who lives within the same household of the recipient who died, those detrimentally affecting the livelihoods of that household.

6.5 Conclusion

It is clear that 'SASSA day' is extremely important to the CSG caregivers in Queenstown, and that their monthly routine revolves around this day. In a sense, all their hopes for themselves and their children rest on this day, as it is only on SASSA day that they have any possibility of getting through the next month. In fact, by SASSA day, many caregivers are in debt and hence the prevalence of money-lenders around pay-points on this day. Other Queenstown caregivers prefer to use retail outlets rather than ATMs because of concerns about criminality and the desperate situation they would be in if their CSG money was stolen. Better, it is thought, that they purchase foodstuffs with the money on SASSA day to be better assured of basic foodstuffs for their households. The fact that they raise deep concerns about small deductions off their CSG funds from the bank, an amount which for others may not be considered of much significance, is a further indication of how every cent and every rand counts for the caregivers in Queenstown. Their plight is one of deep poverty, which is seemingly cushioned though to some extent by the CSG, a matter which I explore more fully in the next chapter.

CHAPTER 7: CSG, POVERTY AND LIVELIHOODS IN QUEENSTOWN

7.1 Introduction

This chapter examines the relationship between the CSG and poverty in Queenstown. The depth of poverty of the CSG caregivers came out clearly in chapter five where I provided profiles of the 20 caregivers studied. The desperation and scrambling to make a living, under quite deplorable conditions of existence (including housing), was vividly portrayed in this chapter. This current chapter develops this portrait further and more generally by considering the household expenditure of the CSG caregivers and attempts by them to build an asset-base at household level. The purpose though is not to offer some sort of statistical overview of causal linkages between the CSG and poverty (reduction) but to examine how poverty both conditions the lives of CSG mothers and simultaneously is conditioned by the CSG. In doing so, I start off by considering dubious claims about becoming pregnant to access CSGs.

7.2 Unemployed and Unemployable: Becoming Pregnant

Broadly speaking, the CSG caregivers in Queenstown are unemployed and unemployable. In the context of the availability of child support grants in the country, it is sometimes claimed that poor black women become pregnant and give birth so that they can access the monthly grant (Patel 2011, Kubheka 2013): in other words, these women are motivated by materialism and selfishness, rather than by altruism and love. The fact that a grant beneficiary does not have to be married and that for each child born, the money received will be increased, is thus sometimes identified as the major contributor to teenage premarital pregnancy and child rearing. This claim also asserts at times that the CSG is some kind of (at least partial) magic bullet which will enhance the livelihoods of the now-mother. This claim, based on the Queenstown study, is quite spurious.

The child support grant targets the child and is given to the primary caregiver of the child; in this sense, the grant follows the child when, for instance, there is a change in caregiver for whatever reason (such as death of a caregiver). The caregivers have to live in the same house with the child (Kola et al. 2000) and they have to show proof that this is the case. If the child does not live with her mother, the grant is given to the person who looks after the child. In the Queenstown study, the majority of the caregivers are the biological mothers of the children who reside with the child or children. There were however caregivers who were not a biological parent of the CSG child. For instance, in the case of Zoleka Jozi, the children belong to her late husband and his late wife. Vuyokazi Yalezo is a caregiver and she receives grants for her two siblings as their parents died. Other participants are grandmothers of CSG children.

All but one Queenstown caregiver in fact live with the CSG children so that, at least formally, the children should benefit directly from the CSG money. The one parent who receives a CSG for a child who does not stay with her is Nomboniso Khonje. She has an agreement with the grandmother of the child that the child lives with the grandmother while she (Nomboniso) continues to withdraw the CSG money. The grandmother lives alone and she has an old age grant that she receives on a monthly basis. The two women came to an agreement that the child would be fed by the grandmother, with the grandmother benefiting through having a child present who could for instance be sent to the shop, accompany the grandmother to the pay point and generally care for her. It is illegal for a mother to receive the grant of her child when the child stays elsewhere unless there is mutual agreement between the mother and the actual caregiver. Overall, the fact that the caregivers live with their children, and often when abandoned by the boyfriend/father, shows the commitment of these women to their caring role.

The child support grants have been the main source of income for the CSG caregivers in Queenstown for a number of years, and they are also often a crucial livelihoods source of the households a whole. Unemployment is very high in Queenstown and most of the households studied did not have anyone involved in regular, full-time formal employment. In fact, all the CSG caregivers (all of whom are female) are themselves unemployed though some may engage at times in casual work or informal economic activities. One of the caregivers took advantage of SASSA day to set up a kind of mini-market, as she noted:

> *To make myself extra cash, I sell fruit, sandwiches, ginger beer and cigarettes at pay points. They always sell because people get hungry at pay points. People stand in queues for hours and some are sick they need to eat something. After withdrawing their money, people do not leave without buying because they are really hungry. I always go home with R500 extra to my grant. That way I can withdraw my grant for my two kids the following day at the bank when queues are not that long. The grant day is a business day to me.*

The caregivers though are in the main unemployable in terms of levels of education and skill-sets. Of the 20 grant recipients interviewed, 4 had attained between grade 1 and grade 6 (20%), 6 had grade 7 to grade 9 (30%), 7 participants either grade 10 or grade 11 (35%), and only 3 attained grade 12 as their highest standard passed (15%). Thus, none of the grant beneficiaries have completed any schooling beyond grade 12. Nonzaliseko Menze was enrolled at Walter Sisulu University and Mantombi Koyana was enrolled at Tshwane University of Technology but, due to adverse circumstances, they both had to drop out before they could complete their studies. Nonzaliseko fell pregnant while doing second year of Office Management and Technology and Mantombi dropped out at second year due to lack of finances to continue with her studies. Vuyokazi Yalezo is the only participant that is currently at a tertiary educational institute (Walter Sisulu University) and is trying to complete her Bachelor's degree.

The CSG recipients in Queenstown were visibly shaken about the pregnancy argument or even accusation. They saw the claim as ridiculous as it takes much more than just R350 to raise a child on a monthly basis. The fact that they are poor and not working does not discourage them from getting pregnant and having children, despite any possibility of obtaining a grant. As one CSG caregiver put it:

> *I would hear people saying that we fall pregnant because of the grant, I tend to disagree with this. Look at my case, I was in tertiary education when I fell pregnant. My life was planned and I wanted to make something of my life. Before giving birth I had to drop out of school. There was no one who could take care of my baby. After giving birth I had to stay at home, look after my new born and breast feed. I could not do that going to school. I had to sacrifice one thing and it was going to school that I sacrificed. I was happy to have a child but I was devastated. My future was put on hold and I had to apply for a grant as I was not working but the father of my baby did support me and my child. He is a truck driver and he was working at that time and my child was his first born so we were both excited about her. I did not want to ask him for everything, so I applied for the grant so that I can be able to at least buy the baby food while he takes care of the nappies, clothes and everything else. I was not ready to be a mother and pregnancy was not planned. When I went back to school I fell pregnant again and I never had the courage to go back to school. I am not happy with the choice I made. My partner was working then but now that he is without a job we struggle and there is nothing I can do to help* (Nonzaliseko, 11 May 2015).

Nonzaliseko indicates that, if it was not for her pregnancies, she would be financially successful in life. She still hopes to further her studies when both her children are at school. She did not plan her pregnancies because she knew that the money she was going to earn when she completed her diploma and became employed would be far more than any CSG money.

These kind of points were reiterated by other caregivers:

> *I find it ridiculous for people to think others fall pregnant just to get the child support grant. I was not born in a rich family. My mother raised me with social grants and we struggled even though we ate every day. We did not eat the way our neighbours ate. The neighbours' houses would smell of meat but we would only eat our simple rice. The aim was not to sleep on an empty stomach. We would eat meat on grant day only but that life was normal to us. As someone who grew up in that situation, I would not fall pregnant for the grant. Some people may think the grant was my motivator but actually my pregnancy was not planned and I do not believe in abortion. God blessed me with a child and I will raise it* (Ukho, 11 May 2015).
>
> *People think we want the money for our hair, alcohol, clothes and so on. They think we want the grant for our personal use. Actually, it takes more than R350 to raise a child. I am in poverty already and bringing a child to this world so I can buy myself nice clothes would be cruel. Maybe rich people, whose children are supported by their families and the families of their fathers, they do that; but, for us poor people, the money has far more important things to do and it is not even enough. A child requires more money* (Makaziwe, 11 May 2015.
>
> *With me I was fooled by my partner. He promised me the world. When I fell pregnant he said he will find ways and take care of me and my child. He seemed excited about the pregnancy but when the baby was born he was nowhere to be found. He abandoned me and my child. The grant became so helpful. At least my child eats and has diapers even though the grant is not enough but it makes a lot of difference. I fell pregnant because I was in love not because I wanted the grant* (Akhona, 11 May 2015).

It was perhaps Mantombi though who most clearly articulated this point:

> *I do not want to even comment on that. Grant is only R350 a month and a baby costs a lot more than that. Why would a person fall pregnant just for the grant? This makes no sense.*

Clearly, obtaining a CSG is not the basis for becoming pregnant. Indeed, these caregivers' comments indicate quite vividly that the monthly grant is simply insufficient as a basis for caring for a child and the grant system is not a road out of poverty. Nevertheless, they appreciate the existence of the CSG as, without it, their condition of poverty would be considerably deeper.

7.3 CSG Expenditure and Assets

The CSG, following as it does the child, is meant to be used to address, or at least contribute to meeting, the basic needs and rearing of the CSG child, no matter the biological relationship of the caregiver to the child (Kola et al. 2000). In this regard, the study investigated the expenditure of the CSG money amongst Queenstown caregivers. Grant expenditure is supposed to focus on the children and not the caregiver, with the hope that other sources of household income would be available. Thus the main objective of the CSG, according to Delany et al. (2008: 1) is "to ensure that caregivers of young children living in extreme poverty are able to access financial assistance in the form of a cash transfer to supplement, rather than replace, household income". In the case of the Queenstown study, the focus was not on caregivers with various income sources (in which the CSG was simply a supplement), but caregivers for whom the CSG is the only income source or certainly the main one. In the main, for the Queenstown caregivers, the CSG was the only stable income received on a monthly basis. Any other incomes received are not regular such that, in some months, this irregular income does even exist. For this reason, the caregivers rely exclusively on the CSG in terms of formulating and implementing a monthly budget and therefore in planning their expenditures.

Though the CSG is targeted at the needs of the child, caregivers when possible use the grant money for themselves and others in the household. The ways in which, and the extent to which, the grant expenditure reaches the child often depends on the household's decision making practices (Lekezwa 2011). And, certainly for young children, they have no role whatsoever in this decision-making. The mothers of the children or the non-biological caregivers (in the case of Zoleka, Vuyokazi and other grandparents raising their granddaughters) are the ones deciding on expenditure, particularly in the absence of a male head, senior male or caregiver boyfriend. Below I give some examples of expenditures by certain Queenstown caregivers.

Overall, the Queenstown caregivers spend the grant money on basic commodities and specifically for the grant children and themselves. Nombuyiselo for example (with three grant children) spends her R1,050 a month on food, fuel (paraffin), transport, clothes for her children, and so forth. Her children do not pay any money at school, for they attend no-fee schools. As the mother of the children, she invariably has to use some of the grant money to care for her own basic needs such as food. She also buys clothes for herself so that she looks presentable when she goes for instance to the pay-point on grant day or goes to a parent's meeting at school. Pumla uses the CSG grant to complement the maintenance which she receives from the father of her first born. Pumla receives R700 from two grants and R500 from the father each month. With this money, she buys food to the value of R500, and gives R100 to her brother (who lives with her) to use as a pocket money at the college he attends. She also spends the money on fuel as they use paraffin in her wood house. As well, she buys school uniforms for her children every two years and buys them clothes once every six months. Zoleka receives two CSGs to the value of R700. She uses R100 of the grant to contribute to a community stokvel, and R560 for food for her and the two boys. She also uses a portion of the grant money for cellular phone airtime and electricity. The two boys attend no-fee schools and transport for them is free. She buys clothes for her two boys in December in bulk, with money drawn from the stokvel, and these clothes are expected to last the entire year.

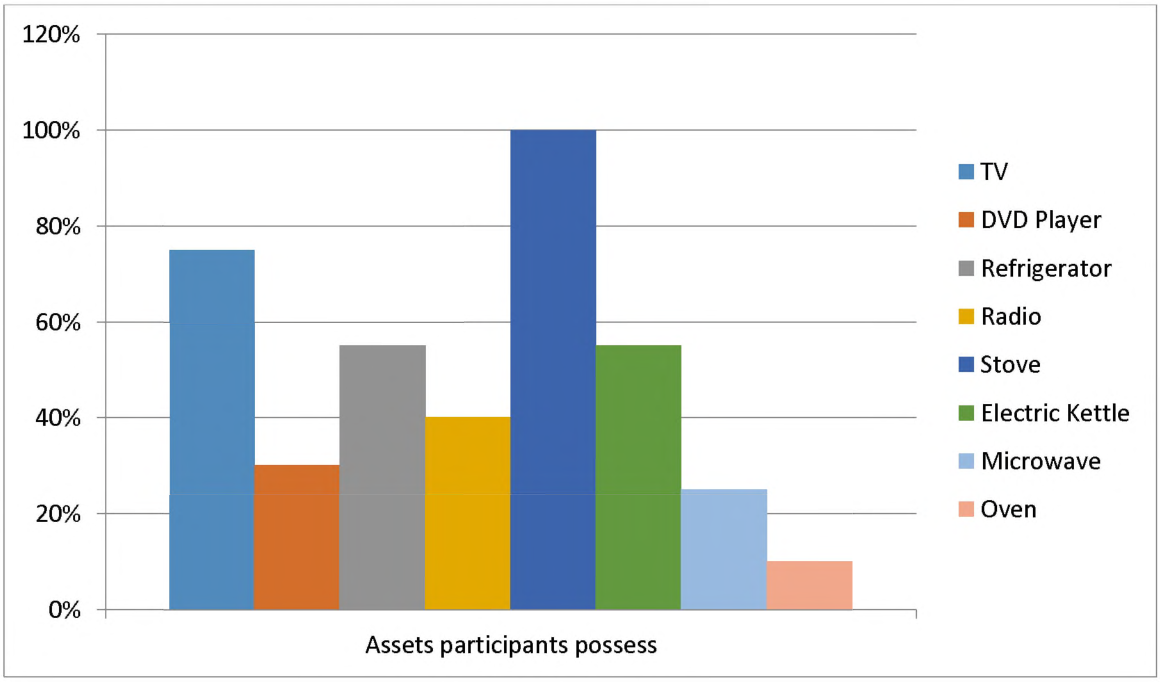
The Queenstown caregivers mention food, clothing, transport, airtime, healthcare and fuel as their main household expenditures, which benefit primarily the CSG children but also when necessary themselves. The caregivers tend to prioritise food as the main expenditure. Delany et al. (2008) argue that child support grant improves the nutrition of children. The children in the Queenstown study eat on a regular basis before they go to school. At school they benefit from the school feeding scheme and they eat at home again for supper. In this regard, the CSG is quite critical to the Queenstown caregivers. In this respect, it is noticeable that the caregivers apply for the CSG soon after the birth of their child, normally, within the first three months of the child's life to allow for maximum nutritional value for the CSG children. But the food purchased solely through the grant money is insufficient to last the entire month. The Queenstown caregivers thus often run out of food mid-month and this compels them to go to informal money lenders to borrow money to buy food for the remaining days of the month. Clearly, the money received is insufficient for even basic household needs. As Ukho claimed:

> *They increase the grant every year but still it is not enough. They increase it by R10 a year which makes less difference especially for us who withdraw the money from banks that deduct charges.*

It is claimed at times that the CSG facilitates savings and investment among the grant recipients (Neves et al. 2009). In this respect, caregivers at times used the grant to stock up on certain goods which they sell for example at pay-points in the following month. In doing so, they tried, often unsuccessfully, to use any profit generated to use as capital to start up their own informal business. Akhona for instance mentions that she sells sandwiches and other foodstuffs at pay-points on grant day. Zoleka, Anelisa and others were able to save through their involvement in stokvels and in fact most of their household assets were purchased through the funds drawn from their respective stokvel. Without the grant, Zoleka and Anelisa would not be able to be part of a stokvel and thus would not be in a position to purchase any of the furniture found in their house.

In terms of purchasing assets, the Queenstown caregivers also make use of lay-byes and specifically for furniture for the entire household. Furniture and household items that were mentioned included televisions, radios, DVD players, stoves, fridges, cellular phones, electric kettles, beds, microwaves and ovens. The assets possessed by the Queenstown caregivers are shown below in Table 7.1. It needs to be highlighted that these existing assets were not all necessarily purchased from the funds emanating from CSGs. The details do not indicate the age of the assets or their condition. But the table does indicate the asset basis of the Queenstown caregivers.

Table 7.1: Queenstown Caregiver Household Assets



Out of the 20 participants, 15 (75%) possessed a television in their homes, 30% possessed a DVD player, 55% had a refrigerator, 40% had a radio which used a battery to play, and all caregivers had stoves whether electric, gas or paraffin. As well, 55% of caregivers had an electric kettle while others use a stove kettle or a pot to boil water. Finally, 25% possess a microwave and only 10% possess an oven.

In terms of acquiring assets, such as televisions, the caregivers highlighted the importance of stokvels. When asked about how she managed to obtain assets with CSG money, this is what Zoleka had to say:

> *I am into stokvels. With stokvels I get a lot of money in December. There is a possibility of getting more than 300% from the money we as stokvel members have saved. We each contribute R100 a month. There is 15 of us which means monthly we contribute R1500 together. With that R1500 we lend it to people and get it with R600 interest calculated at 40% per month. So we take that R2100* [1500+600] *and the following month we contribute another R1500 and add it to the R2100 we had which makes R3600 in the second month. We lend it to people and get it back with another 40% interest (R1440) the following month. We do this for twelve months and our clients pay us. We collect their cards and withdraw for them. I wouldn't have had all that I have now* [in terms of assets] *if it wasn't for the stokvel. I managed to make a lot of money from this business and I will continue to do it so that I can buy more furniture. I still need a washing machine in my house and I will do everything in my power to get it. I hustle for my kids. Poverty does not have to be written on my face.*

It seemed that, compared to other caregivers, Zoleka was particularly successful in using the stokvel for asset accumulation purposes.

As noted, nearly half of the caregivers have a radio. Radios have been particularly important to them if only because many of the caregivers heard first about the grant system by way of radio. For one caregiver who had both a radio and television, the former was particularly valued:

> *First time hearing about the grant was through the radio. With the radio I can choose a station that speaks my language. There are a lot of educational shows too on radio. A radio is just as important as the TV* (Makaziwe).

Another caregiver brought to the fore that is less expensive to own a radio compared to a television:

> *I may not have a TV but a radio is something I cannot live without. It is cheaper and it is as informative as the TV. The only difference is that a TV you watch but a radio you listen* (Nombuyiselo).

A significant number of households have both a television and radio.

Given the low level of ownership of ovens, it is clear that the stoves consistent mainly of hot plates. In fact, 70% of the caregivers own electric two-plate stoves for boiling and frying; some of these caregivers do however have a small oven attached to their two-plate stove which also allows for baking and grilling. The rest of the stoves (30%) use paraffin and gas. Stoves clearly are of significance for cooking purposes though, when funds are not available for electricity, gas or paraffin, households may turn to cooking by fire. As one caregiver put it:

> *I have electricity but an electric stove takes up a lot of electricity. I prefer to use my electricity for globes, TV and radio and use paraffin for my stove* (Nombulelo)

Besides stoves and ovens, just over half of the caregivers own a small refrigerator. Again, lay-bye or stokvel arrangements were important in the purchase of fridges:

> *I lay-byed the fridge for 6 months. I had to use the grant and save a lot of money in order to get it. We all needed it and we sacrificed* (Nomzi).

Those caregivers without refrigerators are not able to keep food fresh, but they also claim that the kinds of food which require refrigeration are too expensive for their budget or unnecessary for their diet preferences.

Though not listed in Table 7.1, each of the Queenstown households had at least one bed. Most households have just one bed which is shared by all members of the household. This is in large part because the caregivers tend to live without a male companion, either because they are unmarried and/do not live with their boyfriend. Thus the caregiver – depending on the age of the children – sleeps in the same bed with her children. Some though have a double-bed and a single bed for their children. Nonzaliseko Menze for example has two beds, a double-bed for herself and her husband and a single bed for their two daughters.

As well, all caregivers had at least one cellular phone, with the younger caregivers in Queenstown having more sophisticated or modern phones along with internet access. The older ones tend to use their phones for either simply making calls or receiving them:

> *The only thing I do with my phone is send a please call me; I phone when I have airtime and receive calls. If a message has to be sent, I ask my child to send it for me but the person has to call when responding to my message. If I send a message back, I have to wait for my daughter to come back from school and I ask her to read the message for me. I am not even motivated to learn; what I know now is enough for me* (Nontombi).

The younger generation has phones which allow it to download a range of applications for chatting purposes, notably the ‘whatsapp’ programme for chatting with family and friends:

I do not see myself without whatsapp. I did not buy this phone with my grant money. The father of my children bought me this phone when he was still working. As a truck driver he would go outside the province and only come back home on weekends. We both have whatsapp so that we can chat even if he is far from me so that I can inform him about the children (Nonzaliseko).

7.4 Intra-Household Relations

Households are made up of different members with assigned roles, with distinctions along gender being of particular importance in terms of decision-making and distribution of resources. This is of relevance to the thesis given that recipients of CSGs are mainly women, and they have varying relationships with men. Quisumbig (2007:3) defines a household as "a collection of individuals who behave as if they are in agreement on how best to combine time, goods purchased in the market, and goods produced at home to produce commodities that maximise some common welfare index" (Becker 1965:1981 in Agarwal 1997). This tends to entail a unitary model of a household in which all members contribute all their resources into a common household pool, but it does make an 'as if' qualification; this means that household decision-making is not necessary based on full agreement or even consensus, and that some members may at times act against household interests. Agarwal (1997) thus argues that household members engage in bargaining processes over the way household income is shared, expended and consumed, and that often tensions arise from this (Mosoetsi 2005).

The major determinant of a bargaining power, according to (Quisumbig, 2007) is economic resources. These include assets, earned income and unearned income. In this respect, income through social grants such as the CSG, when given to female caregivers, may enhance the power of women in households. At the same, rising unemployment and retrenchments for the traditional worker (a male) has undercut economic resources for men and led to a self-questioning of masculinity. Together, this may shift gender-based power relations within households although patriarchal practices and discourses remain significant in blocking such a potential. Most of the Queenstown CSG caregivers tend on live in households in which there is no dominant male. Those who live with men do not rely heavily on the earnings these men bring into the households, and any boyfriends living apart from them may not make any significant contribution either.

Overall, then, men are defined as the key household providers and are considered invariably as household heads at least in the case of married men. Married women, as subordinate to men, are responsible for domestic and care duties. However, under conditions of systemic unemployment, the capacity of men to ensure household sustainability becomes deeply problematic. This, in turn, challenges the patriarchal domination by men as they no longer can perform their inherited manly-duties (Mosoeta 2005). In the case of the Queenstown caregivers, though, women live in the main independently of a male figure.

Thus, all the households in the Queenstown study are supported in large part by social grants received by women, such that the caregivers do not rely on men for household sustenance. In this context, decisions on how the grant money is used in the household are mostly made by women. Most Queenstown caregivers expressed a sense of independence and power in their respective households as they do not rely on men for food and other basic needs. They are able to survive on their own and are able to take care of their children without the support of men, even though they would really appreciate some kind of support beyond the grant.

For those caregivers in Queenstown with men somehow in their lives, the power of men in decision-making is comparatively limited. Particularly in households where the man is unemployed or is in engaged in irregular employment, women tend to have more bargaining position or at least have the capacity to assert their own power given access to their own independent income source (in this case, the child support grant). In this context, child support grants allow women to make decisions regarding how the grant money is used. For example, Nonzaliseko Menze claims that overall household sustenance is considerably better when her husband was working. He was the main provider and he took care of his family; and he even sent remittances to relatives in rural areas. Currently though he is without employment, and the grant received by his wife for their two children also helps him with food and other household needs. As Nonzaliseko highlighted:

> *I can see that my husband feels powerless. It saddens him when children do not ask him for money to buy sweets but they ask me as they can see that daddy is not working and the only person with money is me.*

Even though the husband has no income source, Nonzaliseko still respects him.

According to Gwagwa (1998) in Mosoetsi (2005), women tend to be more responsible than men in household expenditures. Thus, the former spend their money on household needs while men often spend it on alcohol and only for themselves. This was evident in the Queenstown study, as seen in grant expenditure discussed previously. Further, to cite one other example, the caregiver named Ntombencinci focuses her grant expenditure specifically on basic household commodities while her husband – who receives a disability grant – spends his grant money on frivolous items like alcohol. He does not buy any food whatsoever for the household.

7.5 Conclusion

This chapter has examined the livelihoods of the child grant female recipients in Queenstown, including their expenditure patterns, assets and intra-household relationships. In the context of conditions of unemployment and un-employability, it is clear that the grant money makes an important contribution to their livelihoods, even though it does not in any sense lead to any significant reduction of poverty let alone alleviation of poverty. The profiles of the different caregivers, as outlined in chapter five, indicate this even more vividly. In making this argument, I have also hopefully put to rest the public discourse often heard about young black females and their quest to become pregnant at all costs simply in order to access the child support grant. However, it is also evident that female caregiving recipients of the grant do not always spend the grant money on, strictly speaking, its intended purposes – namely, the child. More specifically, caregivers also use the money for their own needs. This though is understandable given the fact that these caregivers rely almost exclusively on child grant money to sustain themselves and their child or children. In doing so, the caregivers show significant levels of ingenuity and rationality, including by way of becoming involved in stokvels.

CHAPTER 8: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

The aim of the thesis was to analyse the lives and livelihoods of child support grant recipients in Queenstown, South Africa, with particular attention paid to recipients whose major source of income, and often their only source, is the CSG. In examining this, the living conditions and livelihood activities of social grant recipients after receiving the grant or grants were discussed. All of the child-grant recipients studied resided in high-density townships in Queenstown, namely, Ezibeleni, Mlungisi and Ilinge Village. The Queenstown child-grant recipients also were all women, with low levels of education and with only limited prospects in terms of being gainfully employed in the formal economy. Living under conditions of poverty, and without meaningful employment, the CSGs were absolutely central to their lives and livelihoods.

In providing an analysis of the lives and livelihoods of these women, the livelihoods framework was used. With regard to all the assets or capitals articulated by the framework, it became clear that the child-grant women have significant deficiencies. For instance, it was pointed out that Queenstown is an underdeveloped town in the Eastern Cape and, like most urban black townships in contemporary South Africa, the high-density townships in Queenstown are marked by inadequate infrastructure and social services, including in relation to housing. There are thus recipients living in wood houses with no running water and electricity. Employment opportunities are exceedingly limited and, with limited human capital (in terms of education and skills), the women are generally not formally employed. Any formal employment in existence generally involves low-paying and erratic employment. Besides the CSGs, they therefore have to seek alternative forms of income-generation including within the informal economy. Given that Queenstown is an urban area involving a monetised economy, income becomes critical for daily life because of the absence of the availability of natural assets. However, income (besides the CSG) is not readily at hand for the child grant women. In this context, the women establish social networks through stokvels, burial societies and joint collection of food stamps as a possible basis for minimising the effects of poverty.

Social grants, including the CSG, were introduced as a means for reducing poverty. The child-grant recipients in Queenstown clearly expressed that, without the grant, their lives and livelihoods would be even more deprived than they are currently with the CSGs. While the thesis did not seek to examine causally the relationship between CSGs and poverty reduction, undoubtedly the CSG is fundamental to the very existence of these women and their children. In this regard, and despite the low monthly value of the grant, they expressed deep appreciation for the CSG. They also disputed any claim to the effect that they became pregnant in order to access a CSG, with the low value of the monthly grant certainly not being an incentive for bearing children. As the only or main source of income, and one which is guaranteed on a monthly basis, the CSG provides some sort of basis for meeting the basic needs of the child or children under their care, if only to put food on the table on a regular basis. Caregivers though can also afford to take the child (or children) to a public school and to the clinic when necessary. They are able to feed their children before they go to school and to buy school uniforms for their children. Most children though attend no-fee schools and these schools have a feeding scheme. Overall, it would seem that the CSG performs some positive function in terms of building human capital across generations. In this sense, the thesis validates many of the arguments in the existing literature about the positive effects of the CSG (Delany et al. 2008, Neves et al. 2009).

The Queenstown women often cope without support from either their families of fathers of their children and, indeed, sometimes they are expected to assist their family members by topping up the household income with their CSGs. The CSG is intended to benefit specifically the grant-children and, by extension, the caregivers of these children. But women tend to be willing to use the grant if need be beyond themselves and their children to provide food for the broader household. Most of the women in Queenstown receiving the CSG are single with limited support from the fathers of their children. The majority of the caregivers were, basically, single mothers parenting their children on their own.

The fact that the CSG is guaranteed on a monthly basis means that the child-grant women can seek to budget their expenditures monthly. However, the CSG often does not last the entire month and thus the women at times turn to informal money lenders who tend to prey on their vulnerability. The grant also does not allow the women to build up a solid physical asset base with reference to household commodities. However, many of the child-grant women had basic household furniture as well as stoves and radios (purchased sometimes on lay-bye), though these assets were not always purchased with CSG money. The stokvels often became important for purchasing assets, with stokvel membership only possible because of cash put into the stokvel general fund from CSG funds.

Despite the positive outcomes of the CSG, the daily lives of the Queenstown women are characterised by constant challenges. The CSG simply allows these women to cope with the almost systemic material crisis marking their lives, and it certainly does not facilitate moving out of and beyond a state of constant material deprivation. As well, when a child turns 18, a major problem arises as the grant is stopped immediately after the 18th birthday.

The thesis also explored the challenges specifically of SASSA day, and this marks an important contribution of the thesis. The Queenstown women look forward to SASSA day with great anticipation (given the significance of the CSG for their livelihoods) but also with some trepidation. Due to their extreme conditions of poverty, CSG recipients in Queenstown prefer to receive their money on the very same day that it becomes available, which is normally the 1st day of each month for banks and retail shops (but it varies for cash pay points). As the CSGs do not normally sustain them throughout the month, they all eagerly wait for the day the money is available (SASSA day) so that they can then pay their debts and purchase basic groceries. The failure to ensure that the CSG lasts the entire month is due to the limited value of the grant and not because the women budget unwisely.

Money lenders were portrayed as a significant challenge during the pay-date of the grant, as they collect SASSA cards from their clients and, on the day of receiving the grant, they withdraw for each and every single client. Further, child-grant recipients queue for long hours and get hungry while waiting for their turn to receive the grant money, as most recipients tend to draw their money on SASSA day. Some caregivers take advantage of the situation by selling sweets and fruit at the pay points to the people waiting in line. It was also highlighted that sometimes banks run out of money on SASSA day and grant recipients have to wait for money to be loaded before they can resume withdrawing. In the end, for the Queenstown women, SASSA day is their pay day and, given their material deprivation, their entire lives tend to revolve around this day.

The CSG, as with other grants, is not a long-term solution to poverty reduction let alone poverty alleviation in post-apartheid South Africa, and it is a strain on the national fiscus. The grant system also currently excludes the large numbers of people within the 18 to 59 age group who are not currently employed but not eligible for any existing grant. These people may be involved in informal economic activities but they also often rely quite heavily on the child support grants and old age pensions of others. Though redistribution of wealth through the grant system is commendable, more sustainable solutions are required. This would mean changes in macro-economic policy in South Africa in a manner which would generate more formal employment (instead of the jobless-growth currently being experienced) and fund small business ventures for the urban unemployed. Unless such changes are forthcoming, CSG recipients in places like Queenstown, the vast majority of whom are women, will continue to live and construct livelihoods under conditions of material deprivation. The fact that the Queenstown women caregivers are able to provide the basic needs for their children, as this thesis demonstrates they do, is an indication of their agency, fortitude and ingenuity in the face of structures of inequality and poverty which work against their lives and livelihoods.

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Appendix: Interview Questions

<u>SECTION A: PERSONAL</u>

Please fill in the following table

Name of the participant:	
Age:	
Highest Qualification:	
Location:	
Type of Dwelling:	
Electricity available?: (Yes/No)	
Running water available? (Yes/No)	
Number of Household members:	
Household Head:	
Household members above the age of 60:	
Household members between 18 and 59:	
Household members below the age of 18:	
Household members below 18 not receiving CSG and why?	
Other source of income:	
Total monthly household income:	

<u>SECTION B: ASSETS POSSESSED IN THE HOUSEHOLD</u>

Tick the one that your household has

Radio:	
DVD Player:	
Television:	
Stove (specify type of stove):	
Refrigerator:	
Microwave:	
Oven:	
Electric Kettle:	
Other:	

SECTION C: OPEN ENDED INTERVIEW QUESTIONS

Personal:

1. What can you tell me about yourself and your family?
2. How is the relationship between you and the fathers of your kids?
3. What is the main reason you could not further your studies?
4. Are you a biological mother or a caregiver of the children you are raising?
5. If not a biological mother, explain your relationship to the children.

Grant:

6. How did you hear about the Child Support Grant?
7. How did you take the news after hearing about the grant?
8. How would you describe your experience of the grant application process?
9. What challenges were experiences during this process?

Pay point:

10. Which pay point do you prefer? (Cash/ Retail/ Bank)
11. Why do you prefer that one than the others?
12. What are the benefits of using the payment method that you prefer?
13. What challenges are associated with the pay point of your choice and how do you overcome them?
14. How long do you usually queue before receiving your money?
15. Describe the payment process.
16. Describe your experience of the grant day, how is the atmosphere?
17. On what date do you prefer to receive your money and why?
18. How do you prepare yourself for the grant day, given its conditions?

Money lending

19. Do you ever borrow money from money lenders?
20. If yes, how do you repay them?
21. What is your take on money lenders holding many cards to withdraw for all the people who owe them, while you and others are still standing on the line?

General

22. What do you spend your grant on?
23. When do you spend your grant money?
24. How do you sustain your family throughout the month until the next pay date?
25. Are you a member of any stokvel? If yes, how does it operate?
26. How did you obtain the assets you own, and which one do you value the most?
27. What is your take on the idea that women fall pregnant only with the intention of getting the grant and not because they are ready to raise a kid?