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## Institute for Social Development

**Title:**

**Does the Child Support Grant contribute towards  
resilience in poor households in Mitchells Plain?**

**A Sustainable Livelihoods Approach**

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**Module:** MA mini-thesis research proposal

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## ABSTRACT

This thesis draws on three concepts, Social protection, Sustainable Livelihoods Approach and Resilience, to portray how the Child Support Grant (CSG) may lead to resilience in poor households.

Various definitions of social protection can be observed in literature by different development agencies. Most of the definitions of social protection steer towards enhancing human capital, by means of public activities to reduce risk and vulnerability, against declining or low living standards. The working definition that will be used for social protection, would be to define social protection as enhancing human, social, physical and financial capital, by means of public interventions (such as South Africa's CSG), to reduce the risk and vulnerability of households (build resilience) and ensuring sustainable livelihoods. The South African government's social protection system is a comprehensive system that includes social assistance cash grants, access to basic services, free education to children in poor communities, free healthcare to pregnant women and children under the age of six, legislative social security, Pension Schemes and Provident Funds, labour market policies to address inequality in employment access, income support through Public Works Programmes (PWPs) and social relief. These social protection programmes were formulated and implemented to create a sustainable livelihood for households, hence an investigation of the Sustainable Livelihoods Approach (SLA).

The Sustainable Livelihoods Approach suggest that a 'livelihood' would consist of any and all of the capabilities, assets and activities that are necessary to create a means of living. In addition, a livelihood has to maintain and improve its assets and capabilities in the present and future time, without sacrificing the natural resource base in the process. The first part of the statement speaks towards another development concept, namely resilience. Resilience emerged as a concept to understand the relation between shocks, responses and development outcomes. Resilience thinking afforded the international development agencies with a lens to examine livelihood dynamics. Using the CSG, an important instrument of social protection in South Africa, the paper investigates whether resilient households, can cope with stressors and shocks and are, a livelihood outcome because of the contribution of the CSG.

Little research has been done, on the resilience of households as an impact of the CSG. For this study, an adapted version of the Sustainable Livelihoods Framework (SLF) which will be termed a Sustainable Livelihoods-Resilience Framework (SLRF), will be used to determine how CSG in poor households build on each of the four capitals, financial, human, social and physical capital, to effect a resilient household. This approach is vital as it informed this study of whether the CSG is capacitating households to respond to shocks and stressors for the future. Secondly, the findings of this study indicated a broader impact of the CSG, not just on human capital, but on strived to highlight the CSG as it expands the 4 capitals of the Sustainable Livelihoods Resilience Framework. This research was guided by the qualitative interpretive paradigm. A qualitative interpretive paradigm places a great emphasis on people's own descriptions and perceptions of their lives. This is relevant for this research as the recipients of the CSG creates their own livelihood strategies to affect a resilient livelihood, which is what this paper intended to investigate. The research illustrated that the perceptions of the CSG revolved around the monetary allocation to the CSG recipients. With regard to social capital, networks were perceived as important in cementing reciprocal relationships, to access when future shocks and stressors were experienced by the household. Savings as a component of financial capital was demonstrated to be an activity that CSG households, could not engage in, although investment activities proved to be an activity that households engage in to expand the income of the households. The findings of the study also suggested that the CSG contribute towards shocks and stressors in poor households in Mitchells Plain.

## **DEDICATION**

To my Wife, Sonia, my son, Ravin and my daughter, Georgia, I dedicate this mini-thesis to you, for never doubting that this goal could be achieved. Sonia, you have not just encouraged and supported me, but at times took the lead, when you saw I needed it. I am not sure that without you in my life, I am able to achieve all I do. Ravin, you consistently show me that I can be successful in whatever I put my mind on and that confidence you place in me, makes me want to succeed. Georgia, your conversation, your resourcefulness and your ability to look for solutions, has given me more inspiration than what you can possibly imagine and many times, you have been my energy to complete every project I took on. To you my family, I am forever grateful and tremendously proud of.

To my dad, Rudolph Hess, your example as a man and father, has always kept me moving forward. To my late mom, Georgina Hess, I know you have been with me and still are, being the best mom I could ever ask for.

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To the participants in this study, your experiences and insight into the CSG, has laid the foundation of understanding the challenges of a CSG household. Your willingness to participate is forever appreciated and this research is only possible because of you.

## ACRONYMS

AIDS	Acquired Immunodeficiency Syndrome
CCFLS	Community-led Complementary Feeding and Learning Sessions
CCT	Conditional Cash Transfer
CGP	Child Grants Programme
COIDA	Compensation for Occupational Injuries and Diseases Act, No 130 of 193
COPE	Care of the People
COVID-19	Coronavirus Disease
CPI	Consumer Price Index
CSG	Child Support Grant
CTOVC	Cash Transfer for Orphans and Vulnerable Children
CTPs	Cash Transfer Programs
CTs	Cash Transfers
DFID	Department for International Development
DSD	Department of Social Development
GLOPP	Globalisation and Livelihood Options of People Living in Poverty
GoG	Government of Ghana
HIV	Human Immunodeficiency Virus
ILO	International Labour Office
LEAP	Livelihood Empowerment against Poverty
LFSSP	Linking Food Security to Social Programme
NGOs	Non-Governmental Organisations
NSPS	National Social Protection Strategy
PSNP	Productive Safety Net Programme

PWPs	Public Works Programmes
RAF	Road Accident Fund
SASSA	South African Social Security Agency
SCTP	Social Cash Transfer Programme
SCTPP	Social Cash Transfer Pilot Programme
SCTPP	Social Cash Transfer Pilot Programme
SDGs	Sustainable Development Goals
SILC	Savings and Internal Lending Communities
SLA	Sustainable Livelihoods Approach
SLF	Sustainable Livelihoods Framework
SLRF	Sustainable Livelihoods-Resilience Framework
SMG	State Maintenance Grant
SPF	Social Protection Framework
SPRINGS	Sustainable Poverty Reduction through Government Service Support
UDHR	Universal Declaration of Human Rights
UIF	Unemployment Insurance Fund
UN	United Nations
UNDP	United Nations Development Program
UNICEF	United Nations Children's Fund



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## **CHAPTER ONE**

### **CONTEXT AND RATIONALE OF THE STUDY**

#### **1.1 Introduction**

This paper will investigate whether the Child Support Grant (CSG) contributes towards resilience in poor households. To achieve this end, the paper will illustrate what is meant by social protection and the motivation behind social protection for developing countries. The paper will demonstrate how the Sustainable Livelihoods Framework (SLF) is applied as a tool by various international development agencies, to achieve sustainable livelihood outcomes, which can then be adapted as an indicator for measuring resilience.

By adding the CSG to the ‘capitals’ of the existing SLF, a Sustainable Livelihoods-Resilience Framework (SLRF) will become the theoretical lens to ascertain whether the CSG contributes towards resilience in households.

#### **1.2 Conceptual Framework**

This thesis draws on three concepts, Social protection, Sustainable Livelihoods Approach and Resilience, to portray how the CSG may lead to resilience in poor households. To understand the logic behind the SLRF, this paper endeavours to develop a pathway that stems from an understanding of social protection to an explanation of the SLA and the SLF to clarify how resilience in households is perceived. It will continue with an explanation of the CSG and how it can add value to the assets/skills present in the household, which brings about a sustainable and more resilient livelihood.

#### **1.3 Social Protection**

##### **1.3.1 What is social protection and the motivation behind social protection for developing countries?**

Various definitions of social protection can be observed in literature by different development agencies:

- Norton, Conway & Foster (2000) states that the Overseas Development Institute describe social protection as public activities which occur as a reaction to questionable levels of risk, vulnerability and deprivation that a society has to endure.
- Holzmann & Kozel (2007) states that the World Bank expresses social protection as a series of mechanisms to enhance human capital which incorporate, labour market interventions, provision of unemployment insurance and old-age insurance, to support specific income groups. The social protection activities are available to persons, households and communities, to assist in the management of income risks and future vulnerability.
- According to Van Ginneken (1999), the International Labour Office (ILO) defines social protection, as the endowment of benefits to individuals, households or communities against declining or low living standards, by means of public arrangements.

As illustrated above, the definitions of social protection steer towards enhancing **human capital**, by means of **public activities** to **reduce risk and vulnerability**, against **declining or low living standards**.

For this paper, the working definition that will be used for social protection would be to define social protection as enhancing human, social, physical and financial capital, by means of public interventions (such as South Africa's CSG), to reduce the risk and vulnerability of households (build resilience) and ensuring sustainable livelihoods.

The international development community and many national governments in Africa perceive social protection as a vehicle to alleviate poverty, which is also the main focus of the Sustainable Development Goals (SDGs). Literature on social protection is increasingly showing that poverty is not only being addressed, but improvements in access to education, health services and health outcomes, are also visible. Since governments are responsible for social protection in developing countries, they partner with various international development Non-Governmental Organisations (NGOs) and development partners with other stakeholders, to develop social protection schemes. The period between 2004-2014, have illustrated that social protection has transitioned into policy frameworks, to address the vulnerability and poverty in developing countries (Barrientos, 2010; Omilola & Kaniki, 2014).

The role of these policy frameworks is illustrated by the different perspectives held by multilateral organizations.

Bertranou, van Ginneken, & Solorio (2004) shows that the ILO gives precedence to rights in their understanding of social protection. Social protection is expressed as the privileges (rights) being afforded to individuals and households through public endeavours, in an attempt to give protection against low or declining living standards due to risk and their needs.

The international community perceives social protection as a basic human right preserved in the Universal Declaration of Human Rights (UDHR). It was agreed that every person has a right to a living standard that is conducive to her or his health and well-being, by the United Nations (UN) General Assembly in 1948 (Barrientos, 2010).

The World Bank produced a Social Protection Strategy Paper which outlines a social risk management framework in social protection programmes, where individuals, households and communities should be assisted in improving their ability to manage income risks (Holzmann & Jorgensen, 1999). Any efforts in decreasing the vulnerability of hazards that affect their livelihoods must be seen as of utmost importance to their growth and development (World Bank, 2005a; 2005b).

The UN expresses social protection as a series of public and private policies and programmes, which is carried out by society as a contingency to the absence or a decrease in income. These contingencies afford the families assistance in terms of basic health care and housing (UN, 2001). Social protection is embedded within fundamental values regarding access and security of, income, livelihood, health and education services, employment, nutrition and shelter (Barrientos, 2010).

Van Der Byl (2014) iterates in her 20-year review on social protection in South Africa, that a society's response to diverse levels of risk and deprivation, takes the form of social protection. The South African government's social protection system is a comprehensive system that includes social assistance cash grants, access to basic services, free education to children in poor communities, free healthcare to pregnant women and children under the age of six, legislative social security [Unemployment Insurance Fund (UIF), Compensation for Occupational Injuries and Diseases Act, No 130 of 193 (COIDA) and Road Accident Fund (RAF)], Pension Schemes

and Provident Funds, labour market policies to address inequality in employment access, income support through Public Works Programmes, a new developmental approach to social welfare and lastly, social relief.

#### **1.4 The Sustainable Livelihoods Approach (SLA) and the Sustainable Livelihoods Framework (SLF)**

SLA was developed by Chambers & Conway (1991) which iterated that a ‘livelihood’ would consist of any and all of the capabilities, assets and activities that are necessary to create a means of living. A livelihood is ‘sustainable’ when it can maintain or improve its capabilities and assets, and offer opportunities for a sustainable livelihood for the next generation. A ‘sustainable livelihood’ is achieved when there is an indication of coping and recovering from stressors and shocks. In addition, a livelihood should add value to other livelihoods locally and globally, as well as for short and long term periods.

The Department for International Development (DFID) (2000) adapted the definition of Chambers & Conway (1991) and perceived a ‘livelihood’, as consisting of assets, capabilities and activities, which becomes a precondition for an adequate standard of living. In addition, a livelihood has to maintain and improve its assets and capabilities in present and future time, without sacrificing the natural resource base in the process.

As early as the 1990s, development agencies employed the SLA and the United Nations Development Program (UNDP) situated themselves as one of its first participants and creators of the Sustainable Livelihoods Framework (Elizondo, 2017). The origins of SLA came from development thinking at the time, when development was perceived in terms of **immanent** (evolutionary process of development in societies) **and intentional** development (focused and direct process implemented as a project or programme to address a specific issue in society) and SLA, transitioned into the latter (Morse & McNamara, 2013).

The SLA transformed within the intentional development approach due to the fact that development agencies attempted to improve the effectiveness of development interventions aimed at the disadvantaged. The SLA provided projects with a project plan, which sets out who was responsible for which tasks, time allocation of each task, project goals and project deliverables.

The framework was used as a diagnostic tool and the findings acted as recommendations for interventions (Morse & McNamara, 2013). The concept of SLA comprises various Sustainable Livelihoods Approaches and through time, it was modified by different development agencies, like the British DFID. The DFID later developed the Sustainable Livelihoods Framework, which became one of the most extensively used frameworks since 1997 (GLOPP, 2008).

The SLA is a model that can be applied by individuals on themselves or a household. SLA acts, as a series of principles to guide development interventions, as a formal analytical framework that gives insight into the value of capitals that is accessible to households and, a holistic development objective (Morse & McNamara, 2013). According to Globalisation and Livelihood Options of People Living in Poverty (GLOPP), the core principles underlying the application of SLA is what has made SLA so popular in development interventions (GLOPP, 2008). SLA is people-centred, holistic and dynamic, builds on people’s inherent strengths, has macro-micro links and its element of sustainability (Kollmair & Gamper, 2002).

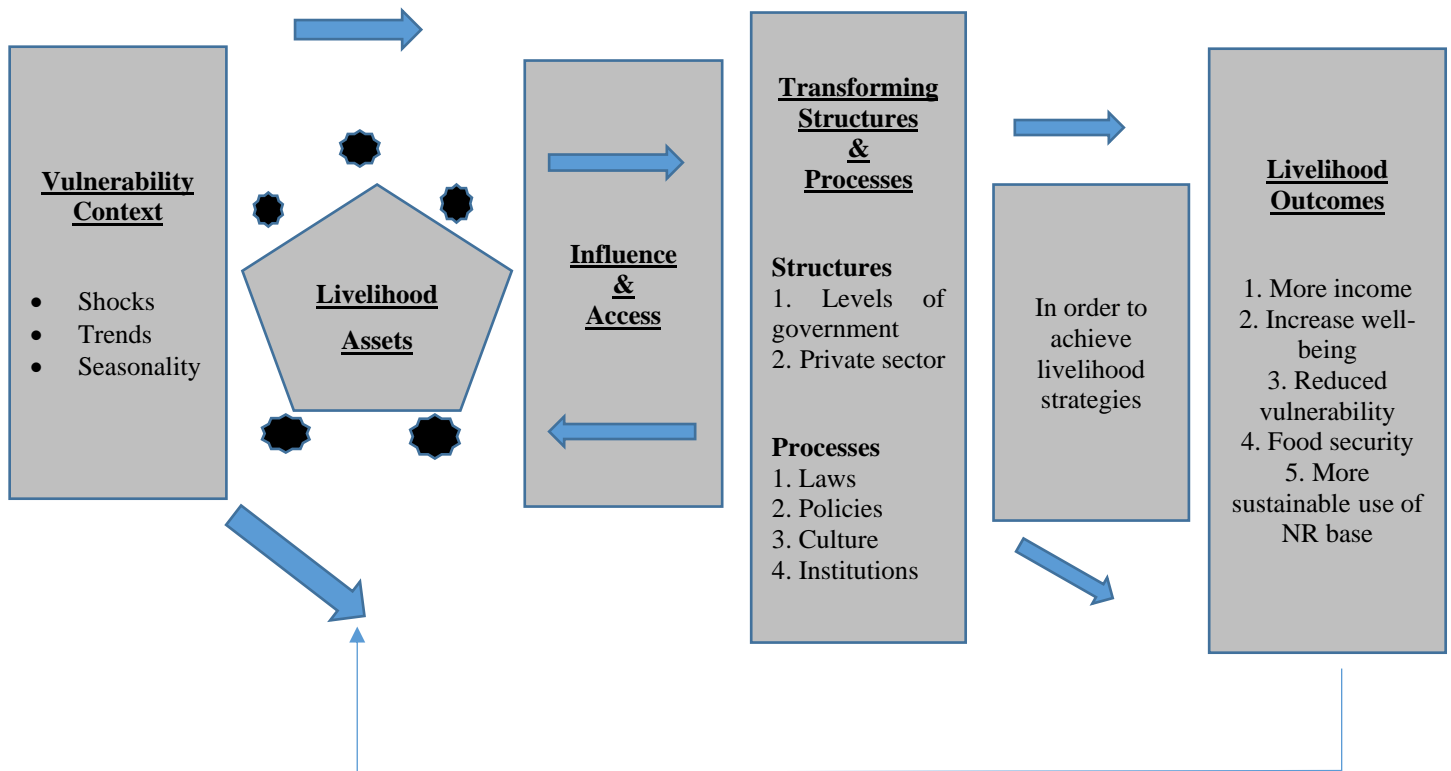


Figure 1.1: Key elements of the SLF (Adapted from DFID 2000)

According to GLOPP (2008), the key elements of the SLF operates based on an integration of stakeholders in a context of vulnerability. These stakeholders have access to certain assets (skills). The assets increase in value within a social, institutional and organizational environment, which encompass the policies, institutions and processes. People's livelihood strategies are then fashioned through this climate or context, which inevitably leads to their livelihood outcomes.

To understand the application of the SLF, we have to look at the core features of the Sustainable Livelihoods Framework. The vulnerability within a given context, the strategy that will be proposed to ensure the livelihood is protected and an analysis of the five capitals (5 assets represent the points of the pentagon in figure 1), encompasses the core features of SLA application (Elizondo, 2017). These capitals are natural capital like natural resource stocks (soil, water), social capital like social resources (social networks, social relations), human capital like skills, knowledge (good health, physical capability), physical capital like livestock, bicycles, houses, cell phones, TVs, entertainment systems and economic or financial capital like a capital base (cash, savings, credit) (Morse & McNamara, 2013; Elizondo, 2017).

SLA is a multi-capital approach that suggests that sustainability is achieved through access and availability of these five capitals and a thorough analysis of the vulnerability context wherein they reside (Morse & McNamara, 2013). The capitals and the vulnerability context of SLF are necessary to achieve sustainability in individuals, households or communities (Kollmair & Gamper, 2002), which resonates with another development concept, resilience.

## **1.5 Resilience**

### **1.5.1 What is resilience and how does it differ from sustainability?**

Resilience emerged with development practitioners and the academic world, as a concept to understand the relation between shocks, responses and development outcomes. The concept has become more and more popular within academic and policy circles (Sharifi, 2016). Resilience thinking afforded the international development agencies with a lens to examine livelihood dynamics. This perspective became key in conceptualizing and implementing various sectorial development interventions, which included humanitarian interventions, disaster risk reduction activities, climate change, food security and social protection (Béné et al., 2016).

To illustrate what the concept of resilience entails, Béné et al. (2016) perceive resilience in a household, when one of three capacities namely, absorptive, adaptive or transformative, has been fulfilled. Each capacity determines a different outcome, namely persistence, incremental adjustment or, transformational response. Andres & Round (2015) views resilience as the way a system, structure, network, or region recovers to a state of equilibrium, after a big external shock. Alinovi, D'Errico, Mane & Romano (2010) states that the manner in which households cope with and endure economic shocks, depending on the choices the household have in terms of assets, its capabilities and its activities. A livelihood strategy is then the selection and arrangement of these choices. A household's resilience can be ascertained from the outcome of the livelihood strategy being selected. Resilience thinking provides development practitioners and academia, an analytical way of viewing social systems' evolution because it provides a platform/framework to evaluate the sustainability of the system.

However, resilience as an outcome of a livelihoods strategy is the approach that will be tested with regards to the Child Support Grant in this paper.

## **1.6 The Child Support Grant (CSG)**

### **1.6.1 CSG and its impact on poor households in South Africa**

According to the Department of Social Development (DSD), South African Social Security Agency (SASSA) and the United Nations Children's Fund (UNICEF) (2012), the Social Protection Framework (SPF) visualizes the government's efforts to address poverty holistically (DSD, SASSA and UNICEF, 2012). According to DSD, SASSA and UNICEF (2012), the social assistance cash grants for children, known as the Child Support Grant, was a product of the transformation of the welfare service system, which replaced the State Maintenance Grant after 1994.

According to Gomersall (2013), the CSG programme was implemented to afford primary caregivers that qualify, cash transfer on a monthly basis. The value of the benefit started at R100, in April 2010 is standing at R420 per child in April 2019, according to the CSG website. It was envisaged that the annual increase of the CSG benefit, would be guided by the Consumer Price Index (CPI) inflation thereafter.

According to Van der Byl (2014) of a Twenty Year Review 1994-2014 Background Paper on Social Protection, the CSG is an important instrument of social protection in South Africa, reaching over 10 million South African Children each month in 2014. The South African CSG was first introduced in 1998 and has seen a transformation of the CSG, changing into one of the most comprehensive social protection systems in South Africa.

According to the DSD, SASSA and UNICEF (2012), positive results have already become evident in the lives of recipients. The eligibility criteria for receiving the CSG recipients' age was increased from seven to eighteen years, which meant that more of the intended target population, was reached. When compared to non CSG recipients, a CSG recipient's growth is more likely to be monitored in the first 2 years of their life. An advancement in the height-for-age scores is evident in children, whose mothers have at least eight grades of schooling. An analysis of the health status of CSG recipients indicates that the CSG contributes towards a reduction of current illness- and health-related expenditure.

These findings of the evaluation of the CSG and the Impact Assessment done in 2012 indicate, that the focus has been on human capital and little or no evidence shown, on the contribution of the CSG on the other capitals. There is also little evidence on the CSG's contribution to sustainable or resilient livelihoods.

## **1.7 Rationale**

Social protection as a policy framework, determine the direction (the practical actions taken), of social protection programs (Omilola & Kaniki, 2014). As mentioned before, a logical framework provides project goals and project deliverables (Morse & McNamara, 2013). The challenge with most of the frameworks is that it's not imbued with the input from those that it affects. Secondly, the frameworks pursue sustainability but not resilience, which has become key to addressing the issue of poverty alleviation. It has become imperative to acquire better insight into the social, institutional and economic apparatuses that causes households' vulnerability and the contextual factors that determine their capacity to respond to shocks and stressors (Alinovi et al., 2010).

There is prevailing literature stating the positive impact of the CSG on households, but little research has been done, on the resilience of households as an impact of the CSG.



What we understand from the CSG evaluation done in 2010 by DSD, SASSA and UNICEF (2011), is that factors determining behaviour with regard to education, health, early or late enrolment, child labour, family motivation and the application process, were the focus areas of priority. Even the Impact assessment was done in 2012 by DSD, SASSA and UNICEF (2012), indicating that the CSG was evaluated on its impact on human capital.

With regard to CSG, an in-depth understanding of the knowledge, perceptions and motivations of households are needed, to ascertain the factors that determine behaviour and decisions (Béné et al., 2016). This is imperative as resilience and not just the sustainability of households is the objective. To ascertain the resilience of households, this paper will look at how the CSG, contribute towards four of the capitals (human, physical, social and financial) of the SLF, to influence household decisions and if it leads to resilience. SLRF appears to be an adequate means to determine whether the Child Support Grant contributes towards resilience in poor households. This approach is vital as it would inform this study of whether the CSG is capacitating households to respond to shocks and stressors for the future. Secondly, the findings of this study would indicate a broader impact of the CSG, not just on human capital, but on physical, social and financial capital.

## **1.8 Research Question and Objectives**

### **1.8.1 Problem Statement**

The research aims to ascertain whether the CSG contribute towards resilience in poor households.

### **1.8.2 Question & Objective**

Does the Child Support Grant contribute to resilience in poor households in Mitchells Plain, Cape Town?

### **1.8.3 Research sub-questions**

- Do households perceive the Child Support Grant as a means to achieve a sustainable livelihood?
- What are the strategies Child Support Grant recipient households' employ to achieve a sustainable livelihood?

- What indicates whether the Child Support Grant contributes towards resilience in poor households?

The **objectives** of this study are:

- To determine whether the Child Support Grant is contributing to poor households' resilience, by using a sustainable livelihood-resilience framework.
- To acquire knowledge on how the Child Support Grant is used to achieve a sustainable livelihood.

## **1.9 Theoretical Framework**

SLF encompasses the skills, assets (both material and social) and approaches which will be used by individuals and communities to survive. It's an analytical framework used to understand the various factors that influence choices around subsistence.

For this study, an adapted version of the SLF, which will be termed SLRF, will be used to determine how the CSG in poor households build each of the four capitals, financial, human, social and physical capital, to effect a resilient household. The absence of natural capital in the study is due to the fact that natural capital refers to natural resource stocks (soil, air, water, etc.). The CSG has no influence on these resources and therefore natural capital has no relevance to the objectives of this study.

The underlying theoretical basis of the SLRF, suggests that:

Poor households + CSG = increased capitals = better livelihood strategies = more resilient livelihood outcomes.

### 1.10 Sustainable Livelihoods-Resilience Framework

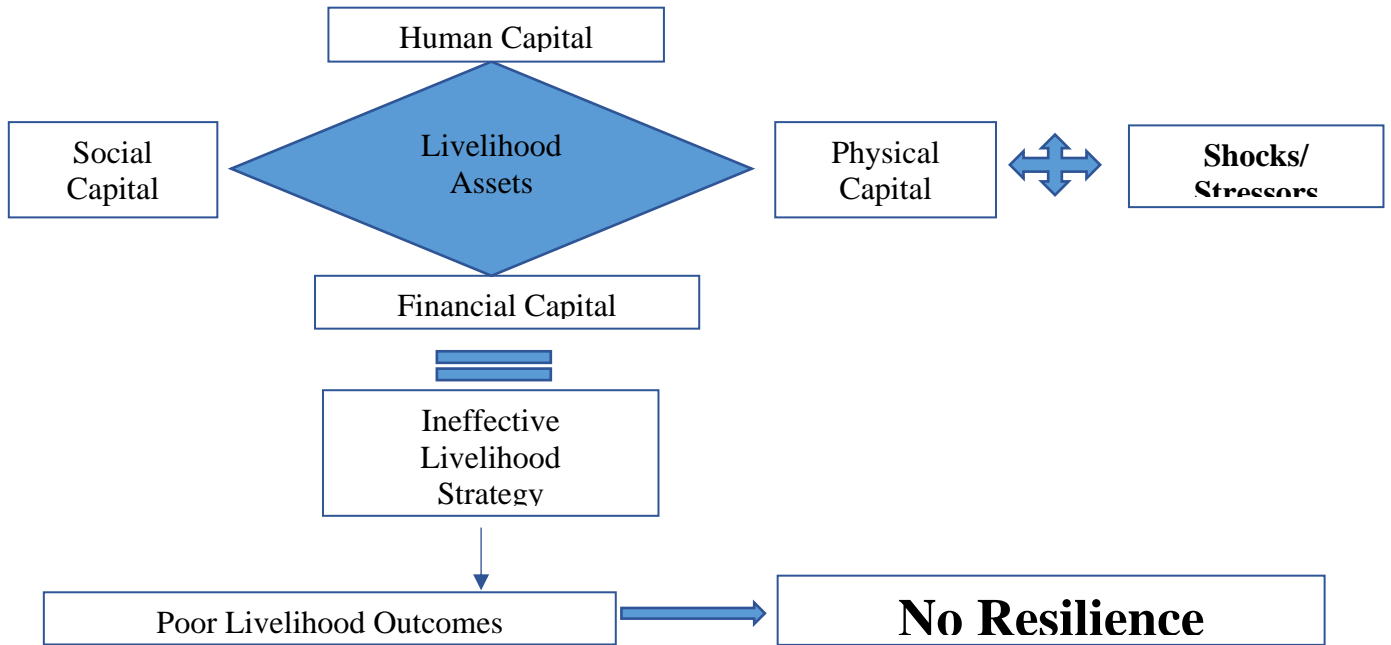


Figure 1.1: The SLRF without the CSG

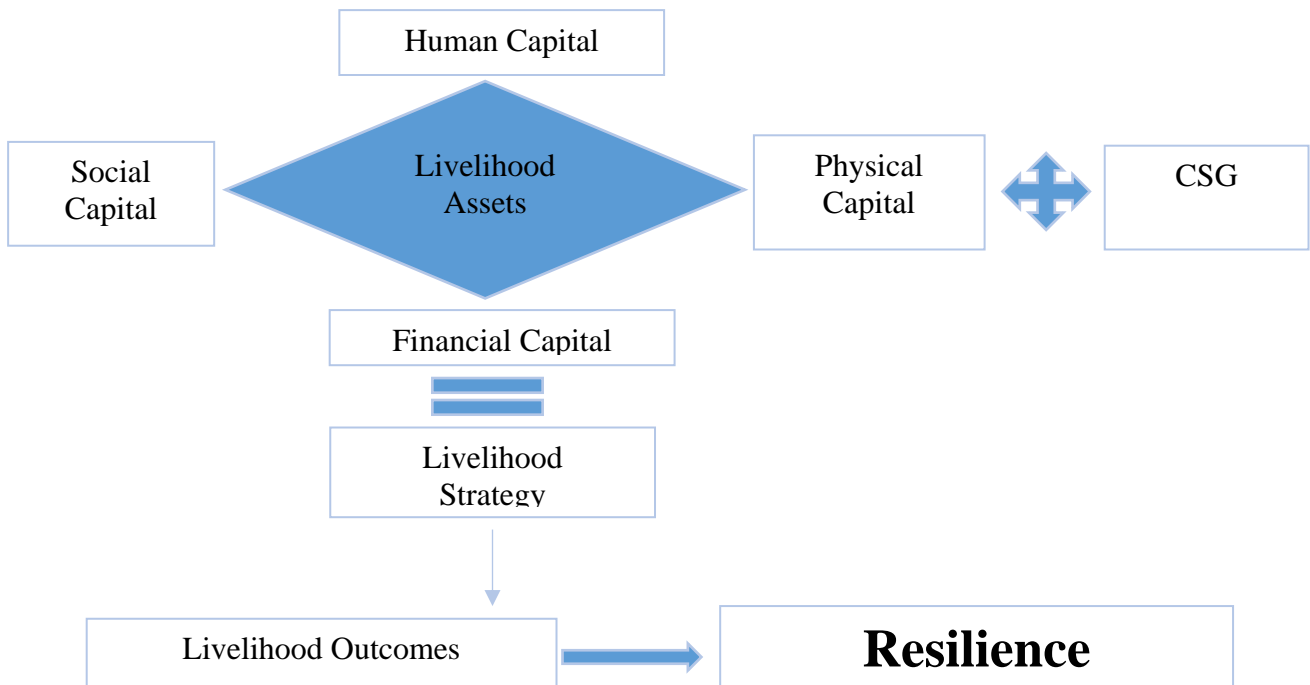


Figure 1.2: The SLFR with the CSG

The theory of change implied in the SLRF is that a household without the CSG, uses its assets to have a livelihood, but when the household experience a shock or stress, the livelihood of the household decrease. A household that receives the CSG, have the capacity to expand on its capitals and become a more resilient livelihood in times of shocks or stressors. Shocks or stressors referred in this study may be, for example, the loss of employment, any unforeseen monthly expenses, a medical emergency, a drug intervention expense, expenses of a bail application, the death of a household member, expenses of a new born, theft of household items or the financial aspect of a prospective tertiary student.

What this entails is that we have to look at the various capitals in the SLRF and add the CSG to each of the four capitals/assets:

As Figure 1.2 illustrate when we have the **CSG + Capital**:

- Human capital – incorporates the abilities, work skills, experience, education and good health that may be used in conjunction with one another, to afford that household with various livelihood strategies to achieve its own objectives. Used at household level, it becomes a factor to determine the quantity and quality of the household workforce (Elizondo, 2017).
  - Is the CSG used to further educational level of household members, whether formal or vocational?
  - Is the CSG increasing the skillsets of members?
  - Is the CSG used to access medical facilities (doctor consultations, pharmacies, clinics, hospitals)?
- Social Capital – refers to the social resources which household members can depend on which yield a positive result to their livelihood in the future. An example of social capital would be networks and connections, to participate in more formal groups and informal events, engage in relationships of trust, reciprocal relationships, and relationships that are built on co-operation and decrease costs in transactions. The social activities include community events like weddings, funerals, etc., (Morse & McNamara, 2013).
  - Is the CSG affording members to have social networks?

- Is the CSG creating or assisting members to have access to formal groups and how is it creating or sustaining, a sustainable livelihood for the future?
- Is the CSG having any reciprocal relation with other households or community structures?
- Physical Capital – encompasses all the basic infrastructure and produced goods required to assist and support livelihoods. This can be access to transport (travelling costs to work, taxi/bus costs to do shopping or visiting relatives), housing, household assets (bicycles, cameras etc.) and appliances (TVs, DVD players, etc.), water and sanitation, energy (electricity or paraffin) and communication (cell phones, internet access) (Elizondo, 2017).
  - Is the CSG used to access any form of transport?
  - Is the CSG applied to the provision of any form of shelter (owning or renting)?
  - Is the CSG used in the provision of energy for the household (electricity, candle and/or paraffin, battery)?
  - Does the CSG contribute towards communication technology?
  - Is the CSG used in increasing household assets and/or using assets to achieve a sustainable livelihood?
- Financial Capital – this refers to all financial resources that a household has access to, to achieve the livelihood aims (Elizondo, 2017).
  - Is the CSG used to access credit (formal and informal)?
  - Is the CSG contributing to savings (formal and informal)?
  - Is the CSG used in investment practices (Business opportunities)?
  - Is the CSG used in the payment of negative assets (property rent or any debt)?

## **1.11 Research Paradigm, Design and Methodology**

### **1.11.1 Research paradigm and design**

Qualitative research can be seen as interpretative because it strives to understand and explain different behaviours and beliefs within the context it occurs. By analysing reports, words and views of people in their natural environment, this type of research paradigm create a more holistic picture. The process is flexible which allows for unanticipated issues to surface (Patton, 2015). Merriam (2009) argues that a person’s reality is created when he/she interacts with his/her social world,

which leads to a sense of his/her social world. The qualitative interpretive paradigm places a great emphasis on people's own descriptions and perceptions of their lives. This is relevant for this research as it will inform the researcher whether the CSG contributes towards resilience in poor households. This research will therefore be guided by the qualitative interpretive paradigm.

Durrheim (2006) argues that a research design is a framework for action that links the research questions and the implementation of the research. In the pursuit of developing a research design, a series of choices have to be made by the researcher which encompasses four elements of the research. These are the purpose of the research, the context within which the research will be conducted, which paradigm will inform the research and lastly, which research techniques will be used to collect the data.

### **1.11.2 Methods of data collection**

The purpose of the study is to ascertain whether the CSG contributes towards resilience in poor households in Mitchell Plain, Cape Town, using a Sustainable Livelihoods Approach.

As stated earlier in the rationale of the paper, there is many literature stating the positive impact of the CSG on households, but little research has been done, on the resilience of households as an impact of the CSG.

### **1.11.3 Selection of study site**

Mitchells Plain has been identified as the area of focus for this research, due to its socio-economic status:

- According to The Unit for Religion and Development Research, University of Stellenbosch (2006), households living below the poverty line, is about 48%, which is slightly lower than the national average monthly income node. Approximately only 43% of the working-age population, are employed and 30% are unemployed. Of the adults with no matric certificate, 79% have not completed their matric diploma. The unemployment statistics suggest that no income leads to households that cannot sustain themselves and a low level of educational attainment, which implies that accessing the employment market, becomes more difficult to be able to have a sustainable or resilient livelihood.

- The percentage of households earning less than R1600 is 41.8%, which effectively indicates that 41.8% of households fall well below the eligibility threshold of the CSG, (DSD, SASSA and UNICEF, 2011). A single caregiver should not earn more than R48 000 per year. If you are married, your combined income should not be above R96 000 per year, according to the CSG website (South African Government, 2019).
- According to the Cape Town Metropolitan Police Department (2017), Mitchells Plain is infested with crime and gang activity. The murder rate is 7 out of 10000 inhabitants; violent crimes (those reported) stands at 193 out of 10000; property crime looks at 415 out of 10000. The importance of the crime statistics, illustrate illustrates that Mitchells Plain households experience many shocks and stressors and residential property burglary, takes away valuable assets, that contributes to resilience in households.
- Mitchell's Plain is isolated because of its distance from the city, which increase, transport costs and time spent commuting to and from home.

The data collection techniques for this study will be in line with the qualitative interpretive research paradigm, which will be semi-structured interviews and focus group discussions. An interview according to Darlington & Scott, (2002), is a one-to-one discussion between researcher and participant. A semi-structured interview, guided by a series of predetermined questions will be used in every household. The interviews will be approximately 30 min and conducted at the convenience of the participants. This timeframe will encourage flexibility which will afford the researcher ample time to shape the flow of information.

The researcher will make appointments with the selected households with the aid of an NGO, Black Sash, which has the necessary information pertaining to CSG households on a community level. The interviews will be conducted after consultation with Black Sash.

According to Wilkinson (2004), focus group discussions involves a small group of people engaging in informal discussion, on a specific topic or a special concern. In using a focus group discussion, a rich flow of information will be obtained, since more responses will be stimulated from the questions. The content of the interview questions will be to ascertain the households' own perception of how the CSG is used to add value to the capitals. The questions for the focus group discussion will be to determine how the CSG is generally used and when the household experience

a shock or stressor. This information will indicate the strategy being employed by households to have a sustainable livelihood.

#### **1.11.4 Sampling**

Terre Blanche & Durrheim (2006) states that the process of selecting a number of individuals from a population is called sampling. They are selected to have a representative sample from the population they have been selected. In this study, the participants will be selected from different areas (Woodlands, Lentegur, Beaconvalley, Tafelsig and Eastridge) in Mitchells Plain and 20 female caregivers from 20 respective households will be selected through the purposive sampling technique, from a list of households receiving the CSG. The sample will consist of five households with no social grants as a control group, five households that have one CSG recipient, five households that have two CSG recipients and five households that have three or more CSG recipients. Each household should have the CSG as a fixed monthly income. The interviewees or participants would not comprise of the children, but the parent or caregiver of the CSG recipients. Four households from each area would be selected in the participant list.

In this study, the researcher will conduct one focus group discussion on the CSG, which will consist of the caregivers of 10 households, 2 households per area.

In the case of a household not wanting to participate, the next household would be selected from the list of households identified for a specific area.

#### **1.11.5 Data analysis**

Babbie (2007) iterates that an analysis of qualitative data is a non-numerical assessment, which is made through observation, in-depth interviews, focus groups, participant observation and other qualitative research techniques. The purpose of using this method is to discover essential meanings and patterns of relationships. The researcher will make use of Qualitative analysis, to describe and make sense of the data produced during the research process. The researcher will transcribe the data obtained from the semi-structured interviews and the focus group discussion.

Coding is an important part of data analysis, which involves sifting through data to find patterns. The patterns identified will largely depend on the study and the research question. The researcher



will generate codes that will help the search for themes. Coding will be used to combine these themes and patterns that will emerge from the data (Darlington & Scott, 2002).

## **1.12 Ethical Considerations**

Research ethics should be a fundamental concern of any research project and this study will be designed to ensure the welfare and confidentiality of all the participants involved. The study will factor ethical review into its practical planning as it acknowledges the need for prevention and the reduction of any form of harm to its participants (Terre Blanche & Durrheim (2006). The researcher will apply ethical principles in its design. Permission to conduct the research will be sought by Humanities and Social Sciences Research Ethics Committee.

The aim and purpose for the study will be verbally explained as well as an information sheet given to all of the participants when they are first approached. All of the volunteering participants will be asked to sign an informed consent form before any research will be conducted. The consent form specifically details all issues pertaining to confidentiality. They will be informed that they have the right to withdraw from the study at any point without having to specify any reasons for doing so and will not be penalized for their decision. This research meets the requirements of the philosophical principles of ethical research, as the participants will voluntarily give informed consent to the research (Terre Blanche & Durrheim, 2006).

### **1.12.1 Confidentiality**

Participants of the study will be assured of their confidentiality and anonymity. The participants will be informed that the information they give will be treated anonymously through the use of pseudonyms to protect their identity. Confidentiality will further be achieved by safely storing the recordings of the interviews of the participants. The recordings will be stored on a password-protected hard drive and stored for five years, after which they will be destroyed. All interviews will refrain from using the names of the interviewees but labelled as participants 1 to 20 in the transcripts.

### **1.13 Validity and Reliability**

In qualitative research, it is imperative that the researcher demonstrates how the methods and procedures used, ensure the validity and reliability of the study. In qualitative research, validity focuses on what the instrument measures and the importance of the results (Bless, Higson-Smith, & Sithole, 2013). According to Patton (2015), one method of increasing validity is data triangulation. Triangulation is achieved in this research through methods of triangulation of sources. The two sources that will be used during the data collection process will include semi-structured interviews and the findings obtained from secondary literature.

Reliability in qualitative research refers to the consistency of the researcher's interactive style, data recording, data analysis and interpretation of participant meanings from the data (McMillan & Schumacher, 2006). The researcher will report on the findings, based on the perspectives of the participants.

### **1.14 Roles and Limitation of the Study**

This study will be limited to a small sample of Mitchells Plain households and the aim is, there is therefore no expectation of generalizing the findings. The study will focus on in-depth information from the different participants and their perspectives regarding CSG and sustainable livelihood. Findings will be indicative thereof.

### **1.15 Chapter Outline**

Chapter One will be an orientation chapter that will contain the introduction and the aims of the study. A concise explanation of the research problem and clarifications of the concepts will be offered.

Chapter Two will comprise the literature review that is relevant in answering the research questions. The focus will be on existing body of knowledge on the Child Support Grant, literature on the resilience of households and the SLF.

Chapter Three will focus on the research design and methodology that guides the data collection and analysis.

Chapter Four will describe the processing, categorisation and interpretation of the collected data.

Chapter Five illustrates the findings and the recommendations based on the findings and literature review as well as the limitations and conclusion of the study.

### **1.16 Conclusion**

The research proposal aims to ascertain whether the CSG contribute towards resilience in poor households. By adapting a version of the Sustainable Livelihoods Framework (SLF) for the Child Support Grant (CSG), a Sustainable Livelihoods-Resilience Framework (SLRF) will be used to determine how CSG in poor households build each of the four capitals, financial, human, social and physical capital, to effect a resilient household.

The theory of change implied in the SLRF is that a household without the CSG does not have the capacity to expand on its capitals. When a shock or stressor is experienced, the household is then without good livelihood strategies to affect a sustainable and resilient livelihood.

The research employed will be qualitative research to obtain data pertaining to the research questions and objectives. This approach is imperative as it will inform this study of whether the CSG capacitates households to respond to future shocks and stressors. Secondly, the findings of this study will show a broader impact of the CSG on physical, social and financial capital, not just human capital, as is currently being indicated by existing literature.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

The focus of this chapter is to expand on the literature of social protection, more specifically, Cash Transfer Programs (CTPs) in Sub Saharan Africa, which is the vehicle of social protection for many governments, to address poverty and satisfy the SDGs post 2015. Furthermore, the chapter will elaborate on South Africa's social protection program, the Child Support Grant and the role it plays in the livelihood strategies of vulnerable groups, which is its intended targeted beneficiaries. Lastly, the chapter will demonstrate how resilience, as a strategic developmental outcome, can be achieved in improving livelihood outcomes, when the Child Support grant, is applied to the capitals of the SLF.

As stated in chapter one, the working definition that will be used for social protection would be to define social protection as enhancing human, social, physical and financial capital, by means of public interventions (such as South Africa's CSG), to reduce the risk and vulnerability of households (build resilience) and ensuring sustainable livelihoods. In the case of South Africa, the CSG is the public intervention or the cash transfer program to support the most vulnerable groups living in abject poverty. To understand how the CSG ensure sustainable livelihoods and build resilience in households against shocks and stressors, we examine how cash transfer programs in Sub Saharan African countries impact their households in creating sustainable livelihoods. The main reason for choosing Sub-Saharan Africa in this review is supported by Fischer, Attah, Barca, O'Brien, Brook, Holland, Kardan, Pavanello and Pozarny (2017), that the lives and livelihoods of the poor and vulnerable in Sub-Saharan Africa are plagued with shocks, stresses and uncertainties. Poverty, chronic food insecurity and the Acquired Immunodeficiency Syndrome (AIDS)/ Human Immunodeficiency Virus (HIV) epidemic add to their status of vulnerability. Illness, death or crop failures, are shocks that negatively impact the livelihoods of families and households. Regular non-contributory cash transfers become the source of resilience against these shocks and stresses. When looking at the Cash Transfers (CTs) of Sub-Saharan African countries, the review resonates with the importance of researching the resilience of poor households in South Africa.

## **2.2 Social Protection**

According to Winder-Rossi & Terzini (2016), social protection is the key strategy to reduce poverty and encourage growth in a country and Agenda 2030 and the Agenda for Humanity recognize the crucial role that social protection can play as a component in building resilience. Davis, Handa, Hypher, Rossi, Winters & Yablonski (2016) state that social protection is seen globally as a vehicle, to intensify the ability of families to cope with shocks and stresses, aid in the accessibility of essential services and add to inclusive economic growth. Garcia and Moore (2012) maintain that social protection should be the means to insulate households against shocks and to ensure a standard of well-being that can withstand future losses. It should also act as a preventative measure to minimize the impact of shocks as well as the promotion of investments in human capital, assets and livelihoods by individuals and households. Social protection is also envisaged as being able to transform social risks and inequalities to the extent that marginalised and vulnerable groups are empowered to mould a just society (Devereux & Sabates-Wheeler, 2004). Social protection programs are perceived by Ellis, Devereux and White (2009) as social assistance, social insurance, social funds, social services and those programs that consist of public policies related to labour or gender.

According to Garcia and Moore (2012), social assistance programs is also known as safety nets and are defined as non-contributory transfer programs which target the poor and vulnerable, living in abject poverty and shocks. Food aid, subsidies and cash transfers are components of social assistance and examples of social protection programs, but this paper will only focus on cash transfers as the vehicle of social protection programs of Sub Saharan African countries.

## **2.3 Cash Transfer Programs**

Rossi & Terzini (2016) states that there is a progressive trend of governments globally and regionally, to expand and upscale social protection plans such as cash transfers, into actionable national social policies, strategies and budgets at country level, of which Sub Saharan African governments are actively engaged in. Only 20% of the poorest in Sub-Saharan African countries receive social assistance. Cash Transfers (CTs) are perceived by Fisher et al. (2017) as a vehicle of social protection that, decrease the vulnerability of poor households to shocks and increases human capital through easing consumption and expenditure on social welfare and education.

To understand what is meant by cash transfer programs, Garcia and Moore (2012) iterate that selected beneficiaries are afforded non-contributory cash grants to meet minimal consumption needs. The programs are also known as social cash transfer or social transfer programs. Non-contributory cash transfers mean that the beneficiaries are not paying into any fund or system and are later rewarded with the cash transfer. The transfers originate from the state or other public entities. Recent evidence in sub-Saharan Africa indicates that social cash transfer programmes can have a major influence on household decision-making, labour supply, accumulation of productive assets and productive activities (Asfaw et al., 2016).

### **2.3.1 Purpose of Cash Transfers**

Daidone, Davis, Handa & Winters (2019) state that Cash Transfer Programs' main objective, is to address poverty and/or food insecurity as well as improve the educational and health status of its intended targets. Garcia and Moore (2012) argue that Cash Transfers has two objectives namely, developmental or relief. When households are experiencing a crisis, emergency cash transfers may be given to assist in households' consumption needs. In the case where cash transfers are provided for developmental goals, beneficiaries receive them at regular intervals for an extended period. According to Grosh et al. (2008), elements of both purposes are evident in cash transfers in Sub-Saharan Africa. Beneficiaries that are targeted by CT programs are usually vulnerable groups who experience chronic or transient poverty. DSD, SASSA & UNICEF (2012) states that CTs have the ability to insulate groups and individuals from the adverse effects of shocks and assist in the build-up of human, financial and productive assets.

### **2.3.2 Cash Transfer Programs in Sub-Saharan Africa**

Cash Transfer Programmes in Sub-Saharan countries can be similar in their function, to distribute or transfer cash to poor households, as a regular and dependable source of income. The cash transfer programmes can differ in their design and/or be funded either by their respective governments or through collaborative efforts with international or other donors. To name but a few:

- Ethiopia's Social Cash Transfer Pilot Programme (SCTPP);
- Mozambique's Food Subsidy Program;

- Democratic Republic of Congo’s Emergency Cash Grants for Ex-combatants;
- Kenya’s Cash Transfer for Orphans and Vulnerable Children (CTOVC);
- Ghana’s Livelihood Empowerment against Poverty (LEAP);
- Malawi’s Social Cash Transfer Programme (SCTP);
- Botswana’s Program for Destitute Persons & Botswana’s Orphan Care Program;
- Senegal’s Conditional Cash Transfer (CCT) for OVC;
- Nigeria’s Care of the People (COPE) CCT (Basic Income Grant & Poverty Reduction Accelerator Investment);
- Lesotho Child Grants Programme (CGP); and
- South Africa’s Child Support Grant (CSG).

For this review, the CTs of a few Sub-Saharan countries would be illustrated, to indicate the overall purview and impact it has on CT recipient households. The various CTs in Sub-Saharan Africa is seen as a systematic approach from governments to reduce the vulnerability of poor households, to build human capital with regard to consumption and create sustainable expenditure on education and social welfare (Fisher et al., 2017).

**Table 2.1: Cash Transfer programs and recipient household coverage**

Country	Cash transfer Program	Baseline	Follow Up	No of Households reached (Sept 2016)
Ethiopia	Tigray Social Cash Transfer Pilot Programme (SCTPP)	2012	2014	3700
Ghana	Ghanian Livelihood Empowerment Against Poverty (LEAP)	2010	2012	192000
Kenya	Cash Transfer for Orphans and Vulnerable Children (CT-OVC)	2007	2009, 2011	363000
Lesotho	Lesotho's Child Grants	2011	2013	26681

	Programme (CGP)			
Malawi	Malawi Social Cash Transfer Programme (SCTP)	2013	2014, 2015	170000
Zambia	Zambia's Child Grant Programme (CGP)	2010	2012, 2013, 2014	242000

**Table adjusted from Protection to Production (PtoP), 2016 Policy Brief**

Asfaw and Davis (2018) iterate that the unconditional CT of the Lesotho Child Grants Programme (CGP) which started in 2009, attempts to improve the livelihoods of OVC's in terms of health, education and school enrolment. The target population of the Lesotho CGP are poor households with children as well as child-headed households and as of 2013, 20000 households and 50 000 children had benefited from the programme (Pellerano et al., 2014). The Lesotho CGP transformed from a small-scale programme led by donor funding to a government-owned national programme embedded in national policy (Pellerano et al., 2016)

Lesotho's CGP and Sustainable Poverty Reduction through Government Service Support (SPRINGS) website reveal that benefits are paid out quarterly and since mid-2015, households with 1-2 children receive US\$36, 3-4 children US\$60 and 5+ children US\$75 respectively. In an attempt to strengthen the CGP, an initiative called Linking Food Security to Social Programme (LFSSP) was initiated in 2013 and after an impact evaluation of both programmes in 2015, led to the SPRINGS. This programme affords assistance to households through the Savings and Internal Lending Communities (SILC) as well as financial education, homestead gardening, which include keyhole gardens and vegetable seeds distribution, nutrition training through Community-led Complementary Feeding and Learning Sessions (CCFLS), market clubs and One Stop Shop / Citizen Services Outreach Days (<https://transfer.cpc.unc.edu/countries-2/lesotho/>).

The Kenyan government's programme, the Cash Transfer for Orphans and Vulnerable Children (CT-OVC) was established in 2012 and benefits 130000 households and 250000 OVC's as of 2011 (Asfaw et al., 2016). According to PtoP (2013), the CT-OVC is a bi-monthly cash transfer of KSh 4000 and makes up 14% of a recipient household. Its objective is to capacitate poor households in the caring of OVC's, to promote human capital development and ensure the fostering of OVC's in



their families. After a decline of the real value of 40% by 2009 as a result of inflation, the transfer value was increased by 33% in 2011. An impact evaluation of the CT-OVC programme revealed that households experienced a positive impact with regards to poverty reduction, an increase in food consumption and dietary diversity, an enhancement in schooling and health care utilization and the benefit of a stronger local economy. A significant impact was evident in the accumulation of some productive assets, for example owning small animals for agricultural activities.

Ethiopia's Social Cash Transfer Pilot Programme (SCTPP) was initiated by Tigray regional state and UNICEF and has its origins from the existing Ethiopian Productive Safety Net Programme (PSNP). Its purpose was to improve the quality of life of OVC's, elderly and disabled people as well as the promotion of access to essential social welfare services like health and education (Berhane, Devereux, Hoddinott, Nega Tegebu, Roelen, & Schwab, 2015). An impact evaluation done by Asfaw Pickmans, Alfani & Davis, (2016) indicated that an increase in household food security and a reduction in hours spent on household activity was evident. Furthermore, an increase in social capital and subjective well-being was observed. At the time of the study in 2012, recipient households received 155 birr (around US\$8.50) as well as additional amounts for children, disabled members, and dependent elderly persons over the age of 60. However, the findings yielded mixed results on productive asset accumulation and agricultural production.

The Malawi SCTP according to Handa, Angeles, Abdoulayi, Mvula & Tsoka (2015) was initiated in 2006 with objectives to reduce poverty and hunger in vulnerable households and to increase school enrolment of children. From 2007, funding was mostly accomplished through various NGO's or collaborative efforts between the Malawi government and International governments, like UNICEF Malawi, the German government (KfW), the European Union and the World Bank. The SCTP had 100000 beneficiaries by March 2015 and escalated from 2 to 10 districts (Abdoulayi, Angeles, Barrington, Brugh, Handa, Kilburn, Molotsky, Otchere, Zietz, Tsoka, Mvula, Hoop, Palermo, and Peterman, 2017). Asfaw and Davis (2018) iterate that the program had more than 175000 households and covered 18 districts by the end of 2015.

The Malawi Social Cash Transfer Programme Midline Impact Evaluation Report indicated that school enrolment increased by 87% for children between the 6-17 age group, which showed that households are spending more on education (Abdoulayi et al., 2017).

According to Asfaw & Davis (2018), the Ghanaian LEAP programme is a flagship programme of the National Social Protection Strategy (NSPS) targeted at the vulnerable and extremely poor in Ghana. The programme was initiated in 2008 and afford the extremely poor with cash and health insurance, to encourage human capital development and reduce poverty. The beneficiaries come from all 10 districts and are selected based on the national poverty map, but local knowledge of the communities within the districts, drive the selection in terms of a household's relative deprivation. In 2014, the programme reached more than 70 000 households and an annual expenditure of about US\$ 20 million (Handa, Park, Osei Darko, Osei-Akoto, Davis & Daidone, 2014). Sackey (2019) states that the cash transfer ranges from GHS 64 to GHS 106 and its primary source of funds, comes from the Government of Ghana (GoG) with support from development partners and other donor agencies. As of 2019, more than 200 000 households are benefiting from the programme, ranging from access to health insurance to an increase in educational enrolment and an improvement in the local economy.

According to Asfaw & Davis (2018), Zambia's Ministry of Community Development and Social Services implemented Zambia's CGP in 2010, to address intergenerational transfer of poverty, high rates of mortality, morbidity, stunting and wasting of children under 5 years of age, in districts Kalabo, Kaputa and Shongombo. Recipient households receive about 55 kwachas per month (US\$12) to purchase 1 meal a day per month and as of 2014, 20000 poor households have been reached (Daidone et al., 2019).

A 36-month impact report produced by Seidenfeld et al., (2014) endorsed by UNICEF Zambia revealed that the programme has huge impacts on food consumption, where 99% of household members ate 2 or more meals per day. Enrolment of children between 4-7 years, has increased by 10% and CGP households' debt, declined by 7.3%. The latter indicates that part of the transfer is used to pay old loans, which leads to CGP households being more financially secure. The programme also indicated a positive impact on the ownership of household assets, like a bed, mattress, sofa, a radio and a solar panel, especially when compared to baseline values. Results also revealed a significant increase in non-farm enterprises and the purchase of lighting for their homes.

### **2.3.3 Groups Targeted**

According to Asfaw & Davis (2018), the various CT programmes in Sub-Saharan African countries targets households with OVC's, HIV-affected individuals, the elderly, disabled people, those with an inability to participate in the labour market, the extremely poor, malnourishment in preschool children, pregnant or lactating mothers. Since targeted groups are not mutually exclusive, the objectives of the programmes might include a combination of these groups.

### **2.3.4 CT Program benefits**

Afsaw & Davis (2018) has found that in addition to Cash transfers were in-kind transfers. In-kind transfers can take the form of food or food vouchers. Some programs are a mixture of food and cash transfers, like in the case of Ethiopia's initial PSNP. Other benefits can include health care like Cape Verde's Minimum Social pension, fee waivers like Malawi's SCTP or even psychosocial support like Botswana's Orphan Care Program. The aim of the additional benefits of some of these programs is to augment the effects of the cash transfer and to afford the beneficiaries the opportunity, to graduate into more productive activities. In other words, to become more resilient.

### **2.3.5 Impact Evaluations of CTs**

A research study, on how CTs in Sub Saharan Africa impacted livelihoods when the perspectives of beneficiaries were considered from six countries by Fisher et al. (2017) revealed, that a consistent amount of cash flow improved strategic livelihood choices, motivated productive investments and stimulated risk-sharing arrangements and networks of economic collaboration. Livelihood outcomes were consolidated through the accessibility of economic opportunities and effective program implementation. The beneficiaries' perspectives brought insight into the effects of CTs on survival and livelihood choices. A study done by Hagen-Zanker, Bastagli, Harman, Barca, Sturge and Schmidt (2016) revealed that cash transfers are linked to reductions in monetary poverty, where an increase in total expenditure and food expenditure as well as a reduction in poverty levels, were evident. An increase in school attendance was found and a significant positive effect on cognitive development was present in beneficiary children. The results also showed positive outcomes for health service use, dietary diversity and anthropometric measures. When it came to savings, robust evidence indicated that cash transfers increased savings, investment in

livestock and to some extent, agricultural assets of beneficiaries. Strong evidence suggested that cash transfers reduced child labour. In terms of empowerment, results showed that women who received the cash transfer, had more choices and decision-making power, especially when it came to marriage, fertility or engaging in risky sexual activity. The evidence of 3 studies suggested that the timing and frequency of transfers have a direct consequence on outcomes. For example, in Kenya, those beneficiaries who received lump-sum transfers could buy bigger assets, compared to those who receive smaller monthly payments. Nine studies have shown that when the cash transfer was supplemented with training, grants or other products, it enhanced the envisioned impacts of the programme.

According to Molyneux, Jones & Samuels (2016), cash transfers have aided people in poor areas to engage in relations of reciprocity within communities, by participating in family and traditional gatherings through the buying of gifts. This enabled them to be recognized as active participants in their communities. Stronger social ties lead to an increase in people's participation in the community, which was brought upon by the reciprocal relationships they built as a result of the cash transfer (Granlund & Hochfeld, 2020).

On the other hand, Bukari, Sulemana, Kendie, Anokye and Akurugu (2019) emphasize the challenges associated with the fragmentary approaches to Cash Transfers, as the vehicle to address the needs of vulnerable groups in Sub-Saharan Africa. The current CT strategies employed in Sub-Saharan African countries, should offer uniformity and take into consideration local macro-economic indicators and inflation rates. A CT should enable a recipient household to live on or above the global poverty line. An alternative strategy to the current CT strategy is needed because it is evident that the number of vulnerable people per household is increasing, which is an indication of an increase in dependency. It is thus not surprising why analysis of CTs show, that vulnerability and poverty levels remain high.

What is clear from the CT programs of Sub-Saharan Countries in this review, is that positive livelihood outcomes have been documented of the financial-, human-, social and physical capital of CT recipient households. This suggests that households could make better life choices and in effect, achieve more resilient livelihood outcomes.

## **2.4 The Child Support Grant in South Africa**

According to Delany, Grinspun & Nyokangi (2016), social assistance as a mechanism for social protection in South Africa, has experienced a substantial growth spurt over the last 20 years, due to the introduction and expansion of the CSG. As mentioned earlier in chapter one, the government's response to address poverty within its SPF, was through programs like the Old Age Pension, War Veterans Grant, Disability Grant, Grant-In-Aid and for children the Care Dependency Grant, Foster Care Grant, and the Child Support Grant (Matuku, 2015; Mazikwani, 2020). The CSG emerged as the replacement of the State Maintenance Grant after 1994 when the welfare service system underwent a systematic change (DSD, SASSA and UNICEF, 2012). Zembe-Mkabile et al. (2015) state that the CSG program of South Africa is the largest cash transfer program on the African continent. The CSG is the primary Cash Transfer programme for children and households living in abject poverty, with beneficiaries over 12 million in 2016 (Delany et al., 2016). According to Vorster & Rossouw (2017), more than 17 million people are recipients of some social grant, approximately 6 times more than recorded in 1998. The 2017/2018 fiscal year saw South Africa fork out nearly R150 billion on social grants (SASSA, 2018).

According to DSD, SASSA & UNICEF (2012) and Granlund & Hochfeld (2020), the intended purpose of the CSG was to supplement the income of poor households in ensuring an improvement of children's food security. Matuka (2015) states that the objective of the CSG was to ensure that poor children are integrated into South Africa's SPF. Secondly, to guarantee equability to those children regardless of race, family structure or tradition and lastly, to refrain from having children in prolonged statutory substitute care and living on the street.

A household survey done on the impact of the State Maintenance Grant (SMG) in 1990 according to Mthethwa (2019), found that 0.2% of African children were beneficiaries in relation to 1.5% of White children, 4% of Indian children and 4.8% Coloured children. A report from Patel, Knijn, Gorman-Smith, Hochfeld, Isserow, Garthe, Chiba, Moodley & Kgaphola (2017), revealed that more than a third of children between 0-8 years of age are CSG beneficiaries, with African children consisting of 90%, and Coloured children 10% respectively. The above data is due to the means test which is currently the core of the eligibility criteria for the CSG (Granlund & Hochfeld, 2020).

According to the SASSA website accessed in February 2020:

- A child is eligible to receive the CSG when the primary caregiver of the child is a parent, grandparent or child heading the household, older than 16 years of age. Proof should be provided through an affidavit, a social worker's report, an affidavit from the biological parent or a letter from the principal where the child is attending and the application should be done by a South African citizen or permanent resident. The applicant should not earn more than R48 000 per annum if he/she is single or the combined salary should not exceed more than R96 000 per annum of a married applicant. With regard to the child as a recipient, the child should be under 18 years of age, not be in the care of a state institution and live with the primary caregiver, who is not remunerated for looking after the child. The SASSA is responsible for the distribution of the CSG and affords the recipient household with R440 per recipient per month. A household cannot exceed 6 children receiving the CSG.
- The conditions that can result in the suspension of the CSG, can be the change of circumstances (like when the annual income of caregiver is above prescribed amounts), a negative review outcome, failure to co-operate with the review, misrepresentation of child application information or when a child is no longer in care of the caregiver.
- The Grant will lapse when, the child passes away, is admitted to a state institution (like a drug rehabilitation centre or child penitentiary institution), no claiming of CSG for 3 consecutive months, when the child is no longer in the country or when the child turns 18 years of age.

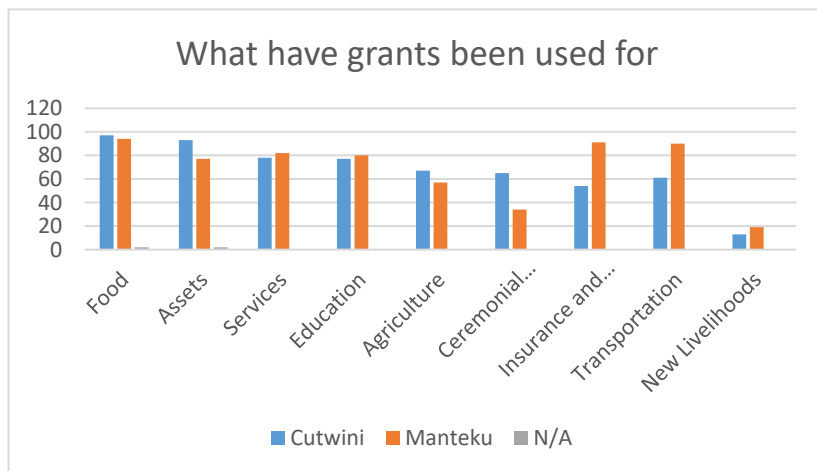
The eligibility criteria become important since it points to deficiencies in the scope of coverage (which is relevant to those who falls just outside of the prescribed annual income proxies) and the level of protection it offers (the ability of the households to sustain a resilient livelihood) (Mthethwa, 2019).

A review by Delany, Grinspun & Nyokangi (2016) with regards to children and social assistance revealed that 18% of children, especially infants, were still not accessing the CSG. Despite the increase of the CSG annually, the value of the CSG is relatively low in comparison to the needs of the child. Income support measures are necessary to address the multi-faceted nature of poverty

and an integrated social protection strategy is required, which incorporates the broader social and economic policy as well as the well-being, of the caregiver and recipient household.

According to a study done by Hajdu, Granlund, Neves, Hochfeld, Amuakwa-Mensah & Sandström (2020), when examining the long-term productive effects on impoverished livelihoods on 273 CSG households in 2 rural villages when receiving a small cash transfer, they found that in 2002, households produced less than 50% of their vegetable needs and weak productive field agriculture. By 2016, vegetable production was declining even further and field agriculture, almost non-existent.

Fig 2 below illustrate the uses of grant money, in percent, of all households receiving grants. Assets include clothes, pots and pans as well as larger assets such as water tank, fridge and TV. Services include health care, builders, assistance in the home or hired agricultural labour. Ceremonial expenses are mainly funerals. Insurance and savings are local community savings/insurance groups and formal funeral insurance. Transportation is needed to buy bulk food in town. New livelihoods indicate expenditure aimed at generating further income e.g. job searching or starting up an informal enterprise.



**Graph 2.1 What grants have been used for (Hadju et al., 2020)**

According to Hadju et al. (2020), food is mostly bought with the grant, unless money is sourced from an employment opportunity. The children’s education is a big expense and female recipients always seek food money from partners or husbands first. Some of the money is allocated for agricultural investment, burial societies, rotating savings associations as well as new livelihood

activities (informal enterprise or job hunting). From the data in the graph, it is evident that the CSG enables the recipient households to make better livelihood choices and leads to a positive impact towards a resilient and sustainable livelihood.

## **2.5 Resilience**

As mentioned before in Chapter 1, Resilience emerged as a concept in the academic-, development practitioners'- and policy circles, to give understanding to the relation between shocks, stresses, responses and development outcomes (Sharifi, 2016). This perspective became central to conceptualizing and implementation of various sectoral development initiatives, from humanitarian, disaster risk management, climate change and especially social protection (Béné et al., 2016).

As the literature from the Sub-Saharan countries has shown with regards to the positive impacts on the livelihoods of households, according to Winder-Rossi & Terzini (2016), CTs improve the capacity of recipient households to better manage risk against shock and stresses. Households have become more efficient in diversifying their income-generating activities by engaging in non-farm businesses, in Zambia and Zimbabwe or by switching their non-farm businesses in Malawi. Programmes in Malawi, Ethiopia and Lesotho have diminished the number of families who chose negative risk coping strategies, for example, to sell their assets when they were in distress, begging or changing their eating habits. The evidence in all countries revealed that households were less likely to take their children out of school. CTs afforded recipient households to appear financially trustworthy, which was evident in the repayment of debts and a decrease in loans applications. Furthermore, social networks were reinforced and it was observed that the poorest households participated in critical community social networks.

An evaluation was done by Owusu-Addo, Renzaho & Smith (2018), to ascertain the impacts on individual and household resilience of CT programs. The concept of resilience was conceptualised as the ability of households to manage and withstand shocks. The commonly used indicators across the studies were savings, borrowings and being out of debt. Findings of five studies out of the six that was done on savings displayed an increase in Ghana, Kenya, Tanzania, Uganda and Zambia. There was limited evidence to suggest that the PSSB program of Mozambique and the SCG of Uganda significantly improved the savings practices of the beneficiaries. The examination of 10



studies regarding 11 CT programs suggested mixed results of the impacts on borrowing. The results showed that households utilized CTs either to increase their access to credit or to pay off debt. In the case of Ghana's LEAP and Zambia's CGP programs, a significant reduction of original debt levels of recipient households, were observed. Findings from Kenya's HSNP showed that a households' capacity to borrow, increased significantly. There were 7 qualitative studies done on the programs of Ghana, Lesotho, Kenya, Malawi, South Africa, Uganda and Zimbabwe, of which the findings suggested that there was a significant impact on the recipient households' capacity to borrow. This was largely the result of being more creditworthy. In most cases, beneficiaries stated that they felt dignified and confident, to borrow money, purchase food or any other household items on credit, due to their capacity to repay upon receipt of the CTs.

Since savings, borrowing and paying off debt or capacity to enlist credit, were the indicators of these studies to measure the resilience of the recipient households, it is clearly evident that CTs play a significant role to achieve a resilient and sustainable livelihood.

## **2.6 Theoretical Framework**

According to Morse & McNamara (2013), the Sustainable Livelihoods Approach has been in existence and application by development practitioners and researchers in the 1990s and is a key concept of the UK's Department for International Development (DFID) strategy of the UK New Labour government from its early stages. The SLA was developed by Chambers and Conway (1992) which perceived a livelihood as a combination of all of the capabilities, assets and activities that forms the basis to create a means of living. A livelihood can then only be sustainable when the maintaining or improvement of that capabilities and assets is present and opportunities exist for a sustainable livelihood for the next generation. When a sustainable livelihood is achieved, there is a clear indication of coping and recovering from any shocks and/or stresses. Lastly, a sustainable livelihood should enhance other local and global livelihoods, for short and long term periods.

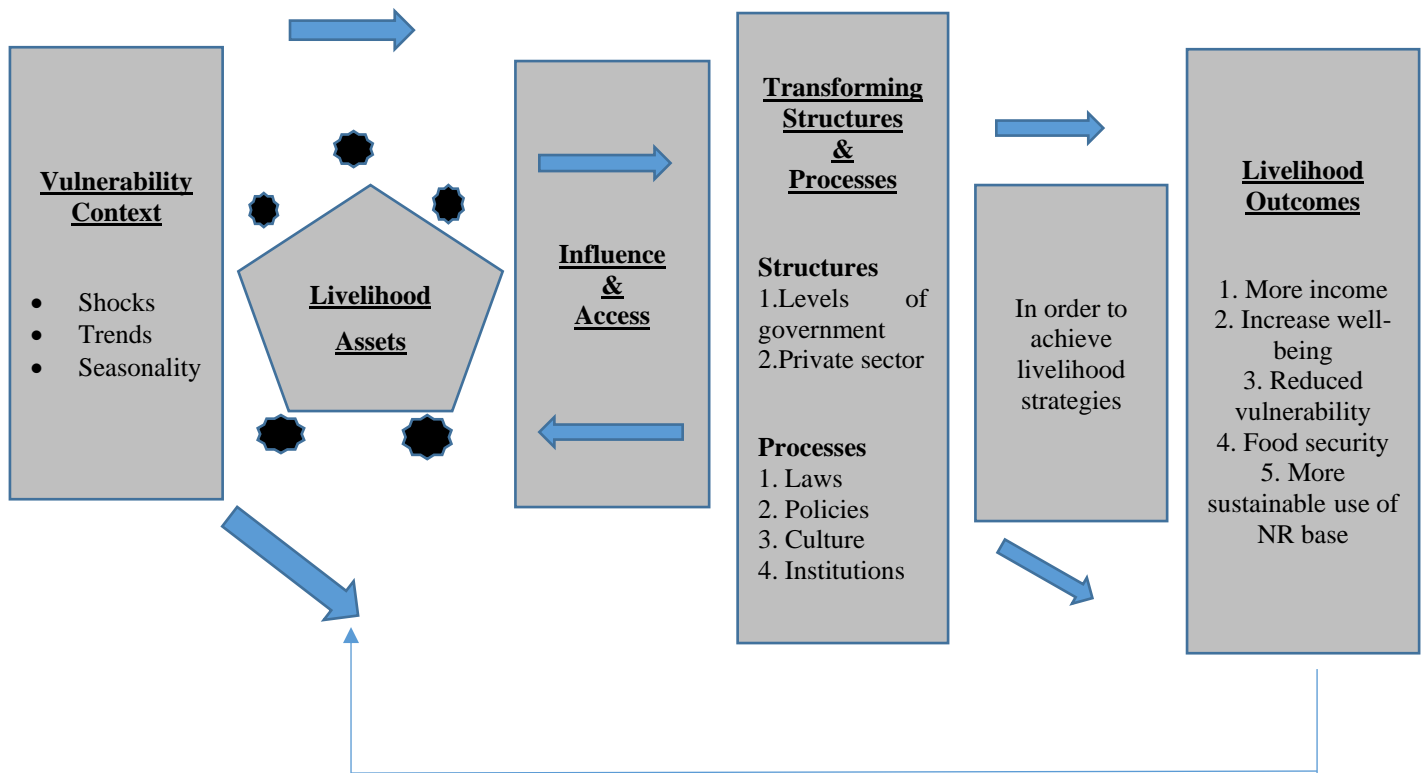
According to Elizondo (2017) and Morse & McNamara (2013), the development thinking at that time gave birth to SLA, which suggested that before development can take its course, a clear understanding of the process has to be followed. In other words, what needs to be done, why it has to be done and what should be done. This implies that information and knowledge are necessary

before any challenge can be addressed and secondly, collaboration is needed with those that are the intended beneficiaries. SLA was then divided into two segments, immanent development, which referred to the evolutionary process of development in societies and intentional development, which entailed a focussed and direct implementation process, either as a project or a programme, to address a specific issue. It is within this intentional development approach that the Sustainable Livelihoods Framework emerged.

According to Elizondo (2017), the SLF presented development practitioners with project deliverables, a project scope, project goals, allocation of tasks and who's responsible as well as a time allocation for each task. The framework morphed into a diagnostic tool and the findings became the recommendations for interventions. Individuals and households can apply a set of principles as an analytical framework to guide interventions. This framework will afford households insight into which capitals are accessible to them to establish holistic development objectives (Morse & McNamara, 2013). It's the core principles embedded into the application of SLF, which has given SLF such high esteem in development interventions (GLOPP, 2008). According to Kollmair & Gamper (2002), the people-centred, holistic and dynamic approach, contains macro-micro links, which is what makes SLF geared towards sustainability. The analytical element of SLF lies in its ability to assess the skills, assets (both material and social) and approaches that can be used by individuals and communities, to ascertain the different factors that influence their choices around subsistence.

The question to ask would be, "How do the SLF guides you to ascertain the best course of action towards a sustainable livelihood outcome? To understand its guiding principles, the usage of the SLF diagram below sets out the necessary steps to follow.

The five points of the pentagon represent the assets/capitals: natural capital - natural resource stocks (soil, water); social capital - social resources (social networks and social relations); human capital - skills, knowledge (good health, physical capability); physical capital - livestock, bicycles, houses, cell phones, TVs, entertainment systems; economic or financial capital - a capital base (cash, savings, credit) (Morse & McNamara, 2013; Elizondo, 2017).



**Figure 2.1: Key elements of the Sustainable Livelihoods Framework (Adapted from DFID 2000)**

According to GLOPP (2008), the key elements of the Sustainable Livelihoods Framework functions on the basis of assimilation of stakeholders within a context of vulnerability. The vulnerability context referred to is the actual environment that the people exist in. Certain assets (skills/capitals) within the vulnerability context, are accessible to the stakeholders. The assets/skills/capitals are the people’s own strengths and are crucial to ascertain how these strengths are converted into positive livelihood outcomes. The assets grow in value within a social, institutional and organizational environment, which consists of policies, institutions and processes. The livelihood strategies of people are then shaped through this climate or context, which leads to a livelihood outcome. What this means, for example, is that access to a computer training centre (institution) within the community (vulnerability context), afford people the capacity to increase their vocational skills (assets), which create more choices (people’s livelihood strategies) for employment and higher salary expectations and may lead to a more sustainable livelihood

(livelihood outcomes). When sustainable livelihood outcomes are achieved, the presupposition is then that the household becomes resilient (Kollmair & Gamper, 2002).

Although there is limited literature on the impact of cash transfers leading to resilient households, Winder-Rossi & Terzini (2016) and Owusu-Addo, Renzaho & Smith (2018) have established that resilience can be achieved in households through evaluation reports of cash transfers in Sub-Saharan countries. For this study, a Sustainable Livelihoods-Resilience Framework (SLRF), an adapted version of the SLF, is created to determine how the CSG can build each of the four capitals, financial, human, social and physical capital, to effect a resilient household. Natural capital is absent in the study, is due to the fact that the CSG has no influence on these resources and no relevance to the objectives of this study.

As mentioned in chapter one, the theory of change implied in the SLRF, is that a household without the CSG, creates a livelihood through its assets, but when the household suffers a shock or stressor, the livelihood of that household declines. A CSG recipient household has the capacity to expand on its assets/capitals and have the ability to withstand shocks and stressors. In effect become a more resilient household. In this paper, shocks and stressors can be the loss of employment, any unforeseen monthly expenses, a medical emergency, a drug intervention expense, expenses of a bail application, the death of a household member, expenses of a new born, theft of household items or the financial aspect of a prospective tertiary student.

The SLRF incorporates all the necessary elements like the SLF as a diagnostic tool to ascertain whether poor households in South Africa, have the capacity to achieve sustainable livelihoods and become resilient households when they receive a cash transfer, the CSG.

## **2.7 Conclusion**

The lives and livelihoods of the poor and vulnerable in Sub-Saharan Africa are plagued with shocks, stresses and uncertainties. According to Winder-Rossi & Terzini (2016), social protection is the key strategy to reduce poverty and encourage growth in countries. CTs are perceived by Fisher et al. (2017) as a vehicle of social protection that, decrease the vulnerability of poor households to shocks and increase human capital through easing consumption and expenditure on social welfare and education. DSD, SASSA & UNICEF (2012) states that CTs have the ability to

insulate groups and individuals from the adverse effects of shocks and assist in the build-up of human, financial and productive assets. Some impact studies indicated that a consistent amount of cash flow improved strategic livelihood choices, motivated productive investments and stimulated risk-sharing arrangements and networks of economic collaboration. Livelihood outcomes were consolidated through the accessibility of economic opportunities and effective program implementation. Reviews from Sub-Saharan countries have shown positive livelihood outcomes due to the impact of cash transfers on the financial-, human-, social and physical capital of CT recipient households. This suggests that households could make better livelihood choices and in effect, achieve more resilient livelihood outcomes.

The CSG of South Africa is the biggest Cash Transfer program of the Sub-Saharan countries (Zembe-Mkabile et al. 2015). Granlund & Hochfeld (2020) states that the intended purpose of the CSG was to supplement the income of poor households in ensuring an improvement of children's food security. Literature indicates positive outcomes of the impact of the CSG on poor households, but current studies are questioning the resilience of households to mitigate shocks (Delany, Grinspun & Nyokangi, 2016). The usage of grant money is largely evident in the purchasing of food, assets clothing, transportation, insurance, savings and ceremonial expenses. New livelihoods indicate expenditure aimed at generating further income e.g. job searching or starting up an informal enterprise. Literature from the Sub-Saharan countries have shown with regards to the positive impacts on the livelihoods of households, according to Winder-Rossi & Terzini (2016), CTs improve the capacity of recipient households to better manage risk against shock and stresses. To investigate whether the CSG create resilience in poor households, the SLRF as a theoretical framework will be applied to the capitals of CSG recipient households.

## CHAPTER THREE

### RESEARCH DESIGN AND METHODOLOGY

#### 3.1 Introduction

As discussed in chapter one, the pursuit of the study was to investigate whether the Child Support Grant contributes towards resilience in poor households in Mitchells Plain. The theoretical approach and framework that was used to ascertain whether or not the Child Support Grant contributed towards resilience, was the Sustainable Livelihoods Approach and the Sustainable Livelihoods Framework. For this study, an adapted version of the SLF named the Sustainable Livelihoods-Resilience Framework (SLRF), was used to determine how the CSG in poor households build each of the four capitals, social, human, financial and physical capital, to effect a resilient household. This study is located within a qualitative research paradigm, which means that the phenomenon is investigated in its natural setting. Denzin and Lincoln (2011) refer to it as an attempt, to interpret or explain the issue being investigated in relation to the meaning that individuals bestow on it.

The preceding chapter expanded on the literature of social protection, more specifically, CTPs in Sub Saharan Africa, which is the vehicle of social protection for many governments, to address poverty and satisfy the Sustainable Development Goals post 2015. It also elaborated on South Africa's social protection program, the CSG and its role in the livelihood strategies of vulnerable groups. It also demonstrated how resilience, as a strategic developmental outcome, can be achieved in improving livelihood outcomes, especially when the CSG is applied to the capitals of the SLF.

This chapter will afford the reader an overview of the research methodology that gave direction to this study as well as the data collection techniques and procedure that was followed to analyse the data. In conclusion, the chapter will demonstrate the ethical considerations and strategies which was employed throughout this study.

#### 3.2 Research Questions

The research questions which laid the pathway for the investigation was conceptualised in chapter 1. The motivation behind the study is to ascertain whether the CSG contribute towards resilience

in poor households. In engaging recipients of the CSG, the research study sought to gain the insight and knowledge of those making the decisions on how and what to spend the CSG on every month. In doing so, the research study endeavoured to answer the main research question:

Does the Child Support Grant contribute to resilience in poor households in Mitchells Plain, Cape Town? A Sustainable Livelihoods Approach.

The research sub-questions are as follows:

- Do households perceive the Child Support Grant as a means to achieve a sustainable livelihood?
- What are the strategies Child Support Grant recipient households' employ to achieve a sustainable livelihood?
- What indicates whether the Child Support Grant contributes towards resilience in poor households?

The **objectives** of this study are:

- To determine whether the Child Support Grant is contributing to poor households' resilience, by using a sustainable livelihood-resilience framework.
- To acquire knowledge on how the Child Support Grant is used to achieve a sustainable livelihood.

According to Durrheim (2006), the type of research questions that are articulated and the way the research questions are attended to is shaped by the research paradigm. A thorough discussion of the research process and the research design ensue to answer the research questions.

### **3.3 Research Paradigm**

Babbie (2015) maintains that paradigms are the framework with which we structure our observations and reasoning. Our perception and understanding of reality are being shaped by the specific paradigm. Creswell (2014) concludes that a paradigm, also seen as a worldview, is a set of beliefs or suppositions that give the researcher guidance, as to his/her inquiry. As indicated in chapter one, the qualitative interpretive paradigm stresses the importance of people's own descriptions and perceptions of their lives. This is relevant for this research as it will inform the

researcher whether the Child Support Grant contributes towards resilience in poor households. To understand Interpretivism, a discussion of the characteristics of Interpretivism is, therefore, a necessity (Terre Blanche & Durrheim, 2006).

Table 3.1 highlights these characteristics in detail and reveal their key features in conjunction with the ontology, epistemology and methodology that were employed throughout this research.

**Table 3.1: Adapted version of the Characteristics of Interpretivism (Terre Blanche & Durrheim, 2006)**

<b>Feature</b>	<b>Description</b>
Purpose of the study	To ascertain whether the CSG contribute towards resilience in poor households.
Ontology	A diverse set of realities exist. Through human interactions and meaningful actions, reality can be constructed and explored. Explore how people, by means of their everyday routines, conversations and writings, interact with others around them and make sense of their social worlds in their natural setting. Due to changing human experiences, a variety of social realities exist.
Epistemology	Procedures are being assimilated through the mental processes of interpretation, which are in turn, being influenced by their interaction with the social contexts. Knowledge is socially constructed as they experience real-life or their natural setting throughout their participation in the research process. The researcher and the participants are intertwined in a collaborative process of talking and listening, reading and writing. Collaborative approach to data collection.
Methodology	Primary Data is being collected through interviews and secondary data through a literature review. Research is an outcome of the values of the researcher.

Punch & Oancea (2014) argues that epistemology is described as the relationship between the researcher, what can be known and how this knowledge is comprehended and understood. Creswell (2014) maintains that, in the interpretive paradigm, epistemology is defined as the researcher's collaborations with the issue being researched. In other words, the subjective meanings of the people that participate. These exchanges can take place in living with or as the observation of individuals over a period of time. In doing so, the researcher is given the



opportunity, to perceive the feeling, behaviour and attitudes of the participants (Denzin & Lincoln, 2011). In this study, the researcher was afforded the opportunity, to engage and observe the emotions of the participants as well as gain insight into their experiences, as they interacted with the researcher during the interview process.

Ontology is perceived according to Merriam (2009), as a socially constructed view of reality, where a single event has been interpreted. This process allows participants to recognize and brings into perspective, the value, significance and reality of events in their own lives, to other events. With reference to methodology, Punch & Oancea (2014) suggest participants' realities can be studied by applying certain methods. Researchers who engage in qualitative research, seek understanding rather than an explanation of the phenomena. The application of this methodology relies on an interpretive, naturalistic approach, for which the investigation of the phenomena takes place in their natural settings, to interpret how individuals give them meaning (Denzin & Lincoln, 2011). In this study, the researcher seeks to understand the phenomena (whether the CSG contribute towards resilience in poor households) and how the interpretation of the phenomena, makes sense to the CSG recipients, in attaining a resilient livelihood.

Cohen & Crabtree (2006) suggest that the technique being employed by the researcher is inductive. The researcher creates categories from the data that has been collected and through observation and dialogue, attributes meaning to that reality. The key objective of Interpretivism is to discern the data through the experiences of the participants and the interviews, become the tool or means to excite a conversation between researcher and participant.

### **3.4 Research Design**

The definition of a research design, according to Babbie & Mouton (2001), is a research blueprint or research plan. Durrheim (2006) views a research plan as twofold, a strategic framework for action and the research questions that guides the implementation of the research. There are various ideologies for researchers when it comes to research designs. Some researchers claim it should be fluid and changeable, others propose the research design should emerge or present itself and cannot be done in advance. Durrheim (2006) claims the various components of the research like, the theoretical framework that underpins the research, the research context, the research technique and the analytical process of the data, should inform the research design.

A qualitative interpretive research design was employed for this study. The qualitative interpretive paradigm places a great emphasis on people's own descriptions and perceptions of their lives. This is appropriate for this research as it will inform the researcher whether the Child Support Grant contributes towards resilience in poor households.

### **3.5 Methods of Data Collection**

According to Yin (2008), data collection is a series of interconnected activities, geared towards the gathering of good information to answer research questions.

#### **3.5.1 Selection of study site**

McMillan & Schumacher (2006) claim that site selection indicates the selection of the site that directs the researcher to the people in a specific event, where the data will be collected. Mitchells Plain has been earmarked as the area of focus for this research study, due to its socio-economic status:

As stated in Chapter 1, The Unit for Religion and Development Research at the University of Stellenbosch (University of Stellenbosch, 2006) indicated that households in Mitchells Plain living below the poverty line, approximate 48%, which is slightly below the average monthly income node. Approximately 43% of the working-age population is unemployed, which is indicative of households unable to sustain themselves. The low level of educational attainment has a direct implication to not being able to have a sustainable or resilient livelihood. According to DSD, SASSA and UNICEF (2011), 41% of the households fall below the eligibility threshold of the CSG. Mitchells Plain is rife with violent crime, gang violence and property crime, according to the Cape Metropolitan Police Department (2017), which indicate that households experience many shocks and stressors and house burglary deprive these households of valuable assets that can contribute to the resilience of households.

### **3.6 Research Methodology**

The rationale behind the methodology is to illustrate the paradigms and approaches of research. It supports and guides the researcher to understand the processes needed to conduct research (Cohen & Crabtree, 2006). According to Johnson & Christensen (2019), the main component of research

is that research should rather be observed through the experiences of the participants, rather than studied from the outside. For this reason, the interpretive paradigm pursues understanding, not just an explanation of the research phenomena. Its value to this study, becomes more apparent, as the focus to understand how the CSG contribute towards the resilience of the households, rather than an explanation of the usage of the CSG.

### **3.6.1 Participants and sampling**

Johnson & Christensen (2019) states that sampling occurs when a sample is selected from a larger population. Through sampling, the researcher can examine the qualities of a selected subsection from a larger group, in this case, the population, to understand the qualities of a specified group. For this study, purposive sampling was used

With purposive sampling, the researcher shows that the sample being identified does not intend to be representative of the broader population (Basit, 2010). The use of this sampling technique depicts the selections as a result of the defining characteristics of those deemed knowledgeable of the phenomena being studied (Creswell, 2014). According to Etikan, Musa & Alkassim (2016), the purposive sampling technique does not pledge to theories or a specific amount of participants. It's a non-random sampling technique. The defining quality that the researcher looks out for in participants, is their availability and willingness to participate in the study due to their knowledge and experience regarding the phenomena. Secondly, the participants should be well versed and proficient in the phenomena.

McMillan & Schumacher (2006) recommend that the choice of participants involved should be determined by the relevant information with regard to the aims of the study. In this study, the selection of the sample was based on the fact that the sample was all caregivers of recipients of the CSG and a few participants, who received the CSG in the past. Secondly, certain eligibility criteria were formulated to assist in the sampling selection:

Of the 17 participants that were interviewed, a criterion-based selection technique was employed. Creswell (2014) states that criterion sampling affords the researcher the ability to identify and select participants that have relevant experience with regard to the phenomena. The criteria that were used for this study:

- Caregivers in the identified areas in Mitchells Plain, who manage the CSG in the households on a monthly basis.
- Those caregivers were willing to share their decision-making process when it comes to the usage of the CSG on a monthly basis.
- Those willing to share their perceptions regarding the CSG.
- The CSG is a fixed monthly income.
- Caregivers who had the CSG for a certain period and at the time of the study, do not receive the CSG anymore.

### **3.6.2 Semi-structured interviews**

To methodically address the research question, one of the data collection methods that were used, consisting of 17 individual semi-structured interviews with CSG caregivers. Merriam (2009) claims that a semi-structured interview is frequently used in qualitative research, as a non-standardised interview format. The partial pre-planning of questions, is a key component of semi-structured interviews, as it affords the researcher the ability to ask additional questions or to make changes to the questions if he/she deems it necessary. In applying this technique, the researcher can maintain a degree of structure during the interview process and allow for flexibility when necessary. An interview guide was constructed, which was informed by the capitals in the Sustainable Livelihoods Resilience Framework, an adapted version of the Sustainable Livelihoods Framework, identified in the literature review process.

Interview guides are normally used in qualitative research as they consist of specific and open-ended questions, which affords the researcher the means to probe deeper into specific areas of questioning (Merriam, 2009).

All information pertaining to the research study was collected through interviews with caregivers from different areas (Woodlands, Lentegur, Beaconvalley, Tafelsig and Eastridge) in Mitchells Plain and 17 unemployed female mothers or caregivers from selective households, was identified through the purposive sampling technique. The time frame of the interviews was conducted between 10am and 2pm. This is relevant as most of the caregivers had to walk and fetch the children at school at 14h30. It was also pertinent for the researcher to vacate the area at that time

because gang violence was predominantly amongst teenagers after the school day ended. The sample also consisted of two households with no social grants as a control group, five households that has one CSG recipient, five households that has two CSG recipients and five households that has three or more CSG recipients. Each household has the CSG as a fixed monthly income. The interviewees or participants did not comprise of the children but the parent or caregivers of the CSG recipients. Four households from each area were identified as a participant in the study, although Tafelsig only had two households that were interviewed.

### **3.6.3 Data collection**

The data collection techniques for this study will be in line with the qualitative interpretive research paradigm, which will be semi-structured interviews. An interview according to Darlington & Scott, (2002) is a one-to-one discussion between researcher and participant. A semi-structured interview, guided by a series of predetermined questions was employed to a CSG caregiver in the selected households. The interviews were between 10 and 15 minutes long and were conducted at the convenience of the participants, at their homes. The timeframe encouraged flexibility, which afforded the researcher ample time to shape the flow of information.

At the start of the interviews, the purpose of the research was explained to the participants and each participant had to sign a consent letter. The researcher ensured that any ambiguity from a participant's responses was clarified, to avoid any misunderstanding in the meaning of the participant's response. The interviews were done in English and Afrikaans, before being transcribed. The language depended on the participants' choice in answering certain questions, although the participants were given the opportunity to respond in their mother tongue. All interviews were translated into English. At the end of the interviews, the researcher gained a better insight into the experiences of the participants. All interviews were audio-recorded.

The absence of Focus Group discussions in this investigation was a direct result of the global Coronavirus Disease (COVID-19) pandemic and the regulations of the National Government by implementing social distancing. Participants identified were not willing to be in the same room with strangers, for fear of contracting the COVID-19 virus. The restrictions placed upon data collected in the research process for a specific period by the University of Western Cape Ethical committee as well as the violence (shooting and killing of people) erupting in Mitchells Plain since

this research project started in 2019, also impacted the research process and forfeited obtaining data from a Focus Group.

**Table 3.2: Background and Contextual Information of the Participants**

Participant	Children receiving CSG	Marital status	Adults in household	Children in household	Adults employed in household	Highest education qualifications of parent/ guardian
P1	1	single	2	1	0	2 <sup>nd</sup> yr. Tertiary incomplete
P2		married	3	2	1	Gr 10
P3	1	married	2	2	1	matric
P4	2	married	3	4	1	Gr 9
P5	0	single	3	3	1	Staff nurse
P6	2	single	4	5	1	Gr10
P7	1	married	5	4	1	Gr 10
P8	1	married	2	3	1	Gr10
P9	2	divorced	1	2	Pensioner	Gr8
P10	3	divorced	2	3		Gr10
P11	2	single	3	3	1	Gr 12 certificate office administration
P12	1		3	2		Gr10
P13	3	married	1	3	0	Gr 10
P14	3	widow	1	3	0	Gr 10
P15	3	married	2	3	1	Gr 10
P16	0	married	3	2	2	Gr 12, 1yr nursing
P17	3	single	2	3	0	Gr 12

### 3.7 Data Analysis

According to Merriam (2009), data analysis centres on the shifting between concrete and abstract concepts, which makes it a complex process. The data is interpreted through deductive and inductive reasoning and by descriptive and interpretation. The rationale behind data analysis is to transform the data collected, to answer the research question. Terre Blanche, Durrheim & Painter (2006) suggest that a key component of interpretive analysis is for the researcher to immerse himself/herself in the data and then, to interpret the information from a position of empathetic understanding.

Merriam (2009) maintains that data collection and data analysis overlap and often, the ending of data collection and beginning of data analysis process, is not always distinguishable.

### **3.7.1 Transcribing of data**

The researcher transcribed all the semi-structured interviews verbatim. All the transcriptions were done by the researcher, to ensure the form and style of the expressions of the participants, are kept intact. According to Lapadat & Lindsay (1999), during the process of transcribing the interview data, the researcher becomes familiar with the data collected. Merriam (2009) maintains that transcripts are interpretive constructions and not copies of the original reality, but rather tools to be used to furnish a certain outcome. Transcribing becomes a process in which the researcher translates a language from oral, to written words. In doing so, the possibility exists that the meanings communicated in the participant's emotions, tone, volume, body language or facial expressions can be lost. For this reason, the researcher endeavours to listen, read, copy, touch, write and colour-code the data, throughout the analysis process. Themes and patterns will then start to emerge, in the process of transcribing the data.

### **3.7.2 Coding**

Patton (2015) perceives data analysis as a vital part of coding. This takes place when the researcher creates conceptual categories from the raw data, which is then used to produce themes and sub-themes to analyse the data. A three-phase coding process is then applied to the data analysis process. Open coding allows the researcher to delve into the data and present themes that are embedded in the data, to answer the research question. Barbie (2015) perceives the first phase as the open coding phase, which is the initial classification and labelling of concepts or themes. Here, the researcher identifies specific themes and provide labels or codes to these themes.

Babbie (2015) sees the codes as short phrases, words or metaphors, which is embedded in the participants' responses. These are assigned to specific sections of data that have similar meanings. The researcher shifts between the transcribed data, to group meaningful units. This process is repeated and aids the researcher to find codes in the research. After open coding has illustrated various codes, then the second phase, called categorization, takes place.

According to Henning, Van Rensburg & Smit (2004), the researcher acquires now a general perception of the data and its classifying themes. In this process, the researcher has to ascertain, the relationships between the categories, what the categories say about its other, what the

categories say together, what's missing, how are they linked to what the researcher already knows, how does it add to data that's been already analysed or additional data obtained and lastly, how do they answer the research question. By answering these questions, then the researcher gains insight into what the data present. Terre Blanche et al. (2006) suggest applying these questions to coding and the categorising process and it will assist in the emergence of the patterns from the text. Phase three will be in effect when all data have been coded and clustered together in categories and sub-categories. Once done, the researcher will have an overall picture of the findings.

### **3.7.3 The Researcher as Instrument**

According to Terre Blanche & Durrheim (2006), it is important in a study to clarify what the role of the researcher is. In qualitative research, the researcher becomes the principal instrument in the collection and analysis of the data. The researcher cannot just follow a set of guidelines but embodies the role of an interpretive researcher. Babbie & Mouton (2001) state that the researcher strives to become more than just a silent observer in the natural setting of what is being investigated, but instead attempts to understand the participant's behaviours, actions, practices and decision-making process, from their own perspective. This study seeks to understand the decision-making processes of the CSG recipients in the usage of the CSG, to attain sustainable and resilient livelihood outcomes. According to Creswell (2014), the researcher plays the role of an active student who becomes a narrator for the views of the participant and is devoid of giving an expert judgement of the participant's perceptions. Throughout the data collection process, the researcher is aware of his/her views on the phenomena, as not to impose these on the participants. McMillan & Schumacher (2006) maintains that the assumption is, that the researcher is skilled, competent and sufficiently equipped in his pursuit to produce reliable and valid data, in the proposed research study. Although the researcher has little experience in this study on the resilience of the CSG, the researcher should always be cognisant not to have any effect on the reliability of the data and endeavours, to have a non-biased approach throughout the research process.



### **3.8 Quality Assurance: Validity and Reliability**

#### **3.8.1 Credibility**

Babbie (2015) suggest that credibility authenticates whether the research is trustworthy and believable. It is perceived to be the link between the actual meaning and views of the participant and how the researcher interprets the research information. According to Merriam (2009), through triangulation, data is gathered through multiple sources, methods, measures and views. In this study the focus group discussions are absent, but 17 semi-structured interviews were conducted.

#### **3.8.2 Transferability**

Merriam & Tisdell (2016) state that transferability is the extent to which the research findings can be generalised to other contexts, which means the extent to which the interpretive findings of this research, can be utilised or employed in other contexts than the one being researched. The contextual nature of interpretive research has normally strong limits on the generalizability of research outcomes. According to Terre Blanche & Durrheim (2006), by expressing a detailed account of the research methods, assumptions and contexts that motivates the research, a researcher can improve on transferability. Terre Blanche et al. (2006) suggest, that in giving an accurate explanation of the research process, a detailed account of the research context and situation and a thorough explanation of the arguments to use different choices for research methods, a good foundation for transferability is laid for other researchers to make comparisons and use it with their own work. Although this study has given an extensive explanation of the selected participants and research site, the findings cannot be used to generalise the decision-making processes and perceptions of CSG recipients in other research areas. Comparisons can only be made with settings that display similar contexts.

#### **3.8.3 Dependability**

Merriam (2009) perceive dependability as comparable to reliability, which means the consistent observation of the same findings under circumstances that are alike. Dependability refers to the extent to which research findings can be reproduced, with similar subjects in a similar setting. It emphasises how important it is for the researcher to be cognisant of the changing circumstances and contexts, which are essential to the consistency of the research findings. To achieve reliability

becomes quite problematic when considering the changing nature of human behaviour, its continuous change in context due to different impacting variables. Merriam & Tisdell (2016) maintain that reliability in qualitative research should be verified if the results are consistent with the data collected. Certain techniques can be used to obtain reliability and provide an audit trail, like a thorough explanation and assumption of the underlying theory of the study, triangulation as well as a detailed description of the data collection process.

#### **3.8.4 Confirmability**

Patton (2015) suggest that confirmability lies in the ability of the researcher, to corroborate and confirm the research findings by others. Confirmability is embedded in the assumptions that the integrity of the research findings, can be found within the data. The researcher strives to link the data and analytical process for the reader to verify the acceptability or adequacy of the research findings. Merriam & Tisdell (2016) propose that the researcher can establish confirmability through auditing the research process, by showing a methodological, self-critical account throughout the research process. In auditing, all documents are archived and data is well organised so that other researchers can retrieve it easily. In this study, accurate record keeping of the research data took place, at every aspect of the research study and all transcripts and consent forms were kept in a safe place.

### **3.9 Data Verification Strategies**

Merriam (2009) suggest that various strategies are to be employed, to ensure the validity of the data, like triangulation, peer examination, an audit trail, engaging with the data as well as the usage of rich descriptions. For this study, engaging with the data as well as rich descriptions was used to ensure the validity of the data.

#### **3.9.1 Triangulation**

Creswell (2014) and Patton (2015) indicate that triangulation is one of the main ways to enhance the trustworthiness of qualitative research findings. In this process, the usage of triangulation is applied to the research study, to compare data to ascertain the validity of the research findings (multiple sources is utilised to gain a more complete understanding of the phenomenon). In this

study, triangulation could not be used due to the absence of a focus group discussion, as explained throughout this chapter.

### **3.10 Ethical Considerations**

According to Silverman (2011), researchers should always be cognisant of the participants when conducting research. Ethical considerations are at the forefront of the research study. This approach should take place in the beginning, during and after the research has been concluded. Merriam (2009) substantiate this claim by suggesting that a good qualitative research study, is performed in an ethical manner and the validity and reliability of a study, embedded in the ethical decisions a researcher makes. Numerous ethical principles were followed throughout this research study, according to Allan (2016):

- A research proposal was submitted to the University of the Western Cape Ethical Committee for ethical approval and consent was obtained to conduct this study.
- The letter of approval was presented to all potential participants prior to conducting the interviews.
- All participants were then thoroughly explained as to the purpose of the research study and informed of all the steps in the research process.
- Official institutional consent forms were presented to all participants, to sign and then placed in safekeeping.
- All the participants participated in the research study voluntarily, of their own volition and were not persuaded in any manner whatsoever, to partake in the research study
- Participants were made aware that they could withdraw from the study at any time during the research process.
- All participants were guaranteed anonymity and that no person's response, would be linked to a specific participant.
- The identities of all participants were protected through the assignment of pseudonyms and only known to the researcher.
- All raw data that pertains to the personal information of the participants, was stored securely.

Silverman (2011) maintains that cultural sensitivity is an unexpected concern relating to ethical issues and ethical considerations. The cultural values and cultural aspects of participants need to be considered by the researcher and participants. All participants were considered in an ethical manner with regard to the principle of beneficence.

### **3.11 Conclusion**

In this chapter, the qualitative approach to research was discussed and it emphasised the research paradigm, the research design and the research methodology. Also included in this chapter, is the methods used to analyse the data into themes as well as the ethical considerations that steer this study. The purpose of this qualitative research study is to ascertain the decision-making process in the usage of the CSG, to obtain a sustainable and resilient livelihood outcome and secondly, the perceptions of the CSG recipients with regard to the CSG.

Chapter Four focuses on, the interpretation of the data and the themes that developed from the data.

## CHAPTER FOUR

### RESEARCH FINDINGS AND DISCUSSION

#### 4.1 Introduction

The central aim of this study was to understand if the Child Support Grant (CSG) contributes towards resilience in poor households in Mitchells Plain. A descriptive analysis of the research data that was collected, will be presented through the responses from the interviews conducted with CSG recipients. According to McMillan & Schumacher (2006), the presentation of data in qualitative research studies, has to employ the actual language of each participant, if it's to qualify for an evidence-based enquiry. The data collected is embedded within the participants' natural setting and context and secondly affords the reader a rich description of the participants' challenges exhibited as a narrative text.

#### 4.2 Research Findings and Discussions

This research is embedded in an adapted version of the Sustainable Livelihoods Framework termed the Sustainable Livelihoods Resilience Framework (SLRF).

To reiterate the underlying theory, the theory of change implied in the SLRF is that a household without the CSG, uses its assets to have a livelihood, but when the household experience a shock or stress, the livelihood of the household decrease. A household that receives the CSG, have the capacity to expand on its capitals and become a more resilient livelihood in times of shocks or stressors. Shocks or stressors referred in this study may be, for example, the loss of employment, any unforeseen monthly expenses, a medical emergency, a drug intervention expense, expenses of a bail application, the death of a household member, expenses of a new born, theft of household items or the financial aspect of a prospective tertiary student. What this entails is that we have to look at the various capitals in the SLRF (Physical, human, social and financial) and add the CSG to each of the four capitals/assets, because of the findings and discussions, are structured within this perspective.

Before we can start with any discussion of the research findings, we have to re-examine the problem statement that gives guidance to the research study, as it pertains to its theoretical

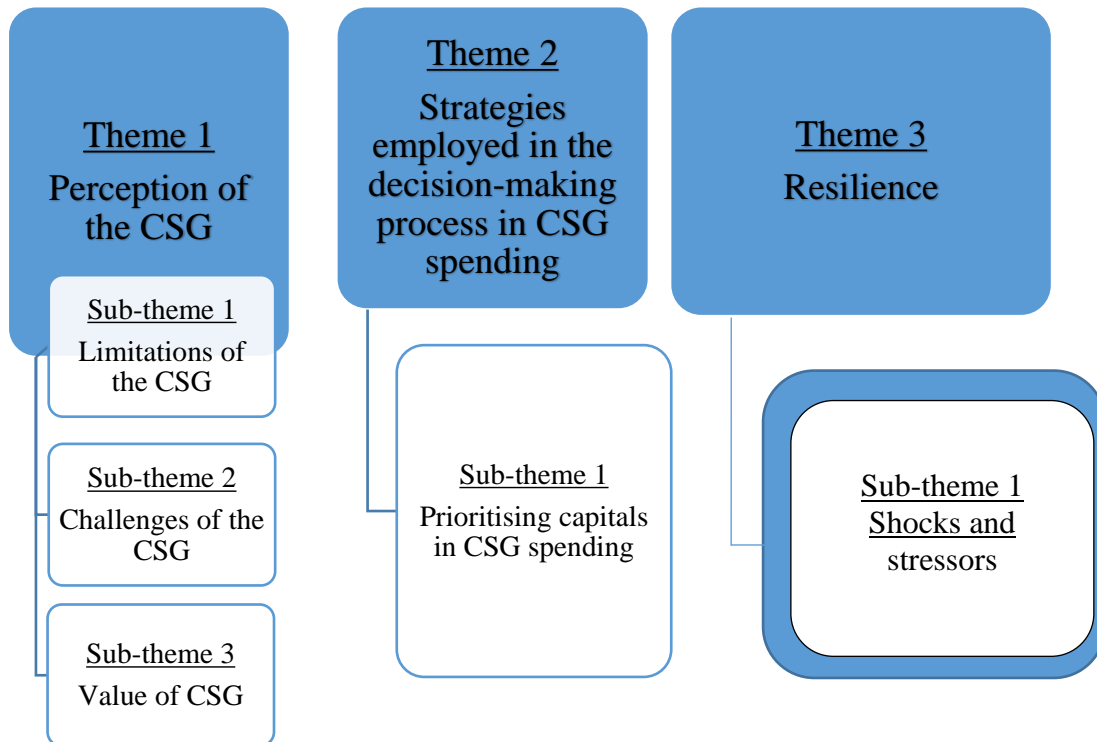
framework. The problem statement of this research aims to ascertain whether the CSG contribute towards resilience in poor households. The research questions were formulated to entice participants' understanding of the following:

- Do households perceive the Child Support Grant as a means to achieve a sustainable livelihood?
- What are the strategies Child Support Grant recipient households' employ to achieve a sustainable livelihood?
- What indicates whether the Child Support Grant contributes towards resilience in poor households?

In the pursuit to answer the research questions, it was important to gather information regarding the perceptions of CSG recipients, on the usage of the CSG on a monthly basis as well as their decision-making processes on what to spend the CSG on. To achieve this outcome, semi-structured interviews were conducted with 17 unemployed CSG caregivers or mothers, over 18 months. As mentioned in the previous chapter, the global COVID-19 pandemic, impeded the data collection process and resulted in the absence of a Focus Group Discussion for this research study.

### **4.3 Presentation of the themes and sub-themes**

The findings that are presented and discussed, originate from the data collected and analysed within the themes and sub-themes that were identified. The table below illustrates the themes that surfaced from the data that was collected through the semi-structured interviews. The findings that are displayed, are all the result of the responses from the actual interview transcripts. The interviews were conducted in English and Afrikaans and depended on the mother tongue of the participants. Therefore, all quotes are presented verbatim and in some cases, translated into English. The analysis of the data exhibited the following themes and sub-themes and is displayed in Figure 4.1



**Figure 4.1: Themes and Sub-themes**

#### **4.3.1 Theme 1 – Perception of the CSG**

The first theme that originated from the data source, is the perception of the CSG. All the participants iterated their own unique understanding of the CSG and the value they attached to its contribution to their lives. The responses from the participants highlighted the following sub-themes, as it emerged from the study and is presented in Table 4.1.

4.3.1.1 Theme 1 – Sub-theme 1.1. Limitations of the CSG



Figure 4.2: Sub-theme 1.1. Limitations of the CSG

Table 4.1: Sub-theme 1.1. Limitations of the CSG

Participant	Limitations
<b>3 CSG</b>	
10	“ they can at least give us a little bit more like say for instance I'm just making it ah its debt money they gave us they took away again cause of the Covid... that helped us but now for this month you can even see this huge gap taken away
14	It's too little. The money they gave us, they took away and it helped a lot
15	I think life, the way life is now, we live in a difficult time now and things are so expensive, the stuff is so, I think, especially when it comes to babies and when they grow up, they are so expensive the teenagers are also expensive. I think the money is too little because life is expensive. Stuff is expensive. You can't even breathe; you must even pay where you stay. Life is expensive
17	It's too little to buy the actual stuff that you need. Like the healthy foods, like fruits and vegetables and you can't get to it, cause you have to buy porridge, sugar for the breakfast. Then you have to buy the bread for school
<b>2 CSG</b>	
2	UM, I think it's very little cause cost of living is so expensive with having 3 kids. We can do with a bit more you know, cause kids always need things and um, they grow fast and it's always clothing. Whatever else they need, yes so basically if they can increase the grant a bit
6	I think you know in the olden days, not the olden days, before the year 2000, it was Coloured Affairs. They gave each child R750, cause I was one of those and um, you know when they when Coloured Affairs fell away, it was Sassa. They gave, you started with R190 a child. What can you buy or feed a child with that little money right? Like they say, you have to stretch that money for every little thing. Right, but now you get your 4 something... You must feed that child, you must see to school stuff, buy stationary. You must pay school fees. When it's winter, you must have your child in transport or pay somebody, because you cannot let the child rain wet... I would say, it's average. I won't say it's too little. I won't say it's a lot.
9	I think they can make it more, because I know there is some people that abuse the money, but there are some people that really needs the money, the granny, the



	children, always the granny must look after them and bring them up and I think they can give more money for them.
<b>1 CSG</b>	
1	It's not enough actually to cover other things
8	For starters to be honest with you, it is very little. I, I, for the life of me, I can't understand and it's a question I have been asking ever since I started with child support, how do a child live on that little money, when that child needs so much and the things today are so so expensive. Is that really what they think of our people
12	As I am telling you, you can't really buy anything. The moment you get the money, the moment you have to buy something for the child again
<b>0 CSG</b>	
5	Everything, the cost of living is so high and the children constantly needs something and you know the unforeseen, when they have their flus, viruses, you know

The limitations of the CSG as sub-theme 1 of the perceptions of the CSG show the participants acknowledgement regarding the amount a recipient receives per child:

*How does a child live on that little money (P.8)?*

*I think they can make it more (P.9)*

*It's too little. The money they gave us, they took away and it helped a lot (P.14)*

It is evident that the cost of living contributes to their inability to spend the CSG in a productive way:

*Everything, the cost of living is so high and the children constantly needs something (P.5)*

*I think it's very little cause cost of living is so expensive with having 3 kids (P.2).*

The recipients feel they have no agency and that the decision, as to what to spend the CSG on every month, is being directed by their circumstances (mostly needs-based):

*Like they say, you have to stretch that money for every little thing (P.1)*

*As I am telling you, you can't really buy anything. The moment you get the money; the moment you have to buy something for the child again (P.12)*

*What can you buy or feed a child with that little money right? (P.6)*

*You need to decide on that day this is what I need to do (P.7)*

The data suggest that the participants view the CSG as inadequate or too little and a clear desire is expressed, to have the CSG per recipient increased (P.9). The findings present an overall feeling of frustration, which is indicative of the loss of agency presented in the data (P.6). What is also shown in the data, is the circumstances the recipients experience on a daily basis, when even the necessities, have to be juggled with, in the decision-making process with regards to the utility of the CSG (P.5).

**4.3.1.2 Theme 1: Sub-theme 1.2. Challenges of the CSG**



**Figure 4.3: Sub-theme 1.2. Challenges of the CSG**

**Table. 4.2: Challenges of the CSG**

<b>Participant</b>	<b>Challenges of the CSG</b>
3 CSG	
10	there's sacrifices that I had to make, like buying beds, buying cupboards, buying a fridge, stuff like that
14	Before we could access credit, but since they changed the cards, we can't anymore
15	I know Ethelo is a good player, but I don't have money to support him, too little. This money is too little
17	A kettle, a toaster, an iron but not in one month, in separate months, as they break you should buy and um, a tv for the kids'
2 CSG	
2	And you say you can't also just take out money for things like that, which is not a necessary. Sorry
6	Ok, basically I, this is the only source of income for the moment. So what I have to do, I need to take that money like ration it,
9	Well, It's not much. It's not much to support for the child because you must pay the school education and you must feed them and you must dress them. Even if they know the granny is looking after them, because it is too little for the granny with her pension and that Child Support, to support them

11	They can have us access it quicker to apply for another baby when you had it. So when you can't go to there, they have an online portal but it's like no help. It's so confusing and you going to need data and you's actually need the Child Support that you actually get for data
1 CSG	
7	You can't decide. It's so little for one child that you can't decide. You need to decide on that day this is what I need to do or your need to decide a week in advance
8	We still struggling to get on our feet. So we still struggling to cope. I am not like I say, I am not ungrateful for the little but...If they could continue with it (the R500) or leave it permanently, then I think it would serve some purpose.
12	Basically, you have to spend the money on the child. You can't cook the same meal every night. Other times you have to think what to do with the money. Other times its shoes and clothes. Then the money can only be used for that

The Challenges of the CSG as sub-theme 1.3 show the frustrations of the participants in what is perceived by them, to be priorities:

*There's sacrifices that I had to make, like buying beds, buying cupboards, buying a fridge, stuff like that (P.10)*

*You can't cook the same meal every night (P.12)*

*They can have us access it quicker to apply for another baby. They have an online portal but it's like no help. It's so confusing (P.11)*

*I need to take that money like ration it (P.6)*

*You can't also just take out money for things like that, which is not a necessary (P.2)*

*I know Ethelo is a good player, but I don't have money to support him (P.15)*

*Before we could access credit, but since they changed the cards, we can't anymore (P.14)*

The findings of the data reveal that recipients have a clear understanding of the priorities in each of their households and acknowledge the challenges of the CSG (P.2). The data has highlighted that access to the grant, is riddled with challenges when an application is made to be a CSG recipient (P.11). The findings also show that a reasonable increase to the CSG has the means to afford children in CSG households, better opportunities and access to a sustainable resilient livelihood (P.15)

### 4.3.1.3 Theme 1: Sub-theme 1.3. Value of the CSG



Figure 4.4: Sub-theme 1.3. Value of the CSG

Table 4.3: Value of the CSG

Participant	Value of the CSG
<b>3 CSG</b>	
17	Yes, it does help, but its, it helps you
<b>2 CSG</b>	
6	I would say its average because it doesn't cover everything but at least it... yes, it contributes towards a lot of things
<b>1 CSG</b>	
7	I never get the R440. I only get the R400. So it's little but you need to work with that little. But now it's R900... It's very much different. You can do much, much more with that R900
<b>0 CSG</b>	
16	Um, it is what is most important. cause when I do get the grant, that is money that I didn't have. So if I do sort them out and I am running short somewhere, I can always use that, to fill a gap somewhere
5	It's at least some kind of help if you unemployed. Or if you a single parent, then there is at least some income coming in for the kids

The Value of the CSG as sub-theme 1.3, portrays the perception of the participants with regard to, the aid the CSG brings into the households of the CSG recipients:

*Yes, it does help, but its, it helps you (P.17)*

*It doesn't cover everything but at least it... yes, it contributes towards a lot of things. You see, I can depend on that money every single month (P.6)*

*Now it's R900... It's very much different. You can do much, much more with that R900 (P.7)*

*If it wasn't there, I don't know what I would have done (P.8)*

*When I do get the grant, that is money that I didn't have. I can always use that, to fill a gap somewhere (P.16)*

*It's at least some kind of help if you unemployed. Or if you a single parent (P.5)*

The findings indicate that participants clearly recognize the value of the CSG to sustain their livelihoods and doesn't discard the advantages of being a CSG recipient (P.17). The data also reveals that the absence of a consistent source of income, negatively impact a households' ability to establish a sustainable and resilient livelihood (P.6). A monetary increase to the CSG per recipient may have the desired effect of creating sustainable resilient livelihoods for CSG households, as indicated by the data presented in this study (P.7).

#### **4.3.2 Theme 2. Strategies employed in the decision-making process regarding the spending of the CSG**



**Figure 4.5: Sub-theme 2.1 Prioritizing capitals in CSG spending**

This section of the analysis, document the responses from the participants where their strategies become apparent with regard to the spending of the CSG on the various capitals.

##### ***4.3.2.1 Prioritizing Capitals in CSG spending***

###### ***Physical Capital***

Physical Capital encompasses all the basic infrastructure and produced goods required, to assist and support livelihoods. Examples of these are, access to transport (travelling costs to work, taxi/bus costs to do shopping or visiting relatives), housing, household assets (bicycles, cameras etc.) and appliances (TVs, DVD players, etc.), water and sanitation, energy (electricity or paraffin) and communication (cell phones, internet access) (Elizondo, 2017).

The strategies employed in the decision-making process regarding the spending of the CSG on human capital is illustrated in Table 4.4.

**Table 4.4: Physical Capital and the CSG**

(Key: Y=yes/N=no)

Participant	Elec/Gas	Transport	Airtime/data	H/H Assets
<b>3 CSG</b>				
10	Y	Y	Y	Y
13	Y	N	N	N
14	Y	Y	Y	Y
15	Y	Y	Y	Y
17	Y	Y	Y	Y
<b>2 CSG</b>				
2	Y	Y	Y	N
6	Y	Y	Y	N
9	Y	N	N	N
11	Y	Y	Y	Y
<b>1 CSG</b>				
1	Y	N	Y	N
7	N	Y	Y	
8	Y	N	Y	Y
12	Y	Y	N	Y
<b>0 CSG</b>				
16	Y	Y	Y	N
5	N		Y	N

The data presented in the study shows that the CSG is utilized in 76.4% of the CSG households to buy electricity or gas:

*Yes, electricity and gas (P.12)*

*Yes, I do electricity and gas (P.8)*

*On gas... You see, my mother and my brothers help where electricity is concerned (P.7)*

*Yes, I have to buy gas... and sometimes electricity when there is no gas (P.6)*

The findings suggest that participants utilize the CSG to purchase electricity or gas (P.12). This is an essential element in sustaining the household in terms of food preparation for sustenance. It is evident in the decisions by participants, to include electricity or gas, as a priority in the expenditure

of the CSG (P,6). The data also indicate that when electricity/gas is absent from the list of priorities, it is still purchased from an alternative source of income (P.7).

Transport, whether public or personal, is a key component for a household to be sustainable and to be resilient in the face of shocks and stressors, as is demonstrated in the data of the study:

*I send him with the UBER to school, cause he had to be there very very early (P.7)*

*Transport for her (child) to get to school (P.3)*

*My daughter needs to go to the hospital (P.12)*

*If I need to be somewhere, uh say for instance, to the clinic (P.2)*

*Where she plays sports, you have to pay for travelling (P.14)*

The findings suggest that households value for than just utilizing the CSG for basic necessities, but strive for a more holistic experience of life. The CSG affords 52.9% of the participants the mobility to access shops, health services and the ability to participate in cultural and sporting activities (P.14). Responses from the participants demonstrate that access to free health care is made possible through the CSG (P,2, P.12). The data also shows a correlation between school attendance and the CSG, which is indicated when using the CSG to pay for transport (P.3, P.7).

Communication is perceived to be essential to access family and friends as it gives people the platform to cement good relationships. The importance of communication is included in this study, to ascertain whether the CSG aids households to communicate with family and friends.

*On WhatsApp. So I need data (P.1)*

*I buy him data for You Tube yes (P,11)*

*Yes, WhatsApp bundles, because airtime goes too quick (P.14)*

*Maybe the children. Will buy them (airtime) and data (P.5)*

Of the 17 participants, 64% indicated that they use the CSG to access family and friends (P.1, P.14) or just to keep in contact with the events of the world (P.14). Our technological age has brought with it smartphones and smart software, which means that households can stay in contact with family and friends for a lot less (P.1). Children are entertained from the comfort of their homes and absconded from the dangers in the neighbourhood, as Mitchells Plain is rife with violent

crime, gang violence and property crime, according to the Cape Metropolitan Police Department (2017).

Household assets are perceived as a means to afford a household the ability to have a sustainable livelihood. The data indicate that the CSG may be a vehicle to contribute towards sustaining household assets:

*I can say I bought a TV already (P.12)*

*A kettle. That's to make tea in (P.14)*

*The money will never be enough to do that, buy household assets (P.9)*

*Yes, I actually bought a vacuum (P.8)*

*No, only my husband works. (P.4)*

*Yes, bought a household asset)... Every month is a different month, so it helps differently every month (P.3)*

*I think you must save that R100 for a year before you can actually buy something (P.6)*

The data shows that the CSG affords the recipients the ability to buy household assets, since 41.1% of the participants were able to do so, the type of household asset, might be a factor. The data also suggest that the acquisition of household assets are depended on the needs of that household for that month (P.3). The decision to buy might be influenced by the asset being broken or stolen (P.14). The affordability of the item can also be a variable in the motivation to buy, like in the case of a kettle (P.14), which is under R100 at some shops. The buying of a tv can be attributed, to a need of the household, but another source of income might have made it possible, as it is evident that “you must save that R100 for a year before you can actually buy something (P.6). This aspect of the study can benefit from an in-depth study into the households of CSG recipients’ ability to acquire household assets.

### ***Human Capital***

Human capital encompasses the abilities, work skills, experience, education and good health that may be used in conjunction with one another, to present households with various livelihood



strategies to achieve their own objectives. Used at household level, it becomes a key denominator of the quantity and quality of the household workforce (Elizondo, 2017).

The strategies employed in the decision-making process regarding the spending of the CSG on human capital is illustrated in Table 4.5.

**Table 4.5: Recipients' decision-making process on human capital**

(Key used: Y = yes)

Participant	School fees	Stationary	Uniform	Educational events	Adult education	Health
<b>3 CSG</b>						
P.10		Y			No	Chemist
P.13	Y	Y		Y		Clinic
P.14		Y	Y		No	Chemist
P.15	Exemption	Y	Y		No	To clinic
P.17	Y	Y	Y		No	Chemist
<b>2 CSG</b>						
P.2		Y	Y		No	Clinic
P.4		Y			No	Medical aid
P.6	Exemption			Y	No	Chemist
P.9	Y	Y	Y		No	To clinic
P.11	Exemption				No	Chemist
<b>1 CSG</b>						
P.1		Y			No	Chemist
P.3		Y	Y	Y	Computer	Meds
P.7	Exemption	Y		Y	No	Doctor
P.8	Exemption	Y	Y	Y	No	Doctor
P.12		Y			No	Doctor
<b>0 CSG</b>						
P.16		Y			Travelling and fees	Meds
P.5		Y		Y	No	no

The data indicate that 17.6% of the participants use the CSG to pay school fees. This is illustrated in the responses from these participants when they were asked by the researcher.

A. "What do you spend it on when it comes to the education of the children?"

*School fees (P.13)*

*High school yes (P.17)*

*You must pay the school education (P.9)*

B. Of the 17 participants, 29.4% of the participants responded that they use the CSG to obtain an exemption from paying school fees:

*I get a form, and stuff, so I am not paying now (P.15)*

*you get an exempt form and when you do get CSG, and then you qualify for (P.6)*

*I took the SASSA letter to school so (P.11)*

*We get the exempt forms, then they exempt you (P.7)*

*We actually applied for (P.8)*

C. The data indicate that 47% of the participants do not spend the CSG on school fees but other education-related matters.

Approximately 88.2% of the participants spend the CSG on buying stationery. Here are some of their responses:

*I buy them stationery that's not even enough because it's three that's at school (P.10)*

*Stationary, school clothes (P.14)*

*Mostly on stationary (P.4)*

*The only time I use the money for education is for school stuff at the beginning of the year to buy stationery (P.1)*

Of the 17 participants, 41.1% use the CSG for school uniform:

*School uniforms (P.15)*

*Um, basically, uniform (P.2)*

35.2% of the participants utilise the CSG on educational activities:

*Support the school (P.13)*

*the extra curriculum things like the Surf walk and other things like the school have (P.6)*

What is clearly evident from the data presented in this study, the decision to spend the CSG on stationary, is perceived to have the most value in the utilisation of the CSG when it comes to the education of the children. In doing so, the households endeavour to ensure that the education of the children has the maximum opportunity to be successful. Secondly, the buying of school uniforms is shown to be the second-largest expenditure of the households when it comes to the education of the children. As indicated by the data presented, participation in school activities bears quite a cost to the households, but a third of the participants perceived it as important to spend the CSG on. An expense to school fees is deemed very low according to the data presented, as most of the participants indicated that there is no or little money left from the CSG, to pay school fees or that they have been exempted from paying school fees. To not pay school fees, may be indicative of No-Fees public schools in the areas selected for this study.

This study shows that the CSG was not used in 88.2% of the participants, to support or expand the education of the adults in the households, but 11.7% managed to use the CSG to further their educational level:

*I have used it for my um computer studies (P.3)*

*That was money that I got, that I could use for him and that meant that I could help myself, because I had extra money for travelling, to actually get there. I have 1 year of nursing. (P.16)*

When it comes to the support or expansion of the education of the adults in the households, the data suggest that the CSG is not perceived to be utilised in that manner. The participants that used it to further their education, only deemed it possible when the households could sustain themselves from another source of income.

The CSG is also utilised when it comes to health-related services, as the data suggest with 82.3% of the participants' responses:

*Chemist yes, medicine (P.14)*

*Medicine, yes for my daughter (P.11)*

*Just to go to the chemist cause the doctor's fees is too expensive. (P.1)*

The other 23.5% of the participants’ access clinics and day hospitals, where the health services are free.

*I take them to the clinic. (P.13)*

*I go to the Day hospital (P.9)*

The utilisation of the CSG on health-related services is shown to be the case of the majority of the participants, as presented by the data in the study. The expense to the household is perpetrated towards the cost of medicines being bought at pharmacies or a doctor’s visit. This could be indicative of a health emergency (p.7) or when pharmacies are perceived to be cost-effective in the treatment of colds and flues (p.1). The data also shows that access to free health services are available in the selected research site and accessed by participants when the need arises (p.2, p.1, p. 13).

### ***Social Capital***

Social Capital refers to the social resources which household members can depend on, which yield a positive result to their livelihood in the future. Networks and connections, to participate in more formal groups and informal events, engage in relationships of trust, reciprocal relationships, and relationships that are built on co-operation and decrease costs in transactions, is all examples of social capital. The social activities include community events like weddings, funerals, etc., (Morse & McNamara, 2013).

The strategies employed in the decision-making process regarding the spending of the CSG on social capital is illustrated in Table 4.6.

**Table 4.6: Recipients’ decision-making process on social capital**

(Key: Y=yes)

CSG Recipients	Child Social Clubs				Adult social events	Fam/neighbour relationships
	participate	costs	travelling	fees		
3 CSG						
P.10	Y		Y		Madrassa	Airtime/fam
P.13	Y					neighbour
P.14	Y					Fam. support
P.15	Y	Y			School events	Fam support/

						Neighbour support
P.17	Y		Y	Y	Rugby, Chess	Neighbour support
<b>2 CSG</b>						
P.2					Food fair	Fam
P.4						Fam
P.6	Y	Y				Fam/neighbour
P.9						Fam
P.11						Fam/neighbour
<b>1 CSG</b>	<b>Y</b>					
P,1	Y					Fam/neighbour
P,3	Y			Y	Fair	Fam/neighbour
P.7	Y	Y			Bizarre	Fam
P.8						Fam/neighbour
P.12						
<b>0 CSG</b>						
P.16						
P.5						

The data presented clearly shows, the strategies employed in the decision-making process regarding the spending of the CSG on social capital, when we look at the participation of households in child social clubs, adults' social events and the relationships of the CSG households, to family and neighbours.

The data suggest that 58.8% of the households have children participating in sport and cultural clubs.

*The church yes (P.13)*

*It's the [school] drilling squad (P.14)*

*She is in the drilling at school. She does the Year Beyond at school. She does dancing at school (P.6)*

Of the participants who have an expense to the social or cultural clubs, 17.6% indicated that the CSG is utilised in this manner:

*But obviously uniforms and stuff (P.15)*

*So you need to spend money on the scouts (P.7)*

*That requires money (P.6)*

In some cases, the CSG is used to compensate for the travelling/transport costs involved in the social or cultural activity. The data suggests that 11.7% of the participants pay towards travelling costs and club fees:

*[Pay towards the Athletic training course] when it comes to travelling and pay for her gear and stuff (P.10)*

*A X fee that must be spent on transport and their kits (P.17)*

*[Yes], monthly (P.3)*

The data in this study shows that CSG recipients engage in adult social events. These social events incur an expense, to 35.29% of the participants:

*When they have to like we Muslim when there's tickets then we go (P.10)*

*You make a contribution towards fundraising, tickets (P.15)*

*When there is a bizarre at school, we will attend yes. The school has every 3rd term a fare, like a food bizarre, a sports day and um at the end of the year, there is a carnival and I attend that. Each one has to contribute a packet of chips or a packet of lollipops that goes towards the fare. (P.3)*

The study shows that the CSG is applied in 82.3% of CSG households to maintain good relations with family and neighbours:

*My sister just lost her husband so young. She got 3 children and I help her out where I can. He is an elderly; he is like a father to me. We can ask each other (P.15)*

*Like just basically [give family] whatever you can (P.2)*

*Yes, it allows me to get something small at least. Like for example, when there is a party and it's your neighbour, you contribute. She is going to attend a party, then I will buy something small for her (P.3)*

This study clearly reveals that CSG households perceive the importance of child social and cultural clubs. Although 58.8% of the CSG recipients engage in these activities, the data shows that the perception regarding extra-mural activities for these participants is that value is added to the lives of the children's livelihood. This is indicative of the variety of clubs the children belong to (p.6).

However, the data demonstrates that only 17.6% of the CSG households, allocate CSG for social and cultural clubs. This can be indicative of health-related reasons (P.11), the limitations of the CSG in terms of the amount allocated per recipient, “you have to spend the money on the child. You can’t cook the same meal every night. Other times you have to think what to do with the money. Other times its shoes and clothes. Then the money can only be used for that” (P.12) or the socioeconomic conditions of the research site (percentage of households earning less than R1600, is 41.8%, according to DSD, SASSA & UNICEF, 2011).

The data propose that religious institutions like Church or Madrassa (Muslim church) and the schools are the social events that CSG recipients participate in. The usage of the CSG to support the activities of these institutions indicates that education and religion have significance to the livelihood of these households (P.3, P.10).

The data demonstrate that reciprocal relationships with family and neighbours are perceived to be important. This is evident in the responses from the participants when the CSG is utilised to maintain good relations with family or neighbours. Social capital affords the CSG recipients the ability to create a sustainable resilient livelihood, as is evident in the importance placed upon, the relationship with family and neighbours (P.15, P.2, P.3). This reciprocal relationship enables the CSG household, to create a sustainable resilient household, by means of securing future assistance of family or neighbours, in times of a shock or stressor.

### ***Financial Capital***

Financial Capital refers to all financial resources that a household has access to in the achievement of their livelihood aims (Elizondo, 2017).

The strategies employed in the decision-making process regarding the spending of the CSG on financial capital is illustrated in Table 4.7.

**Table 4.7: Recipients’ decision-making process on financial capital**

(Key: Y = yes; N = No)

<b>Recipient</b>	<b>Access to credit/loan</b>	<b>Savings</b>	<b>Venture into business</b>
------------------	------------------------------	----------------	------------------------------

<b>3 CSG</b>			
10	Y	N	N
13	N	N	N
14	Y	N	N
15	Y	N	Y
17	N	N	N
<b>2 CSG</b>			
2	N	N	N
4	N	N	Y
6	N	N	Y
9	N	N	N
11	Y	Y	Y
<b>1 CSG</b>			
1	N	N	N
3	N	N	N
7	N	N	N
8	N	N	Y
12	Y	N	N
<b>0 CSG</b>			
16	Y	Y	Y
5	N	N	N

The findings of the study indicate that loans or credit is not easily obtainable for 64.7% of CSG recipients:

*Obviously, I know if I go for a loan, they want 3 months bank statements and they want payslips, which I cannot supply them (P.8)*

*I know they give it to the pensioners. I don't know if they give it to the CSG (P.7).*

*I don't actually want to. I don't like loans (P.6)*

*NO, I do not qualify for credit. My mother who is a pensioner, qualify for credit. Yes, they will, but then they, it's not worthy of doing it that way, because they, example, you need a washing machine to wash clothes, everyone's clothes in the house. The washing machine is R3000. They deduct for example you get money for 3 kids. It's R1400, R1300. they deduct literally R800 every month until that R3000 is paid. It's not worthy to go about it that way. cause then you don't get the money actually that you must spend on the kids. (P.17)*

With regards to savings, 88.2% indicated that saving is a difficult activity in a CSG household:



*No, not at all (P.17)*

*No (P.6)*

*No (P.4)*

*I saved my own savings with his grant (P.11)*

Savings are perceived by the participants of the study, as not possible (P.17, P.6 and P.4) and in some cases, very possible (P.11). It appears that the recipients are not accessing credit, due to the application requirements of the lending institutions and that they are fully aware of their credit status (P.17, P.8).

The findings actually show that 35.2% of the recipients engaged in a business venture:

*Papa (similar to Chips). It actually went fine until he came to his phase where he come to like the papa. So he ate all the papa (P.11)*

*Yes, I sell papa like from door to door. Sometimes I will take of that money to buy stock and sell it (P.4)*

*NO, cause there is not enough money to start or do something with it (P.17).*

*Yes, I did. I tried to open a little takeaways, which only sell hot chips and hotdogs, but you know... (p.6)*

The responses from participants who engaged in business ventures indicate that there is an understanding, that the CSG could be used in this manner to increase the total monthly income. The businesses appeared to have failed and were not, operational anymore. The data of the study, with specific reference to engaging in business ventures, opens the door for future research, as it indicates that CSG recipients might have the drive, and ability, to create sustainable and resilient households. The reasons for the failure of the businesses are not indicated in this study. Recent evidence in sub-Saharan Africa indicates that social cash transfer programmes can have a major influence on household decision-making, accumulation of productive assets and productive activities (Asfaw et al., 2018). The data of this study support the potential of business ventures, but information on the success of business ventures is lacking in the literature.

### **4.3.3 Resilience**

**Table 4.8: Sub-theme - Shocks and Stressors**

(Key = y = yes/ n = no)

Participant	Loss of employment	Unforeseen	medical	Drug	Bail appl.	Death	New Born	House burglary	Tertiary student	Benefit
<b>3 CSG</b>										
10	Y	y	y	n	n	n	n	n	n	Y
13	N	y	n				n			
14	Y	y	y	n	n	n	n	n	n	Y
15	Y	y	n	n	n	n	n	y		Y
17	N	y	y	n	n	n	n	y		Y
<b>2 CSG</b>										
2	N	y	y	n	n		y	n	n	Y
4	N	n	n	n	n	y	n	n	n	y
6	Y	y	y	n	n	n	n	n		y
9	N	y	y	n	n	n	n	n	n	y
11	Y	Y	y	n	n	n	Y	n	n	y
<b>1 CSG</b>										
1	Y	y	y	n	n	n	n	n	y	n
3	Y	y	y	n	n	n	n	y	n	y
7	N	y	n	n	n	n	y	n	n	n
8	N	y	n	n	n	n	n	n	n	n
12	Y	y	y	n	n	y	y	n	n	y
<b>0 CSG</b>										
16	N	y	y	n	n	n	y	y		y
5	N	y	n	n	n	n	n	n	n	y

This study clearly shows that the participants experienced a shock or stressor in the last 12 months.

A. With regard to loss of employment, 51.9% of the recipients experienced a loss of employment in the household:

*Last year (P.11)*

*Yes. Yes, it did [help]. For the past four months, yes (P.3)*

*Yes (P.15)*

*Yes. It was really difficult cause I am the only parent here (P.14)*

It is evident that in some cases, the CSG were the only source of income and contributed towards the resilience in the household (P.3, P.14). In some cases, other adults being employed in the household also added to the resilience of the household, but whether the other sources of income are actually responsible for the resilience, requires further investigation.

A. Any unforeseen monthly expense

*Oh my word, it helps (P.11)*

*Yes, that unforeseen doctor visitation. Yes, I could but there was only R100 left from one child's CSG (P.17)*

*Medication that was prescribed, injuries that wasn't supposed to happen and in the last 12 months (P.16)*

*Sometimes something breaks in the house (P.1)*

The responses of 94.1% of participants suggest that unforeseen monthly expenses are a common event in poor households. These events can be taxing on the budget of the households and place a lot of strain on the CSG that month (P.17, P.1). The contribution the CSG makes is not lost on the participants (p.11).

A. A medical emergency or health-related issue:

*Medication that was prescribed, injuries that wasn't supposed to happen and in the last 12 months (P.16)*

*Yes, that unforeseen doctor visitation (P.17)*

*Yes, I had because I am actually under Groote Schuur cause I have an Auto-Immune disease (P.6)*

*The data presented in this study show that 64.7% of the respondents experienced a medical emergency in the last year. When this happens, the household utilized the CSG on these expenses (P. 17, P.6, P.16).*

A. All participants had no drug or bail applications that infused itself into the expenses of the CSG.

B. The death of a household member:

*Yes, my father passed away (P.4)*

*It didn't really help, cause my father paid with the funeral cover (P.12)*

The data does not support that the CSG contributes to the burial of household members, especially since the expense can be covered with a funeral plan (P.12). In addition, 88.23% of the participants did not experience any death in the household in the last 12 months.

#### C. Theft of household items

*I must use all the money, because why how must my kids eat. Like the stove I must buy, what can I do? And you see the burglary happens and you can't buy that stuff that you wanted to buy because you buy the same stuff (P.15)*

*When I did get the grant, we had a break-in that time. So half of some of the stuff, they stole some of the stuff, so, like the kettle and stuff, so we had to replace that, cause I had to make bottles for the baby. So I have to make bottles, I had to boil water (P.16)*

*It was a washing machine, a TV, a DVD player. Yes, and I had to replace the TV (P.17)*

Of the participants that experienced a house burglary, the responses indicated that the CSG was utilized to replace some of the items that were stolen. The assets that were replaced, were essential items that the household needed, which is indicative of the resilience aspect of the CSG.

#### D. Expenses of a new born:

*I could at least buy a pack of nappies at times (P.2)*

*My husband was not working then, so I had to make a lay-buy and every month I had to put on, like a R50, a R20 or whatever I had (P.12)*

*I had to use it for his needs when the baby came and I had to use the last and I didn't even know for what I used it, so (P.11)*

What is clear from the data, the participants who had a new born experience, all used the CSG to support the expenses of the baby.

#### E. Any financial aspect of a tertiary student:

*Yes, my eldest son started his first year at a college. No, unfortunately not (P.1)*

Since only 1 participant had a tertiary student, it is unclear whether the CSG contribute towards expenses related to tertiary students. This requires further investigation.

The data suggest that the CSG contributes to shocks and stressors and 76.4% of the participants indicated that the CSG was beneficial in dealing with one of the shocks or stressors mentioned in the list. The CSG was perceived as being too little for many of the participants but managed to utilize the CSG when the household was in need.

#### **4.4 Conclusion**

Chapter Four has examined and presented the data that came forth from the semi-structured interviews and the data was organized into themes and sub-themes. The chapter aimed to analyse the information and to address the main sub-research questions.

The data propose that CSG households perceive the CSG as a means to achieve a sustainable livelihood, due to the consistency as a monthly income. The limitations expressed in the perception of the CSG was more evident in the amount of the CSG allocated to a recipient. The application process was highlighted as a big challenge for the CSG. However, the value of the CSG to their recipient's livelihoods was acknowledged and expressed by many participants.

This chapter document the responses from the participants, where their strategies become apparent with regard to the spending of the CSG on the four capitals. The findings suggest that households value for than just utilizing the CSG for basic necessities, but strive for a more holistic experience of life. The usage of the CSG to support the activities of schools and religious institutions indicates that education and religion have significance to the livelihood of these households. The CSG has a major influence on the lives of poor households and this becomes evident in the responses of participants when the CSG are added to each capital. The data also show that CSG households have the ability to deal with shocks and stressors. In chapter five, concluding remarks and recommendations are presented and some limitations of the study are highlighted.

## CHAPTER FIVE

### CONCLUDING REMARKS AND RECOMMENDATIONS

#### 5.1 Introduction

This qualitative research study was to ascertain whether the CSG contribute towards resilience in poor households in Mitchells Plain. Chapter Four provided a thorough presentation of the data collected through semi-structured interviews conducted in the selected research site.

The theoretical framework employed to steer and inform this research study was an adapted version of the SLF, namely the Sustainable Livelihoods Resilience Framework (SLRF). The underlying theoretical basis of the SLRF, suggests that:

Poor households + CSG = increased capitals = better livelihood strategies = more resilient livelihood outcomes.

To fully comprehend and interpret the perceptions and decision-making processes of the participants, as well as the indicators of a resilient household, the research was based on the interpretive paradigm to address the following research question: Does the Child Support Grant contribute towards resilience in poor households in Mitchells Plain? A Sustainable Livelihoods Approach. The research questions were formulated to establish participants' understanding of the following:

- Do households perceive the Child Support Grant as a means to achieve a sustainable livelihood?
- What are the strategies Child Support Grant recipient households' employ to achieve a sustainable livelihood?
- What indicates whether the Child Support Grant contributes towards resilience in poor households?

Chapter Five is informed by the data analysis and discussions of chapter four and consists of concluding remarks on how the CSG can contribute towards resilience in poor households. The

limitations and significance of the study are then presented with recommendations for potential future research study areas.

## **5.2 Concluding Remarks**

According to McMillan & Schumacher (2006), the method to employ in qualitative data analysis is inductive analysis which concedes to a natural emergence of themes. The themes that emerged to determine whether the CSG contribute towards resilience in poor households can be divided into 3 themes:

- Perception of the CSG
- Strategies employed in the decision-making process in CSG spending
- Resilience

In this study, the data that was produced, the themes and sub-themes, encompassed a process that afforded the researcher the means, to answer the research question. Chapter 4 presented the discussions of the themes and sub-themes and recommendations were formulated, to show in which areas the CSG expanded on the capitals of the SLRF, to obtain resilience in CSG households.

## **5.3 Perception of the CSG**

Grosh et al., (2008) maintain beneficiaries that are targeted by CT programs, are usually vulnerable groups who experience chronic or transient poverty. This is aligned with the perception of the CSG recipient households in that the actual stuff that is needed in a household, like fruit and vegetables, are not easily attainable, considering that bread, porridge, sugar, school fees, school stationery, transport and clothes takes precedent in the decision, to spend the CSG on. The recipients feel they have no agency and that the decision, as to what to spend the CSG on every month, is being directed by their circumstances (mostly needs-based). A review by Delany, Grinspun & Nyokangi (2016) states that despite the increase of the CSG annually, the value of the CSG is relatively low in comparison to the needs of the child. The research study has shown that CSG households still experience transient poverty.

According to Garcia & Moore (2012), where cash transfers are provided for developmental goals, beneficiaries receive them at regular intervals for an extended period. In the case of the CSG, the consistency of the CSG on a monthly basis is not in question, but the developmental aspect is. The challenge perceived by participants is to satisfy the developmental goals of the recipients when the amount allocated per child is so little and rationing has to take place on a monthly basis. The findings also show that a reasonable increase to the CSG has the means to afford children in CSG households, better opportunities and access to a sustainable resilient livelihood. A study done by Hagen-Zanker, Bastagli, Harman, Barca, Sturge and Schmidt (2016), showed in Kenya those beneficiaries who received lump-sum transfers, could buy bigger assets, compared to those who receive smaller monthly payments.

The value of the CSG to recipient households, is evident in their acknowledgement, that the CSG provide the means to contribute towards their livelihoods when they are unemployed or a single parent. The consistency of the CSG as a monthly income, affords recipients the ability, to address certain basic needs. When the perspectives of beneficiaries were considered from six countries, by Fisher et al., (2017), it revealed that a consistent amount of cash flow improved strategic livelihood choices.

#### **5.4 Strategies employed in the decision-making process in CSG spending**

Recent evidence in sub-Saharan Africa indicates that social cash transfer programmes can have a major influence on household decision-making, accumulation of productive assets and productive activities (Asfaw et al., 2018). The findings suggested that the CSG influences the decision making processes of the recipient households, as sustenance is a priority for households and prioritizing the buying of electricity with the CSG, is evidence thereof. However, the data only suggest that households will utilize the CSG for this commodity if the household cannot satisfy its energy needs for the month. This is indicative of a resilient household.

The findings suggest that the acquisition of household assets is dependent on the breakage, theft or affordability of the asset. The decision by recipient households to utilize the CSG in this expenditure is largely influenced by the value that asset holds to the household. If the asset is deemed a necessity, the acquisition of that asset is justified, whether it's a kettle or a television. The findings of the study suggest that CSG contribute towards physical capital in CSG households.



The various CTs in Sub-Saharan Africa is seen to reduce the vulnerability of poor households, build human capital with regard to consumption and create sustainable expenditure on education and social welfare (Fisher et al., 2017). The evidence presented by this study, clearly shows that education, which is valued in CSG households and stationery, school uniforms and school fees, are perceived as a sustainable expenditure of the CSG when it comes to the decision-making process of CSG households. The health of CSG households are deemed an important expense and the utilisation of the CSG on health-related services is shown to be the case of the majority of the participants, as presented by the data in the study. Asfaw and Davis (2018) iterate that the unconditional CT of the Lesotho Child Grants Programme (CGP) attempts to improve the livelihoods of OVC's in terms of health and education. This is found to be in the case of the CSG in this study. The data clearly indicate that CSG households perceive Education and Health expenditure, as a necessary component of a sustainable and resilient livelihood and therefore, the CSF contributes to human capital in this study.

The findings of the study reveal that the perception of extramural activities for CSG recipient children is, that value is added to the lives of the children's livelihoods. Communication, which forms part of social capital, is presented in this study as an important aspect of the social networks necessary, to achieve a sustainable and resilient livelihood. Reciprocal relationships enable the CSG household, to create a sustainable resilient household, by means of securing future assistance of family or neighbours, in times of a shock or stressor. The findings presented in this study, supports Fisher et al. (2017), that the CSG contribute towards human and social capital in the creation of resilience in CSG households. According to Molyneux, Jones & Samuels (2016), cash transfers have aided people in poor areas to engage in relations of reciprocity within communities.

A study done by Hagen-Zanker, Bastagli, Harman, Barca, Sturge & Schmidt (2016) revealed that cash transfers are linked to reductions in monetary poverty and when it came to savings, robust evidence indicated that cash transfers increased savings. This study reveals that savings were not possible by CSG households. With regard to business ventures, a few attempts were made by CSG households to improve their monthly income, but all of them are not in existence anymore.

## **5.5 Resilience**

Social protection programs, but more importantly cash transfers are perceived as the vehicle, to decrease the vulnerability of poor households in Sub Saharan African countries, to shocks and stressors (Fisher, et al., 2017). The findings of the study revealed that the CSG contributed towards resilience especially where the CSG was the only source of income for those households when they experienced a shock or stressor. The shocks and stressors that are prevalent to households in the selected site are medical emergencies, the loss of employment, unforeseen monthly expenses and in some cases, the theft of household assets. The data indicated that the CSG was utilized to address one or more shocks and stressors and that CSG households have the ability to be resilient due to the CSG. DSD, SASSA & UNICEF (2012) states that CTs have the ability to insulate groups and individuals from the adverse effects of shocks and assist in the build-up of human, financial and productive assets.

## **5.6 Suggestions for Further Research**

A point of contention with regards to physical capital is whether the household accesses other sources of income to supplement the CSG that month or whether the CSG, is used to supplement another source of income, in the purchasing of assets. This aspect of the study serves as a recommendation for an in-depth study into the households of CSG recipients' ability to acquire household assets.

The data of the study, with specific reference to engaging in business ventures, opens the door for future research, as it indicates that CSG recipients might have the drive, and ability, to create sustainable and resilient households. The reasons for the failure of the businesses, are not indicated in this study and therefore recommended for future investigation.

The findings of the study could not provide any valuable insight into the CSG and its contribution to tertiary student expenses, due to only 1 participant having a child at a tertiary institution. However, this aspect warrants further investigation.

## **5.7 Strengths of the study**

The structure and nature of the research design produced a comprehensive insight into the responses of 17 CSG recipients of households in 4 areas in Mitchells Plain. The benefit of performing a qualitative research study is that the researcher can obtain rich descriptions from participants, which bring clarity and understanding on how the CSG, contributes towards resilience in poor households. This perception and insight are of significant value with regards to how CSG households, make decisions of where and how to spend the CSG every month. It is the intention that this research would become a resource tool for all relevant institutions and role players, who have the ability to effect positive change to CSG households.

The participation of CSG recipients in the other areas of Mitchells Plain might prove to bring more clarity and alternative strategies, in how to utilise the CSG, to affect a resilient household. The sharing of their experiences would allow CSG recipients the chance to reflect on their own experiences with the CSG in their households. This might lead to reciprocal relationships being formed due to shared circumstances.

## **5.8 Limitations of the study**

A number of limitations have come forth throughout this study. The global COVID-19 pandemic has had a negative impact on the study in a few ways:

- Data collection was suspended for a few months;
- Social distancing as part of the national regulations, prohibited gatherings, which led to the absence of a Focus Group;
- Increased fear of CSG recipients to participate in the study; and
- The sample size could not be reached as intended.

In terms of qualitative research sizes, a bigger sample size might have produced findings that could have had a direct impact on the criteria of the CSG at the relevant institutions. However, the findings cannot be generalized to other areas due to the sample size and the conditions of the selected research site.

Due to the unpredictable nature with regard to gang violence in the selected site, safety had to be considered throughout the data collection phase.

As a result of the limited scope of the study, the findings cannot include the pandemic as a shock or stressor but are recommended to be a phenomenon for future investigation.

English was the dominant language of the participants, except for a few participants, who responded in Afrikaans. Their responses were translated into English. Although the researcher was being thorough, the translation of the data might have given rise to some significance becoming lost in the interpretation of their responses.

This study could have benefited from the use of additional data collection methods, like a Focus Group discussion, document analysis and observation, to provide additional data.

## **5.9 Conclusion**

This research study is a synergy between the data collected and the literature review on the phenomena. The research has proposed key elements of the resilience of CSG households. Since the literature mostly discusses the cash transfer programs on human and social capital, this research strived to highlight the CSG as it expands the 4 capitals of the Sustainable Livelihoods Resilience Framework.

In doing so, the research illustrated that the perceptions of the CSG revolved around the monetary allocation to the CSG recipients. The findings as suggested by the research indicated that the CSG contributed towards resilience in aspects of physical capital, like energy (electricity and gas), transport and communication. With household assets, the data shows it expands household assets, but as mentioned in chapter four, more investigation is necessary for a more comprehensive insight. The findings also proposed that the CSG contributed towards resilience in aspects of human capital. Education and education-related expenses contributed to the bulk of the CSG allocation in the household budget, which demonstrates the significance and value held by CSG recipients. With regard to social capital, networks were perceived as important in cementing reciprocal relationships, to access when future shocks and stressors were experienced by the household. Savings as a component of financial capital was demonstrated to be an activity that

CSG households, could not engage in. Investment activities proved to be unsuccessful, although numerous participants attempted this exercise.

The findings of the study illustrated that the CSG contributed towards shocks and stressors. This was evident when the CSG was utilised in unforeseen events, the loss of employment, medical emergencies and to some extent, expenses of a new born.

It is clear that CSG recipients acknowledge the limitations and challenges of the CSG, but they also recognise the value it adds, in its contribution to a sustainable and resilient livelihood.

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## ANNEXURES

### Annexure A: Information sheet for Individual Interview



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### **INFORMATION SHEET**

**For**

**Individual Interview**

**INLIGTINGSBLAD**

**vir**

**Individuele Onderhoud**

Project Title:

Does the Child Support Grant contribute towards resilience in poor households in Mitchells Plain?  
A Sustainable Livelihoods Approach

**Project Titel:**

Dra die Kinderondersteuningstoelaag by tot veerkragtigheid in arm huishoudings in Mitchells Plain? 'N Volhoubare lewensbestaanbenadering

**What is this study about?**

This research project is being conducted by Malcolm Hess, a student at the University of the Western Cape. You are invited to participate in this project as a Child Support Grant recipient

caregiver due to the fact that the project revolves around households' strategies, to ensure a sustainable resilient livelihood, when using the Child Support Grant.

The objectives of this study are to determine whether the Child Support Grant is contributing to poor households' resilience. Secondly, to acquire knowledge on how the Child Support Grant is used to achieve a sustainable livelihood.

### **Waaroor gaan hierdie studie?**

Hierdie navorsingsprojek word uitgevoer deur Malcolm Hess, 'n student aan die Universiteit van Wes-Kaapland. U word uitgenooi om deel te neem aan hierdie projek as 'n begunstigdesversorger vir kinderondersteuning, aangesien die projek rondom die huishoudings se strategieë draai om 'n volhoubare veerkragtige lewensbestaan te verseker wanneer u die Kinderondersteuningsubsidie gebruik.

Die doelwitte van hierdie studie is om vas te stel of die Kinderondersteuningstoelaag bydra tot die swak huishoudings se veerkragtigheid. Tweedens, om kennis te bekom oor hoe die Kinderondersteuningsubsidie gebruik word om 'n volhoubare lewensbestaan te bewerkstellig

### **What is the interview about?**

The questions for the individual interviews, are to determine how the CSG is expanding on the four capitals as well as how the CSG are used on a monthly basis

### **Waaroor is the onderhoud?**

Die vrae vir die individuele onderhoude is om te bepaal hoe die CSG op die vier kapitale uitbrei, asook hoe die CSG maandeliks gebruik word.

### **Would my participation in this study be kept confidential?**

All participation will be treated with confidentiality and integrity. All personal information will be kept confidential and will remain anonymous. You will be required to sign a consent form before partaking in the study to protect your privacy and confidentiality. The researcher shall not reveal the identity of the participants and will safeguard the confidential information obtained in the course of the study.

### **Sal my deelname aan hierdie studie vertroulik gehou word?**

Alle deelname sal met vertroulikheid en integriteit hanteer word. Alle persoonlike inligting sal vertroulik gehou word en sal anoniem bly. Daar sal van jou verwag word om 'n toestemmingsvorm te teken voordat jy deelneem aan die studie om jou privaatheid en vertroulikheid te beskerm. Die navorser sal nie die identiteit van die deelnemers openbaar nie en sal die vertroulike inligting wat in die loop van die studie behaal is, beskerm.



**What are the risks of this research?**

There are no risks involved in participating in this research project. From the beginning, aims and objectives will be clear.

**Wat is die risiko's van hierdie navorsing?**

Daar is geen risiko's betrokke by die deelname aan hierdie navorsingsprojek nie. Van die begin af sal die doelwitte duidelik wees.

**What are the benefits of this research?**

There are no material benefits for the interviewee.

**Wat is die voordele van hierdie navorsing?**

Daar is geen wesenlike voordele vir die ondervraer nie

**Do I have to complete the questionnaire and may I stop participating at any time?**

Your participation in this research is completely voluntary. Should you feel the need to withdraw from the study you can do so at any time.

**Moet ek die vraelys voltooi en mag ek op enige stadium ophou deelneem?**

U deelname aan hierdie navorsing is heeltemal vrywillig. As jy die behoefte het om uit die studie te onttrek, kan jy dit enige tyd doen.

**How long will it take to complete the questionnaire?**

The duration of the individual interview will take about thirty to forty minutes to complete

**Hoe lank sal dit neem om die vraelys te voltooi?**

Die duur van die individuele onderhoud sal ongeveer dertig tot veertig minute neem om te voltooi

**Do I need to bring anything to the interview?**

Only your presence is required. You do not have to bring anything.

**Moet ek enigiets na die onderhoud bring?**

Slegs jou teenwoordigheid is nodig. Jy hoef niks te bring nie.

**Is any assistance available if I am negatively affected by participating in this study?**

There are no negative effects that could happen from participating in this study.

**Is daar enige hulp beskikbaar as ek negatief geraak word deur deelname aan hierdie studie?**

Daar is geen negatiewe effekte wat kan voorkom deur deelname aan hierdie studie.

### **What if I have questions?**

This research is being conducted by **Malcolm Hess**, a student at the University of the Western Cape. The contact number is 074 431 1307.

### **Wat as ek vrae het?**

Hierdie navorsing word gedoen deur **Malcolm Hess**, 'n student aan die Universiteit van Wes-Kaapland. Die kontaknommer is 074 431 1307.

If you have any questions about the research study itself, please contact **Prof Stephen Devereux** at The Institute for Social Development (ISD), University of the Western Cape, telephone number (021) 959 3848, ext. 3855.

As u enige vrae het oor die navorsingstudie self, kontak asseblief prof Stephen Devereux by die Instituut vir Maatskaplike Ontwikkeling (ISD), Universiteit van Wes-Kaapland, telefoonnommer (021) 959 3848, ext. 3855.

Should you have any questions regarding this study and your rights as a research participant or if you wish to report any problems you have experienced related to the study, please contact:

Indien u enige vrae rakende hierdie studie en u regte as navorsingsdeelnemer het of as u enige probleme rakende die studie aangemeld wil hê, kontak asseblief:

Prof Stephen Devereux

Institute for Social Development

School of Government

University of the Western Cape

Private Bag X17

Bellville 7535

**This research project has received ethical approval from the Humanities & Social Sciences Research Ethics Committee of the University of the Western Cape, Tel. 021 959 2988, email: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)**

## Annexure B: Letter of Consent



Private Bag X17, Bellville 7535, Cape Town, South Africa

Telephone: (021) 959 3858/6 Fax: (021) 959 3865

E-mail: [pkipie@uwc.ac.za](mailto:pkipie@uwc.ac.za)



### **LETTER OF CONSENT: TO PARTICIPATE IN AN INTERVIEW**

I,..... have had the opportunity to ask any questions related to this study, and received satisfactory answers to my questions, and any additional details I wanted.

I agree to take part in this research.

I understand that my participation in this study is voluntary. I am free not to participate and have the right to withdraw from the study at any time, without having to explain myself.

I am aware that the information I provide in this interview might result in research which may be published, but my name will not be used.

I understand that my signature on this form indicates that I understand the information on the information sheet regarding the structure of the questions.

I have read the information regarding this research study regarding whether the CSG contribute towards resilience in the household.

I agree to answer the questions to the best of my ability.

I may also refuse to answer any questions that I don't want to answer.

I agree to the audio recording of my response and its use in this research.

By signing this letter, I give free and informed consent to participate in this research study.

Date: \_\_\_\_\_

Participant Name: \_\_\_\_\_

Participant Signature: \_\_\_\_\_

Interviewer name: Malcolm Hess

Interviewer Signature: \_\_\_\_\_

This research is being conducted by **Malcolm Hess**, a student at the University of the Western Cape. The contact details are as follows:

Cell: +27 74 431 1307      Email: [9218309@myuwc.ac.za](mailto:9218309@myuwc.ac.za)

If you have any questions about the research study itself, please contact **Prof Stephen Devereux** at The Institute for Social Development (ISD), University of the Western Cape. His contact details are as follows:

Tel: (021) 959 3855      Email: [s.devereux@ids.ac.uk](mailto:s.devereux@ids.ac.uk)

**This research project has received ethical approval from the Humanities & Social Sciences Research Ethics Committee of the University of the Western Cape, Tel. 021 959 2988, email: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)**

## Annexure C: HSSREC Approval letter



### OFFICE OF THE DIRECTOR: RESEARCH RESEARCH AND INNOVATION DIVISION

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[www.uwc.ac.za](http://www.uwc.ac.za)

14 February 2020

Mr M Hess  
Institute for Social Development  
Faculty of Economic and Management Sciences

**Ethics Reference Number:** HS19/6/57

**Project Title:** Does the child support grant contribute towards resilience in poor households in Mitchells Plain? A sustainable livelihoods approach.

**Approval Period:** 08 February 2020 – 08 February 2021

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology and ethics of the above mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval.

**Please remember to submit a progress report in good time for annual renewal.**

The Committee must be informed of any serious adverse event and/or termination of the study.

A handwritten signature in black ink, appearing to read 'Patricia Josias', is written over a faint, large watermark of a sunflower.

*Ms Patricia Josias  
Research Ethics Committee Officer  
University of the Western Cape*

**NHREC REGISTRATION NUMBER - 130416-049**

## **Annexure D: Individual Interview Guide**



**UNIVERSITY OF THE WESTERN CAPE**



**Institute for Social Development**

**Research Title:**

**Does the Child Support Grant contribute towards resilience in poor households in Mitchells Plain? A Sustainable Livelihoods**

**Researcher: Malcolm Hess**

**Student number: 9218309**

**Supervisor: Prof Stephen Devereux**

# Individual Interview Guide

## INTERVIEW GUIDE: SEMI-STRUCTURED INDIVIDUAL INTERVIEW QUESTIONS

### **Does the Child Support Grant contribute towards resilience in poor households in Mitchells Plain? A Sustainable Livelihoods Approach**

1. The interviews will be guided by these research questions:

1.1 Do households perceive the Child Support Grant as a means to achieve a sustainable livelihood?

1.2 What are the strategies Child Support Grant recipient households' employ to achieve a sustainable livelihood?

1.3 What indicates whether the Child Support Grant contribute towards resilience in poor households?

## 2. PRE-DETERMINED INDIVIDUAL INTERVIEW QUESTIONS

### General information

2.1 Briefly tell me about your background:

a. Are you a single or married caregiver?

a. How many children receive the CSG?

b. How many people are staying in the household (no of children and no of adults?)

c. Level of education

d. Are any adults employed (permanent or temporary employment)?

2.2 Briefly say what you think of the CSG

2.2.1. Describe how you decide what is important to spend the CSG on every month?

2.2.2 Do you spend the CSG on the following?

a. Electricity

b. Gas

c. paraffin

2.2.3 How is the CSG helping you when you don't have electricity/ gas/paraffin?

2.3 Human Capital & CSG interview questions

2.3.1 What do you spend the CSG on when it comes to the education of the children?

2.3.2 How do you use the CSG to support or expand the education of the adults in the households, including yourself?

2.3.3 What health related services, if any, does a caregiver spend the CSG on, to ensure the optimum level of health of the children?

Social Capital & CSG

2.3.5 Do any of the children belong to any social clubs and how is the CSG used to ensure their participation?

2.3.6. Are there any community structures you belong to and what do you do there?

2.3.7. What type of social events do you attend and is there any expense related to it?

2.3.8. Do you attend any family functions and does it have any expense related to it?

2.3.9. Does the CSG assist you in maintaining good relations?

a. with community structures

b. to participate in social events



c. family relationships.

d. neighbours

### **Physical Capital**

2.3.10. How is the CSG used to access transport on a monthly basis?

2.3.11. Can you tell me how the CSG is being used to communicate to friends and family?

2.3.12 How is the CSG used to access the internet?

2.3.13 Briefly explain how the CSG is used, if used, to buy household assets?

### **Financial Capital & CSG**

2.3.14 Are you able to access credit/loan because you are a CSG recipient? Please elaborate.

2.3.15. Do you think your household are able to engage in any savings activity, because you are a CSG recipient? If yes, please explain.

2.3.16. Have you ever used the CSG in a business venture? Please elaborate.

2.3.17. Have you experienced any of the following shocks or stressors in the last year:

a. the loss of employment,

b. any unforeseen monthly expenses,

c. a medical emergency,

d. a drug intervention expense,

e. expenses of a bail application,

f. the death of a household member,

g. expenses of a new born,

h. theft of household items or

i. any financial aspect of a prospective tertiary student.

Name of the researcher: Malcolm Hess

Contact Numbers: Cell- 074 431 1307

E-mail address: 9218309@myuwc.ac.za

## **Annexure E: Transcription of an interview**

Participant 4: Two CSG recipients

R: I wil basically explain to you what the research study is all about. Its all about the CSG and these questions i am going to ask you now, is basically general information.

P: Ok

R: So Um, so briefly just tell me about your background. Are you a single or married?

P: No, I am married

R: You married. Ok

P: Yes

R: How many children receieve the CSG?

P: 2 children

R: How many people are staying in your house, in your household? The number of children and the no of adults

P: Seven all together. Its um, 3 adults and 4 children

R: Lets make sure its still all good. Now this is about your level of education. What what um, level of education do you have? Matric, standard 8?

P: No, You see I dropped out grade 10 already

R: 10?. Ok, are any adults employed, are they permanent

P: Only my husband works

R: so he is employed. Now this question is basically, i want to know what you think about the CSG. So if you can tell me, How do you decide what is important to spend the CSG on every month? How do you decide?

P: laugh

R: What do you spend it on?

P: I normally use it um, for food. Sometimes i use for their school fees.

R: OK, um, do you spend the CSG on the following: electricity?

P: Not really