





## Lone Mothers in South Africa – The role of social security in respecting and protecting dignity

### **Themed Working Paper 3**

# Social security and the dignity of lone mothers in South Africa

By

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#### **Background**

This working paper forms part of a project entitled 'Lone Mothers in South Africa: The role of social security in respecting and protecting dignity'. The project originates from research undertaken for the South African Department of Social Development (DSD) about attitudes to employment and social security (e.g. Noble et al., 2008; Ntshongwana, 2010a and 2010b; Surender et al., 2007; Surender et al., 2010). During the fieldwork for that programme of research, participants in focus groups repeatedly made the unprompted point that poverty eroded their sense of dignity. Given that the South African Constitution declares that people have inherent dignity and that dignity should be protected and respected (Republic of South Africa, 1996), we decided to dedicate a separate project to exploring the role that social security currently plays in relation to people's sense of dignity. Specifically we hoped to explore whether social assistance, as a financial transfer to low income people, serves to help to protect and respect people's dignity, or conversely whether there are ways in which the country's social security arrangements serve to undermine people's dignity.

Currently, there is no social assistance for low income people of working age, unless they are entitled to claim the Disability Grant. There is however a commitment elsewhere in the Constitution to the progressive realisation of access to social assistance for people, and their dependants, who are unable to support themselves (Republic of South Africa, 1996: Chapter 2 section 27). We therefore wanted to additionally explore whether people thought that – in the context of very high levels of unemployment - some additional form of social assistance might be a worthwhile poverty alleviation measure that would help to protect and respect people's sense of dignity, or whether it might serve to further erode people's sense of dignity.

Although the issues around poverty, dignity and social security could be explored with any subgroup of the population, we selected lone mothers (broadly defined, as elaborated in Wright et al., 2013) for several reasons. First, they embody the societal expectations of caregiver and breadwinner – roles which are difficult to reconcile even if there is financial support from the state (e.g. Lewis, 2010; Mokomane, 2009). Second, as lone mothers typically have a low level of educational qualifications and in the context of high unemployment, any paid work is likely to be insecure and poorly paid. Third, if employment opportunities are available, state provided childcare facilities are inadequate in many areas, and even if private provision is physically accessible it is usually unaffordable for low income families (Goldblatt, 2001; Dawes et al., 2010; Ntshongwana, 2010b; Richter et al., 2012), and so challenges are faced at every turn whether in work or not in work. Recent research indicates that lone mothers in South Africa experience particularly high levels of poverty, and suffer financial (and often physical) insecurity which is compounded by a lack of autonomy (e.g. Ntshongwana, 2010a and 2010b). In addition this group internationally and within South Africa are often the focal point for debates around the

undeserving poor, dependency culture, perverse incentives and the unsustainability of the social security budget, and are often the object of negative sentiment in the media.

The purpose of this themed working paper is to explore social security for lone mothers in South Africa in a number of different ways. The paper draws from material emerging from 30 focus groups which were undertaken in the Eastern Cape and the Western Cape provinces in South Africa. Section 1 contains a review of current social security provision in South Africa in terms of how it provides for the needs of lone mothers. Section 2 contains material from the focus groups on lone mothers' accounts of applying for, receiving, and having the Child Support Grant – a form of social assistance intended for the needs of the children for whom they care rather than their own needs. Section 3 presents results from the focus groups in relation to women's views about how a grant for their own needs would help to protect and respect their dignity.

<sup>&</sup>lt;sup>1</sup> Material from the indepth interviews, the elite interviews, and the South African Social Attitudes Survey will be presented in the final report.

#### 1 Social security for lone mothers in South Africa

#### 1.1 International commitments to social security as a human right

Social security is a human right, and this is made explicit in Article 22 of the 1948 Universal Declaration of Human Rights:

"Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality." (UN, 1948)

Articles 11e and 14c of the Convention on the Elimination of all forms of Discrimination against Women reaffirm the right of women to social security (UN, 1979).

In recent years there has been growing emphasis on the importance of social security and the International Labour Organisation has promoted the concept of a social protection floor (ILO and WHO, 2009) which is described as follows:

"The notion of the social protection floor is anchored in shared principles of social justice and in the universal right of everyone to social security and to a standard of living adequate for the health and well-being of themselves and their families, including food, clothing, housing, medical care and necessary social services. It is a rights-based approach and its core idea is that no one should live below a certain income level and everyone should at least be able to have access to basic social services to enhance decent work opportunities." (ILO, 2011: 9).

Within the African Union, there have been a number of initiatives to promote access to social security, and in 2005, a Social Policy Framework for the Southern African Development Community (SADC) was drawn up with the aim of reflecting the aspirations and commitments of the SADC Region (SADC, 2006; Wright and Noble, 2010). The document highlights the importance of social protection stating that it:

"is important for both vulnerable and non-vulnerable groups, as it has defensive and enabling dimensions. It can reduce their exposure to risks and enhance their capacity to protect themselves against various hazards including loss of income. Social protection instruments, particularly social pensions and social assistance, are priority instruments to expedite poverty reduction, and tools to initiate a positive spiral of aggregate demand in local and national markets. Social protection also has

an enabling function as it unlocks human potential to engage in higher productivity and profitability businesses and livelihoods." (SADC, 2006)

Article 10 of the 2003 *Charter of Fundamental Social Rights in SADC* states that people with no means of subsistence are entitled to social assistance:

"Member States shall create an enabling environment so that every worker in the Region shall have a right to adequate social protection and shall, regardless of status and the type of employment, enjoy adequate social security benefits. Persons who have been unable to either enter or re-enter the labour market and have no means of subsistence shall be entitled to receive sufficient resources and social assistance." (SADC, 2003).

This principle was developed further in the 2007 *Code on Social Security in the SADC* (SADC, 2007) which was approved by SADC Ministers of Employment and Labour and Social Partners in Lusaka, Zambia and recommended to the Integrated Committee of Ministers in SADC for adoption. This document includes definitions of social protection, social security, social assistance, social insurance and social allowances and clearly outlines the right of everyone in SADC to social security:

#### "ARTICLE 4: THE RIGHT TO SOCIAL SECURITY

- 4.1 Everyone in SADC has the right to social security.
- 4.2 Every Member State should establish and maintain a system of social security in accordance with the provisions of this Code and Article 10 of the Charter of Fundamental Social Rights in SADC.
- 4.3 Every Member State should maintain its social security system at a satisfactory level at least equal to that required for ratification of International Labour Organization (ILO) Convention Concerning Minimum Standards of Social Security No. 102 of 1952.
- 4.4 Every Member State should progressively raise its system of social security to a higher level, which should include achieving the meaningful coverage of everyone under the system, bearing in mind the realities and level of development in the particular Member State." (SADC, 2007)

To what extent are these high level commitments in evidence in practice in South Africa? And in particular, for the purposes of this project, to what extent are these commitments realized for lone mothers? The following section contains a review of social security provision for lone mothers in South Africa.

#### 1.2 Social security for lone mothers in South Africa – is there any?

Social security policy is not value- or gender-neutral and lone mothers as a group place this fact in sharp relief. Whatever the type of provision for lone parents, the policies (or absence of policies) will impact greatly on whether gender equality is being striven towards, as well as the extent to which care is viewed as a social and collective responsibility, and the notion of a work-family balance is taken into consideration (e.g. Chopra *et al.*, 2013; Chzhen and Bradshaw, 2012; Lewis, 2010; OECD, 2012a; UN, 2013). Annex 1 contains a brief review of social security provision for lone parents in other countries.

The South African Constitution's Bill of Rights *inter alia* stipulates that the state must take 'reasonable legislative and other measures, within its available resources, to achieve the progressive realisation' of the provision of 'access to social security, including, if they are unable to support themselves and their dependants, appropriate social assistance' (RSA, 1996. Ch2 s27).

It is argued in this section that lone mother's access to social security has not yet been progressively realized, and indeed as will be explained below, their access to social assistance has actually deteriorated in certain respects. There are no social allowances (non-means-tested universal payments to people in designated categories) of relevance to lone mothers in South Africa and so this section considers social security in relation to social assistance and social insurance only.

#### 1.2.1 Social assistance for lone mothers in South Africa

The Code on Social Security in the SADC describes social assistance as provision –

'in cash or in kind to persons who lack the means to support themselves and their dependants. Social assistance is means-tested and is funded from government revenues. Normally, the beneficiaries are those who are not covered by any other form of social security. The objective of social assistance is to alleviate poverty through, amongst other things, the provision of minimum income support.' (SADC, 2007: 1).

Social assistance in South Africa cost R113Bn in 2013/14, amounting to 3.4% of GDP, with nearly 16.1 million recipients at the end of 2012/13 (National Treasury, 2013: 84-85). A number of the grants are relevant to lone mothers – as defined broadly for the purposes of this project - and these are summarised in Table 1 below (RSA, 2004). Relevant grants comprise the Old Age Grant (OAG) and the Disability Grant (DG) and to a lesser extent the War Veterans Grant (WVG) and Grant-in-Aid (GIA). Applicants for these grants must be

resident in South Africa, and must be South Africa citizens or permanent residents or (with the exception of the War Veterans Grant) refugees. The amounts of the grants and the asset and means test thresholds for the grants are listed in Figure 1 below.

Table 1: Social Grants for which lone mothers could potentially be eligible

Grant	Age of	Other criteria (in addition to means test)
	applicant	
Old Age	60 and over	Must have an ID document; must not be in receipt of another
Grant		grant for herself; must not be maintained or cared for in a State
		Institution
Disability	18-59	must submit a medical / assessment report (less than 3m old)
Grant		confirming disability; must not be in receipt of another grant for
		herself; must not be maintained or cared for in a State
		Institution.
War	60 and over	must have fought in the Second World War or the Korean War;
Veterans	(or disabled if	must not be in receipt of another grant for herself; must not be
Grant	younger)	maintained or cared for in a State Institution.
Grant-in-	18 and over	Must be in receipt of DG, OAG or WVG; must require full time
Aid		attendance by another person owing to his/her physical or
		mental disabilities; must not be cared for in an institution that
		receives subsidy from the State for the care/housing of such
		beneficiary

If lone mothers fall beneath the asset and means-test thresholds they can apply for social assistance in the form of the Disability Grant if they are aged 18-59 and are disabled, or for the Old Age Grant if they are aged 60 and over. The War Veterans Grant and Grant-in-Aid are in practice 'top-up' grants for particular groups – war veterans, and people in need of full time care due to disability respectively.

So, for example, a 45 year old lone mother would be entitled to claim the Disability Grant (R1,260 per month) if she had an income of less than R49,920 per year, had assets worth less than R831,600, and had fulfilled the disability test. There is no social assistance for lone mothers under the age of 60 who are not disabled.

<sup>&</sup>lt;sup>2</sup> The means test of the OAG is going to be phased out (National Treasury, 2013: 85).

Figure 1: Asset and income thresholds and amounts of social grants, 2013

Asset threshold:	01 April 2012	01 April 2013	01 October 201
(Grants for older persons, disabled			
and war veterans only)			
Single person	R 792 000	R 831 600	
Married person	R 1 584 000	R 1663 200	
Income threshold: (Annual amounts)			
Single person	R 47 400	R 49 920	
Married person	R 94 800	R 99 840	
Child Support Grants:			
Single person	R 33 600	R34 800	R 36 000
Married person	R 67 200	R69 600	R 72 000
Care Dependency Grant			
Single person	R 144 000	R 151 200	
Married person	R 288 00	R 302 400	
<b>Amounts Of Grants As A</b>	4 O4 April	2013	
Grant Type	Amount payable as	Amount payable a	s Amount payable a
Grant Type			s Amount payable a from 1 October 20
	Amount payable as from 1 April 2012	Amount payable a from 1 April 2013	s Amount payable a from 1 October 20
Grant Type Older Persons Grant (Old age pension) Older Persons Grant (Old age pension):	Amount payable as from 1 April 2012	Amount payable a from 1 April 2013 R 1 260.00	s Amount payable a from 1 October 20
Grant Type Older Persons Grant (Old age pension) Older Persons Grant (Old age pension): Beneficiary older than 75 years	Amount payable as from 1 April 2012  R 1 200.00  R 1220.00	Amount payable a from 1 April 2013  R 1 260.00  R 1 280.00	s Amount payable a from 1 October 20
Grant Type Older Persons Grant (Old age pension) Older Persons Grant (Old age pension): Beneficiary older than 75 years Disability grant	Amount payable as from 1 April 2012  R 1 200.00  R 1220.00  R 1 200.00	Amount payable a from 1 April 2013  R 1 260.00  R 1 280.00  R 1 260.00	Amount payable a from 1 October 20
Grant Type Older Persons Grant (Old age pension) Older Persons Grant (Old age pension): Beneficiary older than 75 years Disability grant War veterans' grant	Amount payable as from 1 April 2012  R 1 200.00  R 1220.00  R 1 200.00  R 1 200.00	Amount payable a from 1 April 2013 R 1 260.00 R 1 280.00 R 1 260.00 R 1 280.00	from 1 October 20
Grant Type Older Persons Grant (Old age pension) Older Persons Grant (Old age pension): Beneficiary older than 75 years Disability grant War veterans' grant Grant-in-aid	Amount payable as from 1 April 2012 R 1 200.00 R 1220.00 R 1 200.00 R 1 220.00 R 200.00 R 280.00	Amount payable a from 1 April 2013 R 1 260.00 R 1 280.00 R 1 260.00 R 1 260.00 R 1 290.00	from 1 October 20

Source: SASSA, 2013.

To what extent do lone mothers receive social grants? In the analysis of the GHS in the first working paper (Wright et al., 2013 pp.25-26) we found that — using the definition of lone mothers as explained in that paper - 12% of lone mothers aged 16-59 lived in a household that received the DG (though we cannot tell whether the grant was received by the lone mother). Additionally, 90% of lone mothers aged 60 and over lived in a household that received the OAG (though again this may or may not be being claimed by the lone mother).

Social security for lone mothers has not always been so scantily furnished: South Africa used to have a State Maintenance Grant (SMG) which was introduced in the 1930s. According to Kruger (1998) the focus shifted over time from support for widows (because of the death of an income earner) to support for divorced, abandoned and unmarried mothers (where an absent parent does not contribute to the maintenance of the family). The SMG was paid to parents/guardians (only women until 1992) who were unmarried, divorced, widowed or deserted by their spouse, or who had a spouse who received a social grant, had been declared unfit to work for more than six months, or had been institutionalised (jail, psychiatric hospital) for more than six months (Lund, 2008). The SMG was means tested and the parent/guardian had to prove that s/he had failed to obtain a private maintenance award against the absent parent (Burman and Berger, 1988a and 1988b). The grant was payable for a maximum of two children (reduced from four in 1992) under the age of 18

(Lund, 2008). In 1996 the value for the parent allowance was in line with the old age pension at R430 per month, while the child allowance was R135 per child (Kruger, 1998).

The SMG was initially introduced for the white population, with coloured and Indian people gradually included in its scope, via racially distinct welfare departments (Burman and Barratt, 1992 and 1993). Black African people were finally included, but there was a great deal of variation in how the system was applied to this group (Lund, 2008). Although the majority of those who received the grant were poor, many of the poorest were excluded due to both the restricted eligibility criteria and the inconsistent administrative procedures. The SMG was phased out from April 1998 to March 2001 (Hunter *et al.*, 2003: 72). Crucially, in an effort to limit the cost of the de-racialisation of the SMG the caregiver component was sacrificed (Kabeer, 2007; Lund, 2008). As a consequence, most lone mothers ceased to be eligible for any form of social assistance for their own material needs. A study of SMG recipients was undertaken while the SMG was being phased out (during which time the SMG payment was reduced to zero over a four year period) and, of particular note for this project, it was observed that:

'Women also report increased levels of conflict in their households due to economic hardship and in general they experience feelings of humiliation and a loss of dignity.' (Vorster, 2000: 16).

Goldblatt observes that there was a failure at the time to highlight the gender implications of the removal of the parent component as part of the transition from the SMG to the CSG. She writes:

'The loss of this aspect of the State Maintenance Grant was a major blow to the struggle for the recognition of women's unpaid caring work in society. There is now no longer any state assistance for the millions of women who contribute to the reproduction of the society by taking care of children. Their unpaid labour [...] is invisible and taken for granted'. (Goldblatt, 2005: 241).

Finally, the Social Relief of Distress should be mentioned. This is described as 'temporary provision of assistance intended for persons in such a dire material need that they are unable to meet their families' most basic needs'. A discretionary grant, it is provided in the form of a food parcel or food voucher or (in some provinces) as cash. The examples provided on the Government website of potentially eligible people imply that some low income lone mothers could be eligible:

<sup>&</sup>lt;sup>3</sup> Lund (2006) calls for a systematic investigation on the effects on women and children of the loss of this source of income.

<sup>4</sup> http://www.services.gov.za/services/content/Home/ServicesForPeople/Socialbenefits/socialrelief/en\_ZA

#### Figure 2: Reasons why people may be eligible for Social Relief of Distress

- you need help while you wait for your children's grants to be processed
- a crisis or disaster has occurred (e.g. your house has burnt down)
- you do not qualify for a grant, and you are in a desperate situation
- you are unable to work for a period of less than six month because you are medically unfit
- you are unable to get maintenance from the other parent of your child or children
- the breadwinner in the family has died
- the breadwinner has been sent to prison for a short time (less than six months)
- you have been affected by a disaster, but the area or community in which you live has not been declared a disaster area.

#### Source:

http://www.services.gov.za/services/content/Home/ServicesForPeople/Socialbenefits/socialrelief/en\_ZA

The Social Relief of Distress is provided for 3 months with the possibility of extending it for a further 3 months. It is not possible to ascertain the extent to which the Social Relief of Distress is used by lone mothers.

Government has explored options for more comprehensive provision of social security – see for example the Taylor Commission (DSD, 2002). More recently, DSD issued a discussion document entitled *Strategic Considerations for a Comprehensive System of Social Security: Discussion Document,* in which it acknowledged that one of the shortfalls of the existing programme of social security was that 'caregivers of children in poverty receive no income support' (DSD, 2008: 17). In the section on non-contributory programmes it is stated that the medium-term objective is:

'To expand and develop the non-contributory system to ensure that it receives a balanced share of national resources, and is focused on improving the conditions of the most vulnerable' (DSD, 2008: 24).

In the list of the priority groups that are 'particularly vulnerable' children aged 0-18 are listed first, followed by caregivers of children (DSD, 2008: 24). It is further recommended that income support should be expanded in a sequenced manner, with caregivers of children aged 0-18 again listed as the second most vulnerable group (followed by unemployed youth, youth aged 19-24 in further education, unemployed adults, older people aged 60 and over, people with disabilities of all ages, and severely disabled children). The section entitled 'Recommended programme for the expansion of social assistance' includes the recommendation that:

'All designated caregivers for child recipients of the CSG should receive a grant ("CCG") at least equal to the value of the CSG' (DSD, 2008: 31).<sup>5</sup>

However, so far, progress has been limited to increasing means test thresholds and grant amounts, extending the upper age limit (up to 17 inclusive) of children eligible for CSG and equalising the age threshold (to 60 and above) for Old Age Grant for men and women, none of which directly impact lone mothers. <sup>6,7</sup> In parallel there has been an ongoing debate about the need for more comprehensive provision of income maintenance (e.g. Whitworth and Noble, 2008) including a basic income grant (e.g. Samson et al., 2002; Meth, 2008a) which of course would have a direct impact on lone mothers.

#### 1.2.2 Social insurance for lone mothers in South Africa

The Code on Social Security in the SADC describes social insurance as:

'a form of social security designed to protect income-earners and their families against a reduction or loss of income as a result of exposure to risks. These risks impair one's capacity to earn income. Social insurance is contributory with contributions being paid by employers, employees, self-employed persons, or other contributors, depending on the nature of the specific scheme. Social insurance is aimed at achieving a reasonable level of income maintenance.' (SADC, 2007: 1)

Female contributors to the Unemployment Insurance Fund (UIF) can potentially apply for unemployment and maternity benefits. The UIF pays a percentage of the wage/salary that the person earned while contributing to the fund. Unemployment

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<sup>&</sup>lt;sup>5</sup> It was further recommended that the means test should be removed (with a tax claw-back for high income recipients) and that the grant amount should be increased by 2% in excess of general inflation 'until such time as the grant value equals a designated, officially determined, level of income sufficiency' (DSD, 2008: 31).

<sup>&</sup>lt;sup>6</sup> In the past there was also a child tax rebate, though this was abolished in 1996, following the recommendation of the Commission of Enquiry into Certain Aspects of the Tax Structure of South Africa (known as the Katz Commission). Parents were eligible for a tax rebate of R100 – R150 per child per year, depending on the number of children. The Katz Commission recommended the abolition of the child rebate because 'it was not substantial enough to make an effective contribution to the upbringing of children and, more importantly, it gave approximately R500 million of relief where it was needed least – to families wealthy enough to pay income tax' (Smith, 2000: 14).

<sup>&</sup>lt;sup>7</sup> DSD has recently commissioned a study to look at social assistance for pregnant women (Child, 2014). If this was introduced it would provide important support for women during pregnancy, but would not address the absence of social assistance for low income women post-childbirth.

insurance contributions of 2% of the value of each worker's pay per month to a maximum of R14,872 per month (from 1 October 2012) must be paid to the UIF. The employer and the worker each contribute 1%. There are certain categories of worker to whom this does not apply.<sup>8</sup>

Unemployment benefits are available for individuals who contributed to the UIF while in employment. Workers can claim from the day they stopped working (due to termination of contract, expiry of fixed term contract, or termination of services resulting from employer insolvency) until their benefits are used up or they start working again. Payments are based on remuneration when working. Payments are based on remuneration when working.

In relation to maternity benefits, depending on her salary, a woman can claim up to 58% of her salary for up to 121 days (4 months), subject to the credit days accumulated. The employer has no obligation to pay an employee during her maternity leave.

South Africa additionally includes domestic workers in its provisions for UIF, one of several groups of employed women that are excluded from protection in some countries (ILO, 2010). However, women will need to have been in formal employment and contributed to the UIF in order to be eligible to apply for it, and so many women are excluded from this provision.

In summary, Figure 2 depicts the way in which most lone mothers mainly fall outside the scope of current social assistance and social insurance provision in South Africa at present.

<sup>&</sup>lt;sup>8</sup> SARS (2012);

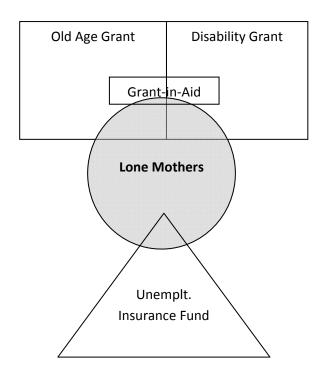
http://www.services.gov.za/services/content/Home/ServicesForPeople/Theworldofwork/unemploymentinsurancefund/unemploymentbenifitsUIF/en ZA; https://www.labour.gov.za/legislation/acts/basic-guides/basic-guide-to-uif-unemployment-benefits/

<sup>&</sup>lt;sup>9</sup> Lund highlights that the maternity and unemployment components of the UIF used to be linked and so the UIF system 'discriminated massively against women, who got reduced entitlements on the unemployment benefit if claiming the maternity benefit' but that the two have now been separated (Lund, 2006: 174).

http://www.services.gov.za/services/content/Home/ServicesForPeople/Theworldofwork/unemploymentinsurancefund/MaternityBenefitsUIF/en ZA; https://www.labour.gov.za/legislation/acts/basic-guides/basic-guide-to-uif-maternity-benefits; http://www.labourguide.co.za/general/unemployment-insurance-fund-uif-838

http://www.services.gov.za/services/content/Home/ServicesForPeople/Theworldofwork/unemploymentinsurancefund/MaternityBenefitsUIF/en ZA; https://www.labour.gov.za/legislation/acts/basic-guides/basic-guideto-uif-maternity-benefits; http://www.labourguide.co.za/general/unemployment-insurance-fund-uif-838

Figure 2: Summary of Social Security coverage for lone mothers in South Africa



## 1.3 Examples of other forms of state or state-governed support in the absence of comprehensive social security

Given that most lone mothers fall outside the scope of formal social security provision in South Africa, it could be argued that their experience of social security provision in South Africa accords best with Gough and Wood's classification of an informal welfare regime (Gough and Wood, 2004), with heavy reliance placed on social networks and reciprocal exchange (e.g. Du Toit and Neves, 2009).

However, the state does also contribute in a number of other ways to the wellbeing of lone parents, in the form of what is broadly referred to as 'the social wage' which includes provision of healthcare, housing and sanitation, and the local municipality-run indigency policies (see Meth 2008b and in particular pp12-18 for an account of the use of the term in post-1994 South Africa). For example, around three million houses have been provided to low income people since 1994 (Zuma, 2014), though the extent to which the social wage has benefited lone mothers has not been quantified.<sup>12</sup>

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<sup>&</sup>lt;sup>12</sup> The social wage will be discussed more in the final report in relation to the material arising from the elite interviews.

There are additionally examples of child-linked state support (or state-governed support) that lone mothers (simply in their capacity as parent) might have access to, some of which are summarised below.

#### 1.3.1 Child grants

There are three grants for children: the Child Support Grant (CSG), the Foster Child Grant (FCG), and the Care Dependency Grant (CDG). In 2013/14 the number of beneficiaries (i.e. children for whom the grant is claimed) were projected to be 11.7m, 0.6m and 0.1m respectively (National Treasury, 2013: 85). The means tested Child Support Grant (CSG) is paid at R300 per month and is paid per child to the primary caregiver. The age limit of children for whom CSG can be claimed is 18 (i.e. the grant is for children aged 0-17 years inclusive). The FCG, paid at a higher rate (R800 per month), is not means-tested and is paid for children for whom a court order has been issued. The CDG has a much higher means-test threshold and is paid at R1260 per month for children with a permanent, severe disability. Importantly, the child grants do not include a component for the material needs for the caregiver. <sup>13</sup>, <sup>14</sup>

#### 1.3.2 Childcare provision

A common and significant barrier to employment (both being in paid work and working longer hours) for lone parents is the availability of suitable (good quality and affordable) childcare options. This includes both early years childcare and out of school hours care. Childcare costs have a substantial effect on the take-home pay and labour market behaviour of lone parents (OECD, 2011). For any parent, decisions about modes of childcare – whether parental, informal (relatives and friends) or formal – depend on a variety of factors including 'employment preferences, income, the cost of formal childcare, trust, flexibility, convenience, and also perceptions about child development' (Blackburn, 2006).

While activation policies have placed an obligation internationally on lone parents (amongst others) to seek work, there is a reciprocal obligation for governments to provide realistic childcare options, as well as flexible working practices. The Nordic countries are often cited as having a comprehensive system of childcare with good quality care and on a

<sup>&</sup>lt;sup>13</sup> In relation to the FCG, Hearle and Ruwanpura write: 'Caregivers are treated simply as intermediaries, with scant attention paid to their rights, roles and responsibilities' (p428).

<sup>&</sup>lt;sup>14</sup> There is however some ambiguity around the higher-paid CDG and FCG, with some people ascribing to these grants a component for the caregiver. For example Lund describes the CDG as being 'for the caregivers of children with severe physical and mental impairment' and the FCG as being 'aimed to encourage the support by non-kin of children whose parents are unable to care for them' (Lund, 2006: 162), and further that 'the intention behind the [CDG] is that it will obviate the need for a child to be admitted to more expensive full-time institutional care' (Lund, 2006: 163).

full-time basis, thus facilitating the return to employment, particularly for lone parents. Some countries, however, see formal childcare as a service that should be paid for in the main by parents and employers (OECD, 2007). Policy measures to lower the costs include subsidies, fee reductions and tax concessions (OECD, 2011). Some countries have subsidies based on family circumstances, including for lone parents, and priority for childcare places can be given to lone parents (Bradshaw and Finch, 2002).

In South Africa Early Childhood Development (ECD) covers children aged 0-9 years. Responsibility for ECD provision rests with various government departments, with the Department of Social Development (DSD) and the Department of Basic Education providing the main sources of government funding and oversight. 15 The National Integrated Plan for ECD<sup>16</sup> outlines a range of essential services and approaches to service delivery for children aged 0-4 years. ECD centres (mainly non-profit centres run by community groups and NGOs) are the main form of provision and efforts have been made to increase children's access to these centres (Biersteker, 2012). Subsidies are provided to registered centres by DSD on a per child per day basis for children whose caregivers pass a means test (Giese and Budlender, 2011). However, not all centres are registered, and even where they are and subsidies are provided, fees are usually charged, meaning the poorest children are excluded. There are also age, race and spatial disparities in access (Biersteker, 2012). A major focus in ECD provisioning for children over the age of five has been on Grade R, which is offered in both public schools and registered community ECD centres. The Department of Basic Education provides funding for Grade R in schools, and subsidies (either per child or in the form of a salary for a Grade R practitioner) for registered centres (Giese and Budlender, 2011). The funding formula for Grade R provision is said to target the poorest children (Biersteker, 2012; Giese and Budlender, 2011).

#### 1.3.3 Child support/maintenance from non-resident parents

Child support is an amount paid to lone parents by the non-resident parent (NRP), which is normally the father. This is a different kind of support that is not provided by the state, although some countries have introduced measures to improve the child support system to ensure that NRPs comply with payment obligations, while others assist further by making advance payments to compensate for late or unpaid payments by NRPs (OECD, 2011). Child support payments can affect the tax of both the NRP and the recipient lone parent, and also other welfare benefits received by the lone parent, depending on how such payments are treated in the tax and benefit system (OECD, 2011).

South Africa's Maintenance Act No. 99 of 1998 requires parents to give their children a 'proper living and upbringing' which includes 'the provision of food, clothing,

<sup>15</sup> http://www.ilifalabantwana.co.za/the-early-childhood-development-sector-in-south-africa/

<sup>&</sup>lt;sup>16</sup> The National Integrated Plan 2005-2010 (RSA, 2005), currently being updated.

accommodation, medical care and education'<sup>17</sup>, <sup>18</sup>. Parents are regarded as having jointly incurred the obligation to support their child, regardless of 'whether a child is born in or out of wedlock or is born of a first or subsequent marriage'. The share of support each parent is expected to pay is 'apportioned between them according to their respective means', with the amounts determined by a maintenance court (RSA, 1998: 14). However, this legislation is not tightly enforced and in any event, due to the high unemployment rates in South Africa, a considerable number of non-resident fathers are unable to financially support their children. Additionally, legally setting up child maintenance payments can be timeconsuming and costly, with follow-up procedures for non-paying fathers proving to be even more costly both financially and emotionally (Children's Institute, 2006).

#### 1.3.4 'Family friendly' employment policy

Maternity leave (through UIF) has been discussed above, and in some countries there are also arrangements for additional types of leave. These comprise parental leave (leave of absence for employed parents, which is often supplementary to specific maternity/paternity leave periods, and usually follows the period of maternity/paternity leave); home-care leave (leave to care for children until they are about three years old - can be a variation of parental leave, and payments are not restricted to parents with a prior work attachment); and short-term leave to care for sick children (OECD, 2007).

There are a range of other family-friendly measures that help reconcile work and family life, including part-time and flexible hours of work. These measures are generally workplace specific and therefore dependent on the employer, but in some instances countries have introduced legislation which entitles employees to flexible workplace practices (OECD, 2007). The focus of these policies is on the general needs of working parents, particularly mothers (Knijn et al., 2007).

South African legislation (the Basic Conditions of Employment Act No. 75 of 1997, as amended) provides for a paid family responsibility leave of three days per 12 month period that can be used by both parents (see Section 27). Anyone employed for longer than four months and who works at least four days a week for an employer is entitled to take such leave when a child is born (separately from maternity leave) or is sick.<sup>19</sup>

<sup>&</sup>lt;sup>17</sup> For a review of the maintenance system shortly after the new Act had been introduced see Wamhoff (2001).

<sup>&</sup>lt;sup>18</sup> Parental responsibilities and rights are also set out in the Children's Act No. 38 of 2005.

<sup>&</sup>lt;sup>19</sup> Family responsibility leave can also be granted for the death of family members (spouse or life partner, parent, grandparent, child, grandchild or sibling).

#### 2 On Dignity and the Child Support Grant

The previous section highlights the absence of social security for lone mothers in South Africa. Many lone mothers do however receive CSG as caregivers of children, and it is relevant to this project to explore lone mothers' accounts of how the CSG intersects with their sense of dignity. Although the CSG is aimed at contributing to the needs of the child and not the caregiver, CSG receipt is intrinsically intertwined with lone mothers' experiences of social security. Goldblatt graphically describes the role of women who claim CSG in their role as caregivers of children:

"Women mediate social assistance and deliver it on behalf of the state. They claim it, collect it and are then expected to turn it into food, shelter, clothing, education, health and other aspects of a child's maintenance through their own labours. [..] Unemployed, impoverished women (and some girls) are expected, without any means to feed themselves (or meet any of their other needs), to provide child care services for the society, in exchange for nothing' (Goldblatt, 2005: 242).

This section presents material from the focus groups with lone mothers about three different aspects of Child Support Grant (CSG) receipt in relation to dignity. Specifically, we present examples that were given by the participants of ways in which dignity is – positively or negatively - impacted by the application for, receipt of, and use of the CSG. See Annex 2 for the focus group interview schedule.

#### 2.1 Applying for the Child Support Grant

The South African Social Security Agency (SASSA) is responsible for processing applications for the CSG. People wishing to apply for the CSG must go to the SASSA office nearest to where they live, where the form is completed in the presence of an official from SASSA (SASSA, 2013: 5).

The qualifying requirements listed by SASSA for CSG are that the primary care giver must be a South African citizen, permanent resident or refugee; both the applicant and the child must reside in South Africa; the applicant must be the primary care giver of the child/children concerned; the child/children must have been born after 31 December 1993; the applicant and spouse must meet the requirements of the means test; people cannot apply for more than six non biological children; the child cannot be cared for in State institution; and the child aged between 7 and 18 years must attend school<sup>20</sup> (SASSA, 2013:

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<sup>&</sup>lt;sup>20</sup> This last qualifying requirement was introduced in January 2010 (RSA, 2009).

3). Although it used to be necessary for the applicant to have a South African ID book, and to provide a birth certificate for the child for whom the CSG is being claimed, this is no longer a qualifying requirement as alternative forms of identification can be provided (SASSA, 2013a: 4). Once the grant has been awarded, the caregiver and child need to register biometrically with SASSA – all 10 finger-prints are captured along with a voice recording and a photograph (SASSA, 2013b: 1).

Although SASSA has made great strides in improving access to and take-up of the CSG<sup>21</sup>, the comments from the focus groups about the application process were overwhelmingly negative. In fact, in 26 of the 30 focus groups participants raised issues about ways in which the application process impacted negatively on their dignity.<sup>22</sup> A number of studies have highlighted problematic features of the application process (e.g. Budlender et al., 2005; Goldblatt et al., 2006). The findings presented here are specifically oriented towards ways in which the issues intersect with lone mothers' sense of dignity and so complement the earlier studies.<sup>23</sup>

#### **2.1.1 Queuing**

As elaborated in this project's second working paper, one of Khatib and Armenian's dimensions of dignity is 'worthiness', which they describe as including 'the ability to feel important and valuable in relation to others, communicate this to others, and be treated as such by others' (Khatib and Armenian, 2010: 39). Focus group participants provided many examples of not being made to feel important and valuable in relation to others. One of the most common points to be made about the way in which the application process intersects with people's sense of dignity was that they have to queue for long periods of time.

"I had to queue, a number of times, from 5 in the morning, applying for the CSG. I'd be in the queue the whole day, I think the last time I was Number 137 in the queue. At 4pm, the SASSA staff just gathered their stuff, took their bags and left. Without explaining or saying anything to us, they simply left when they were meant to. Dignity? Where? Where is it?" (Masiphumelele, FG29)

<sup>&</sup>lt;sup>21</sup> For example, Delany et al. (2008) refer to 'the Integrated Community Registration Outreach Programme [...] which brings together a range of stake holders including SASSA, DSD, the South African Police Service (SAPS), and Home Affairs so that applicants are able to access all the required documents in one place. The aim is to provide eligible applicants with a letter approving their application on the day it is made' (p60).

<sup>&</sup>lt;sup>22</sup> Only a small number of participants said that they had no problems regarding the application process – this point was made by one or more people in five of the 30 focus groups.

<sup>&</sup>lt;sup>23</sup> It is acknowledged that the timing of the applications will span many years, and we did not obtain details of the date of CSG application about which different focus group participants spoke.

"With my first child I really didn't have a problem, it was a quick, dignified process. It was not so great with my second child, I queued outside the whole day, in the blazing sun. It was terrible." (Butterworth, FG26)

"The ones working for the Social Developments are the most disrespectful ever, they would let you sit waiting, unattended for the rest of the morning, then around 2 o'clock say they are done working for the day, come back tomorrow. And tomorrow you will not be considered as the first person on the queue." (Langa, FG7)

Mention was made of arriving at the SASSA offices well before they opened so as to ensure that their application would be processed that day:

"The problem is that you have to get up at the crack of dawn to queue. If you're not there by 8am, well in front in the queue, then the day will end without getting any help." (Butterworth, FG25)

In three of the focus groups, women mentioned sleeping in the queues, either arriving the night before or arriving before dawn:

Respondent 6: We sleep in the queue. That's how long the queue for applications are.

Respondent 7: We come at 8pm the night before SASSA comes. Sleep in the queue, still, it doesn't mean you'll get the help you need. They'll help 20 that day. You can repeat the same arduous process 3 times.

Respondent 5: You feel like you're losing your mind, it's mad. (Paarl, FG28)

"We shouldn't have to queue up at 4am in order to register for the grant and still get rudely turned away after having risked our safety." (Khayelitsha, FG5)

"When you're there to get application forms, you start queuing at the crack of dawn, for hours. They open, they'll chat and have their tea while you continue to wait. It's not right. They say there's no need for us to go and sleep there. But we have to, you see. We can't be there the whole day, we have things to do at home. If you are there the whole day you have to ask people for food too. But if you sleep, you forget about the hunger. They don't care that we are also human beings." (Nyanga, FG1)

The sheer fact of having to queue for long periods is presented as something that erodes dignity, as it conveys the impression to the CSG applicants that SASSA does not consider them or their time to be important, and as such this is detrimental to women's sense of worthiness. Queuing was also described as stigmatising:

"Everybody can see that you're poor when you go and queue up for the grant. It's stigmatising." (Khayelitsha, FG5)

Additionally in the urban townships of Langa, Nyanga and Khayelitsha, women spoke of how they felt in physical danger having to travel and queue in the dark:

"It's incredibly difficult to register for the grant. You have to get up when it's still dark, at 3am, and walk in the dark and queue in the dark too. If you don't have everything that's required, you can go through the same process 3 times like I did. So it ends up being dangerous too." (Langa, FG8)

"The worst is when you're going to register for the grant, you have to get up at 2am to go and queue by 4am. It's incredibly dangerous. Some people sleep there overnight and become victims of rape." (Nyanga, FG2)

"When we go and register for the grant we have to leave home at 3 or 4 am. Criminals, rapists are everywhere at that time. They know exactly where to stand to find a vulnerable woman. It injures our sense of dignity because we have to go and register for the grant, we're hungry and desperate." (Khayelitsha, FG5)

#### 2.1.2 Burdensome and unclear qualifying criteria

The 1995 White Paper on the Transformation of the Public Service required national and provincial government to develop 'a culture of customer care and of approaches to service delivery that are sensitive to issues of race, gender and disability.' (RSA, 1997: 11). This was further developed in the White Paper on Transforming Public Service Delivery, referred to as the *Batho Pele* White Paper (RSA, 1997).<sup>24</sup> As part of the Introduction to this paper it is acknowledged that:

"Lack of information and complex regulations are also barriers to good service. Too often it is left to the citizen to work out for him- or herself what services are available, and what he or she is entitled to. Too many government forms are complicated and not designed with the user in mind. Too many letters are written in a stilted, impersonal style which is off-putting to the person who receives it. Finding the right person to speak to in a national or provincial department, particularly someone who can give friendly advice can be very trying, leaving the

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<sup>&</sup>lt;sup>24</sup> Batho Pele means 'People first'.

citizen feeling helpless, frustrated and uncertain." (RSA, 1997: 14).

In a section on 'Providing more and better information' the 1997 White Paper states:

"Information is one of the most powerful tools at the customer's<sup>25</sup> disposal in exercising his or her right to good service. *National and provincial departments must provide accurate and up-to-date information about the services they provide, and who is entitled to them.*" (RSA, 1997: 19, original emphasis).

DSD and SASSA have undertaken large numbers of awareness raising exercises to promote the take-up of the grants. Publicity has been particularly prominent during the reregistration period which was implemented to reduce fraud (e.g. see Annex 3). The grants are promoted on billboards, as special advertisements on television and the radio, and in newspapers. Each of the grants is described in detail on the SASSA website (e.g. <a href="http://www.sassa.gov.za/index.php/social-grants/child-support-grant">http://www.sassa.gov.za/index.php/social-grants/child-support-grant</a>) and each grant has a booklet that can be downloaded in each of the 11 official languages (e.g. <a href="http://www.sassa.gov.za/index.php/knowledge-centre/grant-booklets">http://www.sassa.gov.za/index.php/knowledge-centre/grant-booklets</a>). However, it seems that there is still a need for further improvement, based on the accounts from the focus groups.

When asked about how the CSG application process intersects with their sense of dignity, a large number of women raised the issue of the lack of clarity about the qualifying criteria for the grant and the great lengths that they have to go to to provide the necessary documentation. Participants reported that they felt they did not possess sufficiently clear information - prior to going to the SASSSA office to make the application - about which supporting documents they should bring with them. This meant that, after what was often a long wait in a queue, people were often turned away and told to return with additional information, sometimes on multiple occasions, making the application process much more costly in terms of time and in many cases travel costs. The point was repeatedly made that this was detrimental to the applicants' sense of dignity. For example:

Respondent 1: I just don't like the fact that the officials, when you're applying for the CSG send you back and forth, tell you that this or that is missing, come back next time. Why don't they just tell us what is needed once and for all.

Respondent 4: Yes, and it's costly, very costly going back and forth.

Respondent 7: We wake up early and come and queue the whole day, carrying babies sometimes, it's not right. (Mbekweni, FG27)

"It takes away my dignity."

<sup>&</sup>lt;sup>25</sup> It is explained earlier in the document that 'customer' and 'citizen' are used interchangeably.

Facilitator: How so, could you say a bit more?

"When I go to SASSA officials with my ID photo copied, letter from community leaders, affidavit is there, they'll still say something is missing or written incorrectly so that you don't finish in one day, you can even take 3 days applying for the grant." (Alice, FG21)

It's up and down, up and down, going to previous places of employment to fill in forms, you have to go for affidavits...you have to put your dignity aside." (Mitchells Plain, FG9)

"When I went to register for my children to get the grant, to apply for it, I was told to go back and make an affidavit regarding my situation. I had borrowed money from my neighbour and queued for hours before being attended to. When I brought the affidavit the next time, I was told something else is missing. I was not treated with dignity at all, no respect." (Qumrha, FG15)

"To apply for the grant erodes my dignity. First of all, I have to borrow money to go and apply for it, I get there and I'm told this or that is missing I must come back another day when I have those things. Back and forth, I go, with what money? Borrowing over and over again." (Butterworth, FG25)

"When I went to re apply for my child's grant, it took 4 days, 4 times. I wasn't told I have to go to the child's school for proof and also go to the street committee for the stamp - so my dignity was definitely eroded." (Khayelitsha, FG4)

"You are sent from pillar to post, all the while you are starving, hunger written all over your face, where's the dignity in that." (Khayelitsha, FG5)

A woman in Qumrha described that her experience was that the SASSA officials not only provided incomplete information but also applied rules inconsistently:

"It wouldn't be so bad if one got to the SASSA offices and was treated with respect and given the information in a dignified way. What bothers me is, you get to the offices in Qumrha and are told – 'sisi, you are not even meant to be in this town, go to the Bisho offices'. They say this, you are hungry, you borrowed money in order to get to SASSA in Qumrha. The CSG gets finished at the SASSA gates because you borrow money for this, money for that. SASSA repeatedly gives us incomplete information each time we're there so that you find yourself going back and forth like an idiot. There's also a problem of inconsistency with SASSA, I can have exactly the same documents as my neighbour but she'll get the grant and I won't, that's a problem because you never know what it is they want from you. Bit by bit, your dignity diminishes." (Qumrha, FG15)

A related point, on rules perceived as being applied inconsistently, was made in Nyanga. Four women spoke of how they felt they had to lie in order to guarantee that their application would be successful - even though if they told the truth they thought they would still be eligible - and that this eroded their dignity. The women were concerned that if they revealed any income at all the grant would be refused, and if they disclosed that they had previously had a job they would be required to provide evidence that they could never obtain:

Respondent 6: We have to lie, if you are honest and say you have piece jobs they take your grant.

Respondent 7: Even if the father of the child helps from time to time, you have to lie and say he isn't, otherwise you lose the grant.

Respondent 4: They ask you if you have ever worked, if you say yes, for example I was a domestic worker, SASSA tells you to get a document from your former employer, they don't care whether they have moved, which was the case for me. My employers moved abroad. It took very long, you end up being forced to lie.

Respondent 3: It erodes our dignity. I had to lie and say the father of my child deserted us because one girl said she gets R200 from the father and she was turned back. She couldn't get the grant. (Nyanga, FG2)

Similarly in Langa a woman spoke – in general terms - of having to lie in the context of being unable to access (or obtain material support from) the father of the child:

"It seems as if the only way of ever getting the money is by telling lies and say the father is dead, or a foreigner who went back home to his country. All of these lies because you can't go looking for the father who is either in jail, unemployed or wants nothing to do with you" (Respondents agree) (Langa, FG7)

#### 2.1.3 Not being treated with respect

In the second working paper we gave examples of the importance accorded by lone mothers to being treated with respect. There is a commitment within government to treat people with respect. For example, in the foreword of the White Paper on Transforming Public Service Delivery it is stated that:

"Public servants are expected to treat all citizens with courtesy, respect and dignity." (RSA, 1997: 5).

This is further elaborated in the Paper in a section entitled 'Ensuring courtesy':

"The concept of courtesy goes much wider than asking public servants to give a polite smile and to say 'please' and 'thank you', though these are certainly required. The Code of Conduct for Public Servants issued by the Public Service Commission, makes it clear that courtesy and regard for the public is one of the fundamental duties of public servants, by specifying that public servants treat members of the public "as customers who are entitled to receive the highest standards of service". Many public servants do this instinctively; they joined the public service precisely because they have a genuine desire to serve the public. The Principles of *Batho Pele* require that the behaviour of all public servants is raised to the level of the best." (RSA, 1997: 18).

More recently the Department of Social Development has produced a Customer Service Charter (DSD, 2013) - see Annex 4. Amongst other things, the Charter states that people have the right to be treated with dignity in adequate conditions, and to expect friendly and helpful service from respectful, responsible and competent officials.

Many women made the point that the application process was detrimental to their sense of dignity as they were not treated with respect by officials.<sup>26</sup> For example:

"Well, for example, when you apply for the grant, the SASSA people talk to you any which way they want, it's insulting. This happens so often that if you're not strong, you'll fall apart. If you're going to let your dignity depend on them, you'll fall apart." (Dimbaza, FG17)

"The minute you step your foot there, your dignity is thrown to the ground. Even when you're ill you're treated badly."

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"It affects our dignity. They are rude to us, the welfare officers, in front of everyone they'll ridicule you. Maybe it would be better if nobody else could hear." (Nyanga, FG1)

In three of the focus groups reference was made to the way in which SASSA officials behaved as though the grant payments came from their own pockets. For example:

"It takes away our dignity, people from SASSA, they don't respect us. Even if people from SASSA were here, I would tell them the same. They do not know how to talk to people as human beings. They treat us like we're begging for that money, like it's theirs." (Khayelitsha, FG4)

<sup>&</sup>lt;sup>26</sup> Goldblatt et al. (2006) also report on issues around poor conduct of officials (p14).

Respondent 4: They tell you it's their tax money, and these are the people who are supposed to be helping and serving you.

Respondent 2: They don't treat us with respect, it would help if they treated us with respect.

Respondent 6: The queue's are long, you have to get up very early, sometimes it's dark, in order to apply. You get there and queue for hours and hours. When you finally get help, the SASSA officials are fed up, it's as if these grants, it's their money. Respondent 3: They ask you questions you simply cannot answer. There's no dignity at all sisi because you're practically begging for the grant. (Butterworth, FG24)

In this respect (and as will discussed further in the final report) such behaviour serves as an example of social security *not* being regarded as a social right, nor as a form of social solidarity by the officials. A woman from Langa spoke out in anger about her experience:

"As a public servant you should respect people, they don't even greet us, they just don't care, it's as if they are passing wild animals, they are lazy and incompetent and others are not even qualified for the positions that they are in; others have issues about serving black people even though they are also black... I don't know." (Langa, FG7)

A number of women made the point that they feel unable to defend themselves by challenging the behaviour of the people administering their applications as this might prejudice their application. For example:

"The government officials, they say all sorts of rude things because they know you need the money, you can't do otherwise." (Langa, FG8)

"Well we are basically 'lower' than the people in SASSA, we are below them so they speak anyhow to us. I've experienced that many times but there's nothing I can do because I'm begging for the grant." (Thafalofefe, FG22)

In another focus group in Langa, women were asked if they felt able to defend themselves and replied as follows:

Respondent 3: No you can't, you just can't because we need the grant, we don't want to have difficulty in getting the grant or lose it because we stood up for ourselves.

Respondent 2: They take note of you, they see who you are and make things difficult. You have to take whatever they dish out with the grant.

Respondent 5: Or they refuse to help you altogether because they tell their colleagues about you, that you think you are better. (Langa, FG6)

Some women spoke of having to be overly deferential to people who did not treat them with respect:

"as the applicant you have to be respectful even though you don't get the respect back because you are in desperate need of the grant, you practically beg and call a consultant who maybe younger than you, with titles like sisi/bhuti, that is desperation."

Facilitator: I see, does that impact on your sense of dignity?

"It does, yes it lowers your dignity." (Langa, FG7)

"They confuse you. And you have to be the least, because you are relying on them for the money. Because if they tell you it's blue and you know it's green, then you have to agree with them and say it's blue. Do you understand? [m] It seems as if the money belongs to them." (Mitchells Plain, FG9)

These examples serve to demonstrate the misuse of power by officials. Far from being public servants adhering to the principles of *Batho Pele*, the impression is given of them treating applicants as unworthy supplicants.

An important general feature of perceived lack of respect was the absence of consideration for the women's circumstances. Examples given included lack of consideration for the fact that they had had to queue, were tired and hungry:

"Like I say, they don't care if you came in 5am or you sitting there since 4am...How you came there, they don't care. And the way they sometimes speak to us...is like we are nothing. It's almost like they are giving you the money.' (Mitchells Plain, FG13)

"At times they will say they are on lunch, while you woke up early in the morning, on a 6 o'clock bus and you haven't even had lunch." (Alice, FG21)

"We come here because of the pain of hunger at home, not because we want to. We are desperate. Why then is there no compassion as SASSA? Why do they treat us any which way they want?" (Mbekweni, FG27)

"Even when you can't sign the staff look at each other and laugh at you because you do not have a million dollar signature." (Langa, FG7)

#### 2.1.4 Pejorative comments about caregiver status

As well as making general points about being treated without respect, a large number of women gave accounts of receiving pejorative comments in relation to their caregiver status.

"From queuing for hours someone still asks you how you can have 3 children without a husband? You can imagine the humiliation." (Butterworth, FG24)

"They asked me how come we always get abandoned by the fathers of our children?" (Nyanga, FG2)

"All they are good at is asking where your baby's father is, he is the one who should be taking care of the child. When you tell them he left and wants nothing to do with neither you or the baby, they tell you to go look for him. They treat us unfairly." (Langa, FG7)

In spite of research that dismisses a link between the introduction of the CSG and teenage fertility rates (Makiwane et al., 2006) there is an ongoing and vibrant discourse within communities and the media that reinforces the notion of there being a link between CSG and choices about reproduction, fostering rumours that women become pregnant in order to receive the CSG as an income stream (see Goldblatt, 2005). Some women described how they were accused by officials of becoming pregnant in order to receive the grant<sup>27</sup>:

"It's very bad, there's no dignity there, at least for us. People from SASSA will tell you that you become pregnant for the grant, they ask you where the father of the child is?" (Khayelitsha, FG3)

"They swear at us, the government officials, they say we have children to get the grant. We sit there until we get it, we have no choice." (Nyanga, FG2)

"And it's so common that when officials talk to us, the people that register us for the grant, they keep saying that we get pregnant on purpose just to get the grant. They don't realise you can get pregnant by mistake and repeat the same mistake of being pregnant without planning, again. It does and can happen to anyone. I mean, R270, how can anyone fall pregnant for that little money. (Langa, FG6)

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<sup>&</sup>lt;sup>27</sup> This issue was also identified in a study by Goldblatt (2005).

Another woman described how the officials said that she was having children *for* government:

"One of the things that affect my dignity the most are the officials from SASSA. When you register, they say all sorts of things. They told me I have children for the government, I give birth for government." (Butterworth, FG24)

Two rural woman described how the officials accused them of being too young to have a child:

"Registering for the grant is a problem. The SASSA lady told me a whole lot of nonsense, said I'm too young, why do I have a child. I mean, how is it any of her business? Their attitude stinks and offends our sense of dignity sisi." (Xesi, FG18)

"Sometimes people at SASSA are very rude to us younger mothers. They don't even know how your child came about, some of us were raped walking to school in the rain. Now to have somebody from SASSA saying you're too young to have a child...."

(respondent tapers off with emotion). (Butterworth, FG25)

"And now you don't understand them properly, then they say 'don't you listen' then they want to shout at you and belittle you. You can't swear them out. They ask you 'now where's the father, now why don't you go for maintenance, why do you come here and this and that, why don't you report him'. Like that that's how they go on with you....You won't be standing here, if you didn't need it." (Lavender Hill, FG11).

A woman in Xesi described how her application for a second CSG (as caregiver for her sister's child) was refused as the official thought that two CSGs would be too much money:

"Well, you see I look after my sister's child, my sister is in PE. We decided that the grant would come to me, my niece's grant. I have my own child too. When I went to change it the people at SASSA asked what am going to do with 2 CSG's, why don't I just leave it, meanwhile the child lives with me. They just refused." (Xesi, FG19)

In two of the focus groups women spoke about how they experienced intimidation or derogatory treatment when obtaining affidavits at the police station as part of the CSG application process<sup>28</sup>:

<sup>&</sup>lt;sup>28</sup> Goldblatt et al. note that applicants do not need to obtain an affidavit from a police station as there are other groups (e.g. public service officers at minimum salary scale level 2) who can do this. They found that police involvement was a problematic feature of the CSG administration because 'police time is wasted; police

"And if you go to the police station, they intimidate you, they tell you what's on their mind and what's right according to them. It affects you and you ask Lord, why must I go through this process. At the end of the day, you have no choice and are forced to be here for your kids. The application process affects you. It affects you a lot." (Ocean View, FG12).

"And you will go get this affidavit, when you are in the police station they will ask what it is for and when you say it's for the CSG, they'll pass funny remarks like 'you're so old for the grant, you're getting it for you grandchildren'. There is no dignity there." (Alice, FG21)

#### 2.1.5 Deferring application – an unaffordable option for most

Three coloured women from areas in the Western Cape described their decisions to defer applying for CSG. A woman in Mitchells Plain described how she walked out of the office when she first went to apply for the CSG as the official was behaving as thought the CSG for which she was applying was her own money (see also section 2.1.3 on being treated without respect):

"The first time, I walked out." Interviewer: Walked out?

"Yes. So I asked the woman at the office, is it her personal money that she is giving to my child, because I feel, the way she was behaving that the money belongs to her. So I said to her, my mother and father also pays tax, and if I work in the retail weekends or whatever, then I also pay tax. Which means I can also receive this money... it is not your money. It's the government's money." (Mitchells Plain, FG9)

A woman from Lavender Hill described how she found the application process for her first child so unpleasant that she has deferred applying for her second child:

"I also have two children and I only get a grant for the one child. And that's the reason why I don't want to go again for the other child because the process is not pleasant. I am going to feel hurt and I am also going to feel shy if I must stand there." (Lavender Hill, FG11).

often record the information incorrectly; police are unhelpful; people have to travel to a police station as an added step in the application, which adds time, money and inconvenience to the process.' (p15).

A woman from Ocean View stated that she waited two years before going through the application process and how she had to 'put her pride in her pocket':

"I had to put my pride in my pocket and I came for the grant. Not for me, but for my child." (Ocean View, FG12).

For many, however, deferral was not an option that they could afford and instead they went to apply as soon as they could. Two women from Thafalofefe spoke of the treatment that they received when they applied for the CSG when their children were one week old and three days old respectively:

"The official there was shocked, said I couldn't even wait for the child to be 3 months old before I apply<sup>29</sup>. My question is, what would my child be eating in the meantime? So I asked to tell me the exact age when I can apply for the grant." Facilitator: What did she say?

"She said since I was already there, she would do it for me. I felt like she was doing me a huge favour." (Thafalofefe, FG22)

"Three days after my baby was born I already had a birth certificate. I went to Centani to apply for the grant."

Facilitator: Did you feel strong enough to travel and go through the process? "No, of course not, but there was a greater need at home than my health, my baby. I was in great pain just travelling there in the taxi because the roads are very bad here, bumpy. My breasts were sore as well because they were full. I did not feel well at all. Still that lady there was very rude and wanted to send me back and forth. Fortunately a man, also at SASSA came to my rescue, even reprimanded that lady." (Thafalofefe, FG22)

#### 2.2 Receiving the Child Support Grant<sup>30</sup>

Far fewer issues were raised by the focus group participants – positive or negative – about the intersection between their sense of dignity and the process of receiving the CSG, than

<sup>30</sup> During the fieldwork phase the grant payment system changed, with the introduction of a payment card, so most of the material relates to the situation prior to the change.

<sup>&</sup>lt;sup>29</sup> Delany et al (2008) refer to a cultural tradition whereby children should remain at home until they have reached the age of one or three months (p48). It may be that the official was expressing shock for this reason.

about the application process. In some focus groups (e.g. Masiphumelele, FG30; Langa, FG8) participants said they had no issues to raise about the process.

Focus group participants raised issues about queues (Mitchells Plain FG9, Lavender Hill FG11, Xesi FG18), fights in queues (Dimbaza FG16, Khayelitsha FG5), and officials speaking roughly, overly loudly or pejoratively (Thafalofefe FG22, Khayelitsha FG3). For example:

"It's just the endless queuing that I find humiliating." (Xesi, FG18)

"They speak so loud as well when they are being rude, the entire hall can hear and people look at you, speaking amongst themselves about you when you leave." (Thafalofefe, FG22)

Perhaps because of the regularity of the payment process – as a monthly activity rather than a once-off process for the application – there was more mention of the issue of public scrutiny.

"If you go to town at the beginning of the month, the first or the third, people always remark that "oh, you're going to get the grant again". It's demeaning and it affects my sense of dignity negatively." (Butterworth, FG26)

"everyone can see that you are getting the grant."

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"Same applies if you are getting the grant from the bank, you will still stand in the queue. Unless you are going to wait until the grant dates are over, but you can't because the child is hungry." (Alice, FG20)

"It affects me a lot because if you come here to All-pay all the people stare at you. I didn't know where to look. But I said to myself that we are all here for one reason. [m] I must just keep my head up high and also stare back at them. [m]. I thought that coming earlier I will be quicker helped....I woke up at 5:30am to be early here, but it's the same as when I came later." (Ocean View, FG12)

"A person stands in the queue and people walk pass you and then they say aloud you are standing in the queue for All-pay and all that stuff saying we don't deserve it." (Lavender Hill, FG10)

"For me, it's like a smack in my face because who's gonna see me. Like you want to hide away. And also, it's not a private thing and it's also not safe to stand and go and fetch this money because there's always little crimaltjies ['Criminals'] that's standing

around waiting sometimes to rob you also from your children's money. It's not safe." (Mitchells Plain, FG13)

In Dimbaza, focus group participants spoke of the way in which they were not treated well by SASSA officials when renewing their grant:

Respondent 2: Having to renew the grant is terrible, it's a bad experience, we are not treated with respect or dignity by SASSA.

Respondent 1: Some people are illiterate, they suffer more because they are not assisted adequately, so they go back and forth with money they don't have.

Respondents: There is no dignity in the process, sisi (Dimbaza, FG17)

Whilst in Paarl, there were clearly major problems at the time of the focus group with the new SASSA card payment system with a number of issues raised including money within the system that cannot be accessed, being told to go to different shops to see if the money can be accessed there (payment didn't work at Shoprite so told to try at Edgars), confusion over payment dates, payment of varying amounts, shops requiring people to make purchases before being entitled to the grant (Shoprite and Pep). One woman said she much preferred 'Allpay' (receipt of the CSG at a paypoint):

"With Allpay we would come and get the whole amount, I would be the one choosing what and when I use or do with the money, not Shoprite. This card system is a problem." (Paarl, FG28)

Shops are not allowed to require recipients to purchase items at the shop and so as the card system becomes more established these practices should stop. It will be important however to explore recipients' views about their experiences of having the card.

#### 2.3 Having the Child Support Grant

"The CSG is like low income, bad pay at work. It has its advantages and disadvantages. It's better than nothing yet it's not much." (Masiphumelele, FG30)

This section explores the ways in which having the CSG intersects with lone mothers' sense of dignity, both in terms of possessing the income and being a CSG recipient. In the second working paper four dimensions of dignity were portrayed in the form of worthiness (as a woman and as a caregiver), respect (for oneself and others), autonomy and self-esteem. Material from the focus groups highlighted that poverty impacted negatively on lone

mothers' dignity in relation to all four of the dimensions. Particularly prominent themes in relation to how poverty impacts on lone mothers' senses of dignity were: their impeded role as caregiver, strained family relations, reduced standing in the community, social isolation, despondency through to desperation, and dignity-eroding aspects of techniques to survive poverty (tolerating poor quality paid work, casual work for neighbours or family, begging, and transactional sex).

The CSG is a type of income maintenance and as such by definition it helps to alleviate poverty. It could be that it therefore serves to respect and protect people's dignity. However, as we have already seen in Section 2.1 many examples were given of the ways in which the process of applying for the CSG erodes the dignity of lone mothers and, to a lesser extent, examples were also given of the detrimental aspects of the claiming process in Section 2.2. But does the outcome of that application process – the cash in hand – serve to help to protect and respect lone mothers' dignity?

The points that focus group participants made in relation to this issue were much less consistently expressed than in relation to the application and claiming phases. To reflect this, the material for this section is grouped within question headers as in most instances conflicting points were strongly made.

#### 2.3.1 Enhanced role as caregiver?

When asked about how receipt of the CSG intersects with their sense of dignity, some women made the point that the CSG helps them in terms of their ability to provide for their children. As seen in the second working paper, the main reason given by the focus group participants why their dignity should be protected and respected was because of their role as caregiver; and their inability to provide for their children was expressed as very damaging to their sense of dignity. So for example:

"It helps a lot. My eldest child, for example, knows that her grant comes out today and she will have decent meal. It makes a difference, they'll be full and happy. And my baby gets milk." (Qumrha, FG15)

"The CSG helps protect my dignity. It helps my child a lot even though I'm not working. When he's with other children he has some of the things that they have because of the grant." (Centani, FG23)

"The grant helps us a lot, I use it for clothes for the children and food for us all. I don't know what I'd do if it wasn't there. Now I can go and look for work knowing that I left my kids with food." (Alice, FG20)

"It helps, for example crèche fees are R180. Even if I run out of food myself, at least I know my child will be going to crèche for sure." (Langa, FG6)

A woman in Qumrha linked the CSG to the protection of her child's dignity as it enables her to pay for his school lunches:

"I think the grant helps protect a child's dignity because you can buy the child school lunches so that he doesn't feel left out at school, it helps." (Qumrha, FG15)

It was widely acknowledged that the CSG is a vital source of income:

"The CSG helps protect my dignity because without it I would have nothing, at all." (Butterworth, FG26)

"I was going to say the CSG helps because it's better than nothing. I did not work for the R270 and I rely on it." (Xesi, FG19)

"The CSG has its place. It helps, without it we would even be in deeper trouble. Some homes would be no more if it wasn't for this grant. Yes, it's not much but it's something." (Centani, FG23)

A woman in Nyanga contrasted the money from the CSG with the process of claiming it and explains that it is the latter that erodes her sense of dignity (see previous section):

"The CSG itself helps me, it doesn't erode my dignity. It's the process of going to a hall and queuing that erodes my dignity." (Nyanga FG2)

Most comments (still in response to the question about how receipt of the CSG intersects with people's sense of dignity) turned quickly to the question of adequacy of the CSG and in particular its inadequacy for meeting the costs of raising children. The point was repeatedly made that whilst the CSG helps it is not enough, although it is 'better than nothing'. For example, in Qumrha (FG14) a group of women spoke of how the CSG only enables them to feed their children well for part of each month, and how they have to borrow from loan sharks for the second half of the month. A woman in Langa spoke of how the CSG does not cover the cost of nappies and wipes:

"The CSG is help that we get from government as poor lone mothers, it is not even enough because you only get to buy disposable nappies and wipes at the end of the day from that R240 and you are only left with R10 change which does not even come your way because it all ends there at the store. There is nothing tangible that you

can ever claim using the CSG except for the child's nappies which don't even last for the whole month because they are not enough" (Others agree) (Langa, FG7)

Some women went so far as to say that the CSG does not help their sense of dignity at all, as the amount of the grant is so small compared to what they need:

"The CSG does not help my sense of dignity at all. On the day I come to get it, I get very nervous. I'm thinking, I can't afford the baby's milk, my son needs school uniform and I can't buy from the grant. I spend that money on transport for my child to go to school."

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"It doesn't help at all, the CSG. All you can buy is milk for the baby, that's it. Even the baby needs more than milk." (Qumrha, FG15)

"What can I do with R270, where's dignity in R270? Can somebody tell me, please?" (Dimbaza, FG16)

"The grant is so little, it doesn't help protect my dignity at all. I have 2 children. The youngest is 6 months, she eats a lot. I spend over R300 on her per month, then I have about R200 left for my son. I just never know what to do, sometimes I want to swallow them." (Butterworth, FG26)

"I'm not disputing what they are saying, but the CSG is a small amount. That's what it boils down to for me. It's certainly not enough for just the child. I sell paraffin so that I can buy my child winter clothes, for example. What I'm saying is that the CSG does not protect my dignity, at all, it's not enough to do that for me or my children." (Langa, FG8)

A woman in Masiphumelele commented that the CSG operates best as an income supplement to cover childcare costs:

"The CSG helps when you have another source of income and you can, for example clothe your child and feed them at home and then use the CSG for crèche fees and crèche lunch. Something like that." (Masiphumelele, FG30)

Two women, from Khayelitsha and Mitchells Plain, reflected on how the State Maintenance Grant was better:

Respondent 5: In the older days it was much more

Facilitator: Your are talking about the State Maintenance Grant?

### Respondent 5: Yes, it was much better. (Khayelitsha FG4)

"I'm speaking in terms of the 1990's when my husband was in prison at that time. I used to get a social grant for my children on the level of a disability or pensioner will get. But in this time now, we not getting that same amount of money that we used to get that time. The children are getting less now...they getting the level of R270 now...but I could afford the things more that time than what I'm affording now. You know what I am saying.. In other countries, they get much more money for... compared to us here in South Africa. And they live comfortable lives....their children can go to good schools, their school-fees are paid...Here we struggling with putting a plate of food on the table and pay school-fees and depend on your mother's pension. It's hard, and you unemployed at the same time. There's no work here so basically....We deserve more for the children to give them a better life....We have to sometimes go out and beg people to help us to survive." (Mitchells Plain, FG13)

In some of the focus groups anger was expressed towards government about the level at which it is set, the small payment increases that are made each year for the CSG, and the lower rate that it is paid at compared to the old age grant:

"The CSG only increases by R10 [per month] a year, that's ridiculous considering how expensive things are. Only the elderly people get a decent grant." (Dimbaza, FG17)

"And they raise it with R10 [per month] a year, and for older people with R50. Children are very expensive" (Khayelitsha, FG4)

"When you sit down and consider dignity and social grants – well, the money is too little to, it does not meet the needs of our children. It's like government is looking down on our sense of dignity as poor people. It's our government, we voted them into power. We suffered under the apartheid government, now we continue to suffer because government is not looking well after us as citizens. That's all I want to say." (Nyanga, FG1)

"It does erode one's dignity. I have twins, for example, in Grade 7. They need to go to a school farewell and for them to be able to go I need to pay R300 for each child. The CSG does not even come up to that. Government should really consider giving us more support, it's terrible. Just a school shoe cost R179. You have to take this from the grant. The children still need school lunches. Children go on tours, all this is supposed to come from R260. Government should consider our dignity more – government looks down on our sense of dignity. (Nyanga, FG1)

A woman in Qumrha spoke out about how she struggles to live on the CSG and yet is urged by her child's social worker to save some of the grant and put it in the bank for the child:

"There is dignity in getting the grant because it's intended to help us, but please, if you can pass on the message to government, it's too little. We cannot live on it. We eat the worst kind of food – mealie-meal, sour milk and white samp, but we can't afford even that. We can't live on R270. My child has a social worker who is always telling me to save from the R270 and take some money to the bank for the child. Please tell me how I'm supposed to do this from R270. What is the child going to eat? How am I supposed to meet his school needs. Yes we don't have to pay fees but the school still asks for money for special projects. The social worker comes to all our houses wanting to see the children's back books, all those that get the CSG are expected to save. So please, if you want us to save, raise the grant amount, it's too little." (Qumrha, FG15)

#### 2.3.2 Eased family relations?

One of the main themes to arise in relation to the impact of poverty on lone mothers' dignity in the second working paper was how poverty fuelled tension within families. The discussions in the focus groups about the way in which the CSG intersects with their sense of dignity suggests that the CSG functions as 'another log on the fire' that fuels family tensions around limited resources. In some instances the CSG was portrayed as playing a positive role, so for example one woman in Qumrha who, along with her children, lives with her grandmother, said that her grandmother allowed them to stay with her because the cost of feeding the children was covered by the CSG:

"Well as for me my grandmother would have chased me away with my children from her home. At least my children eat from the grant and I'm the only one she feeds." (Qumrha, FG15)

But such positive tales (albeit in the shadow of the threat of homelessness) were few and far between and instead many examples were given of the negotiations and strife around access to and use of the CSG. A woman from Alice described how tensions arose in her family when she did not spend money on other family members but instead spent it on formula milk when her child was younger:

"It helps a lot when the child is eating food [i.e. on solids] that the rest of the family eats because on the grant date, you can buy 12kg mealie meal so that everyone at home can benefit. When the child is on formula you spend the whole money on their needs and it's not even enough, that creates tension in the family because they will

say you don't even buy meat. The big formula costs R200, I'm left with R70, which I don't know what to do with it." (Alice, FG21)

Delany et al (2008) explored how the CSG money was spent and found that 49% of caregivers spent it exclusively on the child, whilst 30% sent a portion on the child and the rest for household expenses, and 21% pooled the money with other income for household expenses (p.33). In a recent study by Mosoetsa (2011) the expectation that the CSG should be used for the wider family was also observed. Referring to this expectation as a 'cultural tradition' Mosoetsa notes that:

'Double standards apply in the home. If a young woman, for example, uses her child support grant for her own or her child's use, she is accused of being selfish and irresponsible. Young men, though, are not expected to contribute to the household expenses in the same way [...] Young women with access to a regular income, such as a child support grant or salary, tend to challenge their parents over the allocation of resources in the household. This has led to strained relations between parents and children in many cases. The growing propensity of young women to retain income for themselves or their children runs contrary to the notion that household members always pool their resources for the benefit of all.' (Mosoetsa, 2011: 65, 70)

A woman in Centani describes how she feels caught between her mother-in-law's and her child's teacher's directives on how the CSG should be spent, with the mother-in-law expecting it to be spent on groceries for the family, and the teacher expecting it to be spent on items for her son at school:

"I live with my mother-in-law. She gets an old age pension and I get R270 for my child. She refuses to buy food because I get the CSG, she tells me to buy the food myself. On the other hand my son comes back from school and says that his teacher says he ought to have certain school things because he gets a grant. He doesn't even have school shoes or a jersey because I buy groceries for the family with his money. So my dignity is not at all protected, it's not secure." (Centani, FG23)

In Nyanga and Langa there was mention of children's fathers wanting a 'cut' from the CSG<sup>31</sup>:

"The fathers of the children, they want a part of it as well, they want a share. How can you share such little money?" (Nyanga, FG1)

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<sup>&</sup>lt;sup>31</sup> This issue was also identified in a study by Goldblatt (2005).

"Some baby's daddies chase after this CSG, they even escort you to the pay point to get their share and they claim that if it weren't for them getting you pregnant, you would not be getting the CSG, that is why they want their 50% share." (Langa, FG7)

People also mentioned that some fathers absolve themselves of any obligation to provide for their children because of the existence of the CSG:

"when you ask him to assist you financially for his child, he would tell you that you get the CSG money, don't bother him. How is R250 going to raise a child in this expensive world?" (Langa, FG7)

"Our children's fathers say we get money from the CSG and refuse to support their children. That's common." (Khayelitsha, FG5)

Though it didn't emerge very prominently, there were a small number of examples of the children themselves demanding sole usage of the CSG. One woman describes what her daughter said when she registered for the CSG:

"She told me when I applied, 'that money is mine, hey, mommy?' " (Ocean View, FG12)

#### 2.3.3 Improved standing in the community?

In the second working paper women described the negative impact of poverty on their sense of dignity in terms of their standing within their communities. In the same way as with the family relations referred to above, the focus group material revealed that the CSG operates largely as 'one more log' that fuels the fire of tense communities with scarce resources. These two women describe how when they go to beg or borrow from neighbours they first have to explain to their neighbours how they have spent the CSG:

"You get humiliated, going to a neighbour to borrow money for the children's school needs, the neighbour will ask "Did you not get the CSG just yesterday?" And you have to explain yourself, what you did with the grant and still get nothing from the neighbour anyway." (Dimbaza, FG16)

"Well, say for example yesterday I got the grant and I buy the baby's milk with all the money. So I'll be starving because I have no money for food and I'll end up going to my neighbour for food out of desperation, she'll first want to know what I did with the grant money – it's along those lines that the insults about the grant begin." (Mbekweni, FG27)

Several women made the point that their status as CSG recipient erodes their dignity as they become the object of people's prejudices and judgements. This first woman describes how she has to contend with comments that she became pregnant for the grant:

"It lowers your dignity. Even if you're pregnant and you get in a taxi, people pass comments that we get pregnant in order to get the grant. You end up arguing with them that the R250 is not enough even for the child. Please stop saying people fall pregnant for the grant. Even at home they say that." (Nyanga, FG1)

This second woman observes that whilst the CSG helps to protect her dignity as it enables her to help her children, her dignity is also affected negatively by the CSG as her employed peers look down on her for receiving the grant:

"I'm just going to speak as I see it or according to my experience because you said there is no wrong answer. I think it's crucial for people's dignity to be protected, especially women, young and old. For example, the fathers of our children don't support them, that's an indignity. The CSG can both protect and erode your dignity. It helps with the children on the one hand, but there's youth, people my age with jobs, they that do not need the CSG, they tend to undermine one, you know, look down on us. That affects my dignity, negatively." (Nyanga, FG2)

In fact, far from increasing their standing within the community, a number of women went so far as to describe the CSG as being used by people to verbally erode their dignity:

"Even though the grant is intended for good, people use it, verbally, to erode our dignity. (Butterworth, FG26)

"If it wasn't for the grant, I wouldn't be getting all the insults I get. Both in the streets and at home... (respondent breaks down)" &

"We need this grant but it comes at a very high cost, it costs us our dignity at the end of the day." (Masiphumelele, FG29)

### 2.3.4 Increased autonomy?

In the second working paper one of the main themes to emerge was the way in which employment was regarded as the key route not only out of poverty but also to the attainment of dignity (although many provided examples of dignity-eroding aspects of paid

work). For many women, the CSG was expressed not as a move towards greater autonomy but rather as being emblematic of their lack of autonomy, of their lack of employment and lack of an income from paid work. For example:

"I'm going to talk about myself as a grant recipient. I get the grant not because I want to, but because I'm poor. That in itself erodes my dignity because I'm dependent on government. When it suits government I get the grant, when it doesn't suit them, they stop giving it to me. Nobody consults you on anything because you are a poor dependent. It's like people who are uneducated, they are not treated with respect and they have to go around begging. Nobody comes to you, you go to people yourself, begging. People don't treat you with respect when you're poor." (Nyanga, FG1)

A woman in Khayelitsha describes how the receipt of the CSG lowers her sense of dignity as it symbolises the fact that she is not in paid work whereas she feels she ought to be in paid work:

"It affects dignity because if you had money, you wouldn't get a grant, the fact that you go there, your dignity is lowered because you are supposed to work and this money is too little." (Khayelitsha, FG3)

A woman in Ocean View describes how she feels having previously been in work but now claiming the CSG for her 15 year old child:

"All the years I worked for child, now that I am not working...my child is 15 years old and this is the first time that I came for the grant for my child. My dignity is shoved so low that it hurts to come and stand here for money for my child. It is very hurtful because I worked all the years for my child." (Ocean View, FG12)

So too, a woman in Qumrha spoke of there being 'no dignity in receiving this grant' but that in the absence of jobs there was no other way of surviving:

"All I'm trying to say is that there is no dignity in receiving this grant, it's just that we have no other way of survival. We need jobs, we are still young and have strength to work." (Qumrha, FG15)

# 3 Social security for lone mothers – if it existed how might it affect recipients' dignity?

"We would also feel more human, like people with dignity. At least there would be something for our own needs. (Masiphumelele, FG29)

In this section we present material from a question that participants were asked in the focus groups, about a hypothetical grant for the caregivers of the children for whom CSG is claimed. People were asked the following question: "If there was a social grant for the adult recipients of CSG in addition to the existing grant (which is intended only for their children's needs) how do you think this would impact on their sense of dignity?"

Details of eligibility were not mentioned in the question, but as it was stated that the grant would be for the carer of the child for whom CSG is received, it can be assumed that the eligibility criteria would be the same, i.e. the grant would be for primary caregivers of children, with an income of less than R36,000 per year. The critical detail of the amount of the grant was also not mentioned in the question, but women responded to the question by focusing on the principle of the idea.

The overwhelming response to the question was positive, with people stating that the grant would help to protect their dignity as it would reduce poverty:

"It would help protect our dignity because we are poor." (Nyanga FG1)

"It would protect our dignity because there would be less poverty and suffering." (Dimbaza, FG17)

"It would uplift people's dignity, without a doubt, especially for someone like me who does not have a job. I mean we're really struggling, it's not easy being poor." (Langa, FG6)

One woman commented that she had heard that social security is provided elsewhere for caregivers, observing that:

"I've heard about this, my cousins live with their parents overseas. Apparently there are all sorts of grants, including for mothers like us. I always ask myself why it's not like that here, our dignity would be protected." (Butterworth, FG24)

In the previous working paper, numerous examples were given of the negative ways in which poverty impacts of lone mothers' sense of dignity, and so it makes logical sense that people might regard a grant as helping to protect their dignity. But in what specific ways

would it do so, and were there any countervailing comments? The following sub-sections explore the focus group contributions of lone mothers in relation to ways in which the grant would enhance their dignity in two respects: their ability to provide for their children, and their ability to provide for their own material needs. In the final sub-section we present material on some of the lone mothers' concerns about negative or unintended consequences of such a grant. We consider these themes below with reference to the issues identified in the second working paper, both in relation to lone mothers' portrayals of dignity and the accounts of ways in which poverty impacts on their sense of dignity (Wright et al., 2014).

# 3.1 Improved ability to provide for children

In the second working paper we demonstrated that the focus group participants often made a direct link between their sense of dignity and their ability to provide adequately for the needs of their children. The preservation of their role as caregiver was of paramount importance and was cited as the main reason why their dignity should be protected and respected. Their inability to provide for the material needs of their children, due to poverty, was often expressed as being detrimental to their sense of dignity. As a woman in Paarl graphically described it: 'Poverty destroys our dignity as mothers' (Paarl, FG28). It should come as no surprise, therefore, that many women's responses to the idea of an adult grant were oriented towards how this would impact on their roles as caregivers and their ability to care for their children.

"It would really help protect our dignity because we would be able to be proper parents and meet our children's needs accordingly." (Nyanga FG1)

Many of the respondents made the point that an adult grant would enable the CSG to be spent on the child rather than being diluted to meet other people's needs, including their own. For example:

"It would be good because we would be able to spend the child's grant on them and not on our needs, that will 'bring back our dignity'. (Alice, FG21)

"It would be good because we would be able to look after ourselves without depending on the CSG, the CSG would be for the child's needs only, I wouldn't use the CSG for groceries." (Alice, FG20)

In fact, many stated that they would use the extra grant to contribute to current unmet material needs of their children:

Respondent 3: It would help a great deal. I would be able to buy school uniform for my child, a school blazer and a jersey.

Facilitator: So you think that you would still use the adult grant on your child? Respondent 3: Definitely! The CSG is not enough. At least my child would be able to eat porridge every morning before going to school. Now he can't concentrate in school because he's hungry all the time. He comes back home from school and there's still no food to eat. So if there were such a grant, I would better be able to provide for my children and my dignity as a mother would be restored. (Mbekweni, FG27)

"It would help because we don't even have the money to buy the onion and sugar they tell us to use in the clinic [if the child has a cold or flu]. It's pathetic." (Paarl, FG28)

"Even with this grant that is meant to help mothers as well, we will end up using it for the children's benefits and on groceries for the whole family, so that means 80% of the time you think of your child's needs before yours. I'd rather be the one who is hungry and not my baby." (Respondents agree) (Langa, FG7)

"Women are generally responsible beings, if we got such a grant we would end up supporting our families with it anyway. We wouldn't just use it for ourselves, no." (Langa, FG6)

In Centani, two women spoke of how the grant would contribute to their ability to look after their children as it would mean that they would no longer need to go in search of paid work which currently results in their children being neglected:

"If there was such a grant I would be able to look after my child properly. Because the CSG is not enough I have to go look for 'piece' jobs in order to provide for the child the best I can. So I end up neglecting my child and not looking after him properly. If there was such a grant, I would take care of my child better and not look for 'piece' jobs all the time." &

"Sometimes it's cold and I wouldn't be home, I don't even know if my child is warm. Sometimes I can't make food for him because I'm not there. It's not good neglecting your child because of money." (Centani, FG23)

# 3.2 Improved ability to meet one's own needs

The majority of the focus group participants' comments about the hypothetical grant comprised examples of how such a grant would help them to meet their own material needs. The point was repeatedly made that a grant aimed at helping them meet their own needs would help to protect their dignity:

"to receive a grant for my personal needs would be helpful and would go a long way in protecting my dignity." (Langa, FG6)

"It would have a drastic positive impact on ones dignity, at least as a mother you would get some sort of income together, for your personal needs." (Langa, FG7)

"Such a grant would be good for my dignity. It would cover areas in my life that are not taken of and are the cause of my humiliation. A grant like that would cover these areas, it would be helpful. (Butterworth, FG26)

"I think our dignity would come back to us if government would increase its support for us unemployed people and give us more money. We are dependent on the children's grants, that's not right. If government does not create jobs, it must support us with more money." (Nyanga, FG1)

Examples given of the needs that would be met were mainly food, toiletry, clothing and housing. For example:

"If there'd be a grant for mothers like us, at least more needs would be covered. It would help a lot...Toiletry, we never had toiletry. We can't use the CSG to get toiletry" (Khayelitsha, FG5)

"It would help because I would be able to see to my own needs, like buy toiletry and even help at home." (Xesi, FG19)

Two women described how the grant would help them to be able to eat properly so that they could take their ARVs:

"It can help a lot, our dignity would be protected. We can actually have dignity because it would cover so many problems, such as food and other day to day needs. I sleep 3 and 4 days without food and borrow money for bread, French polony and

drink pop. When I do that I can't take my ARVs, when I don't eat because it destroys your stomach. But I'm strong because I'm not in an out of hospital. When I get their grant [the CSG] I do the groceries." (Khayelitsha, FG4)

"Yes, also for us people living with AIDS, we would be able to care for ourselves properly, we would buy the nutritious food we need because now, my CD4 count is high, I don't get a disability grant. This kills people because the CD4 count can suddenly drop and my life is in danger. So I need money to support myself." (Dimbaza, FG17)

Another woman commented on how the grant would enable her to eat properly whilst breastfeeding:

"That would really help to protect our dignity. We would, at least, be able to buy food for ourselves. It's not good having to nurse a child, like me, while hungry." (Masiphumelele, FG30)

In relation to housing, women in a focus group in Xesi spoke of how a grant would enable them to live independently from their parents, or at least contribute to the running of a household if they remained with them:

"It would be good because we would be able to have our own homes as adults and not live with our parents like we are children all over again."

&

"Even if you remain at home, at least it will be pressure off our parents to support us because we will be contributing and supporting ourselves. It would definitely help protect our sense of dignity."

&

"If I could just live with my child, just the two of us, my child would be more emotionally stable. Now I have to protect her from my abusive mother who switches off the electricity and locks food away when she's drunk or when I get the grant. These things affect my daughter so if such a grant would come out, it would help my dignity and my child's. (Xesi, FG18)

A woman in Qumrha described how she would spend most of the grant on her children, but would also - brick by brick - build a room of her own and reclaim her sense of dignity as a mother and a woman:

"Well it would still go to the children, that money. But at least they would be well taken care of, unlike now. And at least I wouldn't be sleeping in the same room as

my children. I would be able to, even if it's slowly, build an additional room. Even if I buy one brick at a time, ultimately I would have my dignity as a mother and as a woman –having my own room." (Qumrha, FG15)

Examples given of the positive role of the grant were not solely about the ability to afford things. They also related more broadly to the issues of worthiness, self-respect, self-esteem and autonomy that were identified in the previous working paper. For example, a woman in Thafalofefe spoke of how it would protect them from 'the disgrace of poverty' and enable her to regain her sense of common humanity:

"It would protect us from the disgrace of poverty. I'd be like other people too. The CSG would take care of my child, and I'd look after my own needs too. I would even be able to buy furniture like other normal people. I would be able to eat what I want to eat, my child and I. The isolation from other people because of poverty would stop. I too, would be a human being like others." (Thafalofefe FG22)

One woman in Lavender Hill alluded to the way in which the grant would contribute to her sense of worthiness:

"I will feel as if they [i.e. government] are starting to become interested in the mother." (Lavender Hill, FG 10)

Others spoke of how their dignity would be protected as they would be able to be less dependent on their parents:

"It would to contribute towards protecting my dignity as a woman, an adult. I mean I don't want to have to ask my mother for everything but I'm having to because of the circumstances. It's embarrassing. It would really help." (Xesi, FG19)

In the previous working paper we presented accounts of ways in which strategies to avoid poverty (tolerating unsatisfactory working conditions, casual work for neighbours and family, begging, and transactional sex) impacted negatively on women's sense of dignity. A few women commented that a caregiver's grant would reduce their need to undertake demeaning casual work or beg. So for example:

"It would help protect our dignity because then you're not just depending on this R270. We would stop knocking on other people's doors to ask to do their washing, because that's how we end up being treated badly. (Butterworth, FG25)

"It would definitely help protect our sense of dignity because we would stop begging." (Alice, FG21)

However, in relation to how a new grant would impact on strategies to survive poverty that impact negatively on dignity, the most frequent point to be made was that it would reduce the need to use transactional sex as a means of survival for themselves and their children.

"It would help immensely. Mothers prostitute themselves not because they want to but because they have no other way. People look for jobs for ages, in the mean time their children are suffering, one realizes that as a prostitute within a week I can get this much and do that and that for my family. Even though the reason is good, people their dignity is eroded, there is no self respect. The community loses respect for you too once they find out, so such a grant would be a lot of help, it would get us out of many troubles, basically." (Qumrha, FG14)

"It would end up protecting us in many ways, right now we are susceptible to diseases because of the lives we lead, just to survive." (Nyanga, FG2)

"A woman's dignity would be restored in our country. A lot of women have multiple sexual partners just because they can derive some kind of income from these men – not because they want or desire these partners. At the end of the day, they are living with HIV/AIDS, it's tragic. They throw away their dignity not because they want to, but for survival. (Qumrha, FG15)

"We would stop selling ourselves short to men because of poverty, we wouldn't need to rely on them so much. It's very bad. Often you give yourself to a man hoping they'll help you out with money, and they just use you and leave you." (Thafalofefe FG22)

"We'll stop going out with older men, sugar daddy's, for money"..."I know, sugar daddy's give you R250 in one go, to 'buy cool drink', so they say." (Khayelitsha, FG5)

"We won't end up selling ourselves and risking our lives as women, because at least we have something to look to." (Butterworth, FG24)

In addition, others spoke about how the grant would enable them to escape abusive relationships:

"It would also save a lot of women from abuse from men. We stay in relationships because these men give us much needed money, therefore we can't report them when they are abusive, what will we do for money?"

&

"It can be physical abuse or even sexual abuse. You can even end up with diseases because you need money from the same man who is abusing you, and he knows this so continues the same way because there are no consequences." (Qumrha, FG14)

"We would have dignity. If a guy is messing around with you, we'd be able to tell him to leave your house and not suck up to him because you need his money." &

"Even the father of the child, if he's mistreating you and you tolerate it because you want him to support your child – well we wouldn't have to withstand the bad treatment with such a grant. If he knew I could look after myself, he won't disrespect me and take my dignity away the way he does now. I'd be able to tell him to leave with the same door he entered." (Thafalofefe FG22)

# 3.3 Concerns about negative or unintended consequences

Although the vast majority of women responded very positively to the idea of a grant directed at them as caregivers, there was additionally an undercurrent of concern in some of the focus groups about the potential misuse of the grant and of unintended consequences. This corresponds with previous studies that have explored attitudes towards expanding social security provision (e.g. Surender et al., 2010).

For example one woman said that fear of misuse of the grant would mean that it would never be introduced:

"They won't give it because then there are people who will misuse it." (Lavender Hill, FG 10)

Examples of misuse included taking the money and leaving the child with its grandmother, ceasing job searching, and having children in order to be entitled to the grant. For example:

"I don't think it would be a good thing because there are mothers who would forget about their children if they had that money. They would just spend it on themselves and be happy away from their children, leaving them with the grandmother." (Xesi, FG19)

"I don't think it will be a good thing for us to get our own grants as mothers, that will make people lazy, they won't go and look for jobs, they will want to depend on the grant." (Alice, FG20)

In most instances, concerns around misuse were met with rebuttals from other members of the group. For example:

Respondent 3: I think such a grant would erode dignity. People would have children just so they can get this grant.

Facilitator: Do you also think people have children just to access the CSG as well? Respondent 3: No, I don't, but with the grant you're talking about, people would because of the extra money.

Respondent 2: But people have children already, anyway, without this grant. Why would things change?

Respondent 4: The money would help, it would go back to supporting the children anyway because the CSG is not enough.

Respondent 5: It would help with childcare needs so that we can work. (Masiphumelele, FG30)

In a similar rebuttal, following a discussion about the risks of misuse of the grant in Dimbaza, a woman said:

"It would help us a lot. It would protect our dignity, forget about the people that misuse it. We have nothing, we are hungry, we have no jobs, we are humiliated doing people's gardens. It would be a very good thing." (Dimbaza, FG16)

Not all of the concerns focused on misuse of the grant; other concerns related to worries about negative consequences of such a grant including verbal abuse and stigma.<sup>32</sup> In Khayelitsha there was a concern about the stigma of receiving such a grant, particularly if it was called a grant for poor people, and how this would impact negatively on their sense of dignity:

Respondent 2: It won't protect dignity because the people that will want that money will feel ashamed when going to receive it and yet others won't go and look for work Facilitator: Why would they feel ashamed?

Respondent 2: Because of the insults and attitudes they'll get

Respondent 3: If they call it a grant for poor people, or say it is, it will definitely impact on dignity negatively, those who have jobs will remain with their intact dignity and won't come and get it

(Khayelitsha, FG3)

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<sup>&</sup>lt;sup>32</sup> For an excellent study of the CSG and stigma in Soweto, see Hochfield and Plagerson (2011).

In Qumrha there was a concern that such a grant would result in the caregivers suffering from an increase in verbal abuse:

"It would help I'm sure, but we deal with verbal abuse at times. People will tell you to shut up because you get the grant from their taxes, so how much more when there's a dedicated grant for single mothers like us? (Qumrha, FG14)

In Alice, some women were also worried that it would make things worse for them in terms of their reduced standing in the community, whilst others in the group spoke of being the object of others' envy:

Respondent 5: I think that would make things worse, we would be treated with even less dignity and respect. People attack us for the CSG, imagine if we got yet another grant.

Respondent 1: People will say we are giving birth because we want the mothers' grant. Can I ask, just to be clear, the grant would be for mothers like us.

Facilitator: Yes.

Respondent 1: I think that would make things worse for us in the community.

Respondent 3: I don't think so, because the focus won't be on one person or a certain group of people, every mother would get it.

Respondent 4: They insult us because they are envious of the grant.

Respondent 5: Some are childless and maybe bitter about that. (Alice, FG20)

In Butterworth the facilitator asked whether —as the group had previously reported being on the receiving end of insults from the community as CSG recipients — they thought that an adult grant would cause the same problem. A woman replied agreeing that it might result in insults, but reaffirmed the fact that 'we still have needs and need to survive':

"Probably, but we still have needs and need to survive. Babies are very expensive to maintain and look after. From the R270 I have to feed my baby, clothe her, take her to the doctor, frequently, because she has a problematic chest. So let the people talk, I have needs to take care of." (Butterworth, FG26)

## 4 Discussion

This working paper considers the issue of social security provision for lone mothers in South Africa and the ways in which the current arrangements intersect with their sense of dignity as identified in the previous working paper (Wright *et al.*, 2014).

Different social policy approaches have a varying impact on outcomes for lone mothers as a group. A recent study by Brady and Burroway found that: 'the social policy context in which single mothers reside matters as much as or even more than their individual characteristics for poverty' (Brady and Burroway, 2012: 739). In spite of national, regional and international commitments to provide social security, lone mothers in South Africa are largely excluded from the social security system (discussed in Section 1). Currently the only types of means-tested social assistance that low income lone mothers could apply for are the Disability Grant between the ages of 18 and 59 (if disabled) and thereafter the Old Age Grant. Unless they are disabled, there is therefore no social assistance for lone mothers of working age. In terms of social insurance, lone mothers could claim the UIF for maternity leave and unemployment but this requires them to have been in formal employment and in any event the unemployment insurance payments are for a limited period only. Whilst lone mothers could apply for Social Relief of Distress this is a discretionary form of relief that is made only for a very short period. The State Maintenance Grant (which contained a paid component for the caregiver) was abolished as part of the process of introducing a non-racially differentiated Child Support Grant: this was a trade-off that yielded vital income for children in low income families but at the same time removed any immediate prospect of social security for lone mothers, or able-bodied low income working age caregivers in general. In the absence of adequate social security provision, this working paper explores the question of how the current social security arrangements intersect with lone mothers' accounts of their sense of dignity.

In Section 2 lone mothers' accounts of how the existing social security arrangements intersect with their sense of dignity are presented with reference to the Child Support Grant: first, in terms of the application process; second, in terms of the monthly payment process; and third in terms of the consequent possession of a monthly income stream and the status of being a CSG recipient, i.e. 'having the CSG'. Although the CSG is intended for the needs of the child for whom the adult is claiming the grant, it is intrinsically connected in practice with lone mothers' experiences of social security provision.

Based on the focus group material, the most detrimental experience of all, in terms of the negative impact on dignity, is the application process for the CSG (Section 2.1). The four themes that emerged most prominently were those of queuing, burdensome and unclear qualifying criteria, not being treated with respect by officials, and being the object of pejorative comments about their caregiver status. The issues of queuing and burdensome and unclear qualifying criteria have been identified in previous studies. What is new, however, is that these issues are presented as being detrimental to women's sense of

dignity. These issues, as well as the accounts of poor treatment of applicants by officials, shift the focus from the terrain of technocratic efficiency to one of consideration of grant recipients as fellow human beings who are deserving of treatment with dignity. Although much has been done to improve the application process, there is clearly great scope for further improvement.

The process of receiving the CSG on a monthly basis raised fewer issues (Section 2.2) but – perhaps because of the regularity of the claiming process – the most prominent issue to be raised was that of public scrutiny, as well as (what are hopefully only) teething problems in relation to the new payment card.

The findings from the focus groups on 'Having the CSG' (Section 2.3) raised conflicting points. On the one hand, women spoke of how the CSG helps to protect their dignity as it enables them to provide better for their children and therefore helps them to fulfil their role as caregiver which, as seen in the previous working paper, was a primary concern to participants and impacted directly on their sense of dignity. On the other hand, the point was repeatedly made that the CSG is so small in amount that it does little if anything to protect their sense of dignity. Not only is the small amount of the CSG seen as impeding their ability to provide for their children's (and of course their own) material needs, but for some it represents the extent of the perceived lack of consideration that government has for their sense of dignity, in terms of their worthiness for support.

Many of the focus group participants provided accounts of strife over the CSG within their families (Section 2.3.2). Again, the issue of strife over access to and use of the CSG is not new (e.g. Mosoetsa, 2011), but what is new is that this was depicted by some as having a detrimental impact on their sense of dignity. Regarding lone mothers' standing in the community (Section 2.3.3), accounts were given of having to justify to neighbours how they had used the CSG before being permitted to borrow or even beg, and of being the object of people's prejudices and judgements about having children. As such, some women described the CSG as being used by the community to erode their dignity. Additionally, far from providing them with greater autonomy, for some the CSG was emblematic of their lack of autonomy and their inability to obtain paid work (Section 2.3.4).

The points that were raised in relation to the CSG therefore touched on all four dimensions of dignity that were used in the previous working paper, i.e. autonomy, self-esteem, respect and worthiness,. To summarise, the main picture to emerge was that the CSG does little to enhance lone mothers' sense of autonomy as the grant is not intended for their own material needs and is so small as to have only a small impact on their poverty status; for some women the CSG is emblematic of their lack of autonomy as it signifies their lack of income and lack of paid work. There was no evidence that the CSG enhanced lone mothers' self-esteem, but rather the grant causes them to be the object of competing views of how the grant should be spent, both within their families and the community. Powerful accounts were given of how they are not treated with respect, particularly during the CSG application process, but also in the context of their status as a CSG beneficiary within the

community. Furthermore, the burdensome application process involving unclear eligibility criteria and lengthy queuing is experienced as detrimental to dignity and conveys the message to the applicants that they are not regarded by government as being worthy of better treatment.

This is not for one moment to suggest that the CSG is a 'bad thing'. On the contrary, and has been well documented elsewhere, it plays a vital role in the lives of low income families (e.g. Delany et al., 2008; DSD, SASSA and UNICEF, 2012; Neves *et al.*, 2009; Patel *et al.*, 2012 and 2013). Rather, the findings from this study move beyond merely treating the CSG as a 'success story' and provide an opportunity for wider reflection about its strengths and limitations, in this instance with reference to the views of the primary caregiver and how it intersects with their sense of dignity.

As observed in the previous working paper, it was clear that most women regarded paid work as the route to attaining dignity. However, one objective of the project was to explore whether, in the absence of sufficient paid work opportunities, social security could play a role in protecting and respecting people's dignity. In Section 3, findings were presented from the focus groups about lone mothers' views about the notion of some form of social security for their own material needs, in terms of how it would impact on their sense of dignity. The overwhelming response was positive, with people stating that the grant would help to protect their dignity as it would reduce poverty. The main points to be made were that it would enhance their ability to provide for their children (with many stating that they would use the new grant for unmet needs of their children), but also that it would enable them to meet their own needs, with examples given of food, toiletry, clothing and housing. Some women raised concerns about negative or unintended consequences, reflecting back the pejorative ways in which they are regarded as CSG recipients. So for example, some expressed concerns that it would cause women to have more children, or that they would become lazy and cease looking for work, whilst others raised the concern that they would suffer from an increase in verbal abuse in their communities. But the overriding message was that a grant would serve to protect and respect their dignity by acknowledging that they have material needs, and also reducing their need to depend on dignity-eroding survival techniques such as transactional sex and remaining with abusive partners.

There are a number of recommendations that emerge from this phase of the study. The main (and probably most predictable) recommendation is that – in parallel with job creation schemes accompanied by free and high quality childcare - social security provision should be extended to include low income lone mothers (and more generally – see below). There is a constitutional commitment to achieve the progressive realisation of access to social security including social assistance for people and their dependants who are unable to support themselves (RSA, 1996. Ch2 s27), and so this is not a recommendation that runs counter to the stated objectives of the country. Goldblatt (2005) also argues that there is a

case to be made that state welfare provision should actively address the unequal economic position of women in South Africa.

Internationally it is recognised that poverty rates for lone parents and their children are high, particularly where the parent is not employed (e.g. Brady and Burroway, 2012; Christopher et al., 2002; Chzhen and Bradshaw, 2012; Kilkey, 2000; OECD, 2011; Whiteford and Adema, 2007) and South Africa is not an exception. Social security could be targeted at lone parents (as previously with the State Maintenance Grant, and in the international examples of types of social security provision specifically designed for lone parents presented in Annex 2), or could be offered in a less targeted way by, for example, providing social assistance for all low income adults of working age. The targeted approach is attractive because of the particular pressures faced by low income lone mothers highlighted by this study (for a costed example of a caregivers grant see Ntshongwana et al., 2010). However, the latter approach is in fact recommended here by the authors as it eliminates at a stroke any risk of pejorative association with, or perverse incentives linked to, parental or caregiver status: as such it would achieve even more, in terms of respecting and protecting dignity, than a targeted approach.

Several recommendations relate specifically to the CSG, many of which have already been well made by others, but are repeated here because the issues were expressly raised in the focus groups as being detrimental to dignity.

In the context of current regulations, there is clearly a need for ongoing efforts to raise awareness about the eligibility criteria for CSG so that applicants can apply with the supporting documentation already in their possession, and not be sent to-and-fro in search of supporting documentation for their application (see also Delany et al., 2008; Goldblatt et al., 2006<sup>33</sup>). The point has been well made by others about the detrimental impact - to achieving receipt of the CSG - of the burdensome application process (e.g. Delany et al., 2008; DSD, SASSA and UNICEF, 2012; Goldblatt, 2005; Goldblatt et al., 2006). For example Delany et al. (2008) found that the main reason why caregivers with children under the age of two did not apply for the grant was because they lacked the correct documentation (p60), though it should be noted that their findings about the application process were more positive overall. Additionally, Goldblatt et al (2006) state that 'Onerous requirements on applicants (such as affidavits from former employers) may assist to prove a small number of fraud cases, but generally, will just make access more difficult for most of the genuinely poor applicants who apply.' (p30). But the burdensome application process is additionally detrimental to lone mothers' dignity as it implies that their time is not important and can be

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<sup>&</sup>lt;sup>33</sup> Goldblatt et al (2006) recommend that 'More awareness-raising campaigns need to be launched on local radio stations and via road-shows at different villages, townships, informal settlements etc. These campaigns should clearly state the eligibility requirements for the CSG and the administrative requirements for application.' (p34)

spent tracking down and travelling to different places to obtain elusive documentary support, or being told to return on another day.

Given the negative accounts about obtaining affidavits from police stations, Goldblatt et al's (2006) recommendation should be heeded that a commissioner of oaths should be used on-site at each social security office instead of involving SAPS.

In common with other studies, the issue of queuing was raised as being problematic. For example, in a survey of CSG recipients Budlender *et al.* (2005) found that on average 62% of the time cost of applying for the CSG was spent queuing (when considering queuing, the application activity itself, travel to and travel from the social security office, but excluding visits to the police) (Budlender *et al.*, 2005: 41). Goldblatt et al. (2006) found that CSG applicants were often turned away during office hours and also reported that in Khayelitsha people arrived at 4am to be in the front of the queue (p11). Participants in this study conveyed accounts of the detrimental impact of queuing on their sense of dignity and worthiness, supporting recommendations of Goldblatt et al (2006) that additional staff are needed at application offices so that waiting times are kept to a minimum.

There is a general need for officials to be more sensitive to the circumstances of the applicants, who – due to the extent of their poverty – are likely at the very least to be tired and hungry, with particular consideration needed for women with very young children. Goldblatt et al. (2006) recommend that officials should receive further training on conduct and respectful behaviour, and that screening should be undertaken in private. Accounts of poor treatment of applicants by officials (treating people with little or no respect, and speaking pejoratively about their caregiver status) suggests that further in-work training is indeed urgently needed.

There is also a need for a public discourse on the adequacy of the CSG as this affects not only the child but – as seen here – the dignity of the caregiver is compromised if unable to meet the needs of the child (see also Delany et al., 2008; Zembe, 2013).

Additionally, although the CSG is of vital importance for children and their families, it cannot be expected that child poverty could ever be eliminated if the needs of the family in which they live are not also taken into account; nor for that matter can the care that the children receive be expected to be of high quality if the caregiver cannot meet her own material needs.

Lastly, in relation to the CSG, we recommend that the means-test should be removed. As well as there being many well-rehearsed reasons why this would be advantageous for the promotion of take-up (by reducing the number of hurdles in the application process, particularly the burden of providing evidence of no income) and consequent reduction of child poverty and investment in child development (e.g. Delany et al., 2008; Goldblatt et al., 2006; OECD, 2011), in the context of this study it is additionally recommended as it would remove at a stroke any association with the caregiver's income or employment status. In so doing the CSG would cease to be emblematic of the caregiver's poverty status or lack of paid work, but instead would only reflect the fact of there being a

child in the family. Although in the context of high levels of poverty the CSG would inevitably continue to be an income stream that is competed for within poverty-stricken families, the removal of the means-test would greatly reduce the scope for the CSG to be used instrumentally in families and communities to reduce the dignity of recipients by making them the object of scrutiny and pejorative comments.

There is a need for a wider debate about the extent of unpaid care within South Africa, and the importance of providing for the material needs of caregivers who are as human as the children for whom they are caring (Chopra, 2013; Esplen, 2009; Eyben, 2012; Ntshongwana, 2010b; Patel *et al.*, 2013; UN, 2013).

In the context of widespread unemployment there is an urgent need to move debates about income maintenance beyond the false dichotomies of independent self-upliftment versus passive social grant receipt, and reflect on the unintended consequences of the removal of the caregiver component of the SMG when it was converted into the CSG, which have been vividly depicted by the focus group participants in this study.

#

# Annex 1 Social security for lone mothers elsewhere – some examples

The provision of social security for lone mothers is a function in part of the overall nature of the welfare state or welfare regime of a country. Goodin (2001) groups countries by the way in which they approach welfare and work in different ways: liberal states which prioritise 'work, not welfare' as the key means out of poverty; corporatist regimes which seek 'welfare through work' and are heavily reliant on a 'male breadwinner model' of contributory social insurance; and social democratic welfare states which support the coexistence of 'welfare and work' and a balance of citizen rights and responsibilities (Goodin, 2001:13).

Overlaying these different ideological approaches towards work and welfare, there has arguably been a change of paradigm in welfare provision generally, from that which was based on the male breadwinner model of the family, where mothers were expected first and foremost to care for their own children, to provision based on the adult worker model of the family, where mothers as well as fathers are now expected to partake in paid work (e.g. Lewis and Giullari, 2005). This can be seen to be part and parcel of the wider sexual revolution and drive for gender equality particularly in the workplace. For women who are mothers this has translated into less financial support for them to stay at home as an unpaid carer and a greater expectation that they will partake in paid work.

In the European context Knijn et al. (2007) have highlighted four commonalities across countries in the welfare provision for lone parents: first, there is an increasing tendency to apply work-related requirements to all benefit recipients including lone parents; second, there is a greater reliance on in-work financial support for those earning low wages; third, there is varying evidence of better support for working parents through policies addressing leave entitlements, flexible working and the provision of childcare facilities; and fourth, there is a growing prevalence for governments to use 'activation' policies with the aim of encouraging lone parents back into the labour market through a range of tailor-made measures, including providing access to further education and training.

Lewis (1998) argues that there are three possible sources of income for lone mothers: the state, wages and fathers. This Annex is primarily concerned with state support in the form of cash benefits and tax breaks, but government policies also impact on the feasibility of employment and thus wage income (e.g. through childcare provision and family friendly policy, and more broadly through labour market policies) and maintenance payments.

A recent OECD report (OECD, 2011) identifies five different types of policy measures in support of families: support for mothers-to-be during pregnancy; support for childbirth; longer term financial support for families to cover the direct cost of children; support for

parents who are not in paid employment or who stop working to care for young children; and support to help working parents raise their children. These types of policy measure are all covered in this Annex but the focus is on the provisions for lone mothers over and above those provided for all families with children, although the review necessarily touches on such issues.

### **A2.1** Maternity benefits

Maternity benefits relate to the period during pregnancy and shortly after childbirth. As far as it has been possible to deduce, only one country – Slovakia – has maternity benefits that are specific to lone mothers<sup>34</sup>. It is therefore worth briefly discussing the support that is available to mothers in general.

The International Labour Organization (ILO) has been concerned since its inception with maternity protection, recognising the importance of enabling women 'to successfully combine their reproductive and productive roles, and prevent unequal treatment in employment due to their reproductive role' (ILO, 2010: 1). The ILO's dual concern has been 'to ensure that women's work does not pose risks to the health of the woman and her child and to ensure that women's reproductive roles do not compromise their economic and employment security' (ILO, 2010: v). Maternity protection for women – in the form of prevention of health and safety hazards, rights to paid maternity leave, to return to the job after maternity leave and to breastfeeding breaks, and protection against discrimination based on maternity – contributes to the achievement of the Millennium Development Goals. <sup>35</sup>

A recent study conducted by the ILO (2010) found that internationally only 30 per cent of the ILO member states<sup>36</sup> fully meet the requirements of ILO Maternity Protection Convention 2000 No. 183. This specifies that states should 'provide for at least 14 weeks of leave at a rate of at least two-thirds of previous earnings, paid by social security, public funds or in a manner determined by national law and practice where the employer is not solely responsible for payment' (ILO, 2010: ix). Requirements for safeguarding employment (non-discrimination and right to return to work) are set out in a number of ILO conventions, including Convention No. 183. The right to health protection for pregnant or nursing women is recognised in Convention No. 183, which includes requirements relating to the arrangement of working time, the avoidance of dangerous and unhealthy work, and the

<sup>&</sup>lt;sup>34</sup> In Slovakia single mothers are entitled to a greater amount of maternity leave than other mothers (ILO, 2010).

<sup>&</sup>lt;sup>35</sup> Maternity protection contributes to the health and well-being of mothers and their babies (and thus MDGs 4 and 5 on child mortality and the improvement of the health of mothers) and to women's employment and income security during and after maternity (and thus MDG 3 on gender equality and women's empowerment).

<sup>&</sup>lt;sup>36</sup> 167 countries were included in the study which was based on 2009 data.

provision of breastfeeding breaks when returning to work after maternity leave.<sup>37</sup> There are not any ILO standards for other forms of leave, for example paternity or adoption leave, although parental leave is included in the recommendations of a number of Conventions.

Countries vary in terms of the extent to which they fulfil the requirements of Convention No. 183. With regard to maternity leave, all countries provide some maternity leave, but this varies widely and not all meet the requirement of 14 weeks in the Convention. Almost all of the countries in the study provide cash benefits to women during maternity leave<sup>38</sup>. The financing of cash benefits for maternity is typically through one of three main approaches: social security, employer liability or mixed systems. The ILO has advocated the need to reduce the direct cost to the employer through benefits financed by social security, and there has been a shift away from employer liability systems of financing maternity benefits in recent years. Cash benefits can take the form of statutory maternity pay as described above, or maternity allowances (an amount of money paid at intervals for a certain period after a child is born where the mother is not eligible for statutory maternity pay), and/or maternity grants (a one off lump sum amount paid after a child is born to alleviate the costs of new born children).

Table A1 shows the key features of maternity provision in selected countries. Certain groups of women (e.g. domestic workers, casual or temporary workers) are explicitly excluded from maternity provision in some countries. Of course, in all countries there remains the question of whether the legislation is effectively implemented so that those eligible actually benefit (ILO, 2010).

Table A1: Examples of maternity support for all mothers

Country	Length of leave	Percentage of wages	Source of funding	
Selected African				
Botswana	12 weeks	25% or 50% for each	Employer liability	
		day of absence		
Lesotho	12 weeks (reportedly 2	Variable	Employer liability (but	
	months for public		no obligation for	
	servants; 2 weeks for		employers to pay)	
	workers in textile,			
	clothing and leather			
	manufacturing			
	industry <sup>39</sup> )			
Mozambique	60 days	100%	Employer liability	

<sup>&</sup>lt;sup>37</sup> The requirements of Convention No. 183 set out in this paragraph are reinforced in Article 8 of the Code on Social Security in the SADC (SADC, 2007).

<sup>&</sup>lt;sup>38</sup> The exceptions are Australia, Lesotho, Papua New Guinea, Swaziland and the United States. These all provide some form of maternity leave but do not have legal provision for cash benefits.

<sup>&</sup>lt;sup>39</sup> See Olivier (2013).

Namibia	12 weeks	100%	Social security
South Africa	4 months	Up to 60% depending	Social security
		on income	
Swaziland	12 weeks	Unpaid	/
Zimbabwe	98 days	100%	Employer liability
Selected other			
Australia	5 weeks	Unpaid	/
Brazil	120 days	100%	Social security
Mexico	12 weeks	100%	Social security
Slovakia	28 weeks (37 for lone	55%	Social security
	mothers)		
Sweden	14 weeks	80%	Social security
UK	52 weeks	6 weeks paid at 90%,	Mixed (employer
		flat rate for weeks 7-	reimbursed for 92% by
		39, weeks 40-52	the State)
		unpaid	

Source: Adapted from ILO (2010) – information for all 167 countries in study available in report

### A2.2 Ongoing financial support for raising a child

This category of social security refers to both income related (means tested social assistance) and non-income related (universal social allowance) child benefits or family allowances. These are paid to the parents or guardians of children to help with the costs of raising a child.<sup>40</sup>

Child benefits or family allowances, whether income related or non-income related, capture all family types and therefore are not policies specific to lone parents. There are many examples worldwide of both types of child benefit or family allowance. Payments may vary by the number of children and the age of the children. In some countries there is extra support for lone parents in the form of an additional payment within the general scheme - examples are shown in Table 2.

Table A2: Examples of additional support specific to lone parents within a general scheme

Country	Name of	Means	Age	Notes
	policy	test	limit	
Denmark	Børnetilskud	No	18	In some cases child allowances are paid in addition
	(child			to child benefit. Ordinært børnetilskud (ordinary) is
	allowance)			granted to children of lone parents, amongst

-

<sup>&</sup>lt;sup>40</sup> For a summary of lone parent tax and benefit schemes in the OECD follow the 'lone-parent benefits' link at <a href="http://www.oecd.org/els/benefitsandwagespolicies.htm">http://www.oecd.org/els/benefitsandwagespolicies.htm</a>.

				others.
				Ekstra børnetilskud (supplementary) is granted to
				lone parents whose children receive the ordinært
				børnetilskud. Only one ekstra børnetilskud is paid to
				the parent, regardless of the number of children.
Norway	Barnetrygd	No	18	Lone parents paid for one more child than they
	(child benefit)			actually have within general scheme (extended
				child benefit).
				An infant supplement (extra child benefit) is paid to
				lone parents with children aged three or under who
				receive extended child benefit and full transitional
				benefit.

Sources: Adapted from Bradshaw and Finch (2002) and OECD (2011) with additional information from the following sources:

Denmark - http://ec.europa.eu/employment\_social/empl\_portal/SSRinEU/

Your%20social%20security%20rights%20in%20Denmark\_en.pdf (March 2013)

Norway - http://www.nav.no/English/Stay+in+Norway/Barnetrygd.212728.cms (March 2013)

### **A2.3** Support for low income lone parents

This section refers to social security in the form of income-related benefits for parents, in particular non-employment benefits (also called 'inactive' benefits) which include all income replacement benefits paid to individuals of working age with few or no work-related conditions attached in order to help them provide for themselves and their families. Insurance benefits are conditional on a record of past contributions to an insurance scheme, while assistance benefits are conditional on current income falling below a certain level (the means test). Some benefits are conditional on both past contributions and a means test (Carcillo and Grubb, 2006).

Certain countries provide financial support for lone parents as a specific group, either as part of a general scheme for unemployed people or those on low incomes (see examples in Table A3) or through a separate benefit (see examples in Table A4). The support is typically only available until the youngest child reaches a certain age. In some instances entitlements to financial support are further limited by a work test (availability for work and/or training – see below), which is linked to the age of the youngest child.

The examples in the tables are all forms of social assistance rather than social insurance, and do not vary by the age of the child.

Table A3: Examples of support within a general scheme for lone parents on low incomes

Country	Name of policy	Variation by	Age	Notes
		number	limit	
Fiji	Care and	No –	17	Allowance for single mothers, deserted
	protection	amount per		spouses, widows,
	program	beneficiary		prisoner dependants, foster parents/

				guardians.
				School age children must be attending school.
France	Revenu de	Yes	20	Higher amount if live alone.
	solidarité active			Possible extra amount for limited period if live
	(earned income			alone and care for at least one child or are
	supplement)			pregnant.
				School age children must be attending school.
				Means test on income of children over 16.
UK	Income support	No	5	More generous to 18-24 year old lone parents
				than singles.
				Extra payment if care for disabled child.
Yemen	Social welfare fund	Yes	-	Amount for beneficiary and amount for each
				dependant in the household, up to a maximum.
				Initially widows and divorced women with
				children were targeted but in 2008 the criteria
				were widened to include individuals or
				households living below the poverty line,
				independently of the categorical criteria.
				Further changes include a means test to
				exclude the non-poor who are eligible on the
				basis of the categorical criteria.

Sources: Adapted from OECD (2011) with additional information from the following sources:

Fiji - <a href="http://www.social-welfare.gov.fj/">http://www.social-welfare.gov.fj/</a> (March 2013)

France - <a href="https://www.caf.fr/aides-et-services/s-informer-sur-les-aides/solidarite-et-insertion/le-revenu-de-solidarite-active-rsa">https://www.caf.fr/aides-et-services/s-informer-sur-les-aides/solidarite-et-insertion/le-revenu-de-solidarite-active-rsa</a> (March 2013)

UK - <a href="https://www.gov.uk/income-support">https://www.gov.uk/income-support</a> (March 2013)

Yemen – Bagash et al. (2012)

Table A4: Examples of specific support for lone parents on low incomes

Country	Name of policy	Variation by	Age limit	Notes
		number		
France	Allocation de	No – fixed	None	Not guaranteed to all lone parents as it
	soutien familial	amount		depends on maintenance payments.
	(family support			For people bringing up a child alone or
	allowance)			without the support of either parent (i.e.
				fostered/adopted)
Ireland	One parent family	No – fixed	Gradually	Personal amount plus amount for child.
	payment	amount	being	
			reduced to	
			7	
Japan	Jido fuyo teate	Yes	18	Amount varies by number of children.
	(child rearing			Income threshold depends on number of
	allowance)			children in a household.
Norway	Overgangsstønad	No – fixed	8 (but see	Amount varies depending on income.
	(transitional	amount	notes)	Once the child is one year old, applicant
	benefit)			must be in activity that constitutes at least
				half of a full-time occupation.

Can only receive for up to 3 years.
If have already been receiving benefit for 3
years and become sole carer of a new child,
can only receive until the child is entitled to
a place in a day-care institution.
Extension by up to 2 years if in necessary
education.
Extension by up to 3 years until youngest
child is 8 if in necessary education and care
for more than two children, or if became
sole provider before 18th birthday.
If become single parent after youngest child
is 8, can receive benefit for up to 2 years
until child is 10, subject to activity/
education requirements.
Possible extension to 18 if child requires
extra care because of disability, illness or
serious social problems.

Sources: Adapted from Bradshaw and Finch (2002) and OECD (2011) with additional information from the following sources:

France - <a href="http://www.caf.fr/aides-et-services/s-informer-sur-les-aides/solidarite-et-insertion/l-allocation-de-soutien-familial-asf">http://www.caf.fr/aides-et-services/s-informer-sur-les-aides/solidarite-et-insertion/l-allocation-de-soutien-familial-asf</a> (March 2013)

Ireland - http://www.citizensinformation.ie/en/social\_welfare/social\_welfare\_payments/ social\_welfare\_payments\_to\_families\_and\_children/one\_parent\_family\_payment.html (March 2013) Japan – IPSS (2011)

Norway - <a href="http://www.nav.no/English/Stay+in+Norway/805369198.cms">http://www.nav.no/English/Stay+in+Norway/805369198.cms</a> (March 2013)

In recent years, in OECD countries at least, there has been a general move towards activation (or active labour market) policies, that is policies to help unemployed people back to work through enforcing work availability and mutual obligation requirements (benefit recipients are expected to engage in active job search and to improve their employability, in exchange for receiving efficient employment services and benefit payments)<sup>41</sup>. This has included policies to reduce expectations of long-term benefit receipt and move non-employed lone parents off benefits and into work, where before there may have been few work conditions attached to the support they received (OECD, 2011). Examples of activation policies included intensive case management, individual action plans, structured job search assistance, training and education programmes, work experience placements, etc. The introduction of work requirements for lone parents is motivated by the high rates of child poverty in lone parent households and the increasing cost of welfare (Finn and Gloster, 2010) but there are concerns about the detrimental impact of such activation policies (e.g. Cook *et al.*, 2009). Employment is seen as a key route out of poverty for families with children, particularly lone parent families, and yet the issues are complex and require close

<sup>41</sup> http://www.oecd.org/els/employment/almp

scrutiny (e.g. in the UK recent DWP-funded studies on lone parents include Coleman and Lanceley, 2011; Finn and Gloster, 2010; Griffiths, 2011; Lane et al., 2011; Sims et al., 2010).

'Work tests' – whereby benefit recipients with children above a certain age are required to be available for work/training – are being introduced at an increasingly early stage to promote labour market re-integration. Table A5 provides some examples of work tests for lone parents. There is considerable variation between countries in the age at which the work test is applied, the degree of discretion in deciding whether to impose work requirements and in exemptions to the general rule<sup>42</sup> (Finn and Gloster, 2010; OECD, 2007; OECD, 2011). Millar (2003: 4) states that with activation policies in general 'there is a great deal of cross-national variation in the degree of compulsion attached to programmes, with different definitions of which lone parents are required to take part in what sort of activities, and significant variation in how strictly this is applied in practice'.

Table A5: Examples of work tests for lone parents in selected OECD countries

No work test	Work test applied at discretion of case managers and/or subject to childcare availability	Work test dependent on child age
Portugal	Belgium (discretion)	Ireland (18 or 22 if child in full-time
Spain	Denmark (subject to childcare)	education)
	Finland	New Zealand (16)
	Japan (discretion)	UK (5)
	Sweden	Australia (7)
		Luxembourg (6)
		Canada (varies by state from 0.5 to 6)
		Czech Republic (4)
		Austria (3)
		France (3)
		Germany (3)
		Norway (3)
		Switzerland (3)
		US (varies by state from 0.25 to 1)
		Netherlands (5)

Source: Adapted from Finn and Gloster (2010). With the exception of the UK the information has not been updated to reflect the current position, which in some cases may be different. For example in Australia the activation policy starts once the youngest child turns 5 (Cook et al., 2009).

children with, a disability, health problem or special education needs.

<sup>&</sup>lt;sup>42</sup> Finn and Gloster (2010) give the following examples of exemptions: in France and Norway lone parents are not required to search for work within the first year of becoming a lone parent, whatever the age of the youngest child; in the Netherlands and Australia lone parents are not obliged to accept a job if they are not financially better off in work; and many countries have exemptions for lone parents who have, or have

These activation policies have been accompanied by the introduction of a range of other provisions aimed at 'making work pay' (financial incentives to work e.g. tax benefits) and 'making work possible' (reducing the barriers to employment and underemployment through e.g. childcare provision and 'family friendly' employment policy).

#### A2.4 Tax credits

Strengthening the financial incentives to work has, in some countries, been approached through tax credits and work-conditioned transfers (in-work support), whereby low income families are targeted with an income supplement contingent on work (Brewer et al., 2009). Bradshaw and Finch (2002) distinguish between tax allowances (amounts subtracted from the tax base to arrive at the taxable income) and tax credits (subtracted after gross tax has been assessed).

Eligibility for this form of support depends on family income and often the presence of children, in recognition that there are often higher out-of-work welfare benefits for such families and that the costs of working are higher due to the need for childcare (Brewer et al., 2009). As an example, the aims for tax credits (Child Tax Credit and Working Tax Credit) introduced in the UK in 2003 reveal some of the intentions underpinning this form of support: (i) supporting families with children, recognising the responsibilities that come with parenthood; (ii) tackling child poverty, by offering the greatest help to those most in need, such as low-income families; and (iii) helping to make sure that work pays more than social security and that people have incentives to move up the earnings ladder (HM Treasury, 2002 summarised in Millar, 2008).

These policies are often targeted generally at tax-paying adults but there are some examples of support specific to lone parents (variously defined) - see Table 6.

Table A6: Examples of tax credits for lone parents

Country	Name	Notes
Canada	Eligible dependant	For taxpayers without a spouse or common-law partner (or not living
	tax credit	with, supporting, or being supported by such a person) who supported
		in their own home a dependant in the year in question.
Ireland	One parent family tax	Available to a widowed, separated, deserted or unmarried parent who
	credit	is not living together with a partner. The child must live with the
		taxpayer and be either: under 18, over 18 and in full-time education,
		or any age if they became permanently incapacitated when under 21
		or in full-time education or training.
		Eligibility for the tax credit also entitles the taxpayer to an increase in
		the standard rate tax band.
Netherlands	(a) Single parent tax	(a) For a single tax payer who:

credit	• is unma	arried or lived separated for more than six months
(b) Additio	nal single • lives in	a household with only his/her own children (including step
parent tax	credit children,	foster children) who are all under 27
	• contrib	utes to an important extent to the cost of living of at least one
	of these	children and/or is entitled to child benefit
	(b) For a	tax payer who:
	• is entit	ed to the single parent tax credit
	• has one	e child younger than 12
	• has ince	ome from work outside the household
	This tax o	redit is 4.3% of (taxable) income from work outside the
	househo	d, up to a maximum.

Source: Adapted from Bradshaw and Finch (2002) with additional information from the following sources: Canada: <a href="http://www.cra-arc.gc.ca/tx/ndvdls/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/305/menu-eng.html">http://www.cra-arc.gc.ca/tx/ndvdls/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/305/menu-eng.html</a> (March 2013)

Ireland: http://www.citizensinformation.ie/en/money\_and\_tax/tax/income\_tax\_credits\_and\_reliefs/

one\_parent\_family\_tax\_credits\_and\_reliefs.html (March 2013)

Netherlands: De Vos and De Agostini (2012)

# Annex 2 Focus group questions (English version)\*

The South African Constitution says:

Human Dignity: "Everyone has inherent dignity and the right to have their dignity respected and protected."

- 1. What does the word dignity mean to you?
- 2. (a) With all that South Africa has been through as country, in relation to the apartheid legacy in particular, how important do you think dignity is to South Africans in general?
  - (b) And to South African women?
- 3. How do you think poverty impacts on your sense of dignity, if at all?
- 4. Is there a relationship between your job and your sense of dignity? If you don't have a job does this impact on your sense of dignity? If so, how?
- 5. South Africa has one of the highest rates of inequality in the world. Does this impact on your sense of dignity? If so, how?
- 6. What role, if any, does the Child Support Grant (CSG) play in your life in relation to your dignity?
- 7. If there was a social grant for the adult recipients of CSG in addition to the existing grant (which is intended only for their children's needs) how do you think this would impact on their sense of dignity? [Note: social security protecting dignity versus eroding dignity]
- 8. How does the actual experience of applying for (at the welfare office) and receiving (at the paypoint) the CSG intersect with your sense of dignity as a lone mother?
- 9. What is the relationship between social grants and ubuntu?
- 10. Do you think you are leading a dignified life, in general? What sort of things would help to respect and protect your dignity?

<sup>\*</sup> This themed working paper draws mainly from material relating to questions 6-8.

Annex 3 Example of South African Social Security Agency (SASSA) publicity about re-registration and payment card



Source: Sowetan, Friday August 16<sup>th</sup> 2013, Page 3.

# Annex 4 Department of Social Development Customer Service Charter



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