
**THE CHILD SUPPORT GRANT
IN KWAZULU-NATAL: PERCEPTIONS AND
EXPERIENCE INSIDE THE HOUSEHOLD**

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ACRONYMS AND ABBREVIATIONS

BF	Battlefields
CDG	Care Dependency Grant
CPS	Cash Paymaster Services
CSG	Child Support Grant
DG	Disability Grant
DM	Durban Metro
HIV/AIDS	Human Immunodeficiency Virus/ Acquired Immune Deficiency Syndrome
ID	Identity Document
KI	Key informant
KIDS	KwaZulu-Natal Income Dynamics Study
ML	Midlands
OAP	Old Age Pension
PC	Pension committee
PCG	Primary caregiver
SC	South Coast
ZU1	Zululand (locality1)
ZU2	Zululand (locality 2)

1 INTRODUCTION

Over recent years the Child Support Grant (CSG) has become the ‘biggest’ of the South African social assistance grants in terms of the numbers of beneficiaries it reaches although not in terms of its monetary amount (Goldblatt, 2006). It is a monthly payment by the South African government of R200, currently available to primary caregivers (PCGs) – usually the biological mother of the child but also non-biological caregivers such as a grandmother, aunt or other of children under the age of 14.¹ It is targeted through a means test towards poor PCGs who, together with their partners, earn below a minimum level of income.²

Much research on the CSG over time has focussed on its administration (Goldblatt, Rosa and Hall, 2006; Kola *et al.*, 2000; Leatt, 2003; Leatt, 2004; Lloyd, 2000; Rosa and Mpokotho, 2004). In addition, another report using findings from the same study cited in this paper, the 2004 KIDS qualitative study, focuses on the administration of the grant from the perspectives of CSG recipients (Hunter and Adato, 2007). Therefore much is known about the administration of the grant.

Other research has profiled the recipients and beneficiaries of the CSG. Case, Hosegood and Lund (2005) undertook research on the CSG in the Umkhanyakude District in the northern part of KwaZulu-Natal, an area which is largely rural, very poor and has high rates of migration. The data was part of a routine census in the demographic surveillance area. Thirty-six percent of all age-eligible children were reported with a grant, with no difference in contact for boys or girls. Children for whom a grant was reported were significantly more likely to be co-resident with their mothers, compared with children without a grant. Children aged one to five were 20 to 25 percentage points more likely to report a Child Support Grant than children less than one year in age (*ibid*:7). In addition, the number of grants reported rose ‘roughly linearly’ with the number of age-eligible children.

Interestingly, 87 percent of primary caregivers in the study were found to be mothers, 10 percent grandmothers, and one percent an aunt of the child. Only in 0.2 percent of cases were fathers designated as primary caregivers (*ibid*:5). About a third (34 percent) of grant holders were holding two grants, while seven percent were holding three grants (own calculations, *ibid*:5). Importantly, children who did not co-reside with their mother were at risk for not having a Child Support Grant. In all, 41 percent of children with resident mothers were reported in the grant system, in contrast with 29 percent of children with

¹ At the time of this research, only children under 11 were eligible for the grant, although this had only been the case for two months by the start of the fieldwork period, and therefore the bulk of the children eligible were under the age of nine, the age eligibility that had been in place before this time. Moreover, the value of the grant was R170 when the study took place.

² R800 in urban areas and if the applicant lives in a formal dwelling, and R1100 in rural areas (if the applicant lives in a formal or informal dwelling) and informal settlements (if the applicant lives in an informal dwelling) (Hunter, 2004:23).

non-resident mothers, 23 percent with mothers who were dead, and 19 percent with mothers with survival status unknown (ibid:6).

Children whose mothers had less education were 16 to 28 percent more likely to report a grant than children whose mothers had completed at least grade 12 (ibid:8). Moreover, children whose mothers were not employed were almost 40 percent more likely to report a grant than are those whose mothers were reported to be working full-time (ibid:9). Children whose fathers had died were 13 percentage points more likely to report receiving the grant (ibid:9). When the sample was restricted to children whose fathers were known to be alive on 1 January 2002, children with less educated fathers were significantly more likely to be reported in the Child Support Grant system. Children with fathers who were not employed were also significantly more likely to be reported in the Child Support Grant system.

When a child's mother was not resident in the household (ie. non-resident mothers, deceased mothers, mothers who were not household members and who were not known to be deceased), children were significantly less likely to be reported with a grant. The authors noted that a possible explanation for this was a lack of widespread knowledge of the fact that primary caregivers need not be mothers. Alternatively, when a mother is absent, the child's primary caregiver may be less able to access the relevant documents necessary for registering the child's birth. Boler and Timæus (2006) too found that the mother's presence increased the likelihood of receiving the grant.

Findings from the 2004 KIDS (as analysed by Woolard, Carter and Agüero, 2005) contextualise some of the characteristics of the qualitative study CSG recipients and beneficiaries that will be profiled in this paper. From this larger sample it is possible to obtain an idea of representivity, which the qualitative information cannot provide. Woolard, Carter and Agüero (2005) show that there is no gender bias in enrolments for the CSG – that is, there is no statistical difference between the number of girls and boys benefiting from the grant. In terms of age distribution of beneficiaries, what is noteworthy is that while 7.3 percent of children in the KIDS sample were infants (under one year), only 2.5 percent of the CSG beneficiaries were infants (ibid:36). From this it seems that there is an under-representation of infants on whose behalf the grant is being received.

More than 98 percent of the CSG recipients in the 2004 KIDS were women – in line with findings from other studies (see Leatt, 2004), and over half (59.8 percent) were under the age of 35. Only 2.5 percent of CSG recipients are aged 60 years and over (ibid:10). By contrast, 12.9 percent of PCGs are aged 60 years and over (ibid:11), while 42.2 percent of PCGs are under 35 years (ibid:12).

In 92 percent of cases, where the PCG is the mother of the child, the mother also receives the grant (ibid:12). In half of the cases where the PCG is not the mother of the child, the mother is still the person receiving the grant. Woolard, Carter and Agüero suggest that

the person identified as the child's PCG in the household roster may be open to a variety of interpretations. They also suggest that the additional paperwork required to register non-mothers as grant recipients may act as an incentive for the mother to register as the grant recipient even if she is not the PCG.

In about a fifth (20.5 percent) of cases the mother is not the grant recipient and the PCG is not the mother of the child. In a further fifth (21.4 percent) of cases the mother is the grant recipient and the PCG is not the mother of the child. In about half of cases (53.3 percent) the mother is the grant recipient and the PCG is the mother of the child (ibid:13).

There is a fairly low incidence of non-co-resident CSG recipients. In all, 90.1 percent of CSG recipients are co-resident with the child beneficiary. Among current CSG beneficiaries, in 6.4 percent of cases the mother is absent and in 2.2 percent of cases the mother is dead (ibid:13). In 58.1 percent of cases the mother is the PCG, and in a third (33.3 percent) of cases the mother is present but not the PCG (ibid:14).

In terms of the poverty impacts of the CSG, Kola *et al* (2000) indicate that in Limpopo the CSG accounted for an average of 51 percent of household income. About 79 percent of CSG recipients said that the CSG had improved their ability to care for the child and buy necessities for the child, while three-quarters said that they relied mainly on the CSG to support the child. Some recipients said there had not been an impact because of the small size of the grant and because it was used for the whole household. Woolard (2003), using national household surveys and the SOCPENS system, calculates that in the absence of the CSG but after taking account of the OAP, 42.7 percent of children under seven (eligible at the time for the CSG) would be in poverty and 13.1 percent would be in ultra-poverty. Moreover, poverty among these children would fall to 34.3 percent and ultra-poverty to 4.2 percent if all eligible children were to be registered for the CSG. Samson *et al* (2004) utilize a micro-simulation model calibrated with administrative data for January 2003, and the 2000 Labour Force Survey and 2000 Income and Expenditure Survey. They calculate that the greatest poverty reducing potential lies with the progressive extension of the Child Support Grant. Extending the eligibility age to 14 reduces the poverty gap by 16.6 percent, and a further extension to age 18 reduces the gap by 21.4 percent. Increasing the real grant payment generates an even greater impact: the extension to age 14 then yields a 22 percent poverty gap reduction, while the extension to age 18 reduces the poverty gap by 28.3 percent.

Some analysis has been done on the impacts on nutritional status of the CSG. Agüero, Carter and Woolard (2005) analyse whether receipt of the CSG during a child's first three years of life has an impact on child health as measured by height-for-age, and on adult wages. Using the 2004 KIDS the authors control for the 'eagerness' of the caregiver to receive the grant and support the child. Eagerness is measured by the delay between the time when the child became eligible and the time of application for the grant.³ The study

³ While the CSG programme was announced nationally in early 1998 it took time for information on the programme to filter down to all communities. Therefore the average delay would be expected to have been

uses a continuous variable to measure the length of time that the child has benefited from the CSG. When eagerness is controlled for there are no noteworthy impacts of the CSG on height-for-age, but when the continuous variable is used there is evidence of a relationship between receipt of the CSG and height-for-age. The authors conclude that receipt of the CSG during the first 36 months of life gives a large and significant boost to child health shown by increased height-for-age. Moreover, these impacts of the CSG are predicted to give a rate of return of between 150 and 200 percent on adult wages (ibid:1).

Analysts have also looked at the educational impacts of the CSG. Case, Hosegood and Lund (2005) found that receipt of the CSG resulted in an increase of 8.1 percentage points in school enrolment among six-year olds, and 1.8 percentage points among seven year olds when compared with non-recipient households. Interestingly, this occurs in spite of the fact that recipient households tend to be poorer than other households. Boler and Timæus (2006) found that the CSG helped mitigate the negative educational impact of orphanhood on older children (aged 13 to 16), although the grant was only available to children under ten at the time their study was undertaken. Samson *et al* (2004) find that after controlling for income levels, children in households that receive an OAP or a CSG are more likely to attend school, and the impact is greater for girls than for boys. More recently Budlender and Woolard (2006) have investigated what impact programmes such as the CSG have on children's school-going and participation in work activities, using the 2004 General Household Survey and the 2004 KIDS. They find that the CSG is probably having some effect in encouraging school attendance among the children who are the direct beneficiaries, although the effect is small in percentage points attributable for the most part to the enrolment rates which are already high. Moreover they find that enrolment of children who are not direct CSG beneficiaries is more likely when another child in the household is a direct CSG beneficiary. Budlender and Woolard also find that CSG receipt may tend to decrease the likelihood of older children in the household working, although they emphasize that the percentage reported to be working is very low and therefore this finding must be treated with great caution.

A much speculated upon topic widely associated with the CSG is whether the grant is the cause of some women's pregnancies. Recently, Makiwane and Udjo (2006) have used national surveys and administrative data to analyse teenage fertility trends and age patterns of CSG recipients, in order to understand whether the CSG is exerting a perverse effect by increasing teenage pregnancy. They conclude that there is no relationship between teenage pregnancy and the CSG because: teenage pregnancy had started to decline by the time the CSG was introduced in 1998; only a fifth of teenagers who bear children are recipients of the CSG – this is disproportionate to their contribution to fertility; and, increases in youthful fertility have also occurred among young people who would not qualify for the CSG through the means test.

The above constitutes the quantitative work on the beneficiaries of the CSG and on some of the impacts of the grant. However, little qualitative work has been undertaken to date

high, and then to slowly reduce as the programme became better known (Woolard, Carter and Agüero, 2005).

on the CSG to provide nuance and insight into information that quantitative research cannot provide. A number of research gaps for qualitative research have been identified with regard to the CSG. Case, Hosegood and Lund (2005) indicate that not enough is known about why some who are eligible do not apply for the CSG. Lund (2006) states that nothing is known about the intra-household gendered decisions regarding the CSG. Similarly Goldblatt (2006) highlights the need for research on the impact of the grant on intra-household relationships. She also points to the need for research on the social consequences of the grant more generally, and specifically research on the spending of the grant. Indeed there is an increasing popularity of cash transfers and an interest in how they are used, yet research has not yet made this known. Finally, little is known about the different forms of income and the amounts of income to households in which CSG recipients live, as well as the other forms of income that recipients themselves receive.

This paper aims to contribute towards these research gaps, from qualitative research conducted in six study areas in KwaZulu-Natal. This paper focuses on some potentially new findings with regard to the CSG – that is, issues relating to the grant on which there is limited knowledge. The chief source of information on a number of aspects relating to CSG receipt, is detailed information provided by CSG recipients. In particular, accounts from recipients about their experiences with the grant, and how it affects their lives and their relationships. Another paper – Hunter and Adato, 2007 – uses research information provided by the same CSG recipients, may be read in parallel to this paper, and will be referred to throughout this paper.

To begin we outline the research methodology employed in the qualitative study is then described, followed by a section on the findings from the qualitative study. This section begins with a profile of the study households. The findings reflect issues to do with pension committees, perspectives and attitudes relating to the CSG, impacts on relationships within households and with partners, income to CSG recipients and the households in which they live, what CSG receipt has enabled or changed, and what the CSG is spent on. Findings on ending receipt of the CSG and on why some do not apply for the CSG are also reflected. To end conclusions are drawn.

2 RESEARCH METHODOLOGY

In this report a number of pieces of information will be used. The central material used will be qualitative information received from 24 CSG recipients living in 20 households in six study areas across KwaZulu-Natal.⁴ In addition, information obtained from key informant interviews conducted with pension committee (PC) members and others in these six study areas, and information from 10 welfare office interviews conducted in late

⁴ In this report, as in Woolard, Carter and Agüero (2005), the following terminology will be used. CSG recipient refers to the person to whom the grant is paid. The beneficiary of the grant is the child in respect of whom the grant is paid. The primary caregiver or PCG is the *de facto* person responsible for the day-to-day care of the child. The 24 CSG recipients who were interviewed for the qualitative study will be referred to as study respondents or recipients.

2003 by one of the authors will be included, where relevant, in order to obtain some perspective from others involved in welfare grant administration on these same issues (this information will be drawn from Hunter (2004) and from additional original interview material).

Thirty-six households across six research sites in KwaZulu-Natal province in South Africa were extensively visited between June 2004 and March 2005 by three fieldworkers as part of the qualitative component of the 2004 KIDS. Two urban and four rural KIDS clusters (the former located within the geographical regions of Battlefields and Durban Metro; the latter within Midlands, South Coast and Zululand) were selected using a careful, purposive process. Information collected in preparation for KIDS 2004 was used to select the study sites. The clusters selected were stratified on the following variables: (1) rural/urban; (2) geographical spread within the province; (3) degree and types of activities (mainly presence but also absence) pertaining to the four research themes (described below); (4) whether they had been part of another qualitative study linked to KIDS in 2001 (the Socio-Economic Study of the Persistence of Poverty and Inequality); (5) whether they were a part of the Political Economy of Social Capital study (another qualitative study linked to KIDS 2004); and (6) whether the fieldworkers would be safe from a security standpoint. Telephone interview information obtained from local leaders in the KIDS clusters was used to provide information on (3) and (6).

Within each cluster six households were selected – a small number but one which allowed data of sufficient depth to be collected on the research themes. The following themes were adopted for study in these households: ‘care’, ‘orphans’, ‘livelihoods’, ‘the Child Support Grant’ (CSG), and ‘changing household structure’. The first household selection criterion was that households be part of KIDS 2004, as an aim was to compare qualitative and quantitative data. The second criterion was that households contain a pair of conditions to enable data collection on two of the above four themes, apart from the ‘changing household structure’ theme, which was covered in all households. To begin, a mini-survey that contained information on all themes was conducted in all KIDS households in each cluster.

Permission to conduct the research was obtained from various local leaders, for the six research sites chosen for the study. After explaining the background and purpose of the study and assuring confidentiality, consent was obtained from the six case study households in each cluster. Ethical clearance for the 2004 KIDS was obtained from the Research Ethics Committee of the University of KwaZulu-Natal, Durban.⁵

A ‘modified’ extended case study method was chosen.⁶ Each fieldworker lived in two clusters for two one-month periods, and travelled between the two clusters at intervals.⁷

⁵ Grocery packs including staple foods such as maize meal and morvite porridge, were given to each study household as an acknowledgement of their time spent participating in the study.

⁶ The term ‘modified’ was used because the period in the field and the period with each case study household was shorter than is most often the case using an ‘extended case method’ (Burawoy, 1998). Moreover, fairly structured interview guides were developed for each of the research themes, primarily

Repeated visits were carried out to study households, and formal and informal interviews and discussions were conducted with different household members. Ethnographic techniques were used, including interviewing, household events mapping⁸, and observing and participating in activities related to the topics of the research, both at the household and community level. The purpose of these methods was to build trust and rapport with households, and to observe and learn in a way that is not possible with more rapid research methods (Adato and Roopnaraine, 2004). Extensive note-taking, and elaboration on fieldnotes after household visits, occurred in the field. This material was then typed up when the fieldworkers returned to Durban between field visits. It is important to note that, because no tape recording was used, quotations included in this report are not verbatim quotes but the closest approximation of quotes based on interview notes. For this reason, often quotes are made in the third person – it is actually a quotation of the fieldworkers’ account of the statement.⁹

As a result of purposive sampling, three of the households in each cluster contained at least one CSG recipient.¹⁰ In all, information on the CSG was gathered from 24 CSG recipients in 20 households. In 18 qualitative study households there was no specific information gathered on the CSG theme and grant receipt has been considered in these households in later sections of this report. In the mini-survey, questions were asked in order to identify CSG recipients, in particular, whether someone in the household receives the CSG, the age and sex of the person, whether the person lives in the household, and how many CSGs they receive. Information was also obtained about the age and sex of the child beneficiaries, their relationship to the CSG recipient, and whether the child lives in the household or not. This information was obtained from all CSG recipients in the household. It was then used to select households with a variety of sizes and structures with regard to recipients and beneficiaries. Household members were identified using a ‘household tree’ method. Drawings of households were undertaken at the beginning of the fieldwork periods, using a broad definition to take into account everyone who contributes to or draws resources away from the household. This method was developed by Adato, Lund and Mhlongo (2007) in response to perceived inadequacies in the KIDS 1998 survey definition of household membership for identifying members and explaining household poverty and well-being.

because of the low level of experience of the fieldworkers with the ethnographic method, and fieldworkers were trained in their use.

⁷ The fieldworkers were first language Zulu speakers. Training in ethnographic methodology was undertaken by all fieldworkers.

⁸ Household Events Mapping is a research method developed by Adato, Lund and Mhlongo (2007) through a qualitative study of the KIDS sample conducted in 2001 (the Socio-Economic Study of the Persistence of Poverty and Inequality), where interviewing is combined with participatory, visual methods to trace events over time, stimulate recall, and engage the participation of different household members.

⁹ The interview material has also been edited for clarity of reading, though staying as close to the material as possible. In addition, all names have been changed for the sake of confidentiality and all material relating to identity has been placed in secure storage.

¹⁰ Two CSG recipients in the Durban Metro locality moved out of their household to take up work opportunities after the first month of fieldwork had been completed, although information was obtained from them when they visited their respective households during the second month of fieldwork.

The bulk of the qualitative material obtained is interview information from one or more CSG recipient(s) within each study household. In addition, fieldworkers undertook observations within households and on pay days on which at least two CSG recipients within each study area were accompanied to their pay point. On these pay days the CSG recipients were also asked specific questions relating to CSG spending.¹¹ It should be emphasized that the information collected is not intended to be representative of the situation in KwaZulu-Natal. However, the study areas were scattered around the province, and where there is a fair amount of consistency across the case it is likely that one will encounter similar findings in other parts of the province.

Key informant interviews were conducted with a PC member in five of the six clusters. A PC is a committee usually consisting of grant recipients at community level who liaise between the community and the local welfare office about issues and problems to do with social grants. Members are usually Old Age Pension (OAP) recipients, although PCs are beginning to include CSG recipients and assist with these grants as well. Key informant information on the CSG is also included from the head of a Drop-In Centre and a home-based caregiver. Information from other community members – gathered as part of the ethnographic approach – has also been included. For instance, information obtained from discussions in a local tavern and at pay points.

This qualitative study information – both household and key informant – was coded using NVivo, and reports were generated from which themes were drawn and matrices of information compiled.

3 FINDINGS FROM THE 2004 KIDS QUALITATIVE STUDY

This section presents the findings from the KIDS 2004 qualitative study – this includes household interviews, key informant interviews, pay day and other household and community observations. This data is supplemented by secondary sources based on interviews with welfare officials from 10 welfare offices across KwaZulu-Natal (conducted in late 2003), as reported in Hunter (2004).

3.1 Profile of qualitative study households

¹¹ Fieldworkers were also encouraged to undertake group discussions within households between the CSG recipient, another adult in the household who was not receiving the CSG and another person in the household who received an income, in order to get a more nuanced understanding of various issues relating to the CSG, and the perspectives of different people in the household, with respect to sex, age, and relationship to the PCG. However, due to time constraints in the field, this information was not obtained. Instead, in two of the study households an additional household member provided information on CSG receipt in the household, and in an urban area a key informant who also received the CSG was interviewed.

In all, 24 CSG recipients living in 20 households were interviewed for the study, although only 19 of the households were CSG study households.¹² All CSG recipients in the study were female, reflecting the fact that the overwhelming majority of recipients in general are female. Twenty of the CSG recipients were mothers of the children on whose behalf they were receiving the grant, while four of the CSG recipients were grandmothers of the beneficiary children.

Mother recipients ranged in age from 20 to 46, while grandmother recipients ranged in age from 54 to 70. In two households a mother and her daughter were accessing the grant on behalf of their own children; in another household three generations were receiving the grant: a grandmother for two of her grandchildren, a mother for her other child, and a daughter for her own child. All recipient-caregiver scenarios outlined in the findings on the 2004 KIDS (as cited by Woolard, Carter and Agüero, 2005) are evidenced in the qualitative study CSG households.

In all there were 32 beneficiary children: 13 female and 16 male beneficiary children who ranged in age from one to nine.¹³ Most households (17) contained only one beneficiary child. In four households there were two beneficiary children. Two households contained four beneficiary children, while in one household there were three.

It is important to distinguish between who the recipient of the grant is and who the primary caregiver (PCG) of the beneficiary child is. Unlike with survey data, with a qualitative ethnographic methodology it is possible to say with relative certainty who the PCG is, as the fieldworker is able to verify verbal information received and supplement this with observed information. For 20 of the beneficiary children in our study the mother is the PCG of the child. For five of the beneficiary children the grandmother is the only PCG – in two of these cases the mother is non-resident but receives the grant money from the CSG recipient; for two children the mother is dead; for one child the mother lives next door and receives the CSG money from the recipient who is also the PCG. For five of the children both the mother and the grandmother are the PCGs of the children: in one household there are four beneficiary children and the grandmother looks after the children during the day while the mothers are able to play a caregiving role when they return from work; in another household the mother of the child is ill with HIV/AIDS and

¹² While 19 households were initially selected, a further interview was conducted in one urban cluster with another CSG recipient – a home-based caregiver who was interviewed as a key informant for another component of the study. Therefore information obtained from eight recipients in urban areas and 16 recipients in rural areas is included as part of the qualitative study. For one rural CSG household the grandmother who received the grant on behalf of her grandchild was the recipient, but she died over the fieldwork period and further information was obtained from the mother of the child who lived in another household, and had received the grant money from the grandmother before her death. It should be noted that CSG recipients who receive the grant and are recorded as recipients of the grant on the welfare system do not always spend the money – two recipients in the study gave the money to the mother of the child beneficiary.

¹³ As mentioned, at the time of the study children under 11 were entitled to have the grant accessed on their behalf, but this age extension was only introduced on 1 April 2004 and it is therefore unlikely that many older children, aged nine and 10, would have been beneficiaries of the grant at the time of the study.

is not always able to look after her child – when this is the case the grandmother plays a caregiving role.

Households in the study constitute a variety of sizes and structures. The smallest household is one in which the mother of the child, who is both CSG recipient and PCG, lives with the beneficiary child (that is, there are two household members). The largest household has 16 members– six adults and 10 children – and also the most number of children.¹⁴ Both of these households are in rural areas. In two households there are eight adults – the most number of adults – in one of these there are two children, and in the other there are six children.

3.2 Perspectives and attitudes relating to the CSG

A number of recipients and others’ perspectives on the CSG were evidenced in the study findings. Fieldworkers recorded this information on visits to pay points and through interviews with recipients of the CSG.

3.2.1 General views on the CSG

As expected, there was very little negative sentiment towards the CSG from the group of CSG recipients in our study. Most express positive sentiment towards the CSG, as in this case:

Ntombi says that she feels happy about the CSG. It makes her happy because it’s like a gift to her and nobody can offer this money free of charge and for nothing. (ML Mchunu)

This notion of the CSG being received as a gift or for free came up a number of times (as noted in Hunter and Adato, 2007). Here reference is to money that you get freely and that you do not have to work for. It is money that was not expected – it came out of the blue. Some study respondents express gratefulness to government for the grant. Positive feeling towards the grant is explained by many by the fact that it has brought about increased purchasing power to meet needs that previously were not met. More information on this issue can be found in section 3.5.

Interestingly, some respondents also express the fact that they would like not to have to receive the CSG. The cases where the CSG creates conflict between a husband and wife, and where a study respondent ends receipt of the grant because she receives a permanent work position have already been referred to in . Among some respondents a negative association is drawn between accessing the CSG and a lack of financial means or a lack of regular employment. It seems that for some it would be preferable not to have to

¹⁴ In line with the South African Constitution, children are defined as below the age of 18.

access the grant, but that this is not possible because of a lack of financial means. One such respondent was not interested in applying for the grant when she was first told about it because her husband was working – it was only once he lost his employment that she decided to apply for the grant. This sentiment is echoed by another in the Durban Metro locality:

She said she refused to apply for it. Her husband was supporting her and her family so she did not need the money. (DM Cambi)

It was only after her husband died that she applied for the CSG in order to obtain some financial support, in addition to the money her father was giving her every month (R200 at the time, later reduced to R100).

For the most part negative feeling towards the CSG is associated with the low amount of the grant. A fieldworker observed the following at a pay point in the South Coast locality:

One of the stories that also made the rounds at these points was how little the CSG was. They felt the government should increase the CSG in the midst of increasing poverty caused by unemployment. (SC pay day observation)

From this narrative, and expressed elsewhere, the CSG is seen as income support in the context of high employment. It also seems that the CSG is regarded by recipients as a poverty alleviation mechanism more generally. Negative sentiment towards the grant also comes from those who do not receive it, mainly men. These stories – heard by fieldworkers on pay days or during their time in the communities with local people, specifically at a tavern in the South Coast locality – and told mainly by men, highlight an increase in the rate of pregnancies, the fact that the CSG creates dependency and the fact that the CSG is politicised – that is, the government wants to create a pool of yes voters by giving women access to the CSG. Indeed, the introduction of the CSG seems to have heralded much opinion within communities on its potential benefits and pitfalls, with the latter receiving a strong focus from those not in its receipt. In the South Coast locality men talk also of the impact the CSG is having on the youth – that it is causing young women to focus on the material aspect of life and that it is making recipients ‘ungovernable and independent’. Criticism also extends to the fact that recipients of the grant are not always living with the beneficiary child.

However it is the issue of women falling pregnant in order to access the CSG which receives attention and strong disapproval in particular from recipients, community members (in a local tavern and on pay days) and key informants in rural areas. One 20-year old study respondent says the following:

It increases the rate of pregnancies among women, in particular the young women. Young women are not disciplined. Who will look after their children if, for any reason, the grants are stopped or if the child reaches the ceiling age. (SC Kuzwayo-Zanele)

This CSG recipient herself fell pregnant at a young age, and when this is pointed out to her she maintains that she

is very disciplined. Her pregnancy was a mistake...She is not like other young women who unashamedly boast about getting pregnant to get the grant. (SC Kuzwayo-Zanele)

Most of what is said in this regard by recipients, key informants and community members relates not to actual cases where there is knowledge of someone falling pregnant to access the grant, but rather it seems to be spoken of more generally, as a perception and rumour. Some of these interviewees point to the problem of girls getting pregnant in order to access the grant, yet that the children will only be eligible to be beneficiaries of the grant up to a certain age. Some ask what will happen to the children if the state decides to stop the grant altogether. The main concern over this seems to not be with women in general, but with young girls, referred to as ‘children’ who are said to be getting pregnant to get the grant which gives them access to “*power and money*” (SC Ntini pay day observation). This action is said to be motivated by “*poverty and despair*” (SC Kuzwayo). The claim about pregnancy and the CSG is difficult to judge. As noted above it has the feel of rumour, though mentioned enough that it is probably not entirely baseless. Given the seriousness of the issue the question is whether it has any statistical significance. The veracity of it can only be substantiated by statistics indicating significant increases in pregnancy rates (controlling for other factors), something which Makiwane and Udjo (2006) have shown to not be the case.

3.2.2 Social talk at pay points

Through their visits to pay points on the days that CSGs were paid the fieldworkers were privy to grant recipients views about the CSG, but also their general comments and preoccupations which give insight into the perspectives of recipients on a range of issues. On the whole fieldworkers describe a social atmosphere at payment sites:

It was crowded with young people, children with their mothers and the old ones (grandparents). The people were excited. They were talking and laughing with each other. It was already very full inside and outside the gates of the shop. There were women and men sitting on the benches next to the shop, drinking their beer and chatting. Some of the people were sitting on the grass outside the gates, waiting for the paymasters. (ZUI Thwala pay day observation)

The people are socializing in the queue, talking about the general things happening in their lives. I felt that this is the time for people to meet their old friends. (ML Mchunu pay day observation)

Long queues mean that there is time for much conversation. There is talk about the government. Some complain about the fact that the state is not building houses for them, that they have to pay rates and that they are charged for water. Others discuss the hardships of being a single parent without work, and they express appreciation for what government has done for them in providing the grant. The issue of an absence of employment comes up frequently:

One said if government were doing something about creating jobs so that she could save on this money. (DM Cambi pay day observation)

Here the fieldworker explained that according to this CSG recipient the grant is not money that can be saved or put in the bank – as is the case with money that is earned through working – but rather the CSG must be spent on the child. Evidently she would like to save more but cannot because of the small income she receives. In line with this, there is much talk about the CSG itself. CSG recipients talk about the small size of the grant:

They were talking about saving money. Others said, what can one save, because they get so little. (BF Ndlovu pay day observation)

Other talk about the CSG indicates that these grant recipients comprise a varied group:

Some people were pointing out that there really were deserving cases who solely relied on the grant, while there were also concerns about young women who were generally spending the grant on themselves. (ZU2 Chiliza pay day observation)

While some hold to the original aims of the CSG in their spending, others do not. Recipients of other grants also talk about the CSG, as in this narrative:

The matter that was also debated strongly was the one referring to the CSG and why the young women were getting these, as the beneficiaries were not getting the benefit of the grant. Some men were saying it is the grandmothers who should get the money or else the state must also create a widows grant because the grandmother's could use the money in supporting their household, unlike the young women who were doing something else with the money. (ZU2 Mnguni pay day observation)

Clearly in the Zululand 2 locality there seems to be a strong perception that younger women do not spend the money responsibly. Goldblatt (2006) refers to this as 'social blaming' of CSG recipients, which she too found in her study.

Finally, there is also talk about a lack of child support by men:

Some people were saying that if the men were supporting their families there would not be the need for people to look forward to getting this money. (DM Cambi pay day observation)

3.2.3 Male receipt of the CSG

The bulk of CSGs are received by women – 98.5 percent nationally and 98 percent in KwaZulu-Natal (Leatt, 2004:21) – and little is known about the receipt of the CSG by men. A number of observations on pay days with regard to the receipt of the CSG by a male fieldworker provides some information on this issue.

Interestingly, this fieldworker noted that in the two urban areas he visited (the Durban Metro locality and the Battlefields locality) there seemed to be a prevalent belief that men were not entitled to access the grant:

At [the Battlefield locality] the reason there were no males, I was told by the people who receive the grant, is that males are not allowed to collect the grant. (DM Cambi pay day observation)

This is also stated by one of the study respondents who gives this account:

As far as she knows they do not give the grant to men at the offices. If a man comes for an application he is told to bring along maybe a granny because he cannot receive the grant on behalf of a child, being a man. (BF Dladla)

This false belief is evident in not one but two separate locations that are hours apart and in different parts of the province. It would be interesting to know how widespread this belief is. This thinking is most certainly incorrect: if they fulfil the requirements, men are entitled to receive the grant and are also observed to be doing so, as will be seen below. At the Durban Metro locality the same fieldworker observes the following with regard to male receipt of the grant at a supermarket payment site:

The few males that were in the queue were attended to first and I asked one female I was standing next to why is that. She said it is embarrassing for a man to collect such a small amount, what they are doing is good. One said that is also the case at (another payment site in the Durban Metro locality). Men are attended first. There are not many. (DM Cambi pay day observation)

There seems to be shame attached to being a male and receiving the grant, and also a perception that masculinity is reduced through receipt of the CSG. This issue will be taken up in the section that deals with gender relationships and the CSG (section 3.3). Here the discussion turns to the perspective that the CSG is women's domain and gendered perceptions of the meaning of a state grant for men's image. For one male partner the grant is seen as an assault on his dignity. All of this resonates with the findings in this section. With regard to the narrative above, the extent to which women have empathy with these men is noteworthy. It seems to be accepted by these women that there is some stigma attached to males being in receipt of the CSG, and it is as if they concur with the approach of men and those in charge of payment at this pay site, to their being paid first in order to lower their shame. What is most interesting is the fact that males are actually paid first. In other words, those in charge of providing payment also seem to support this stance. We only have evidence of this for one payment site, but it nevertheless provides some insight into some of the perceptions around male receipt of the CSG. The fieldworker notes that in this study site in the Durban Metro locality males are paid for the CSG, in contrast to what was witnessed in the Battlefields locality:

It was my first time seeing a male in the queue for the CSG. When I was at [the Battlefields locality] I never saw a single male collecting the CSG. Those that I saw, they were standing in for someone. Here they were actually collecting for themselves. (DM Cambi pay day observation)

Perhaps it is less stigmatizing to be paid at a supermarket, where this observation occurs, than at a post office or at a CPS pay point. The fact that it is an urban area also means that it is likely to be less conservative and less traditional than in rural areas, and therefore more socially acceptable for males to receive the grant. The same fieldworker observes further at the same payment site:

There were not many males and those that were there they were not talking. I do not know, maybe they were embarrassed by the fact that there were more females. It means it is the female thing. I tried to greet a few and I could see that they were not interested, so I did not get a chance ... [to] talk to them. (DM Cambi pay day observation)

In the other four study areas – all rural – fieldworkers indicated that they did not see any males being paid for the CSG or hear anything being said about it – apart from one reference to male receipt of the grant. Only in one rural area a PC member indicated that there is a man who receives the CSG and who is a member of the PC.

3.2.4 Suggested changes to the CSG

We asked our study respondents what they would like to change about the CSG. While some of their suggestions would be more feasible to take up than others, they provide insight into views of the grant and aspects of their satisfaction, dissatisfaction, and needs.

Not surprisingly, nearly all of our respondents want the amount of the CSG to be increased. A variety of increased CSG amounts were proposed, ranging from a grant of R200 per month to one of R500. Most of the respondents stated an amount of R250. In this case, the R250 is seen as enabling the grant to help the child and not only the household as a whole:

She said if she could get R250 a month things could change at home because the money she is getting does not help only the child, it helps everyone. The child ends up not getting things for his own [needs] yet she is getting this money on the child's behalf. (DM Mkhize)

In this household in the Durban Metro locality there is no other stated income source – no other household members are receiving a grant, and no household members are working, apart from a temporary job for three months that the CSG recipient has over the fieldwork period, there is no other stated income source to this household. From this case it becomes clear that an increase in the amount of the CSG, or a change in eligibility rules (so that older children are eligible, for instance) leading to an increase in grant income, would have a marked impact on this household. To this household a substantial increase in the grant amount would make a very big difference to the entire household; to another household with multiple incomes sources an increase in the CSG would likely be less important. Indeed, one of our study respondents recognizes that the CSG is not relied upon equally across households, and also that it is used as household income support rather than income for the CSG child. Her suggestion is that the CSG amount be determined by the size of the household:

She said it could be better if the CSG can cater for individual needs. Of course there must be the standard figure. Once someone gets approved some people must visit the household so that they can see the needs of the people. She said in another household they are feeding a family of five with one CSG and that is not realistic. So they need to look at the size of the family and then decide how much money must be given to the family. (DM Cambi)

This would be an expensive approach administratively, but it is nevertheless important to hear what informs this suggestion: the idea that the grant constitutes support to household as a whole and not simply the recipient and the beneficiary child(ren). Several CSG recipients in our study show an awareness of the fiscal implications of an increase in the value of the CSG:

She thinks that R300 would be a fair amount of money, because this is a gift. She does not expect a lot of money because there are many people who are getting this grant. (ZUI Msimango-Thandi)

Yet the fact that almost doubling the grant amount would in itself have significant fiscal implications does not seem to be recognized by this respondent. Another suggests that the

CSG amount be increased by R50 per year for children up to the age of 17, and that in this way it would benefit children who are in high school, which is when it is most needed.

Those who suggested that the amount of the CSG be increased point to this bigger amount being spent on children – the original intention of the grant – but also on the recipient and on household needs. Specifically, some indicate that the money would be spent on clothes for the child, recipient or household. Education is also highlighted, pointing to an awareness of the growing future costs of having a child. A third of CSG recipients in our study listed the child's education or school or crèche fees as some things they would spend an increased CSG amount on:

On the educational needs of the child so that she does not experience problems as she progresses with her studies. (SC Kuzwayo-Zanele)

Some of our study respondents indicate that an increased CSG amount would enable them to take the child to the clinic or to meet medical expenses when the child is sick:

... it will be easy for her maybe to have some money so that when the child is sick she will not have to wait for the pay day. (DM Mkhize)

This is the same household in the Durban Metro locality in which the CSG is listed as the only income source. Half of the respondents in our study indicate that an increased CSG amount would be spent on food or groceries for the household, suggesting that is a significant part of what the grant is used for:

She thinks that food is the main problem because there are several times when they run out of food and do not know what to cook. (ZU1 Msimango-Thandi)

Others point to furniture, a TV or a stove for cooking as being household items that the increased amount would be spent on. One says she would use an increased CSG amount to improve her business. Some CSG recipients in our study say that if the CSG was larger they would fix the house in which they live or build a new house to replace the current one that is in disrepair.

Other respondents indicate that they would save any increased amount for future needs, and there is an awareness of the rising costs of living that will be presented in the future. Again education is highlighted – some state that they will save an increased CSG amount for school fees or educational costs for their children:

...save the money for Bonggi's school fees. She knows that her child is still young but when she gets older the school fees will be expensive. (ML Mchunu)

Others specify that they will use an increased CSG amount to pay for their own studies. One CSG study recipient did not complete her schooling because she fell pregnant and would like to attend school again:

Busisiwe wants to resume her studies. So, to save this money would also help her when she goes back to school. (ML Simelane-Busisiwe)

Finally, one of our respondents says that she would save some of the increased amount for the December holidays, so that she can take her children to the beach in Durban to enjoy the holidays. Another says she would join a burial club if her CSG was worth more:

She said she is scared if a member of her family dies, what will she do [with] no money in the bank. (DM Cambi)

This respondent lost her husband who had a formal job and was the sole breadwinner, and now the only income to household every month are two CSGs and R100 that she receives from her father who earns an OAP.

In contrast to the statements of most, two recipients state that they do not want the amount of the CSG to be changed. In both cases it seems to be based on the feeling that since the money is a gift they should not ask for more. When asked if the amount should be changed, one replies:

[No change], except that she appreciates the fact that the government is providing this money. She says that it is very rare that a person can give you money for free. (ZUI Thwala)

The other respondent seems to have an awareness that this research will reach the ears of government, as the following narrative indicates:

She said she does not want to say anything (about what she would like to change about the grant) because she is afraid that government may take the little that he is giving if she starts to mention more money ... She said she appreciates whatever money she is getting because what she is getting is better than nothing. (BF Ndlovu)

Here there is a definite fear that this regular income source will be taken away, reflecting the reliance of the household on the grant. In this household the granny receives two CSGs on behalf of two grandchildren – there are four children living in the household and both mothers have died. The grandmother and her 20-year old son are the only adults and she is the sole caregiver of the children. In addition to the two CSGs, she receives a

Disability Grant (DG) – there is no other income source to the household. The granny sends money to a daughter who is looking for work in Johannesburg, and she supplies two other grandchildren, who live nearby, with food.

One of our respondents conveys the notion that the CSG makes up for a lack of jobs, and that if the grant were not there, government would have to create jobs instead. This idea was also put forward in the section dealing with feelings toward the CSG. Expectations of government's perceived responsibility are evident in this CSG recipient's narrative:

She pointed out that school needs, especially the fees, were increasing beyond many people's control and the food as well was simply too expensive. She jokingly said it is a people's government and the government must keep to its words, otherwise the government must strive hard to create jobs for the poor. (ZU2 Mnguni)

The CSG is seen here as a means of support where there is little likelihood of people supporting themselves, in a context of high unemployment.

Finally, recommendations regarding the CSG were also received from those who are not CSG recipients. At one pay day in a rural area some of those present argue that instead of a CSG there should be a grant for widows. The fact that the fathers of many beneficiary children are not supporting their children, and that this makes unmarried mothers just as eligible for the grant, seems to be missed in these comments. Some men in a tavern in the South Coast locality believe that issuing CSG recipients with vouchers instead of money would mean that the CSG is used for food, which they claim is not always occurring but should. They claim the CSG is being spent by many on anything but the needs of the child. Other men believe that instead of a grant amount, skills training should be offered, which would avoid the creation of dependency. Finally, one of the men at the tavern believes that the CSG money needs to be received by the grandmothers of children and not by their mothers, as it is the grandmothers who are “*carrying the burden of looking after the children*”. (SC tavern talk)

3.3 Impacts on relationships within households and with partners

Lund (2006) has highlighted the fact that virtually nothing is known about the intra-household gendered decisions regarding the CSG, including decisions around who is the PCG and thereby eligible to apply for the grant. In this section this research gap is addressed: the focus falls on the impact of the CSG on relationships within households, gender relationships and finally, on decisions around CSG spending

3.3.1 The effect of the CSG on intra-household relations

By introducing a new source of cash to households that have few if any other sources of

income, there is a chance of introducing new tensions around control over resources, as well as over traditional gender roles. Potentially affected are intergenerational relationships, sibling relationships and gender relationships. One issue affecting intra-household relationships revolves around who is the PCG – who applies for the grant, and who controls it. Although we know that in many South African households' mothers have left in search of work and grandmothers are taking care of children, in our case study households we found that it was mostly biological mothers who were taking care of the children, as well as the official CSG recipients. This finding is consistent with that of Woolard, Carter and Agüero (2005:13) and Case, Hosegood and Lund (2005:6) who found that the majority of CSG recipients were biological mothers (75 percent and 87 percent respectively). In addition, Woolard, Carter and Agüero (2005:13) determined that 71 percent of these mothers were actively caring for the child, and 53 percent of all recipients were both the biological mother and caregiver. They suggest that the reason that few non-mothers are official PCGs might be because they are not applying for the grant, either because they do not know they are eligible or because it is difficult for them to gather all the necessary documents when the mother is absent. These findings also negate the popular belief that mothers leave their children to be cared for by someone else once they receive the grant (Case *et al.*, 2005:7). The findings may also suggest that the CSG enables mothers to stay at home and take care of their children.

When asked who should be the PCG and receive the grant, most respondents said that it should be the child's mother, because it is her responsibility to care for the child. There is a strong sense among mothers that it is their right and obligation as mothers to apply for the grant and be the PCG. At the same time, it is also believed that the money should go to the person who is caring for the child, as the following narrative illustrates:

Nomzamo (the mother of the child) said she made the decision herself that she must be the one to get the child's grant and she was not going to discuss it with anyone. She said she is living with the child. The other children that are not living with her, she did not bother to apply [for them] because she does not know if the people who are living with those children have made applications. If she applied it would not be fair to those people. (DM Mkhize)

Since the child's PCG is usually the mother in these case studies, these two beliefs—that the grant recipient should be the child's mother and PCG — are consistent. There may also be a divergence, however, where mothers feel they are entitled despite the fact that they are not caring for the child, as in the Madondo household described later in this section.

In some cases, the mobility of the child's parents does affect the choice of PCG. Mothers and fathers may be moving in and out of town, but grandmothers are stable. The parent migrating for work may not have the time or be sufficiently present to apply for the grant, much less serve as the PCG. Regardless of any broader sense of parental responsibility that might be assumed, it is a practical decision for the grandmother to be the PCG:

Zama was in Johannesburg at that time, the mother of the children. She was visiting her partner, the father of the children. [The grandmother] says the children live with her at all times and also when Zama is at work...Zama does not have time to do this process of applying for the grants. (ML Simelane-Zama)

In this household, there were no questions as to who should play the PCG role – the grandmother, Msizi, is seen as “*the mother of the household, the one who will take care of the children’s needs*” - nor conflict as to who would control the resources. In this case, the grandmother Msizi says there are no problems at all, that she has a good relationship with her daughter. The fieldworker’s observations confirm that this grandmother-mother relationship is good and that there are no tensions over the CSG. Msizi also made the decision to give the money to her daughter Zama when she comes home:

It was [Msizi’s] decision to apply for the children and she made the decision that she would always come back and give money to Zama and then it’s Zama who makes the decision about spending this money for the children. (ML Simelane-Zama)

Similarly, in the Thwala household the grandmother Nkosazana is the PCG, and controls the expenditure of resources, and her daughter Zandile (the mother of the children on whose behalf Nkosazana receives the grants) respects this, and does not make claims on these resources, according to fieldworker observations and interviews. They decided that Nkosazana would apply for the grant so that Zandile is free to go and look for work. Following pay day, Nkosazana was observed as the person making decisions on CSG expenditures and giving money to the children. Nkosazana said that she was

encouraged by her daughter Zandile to apply for the CSG on behalf of the children in the household. This agreement was based on the fact that Nkosazana is the main person caring for the children. She is the one responsible to see that the children are getting food to eat, since she is the mother of the household. (ZU1 Thwala)

In a tavern discussion observed in the South Coast locality, one local patron relayed a perception of problematic relationships between grandmothers and mothers over the grants – e.g. mothers who confront grandmothers demanding money, even threatening them—though actual experience of such threats appears to be largely related to demands for OAP money. However, only one of our case study households revealed such intergenerational tension over the CSG. It may be that the pre-existence of a good grandmother-mother relationship facilitates this explicit or tacit agreement over control of the CSG, and vice-versa. In both of the households described above, the grandmothers and mothers were observed to have a good relationship generally. In the case of the Simelane household, Msizi did not have to ask Zama, she just applied on her behalf in her absence. This contrasts with the Madondo household, where the grandmother Malanga and the mother Amahle have had conflict over the CSG – tension has been introduced into a relationship that was previously unproblematic, according to the fieldworker. In

this household, Amahle applied for the grant as the official CSG recipient. Although she used to live with her child and other family members in the Madondo household, she has now found employment elsewhere and therefore no longer lives with her child. Malanga takes care of the child, but does not have access to the CSG resources. Amahle does not tell Malanga when it is pay day, so that her mother does not ask for money. According to Malanga, Amahle visits the household once a month, but does not give the household money; rather she will sometimes bring groceries (although Amahle has several children living in the Madondo household and she spends her money, particularly that from her salary, on their food, clothing and school fees). Under these conditions, there has been conflict in the household over the CSG:

Amahle said, yes, her mother wanted to make an application for the grant. Amahle said her mother said because she is the one who lives with the child during the day so she deserves the money. Amahle said she told her that she has the right of applying for the grant because she is the mother of the child... Her mother said that she must give the money to her and Amahle refused. When Amahle got [the grant] her mother Malanga had some expectations but Amahle did not give her anything. She said her mother likes money. If she could give her [the grant] she will expect to get it in each and every month. (DM Madondo)

Among our case study households, this was the only one that reported conflict over which woman in the household would receive the grant, as well as one more where tension is expressed between grandmother and mother over how the latter is spending the CSG money (see 4.10.3 below). In general, household members such as mothers, fathers, and grandmothers seem to be happy that there is additional income in the household. With respect to fathers, however, the issues over receipt of the grant become more complicated than simply who controls the funds, a topic taken up in the next section.

3.3.2 Gender relationships and the CSG

The CSG is potentially available to all household members, in the sense that whether it is spent on children, or contributing to the household budget as a whole, it takes pressure off other limited income streams. This should make it attractive to male household members—even if they do not control it, they benefit from it—and in most of the case study households we found that they did welcome it. However, because the PCG is usually a woman in the household, this puts resources directly into the hands of women. This potentially introduces intra-household tensions along gendered lines. We thus explored men's attitudes toward the CSG, its affect on gender relationships, and how women manage these dynamics.

The fact that there are actual or potential tensions introduced or exacerbated by the CSG is evident in the fact that in about a quarter of the CSG recipients in our study did not tell their male partners that they were receiving the grant. Another quarter did not have a male partner in the picture—either the child's father is deceased, or there is no longer a

relationship with him, or he is absent and they are not in regular communication. (In some cases the male partner may not be the child's father though the issues with respect to this new income are probably similar). In those cases where the father is in contact, he is not told because of the anticipation that he would disapprove, or because of the PCG's fear that he will stop sending money back to her if he knew she was receiving the grant: *"Amahle said she decided not to tell him because a man does not support regularly so if she tells him he will just stop, not giving at all"*. (DM Madondo) Her partner does not give her money regularly, but maybe every few months. Note that this is the same Madondo household where Amahle keeps the grant for herself and does not give it to her mother who is caring for her child. There may be various tensions between different household members that keep them protecting their own income sources rather than sharing them. However, in another household where the PCG does live with and care directly for her child, she expressed the same fear that the child's father would not send money if told about the grant (although it is not clear whether he sent money in the past):

Gloria says that she didn't tell the father of the child that she is getting the CSG. She told him that she does not have a birth certificate for the child and also told her partner that she lost her ID book. She lied to her partner because she knew that he would abandon the responsibilities of supporting the child. She wanted the father to support the baby. (ML Cibane)

In just one household we learned that a male partner had been giving money to his partner and when he learned that she received the CSG the amount was reduced—from R250 per month before the grant was received, to R100 thereafter. This was a case where the CSG recipient's fiancé was not happy with her receiving the grant. We thus do not have evidence that in the absence of these problems the simple existence of new income from the grant would lead to reduced remittances or allowance from the male partner. The KIDS 2004 survey data similarly shows no evidence of this.¹⁵ Still, it is interesting that some women do anticipate that men will send less money, and thus hide the fact that they receive the grant.

Approximately half of the CSG recipients said that their male partners knew that they were receiving the grant. Among these respondents, about half said that their male partners viewed the grant positively, while the other half said their partners had negative views of it. In only one case did we find evidence of serious conflict around the grant. An important factor in how a male partner views the grant is whether he is threatened by his female partner having independent income, or concerned about his image as the male breadwinner. Where he approves, it is usually the case that he can not support the child:

¹⁵ Only 18 CSG households in the KIDS 2004 survey experienced a reduction or cut-off in remittances since 1998, and only three of these were from partners. There is no information on the reasons for these reductions.

Dumisani's father is happy that she receives this money and he does not cause any problems because of this money...her partner is still at school and he can't afford to support the child...that's why the partner is happy that she is getting this money and she can buy things for the child. (ML Simelane-Busisiwe)

In a couple of cases, women said that the men had encouraged them to apply for the grant. In another household, the husband disapproves but “*does not complain when she tells him that she has spent it on household needs.*” (SC Kuzwayo-Sibongile) Two PCGs noted that their male partners do not pay attention to the CSG. They do not talk about it—it is seen as money for the children, and controlled by the mother: “*he is not part of that money*”. (ZUI Thwala) As found in conditional cash transfer programmes where women are the main targeted beneficiary and there is a strong discourse surrounding the role of women in the programme (Adato and Roopnaraine, 2004:76), the perception that this particular grant is women's domain (in the same way that the OAP is known as for the elderly) may make men less interested in it, and less likely to try to claim it. We did find one household where the male partner tried to claim the CSG money from the grant recipient, but she resisted, employing the assistance of an older relative:

He wanted the share out of this grant. He claimed that he was the father of the child and he was serious about this. She did not give him the money. She had to inform Aunt Nolwazi that her partner demands the CSG from her. He stopped asking for the money immediately when she informed Aunt Nolwazi. Aunt Nolwazi had a serious conversation with Cebile's partner to stop him from demanding the money. (ZUI Bophela)

Some interesting findings emerge around men's negative feelings about the CSG. The responses reflect gendered perceptions of the meaning of a state grant for men's image, and for women's power. Among the most complicated households is the Kuzwayo household, where Mpiyakhe was said to have “*become violent*” when his wife Sibongile registered for the grant against his wishes. He had tried to stop her from applying by taking away her ID, the marriage certificate and birth certificate:

When he flatly refused to release the documents, she then decided to use her own maiden name ID and told the staff that she was not married. That is when the problems began at home because her husband believed that if she could use other devious means to access the grant, then it was possible for her to do anything. (SC Kuzwayo)

His main stated concern was that he thought his income would disqualify them because he earned over R1000 per month, and that “*accepting the grant amounted to fraud*” (SC Kuzwayo), and might also lead to forfeiting a portion of the state pension when he became eligible.. At the same time, however, Mpiyakhe also saw the grant as an assault on his dignity as a male breadwinner: “*He said it gave the impression that the man was not supporting the household and it lowered the man's dignity in the eyes of the community*”. (SC Kuzwayo) This was confirmed by his daughter, who also applied for the grant:

The only obstacle that almost ruined the application process was her father's attitude: he caused a serious commotion and the personal relations within the household were terribly sour. He was totally against the application for the grant as he felt his image and dignity were being degraded. The local people who knew and respected him would obviously say he was failing to support the household, hence the grant being applied for. (SC Kuzwayo)

The expressed concern about falling above the means test may have been articulated with concerns about dignity—the means test is a signifier of poverty. In the previous round of qualitative research in the KIDS study, this household was found to have fallen ‘structurally downward’ between 1993 and 1998 (Adato, Carter and May, 2006:239), but the household’s self-perception was that it was not poor. Although it was not Mpiyakhe who expressed this in 2001, it may be a general self-perception of the household.¹⁶ Mpiyakhe also made various comments about the ‘control’ of women. The CSG turned out to represent for him loss of some of this control, both in the fact that his wife and daughter disobeyed him in applying for the grant despite his objections, and in the provision of an independent source of income.

The implications of the CSG for a man’s dignity was also expressed in the Mnguni household, where the male partner “*does not like the idea of the grant, as he feels it lowers his dignity*” (ZU2 Mnguni); however, he was willing to turn over his ID for the CSG application when asked for it, because he is not working. It is likely that his dignity is more affected by his unemployment than the grant—though the concerns are of course intertwined. It is the fact of unemployment that puts men in the position of having to accept this assault on what appears to be an already fragile dignity. In this case, he also maintains that it is temporary, a stop gap measure until he is working. What this does suggest is that the CSG does not discourage men from looking for work (the concern with ‘crowding out’ work, which seems unlikely in South Africa’s context of high unemployment); on the contrary, it could push them to look harder if the grant is seen as a public signifier of their poverty. The concept of the CSG as ‘temporary’ was also found in the Kuzwayo household, in which two CSG recipients were located: a mother and a daughter. The daughter’s partner turned over his ID but said that she could receive the grant only until they get married, at that point it would have to stop: “*He felt constrained at present because they were not married and he had no right to prescribe to her*” (SC Kuzwayo-Zanele) This is another expression of the effect of the grant on male dignity, where it appears that he feels that once they are married it becomes his responsibility to provide for her.

In the Chiliza household, on the other hand, the male partner did not see a conflict between his dignity and the state: *He feels if the state gives out the money, then the household should have no problem with receiving it.* (ZU2 Chiliza)

¹⁶ In 2001, as part of a study of mobility between 1993 and 2001, households were asked whether they thought they had become more or less poor over time. The purpose was to compare these self-perceptions with external quantitative and qualitative assessments by researchers (Adato, Lund and Mhlongo, 2007).

As noted in Hunter and Adato (2007), discourses about the grant—what and who it is for—also have a strong gender dimension. It is largely seen as a grant for women, and this must convey some power to women, in addition to it giving them some independence in terms of controlling a source of money. Interestingly, unlike in some women-focused cash transfer programs (see Adato and Mindek, 2000; Adato and Roopnaraine, 2004), women did not say much about the money enabling them to feel more independent and to buy things without having to ask their partners. They did speak of the economic independence that the grant brings (see section 3.3.3 below) but not with reference to their partners. This is partly because some did not have a partner, or he was mostly absent, so in this sense the gender dimension of power offered by the grant is less pronounced. Section 3.3.3 explores other reasons why changes in expenditures patterns were not pronounced. In just one case—the Kuzwayo household where the male partner was controlling and hostile—the grant does offer an important source of independence from her male partner, where Sibongile says that she is “*enjoying the independence in terms of how she has spent the CSG*”:

Originally she only relied on her husband’s remittance and she did not have power of decision, particularly as the money was earmarked for the monthly groceries and her husband was always [on] about how she spent the money. She had to ensure that she showed him the cash slips for the expenditure. He used to complain that Sibongile was making other expenditures unnecessarily. But now she was finding it easy to make decisions regarding her other expenditure ... Because of his aversion for the CSG she said she has the authority to use the CSG as she pleases. However, she does report to her husband on the expenditure that she incurred using the CSG. (SC Kuzwayo-Sibongile)

It is interesting that the fact that her husband disapproves of the CSG means that she can spend it as she chooses. It may be that our fieldwork did not pick up more discussion of independence from male control in other study households, though the idea was found in a wider discourse at the community level. A tavern owner in the Zululand locality 2 recounts some of the talk regarding the CSG in his tavern. It carries a strong message regarding power relations:

For men, it was a vote of no confidence as the men saw the CSG as the means to empower the women, with the result that the women will be ungovernable. On the other hand, the women saw the CSG as the source of economic empowerment. (ZU2 Chiliza)

3.3.3 Decisions around CSG spending

One way to examine changes in intra-household relationships attributable to a cash transfer program is through changes in decision-making on expenditures – who makes decisions to buy what (see de la Brière and Quisumbing, 2000). CSG recipients were asked if since receiving the CSG there are types of decisions that they could now take themselves that they were not able to take before receiving the grant. The previous

section revealed that with one exception, the grant has not changed power relationships between women and men as implied by spending decisions – however, the grant does give recipients more independence in their household as a whole. Some indicate that there has been a change in that they are no longer reliant on receiving money from others but now have their own money and can use it as they choose. As already pointed to in section 3.5, the grant has brought some economic independence for these women:

Yes. She says that there are decisions that she takes now. She can make decisions in terms of spending the CSG money. She makes her own decision on what to spend with the CSG money. In the past she was depending on her mother Thandi and Slindile (her grandmother) to buy clothes and food for her children. Now she can buy things for her children with the CSG money. (ZUI Msimango-Mbali)

Another example of this is as follows:

She says she used to ask things from the other family members, and they were responsible for her child. But now she can buy things for herself. She does not have to be a burden to other household members. (ML Simelane-Busisiwe)

This last narrative seems to indicate that before, because the recipient was not providing for her child, she was not regarded as entirely responsible for her child. But now her child is her responsibility because she receives the money on its behalf. For one respondent the grant gives her economic independence and a chance to meet household needs that she may not as readily have been able to do before receiving the grant:

She said the CSG brought about changes within the household in the sense that as an unemployed mother she can now make her own decisions without interference. It goes a long way to addressing the needs of the mothers and the children as most of the time the husbands do not easily part with their money. But she now can control her own affairs and it is helping her to contribute to the stokvel, which in turn serves to empower the whole household. (SC Kuzwayo-Sibongile)

Most of the respondents, however, indicate that there has been no change in how household spending decisions are made since receipt of the grant – either because they could take decisions before the grant was received; because the decision with their husband is still shared; or because the needs in the household are the same as they were before. The fact that the money must go for the basic need of food takes away the perception of control with respect to spending. For example, one recipient says that she makes the decision on what the CSG is spent on, but that it does not feel like a decision. Rather, necessity demands what the CSG is spent on, as it did before there was CSG money to spend:

She said she cannot make [the] decision, but decisions are made by circumstances. That means she has no choice. If she collects the grant money she must do the grocery with the money whether she likes it or not. She said at the moment that's what the money does. She said if she has to pay school fees for one child that means there must be something that they will have to go without at home in terms of food. She made a joke saying how she wishes for real butter in her bread. (DM Cambi)

This sentiment is reiterated by another recipient of the grant:

She said there is no other decision she could make because it is a must that she put food on the table. That is a must. (BF Ndlovu)

Relatedly, some recipients indicate that any advantage of decision making is curtailed by the small amount of the grant:

Although she was now able to take independent decisions, the decisions are restricted by the fact that the grant is too little. (SC Ndaba)

A similar sentiment is given in the following narrative:

She said she felt some economic independence. Anyway, the CSG was too little for one to be completely independent. Food is too expensive. (ZU2 Mnguni)

Most CSG recipients in our study say they decide how to spend the money themselves, as in this case below, though here the recipient takes the requests of others into consideration, but ultimately decides herself:

Nkosazana is the main person making decisions about the spending of the CSG money. She decides on what to spend with this money. She says that it happens that her children like Zandile or Mondli would make some requests on certain things if they need them. (ZU1 Thwala)

There are, however, a number of unusual decision making scenarios with regard to CSG spending. In one case the grandmother receives the grant on behalf of two grandchildren, but the mother of the child lives in the house and it is the granny who decides what to spend the money on. The grandmother is also the main caregiver of the child. There appears to be a perception here that the caregiver should receive the money. In two other cases, the grandmother receives the CSG on behalf of her grandchildren, but in one case the mother of the children is living in the household, and in another the daughter-in-law lives next door, and the mothers of the children are given the grant money and they decide what to spend the money on. In these cases there appears to be the perception that the mother of the child should be the one to receive the CSG money. There is no disagreement relating to who makes the decision about how the money is spent.

However, there is the case of the Madondo household, described in section 3.3.1, where the non-resident mother receives the grant while the resident grandmother who cares for the child is unhappy about not receiving the money when she is the one caring for the child. The only other point of conflict noted over CSG spending decisions is where a young CSG recipient defies a request for spending of some of the grant money on household needs, and chooses instead to spend some of the grant on her personal needs:

Busisiwe says that she bought the cosmetics because she needs the cosmetics and it has been her decision to buy them... It's her decision to buy these things, even though grandmother Msizi asked her to buy the soup for the household. (ML Simelane-Busisiwe)

3.4 Income to CSG recipients and households

The focus of this section is on income received by CSG recipients and by the households in which they live – grant income, income from employment and other non-employment income – as well as any changes in money sent to recipients since they started receiving the grant.¹⁷

Table one shows the grant income received by CSG recipients and the households in which they reside. In most of our study households there is only one person receiving the CSG and most recipients are receiving one CSG only. Just in a few households is a recipient receiving two CSGs. In all of our study households there was no respondent who was receiving more than two CSGs.

Only four of the CSG recipients are receiving another 'large' grant: one is ill with HIV/AIDS and receives the DG; another also gets the DG but it is not clear what this is for¹⁸; another receives the Care Dependency Grant (CDG) on behalf of a disabled grandson; two recipients receive an OAP. Interestingly, the four recipients who receive another grant in addition to the CSG do not have any other regular income or regular employment or any employment for that matter, apart from one who undertakes survivalist activities (irregular work in the fields for neighbours for very small amounts of money). It can be seen that grant income is substantial in some households in which CSG recipients live – the highest amount of grant money totals R2390 per month. In other households a single CSG is the only grant that is received, which seems paltry in comparison. Findings from the KIDS 2004 survey show that within KIDS households four-fifths of the income for the poorest quintile is attributable to state transfers (Woolard, Carter and Agüero, 2005:14). Moreover, the CSG provides 17 percent of total income to the poorest 20 percent of households (ibid:15).

¹⁷ Information on income was obtained from qualitative material but supplemented by information from the KIDS quantitative survey. Where there was a discrepancy in amounts stated, preference has been given to information obtained in the qualitative study.

¹⁸ This respondent did not disclose the fact that she was receiving another grant – this fact was learned through observation on the recipient's pay day.

Table 1: Grant income to CSG recipients and households

Households	CSG recipients per household	CSGs per household	Large grants received by CSG recipient	Large grants per household	Total grant income per household
4	1	1	0	0	170
1	1	1	1	1	910
3	1	1	0	1	910
2	1	1	0	2	1650
2	1	2	0	1	340
1	1	2	0	1	1080
2	1	2	1	1	1080
1	1	1	0	3	2390
1	1	2	1	2	1820
1	2	3	0	0	510
1	2	4	0	2	2160
1	3	4	1	1	1420

About half (11) of the CSG recipients in our study are either employed or working in some way. Only two are over the age of 60 and receiving the OAP, while one 57-year old recipient is receiving a DG – these recipients are not working. Three of the recipients in our study work as domestic workers. Two of these have permanent positions which are full-time with one earning R800 per month and the other between R1000 and R1500 per month. Neither of these two CSG recipients who work as domestic workers receives additional income support. Towards the end of the fieldwork period another recipient had started doing domestic work for a neighbour for R500 per month. She indicated that her small business of selling fruit to school children was suffering as a result. Another of our study respondents received permanent employment as a nursing assistant at a regional hospital over the fieldwork period, and she says that she then volunteered to stop receiving the grant. One recipient works at a factory making doors, earning R540 per month. Another works as a home-based carer, earning R500 a month. One of the recipients in our study has temporary work in a factory for three months cleaning chillies, while another works for three weeks in December each year cleaning offices at an estate agency.

Some of the CSG recipients in our study have informal businesses. One sells chicken pieces and paraffin and turns over R300 to R500 per month. Another sells vetkoekies (at

R120 profit per month) and also gets R25 a month for looking after her aunt's house and doing domestic work for her. One recipient turns over R150 to R200 per week from selling fruit to school children. This is the same recipient who has started working as a domestic worker. Finally, one respondent, together with her husband, owns a tuck shop and tavern. This recipient also lends money at 10 percent interest to earn additional income. Evidently there are a variety of formal and informal types of work undertaken by half of the recipients in our study, although informal work predominates. The amounts earned are not very high. For most of these income earners the CSG seems to simply augment their income, but it is regular and the same amount every month, which some of the other income sources are not.

Four of the CSG recipients in our study do not receive any additional income apart from the CSG. The only additional income five recipients receive is from the father(s) of their child(ren). Evidently some fathers are still supporting their children despite CSG receipt – although it may be that they are not aware that the grant is being received. When stated, some of these amounts are very small, but it is noteworthy that the grant is not crowding out this maintenance support. A widow receives money from her own father who sends her R100 per month, as does the partner of a 20-year old recipient. Higher amounts are stated for those who are married and whose husbands send remittances from the urban areas where they live: R800 in both of these cases.

Overall, CSG receipt means little change in income support for CSG recipients, who were asked if anyone who sent them money before they received the CSG now sent them less money. Half of the respondents in our study did not get income support before they started receiving the CSG. Some explained this by the fact that the child(ren)'s father was unemployed, or the relationship with the child(ren)'s father had broken down, or the fact that some fathers do not support their children if they do not live with them.

For those who were receiving income support before CSG receipt, only one in eight has experienced a change in income support due to CSG receipt:

Yes, her future husband had been sending her money, around R250 per month for the child's support. Since earning the grant the remittance has now dropped to R100. (SC Kuzwayo-Zanele)

The remainder have had no change in the income they receive – either from the child's father, their partner, their mother or their mother-in-law. Only in one case has the income received decreased, but this has occurred subsequent to CSG receipt and is due to the sender's increased financial responsibilities.

A review of regular and irregular income received by other household members across CSG households indicates either a variety of income sources to households or a lack thereof. In a number of households other members bring in regular income: grant income is frequently mentioned; one works as a cook at a school; another delivers beer crates;

another undertakes contract work building tanks; one works as a pest controller; another sells cigarettes; one is a machinist at a clothes factory; one works on the local cotton farm. In one household rental income is also received for providing lodging for local teachers, while, as already noted, in two cases husbands send monthly remittances from urban areas where they work. Irregular income or temporary income is also earned by some household members: one cultivates vegetables for other community members for one or two days a month (earning R10 or R15 per day); a mother does temporary work as a carpenter. In two cases unemployment insurance is received for a period of time. From a review of the income brought in by other household members, it is striking how little additional work is undertaken by household members, if the number of household members is considered.

Both regular and irregular income flow into the households in our study from individuals attached to the household who reside elsewhere. Irregular income is noted from: a sister who sends money or goods when she can afford it; a granny who sometimes helps with financial needs; a CSG recipient's mother-in-law who helps with the child's expenses by sending R50 once in a 12 month period, as well as with in-kind contributions; the father of one of the household children, who lives next door, helps with his child's expenses; the mother of a non-CSG child who lives in Johannesburg pays for his school expenses; the sister of a recipient buys groceries and sometimes gives R50 in cash every two months; a non-resident household member works for Wimpy in Johannesburg and sends money when he can afford it; a sister sometimes gives money – on one occasion R1000, on another R400. Also mentioned are various unspecified remittances when non-household members can afford it.

The CSG means different things to households with a variety of levels and types of income sources. What does the CSG mean for a household with a number of larger grants coming in? In the Sibiyi household in the Durban Metro locality, with five adults and three children, three large grants (a DG, a CDG and an OAP) are being received as well as the CSG, and this is in addition to financial support from the CSG recipient who is employed as a nurse, and another daughter who sends money or gives help when she can. Here the CSG is only one small source of income to the recipient and household, and not depended upon to a large extent by either. What does the CSG mean for a household with a number of different sources of mostly non-grant income in addition to the CSG? In the Chiliza household in the Zululand 2 locality, with eight adults and six children, the CSG recipient along with her husband own a tuck shop and tavern; the recipient lends money at 10 percent interest to earn additional income; the granny in the household earns an OAP; and, lodgings are rented to more than one teacher per month. Here again the CSG is only one additional, albeit small, income source. Clearly the grant would mean more to a household with less income or less regular income. In the Mkhize household in the Durban Metro locality, with four adults and five children the CSG is the only income source, apart from a three-month job the recipient has cleaning chillies. Here she refers to CSG receipt:

Things have changed, she said. At least she knows that once a month she will be able to collect the same amount for the family so that food for everyone can be bought. (DM Mkhize)

It is not clear how the household survive, although the following gives some idea of how food is obtained at times:

She said sometimes they go to bed without cooking, if there is nothing for supper. She even sometimes goes to a friend's house, not to visit, but she knows that when they are having something to eat they will offer her some. She said there is this house that cooks porridge everyday so she goes there for breakfast. (DM Mkhize)

However, it should be noted that from the fieldworker's observations there may be additional sources of income to the household that he was not told about, as the household has hot water and electricity. Whether this is the case or not, it is clear that this household is struggling more than the previous two mentioned, and evidently the CSG means very different things to all of these households, depending on their alternate sources of income.

3.5 What CSG receipt has enabled or changed

Overall, our study respondents indicate that the CSG has enabled them to meet a number of household and child living needs. Almost half point to the CSG as having enabled them to buy food for the household, some indicate that this has brought about change from how things were before:

The money has been very helpful to make sure that they are not suffering from hunger. They have managed to put a plate of food on the table. She says that the situation is still difficult but the grant has contributed a lot to make sure that they eat. She thinks that food is important to keep them alive and strong. (ZUI Thwala)

In this household of six adults and six children, two CSGs and one CDG constitute the only sources of income. Clearly the CSGs, along with the bigger grant play an important role in meeting this household's basic needs.

The grandmother PCG and recipient whose daughters have died, leaving four children in her care conveys a similar sentiment about the CSG.

She said she is happy about the money. She said if she was not getting it she does not know what she would have done. To put food on the table is a very hard responsibility. She said she thanks government for it. (BF Ndlovu)

For this household in the Battlefields locality, however, the CSG money has provided the household with food, but the household is sometimes still not able to meet all of its food needs.

Others also convey positive sentiment about the grant because it has brought a change from how things were before. A key informant from a PC shares these sentiments with a reflection on the Zululand rural locality 1 as a whole:

There is a belief that the CSG is very helpful to people in this community. It has brought a big difference into people's lives. The people were very poor and unemployed in the past. Even though they are still poor ... they can manage to pay school fees for children. They can buy food for the children and their own families. The grant recipients can manage to buy clothes for themselves. She says that the CSG has done a lot for the [Zululand locality 1]. The people don't sleep without food. It has been so difficult because the people are unemployed in this community. The people can support their families through this CSG. (ZUI KI PC member)

It should be noted that this is a generalisation and does not point to specific households. Nevertheless, the stated benefits of the CSG include increased purchasing power to meet households', children's and recipients' needs. In line with what this PC member states, a number of respondents specify that the CSG increases purchasing power for the unemployed or for those who do not earn big salaries, enabling them to provide for their children or their households:

She thinks that the CSG money is helpful to the unemployed mothers, especially those who do not get financial support from the fathers of their children. (ZUI Msimango-Thandi)

This respondent lives with her husband who is unemployed but receives a CDG on behalf of their deaf daughter. Another daughter has completed her schooling but is unemployed and receives no support from the father of her children, so this comment could refer to the situation of her daughter.

Across study households the CSG has enabled child food purchases, payment of school fees and child clothes purchases. The CSG also supplements household income, it has enabled some households to obtain electricity, pay for medical expenses, and according to one respondent it has enabled her to care for her sick son.

It is interesting to note the difference between a household in which necessities were met before CSG receipt, and ones in which they were not, when considering what the CSG has enabled or changed. For two urban households it was not possible to buy adequate essentials before CSG receipt. Now it is possible but they are not able to buy more than

essentials. Other households are able to buy essentials before the grant receipt and so the CSG means something different – it means that non-essential items can now be bought.

Study respondents were specifically asked if the CSG had enabled them to access credit, and while some said that this was not the case – mainly because the amount of the CSG is so little – two respondents said that they had heard of other CSG recipients accessing credit, from loan officers and money lenders. A further two respondents said that they personally access credit due to their CSG receipt. Here is the account of one of them:

Although she had not used the grant to access credit at the shops, it was helping her in terms of credit from the stokvels and mashonisa. She would indicate to the mashonisa that she was going to receive the money on a certain day, and the mashonisa would then advance her the money. It was assisting as an assurance to the mashonisa that she was going to get paid. (SC Kuzwayo-Sibongile)

Here the grant enables this CSG recipient to lend money from a moneylender. For the other study respondent the CSG enables her to access credit at a shop:

Yes, once the grant is on, the recipient can use the card to access credit. She has done that at a local shop to get groceries. She does understand that some recipients even apply for loans that are equal to the grant. They get the loans from the moneylenders or even borrow from the neighbours on the strength that they will be paid [the grant and therefore be able to] pay it back. (SC Ndaba)

From this account this practice of accessing credit using the CSG seems to be relatively widespread.

A number of economic transactions were observed to take place on pay days, and these confirm what the study respondents say with regard to use of the CSG to access credit. The following is such an example:

Two white men in a car and ladies queue outside the car – they give out loans even to CSG people. “He is here to target the CSG recipients”, I’m told. You need to receive two CSGs and the interest is R30 per month for three months for a loan of R100. The procedure of the mashonisa (moneylender): Leave your card with the mashonisa when you take a loan. And then you leave your ID book with him on the pay day while the mashonisa is waiting for you to come back and pay him back the money or the interest. (ML Simelane-Busisiwe pay day observation)

It is surprising that CSG recipients take out loans with such high rates of interest charged – this is a substantial portion of the total CSG amount per month (one fifth). Nevertheless, the fieldworker observed that there was a queue of people – it is not certain which grant they received – waiting to take out a loan.

Another specific question asked with regard to what CSG receipt enables, is whether there are children who were not in school before who can now go to school as a result of the grant. While not relevant for some whose children are not of school-going age, half of the respondents to whom the question applies state that CSG receipt has meant that their children can now go to school. The other half of recipients with children of school-going age state the opposite. They say that CSG receipt has not meant that their children are able to go to school because they were already attending school before the CSG was received. One study respondent says that the money is too little to pay for school fees, another indicates that her mother's OAP would have funded school going in the absence of the CSG. However, now that she receives the grant

She said the money does help her to pay for her child's school fees. Because she is not working it is the only income for her. (BF Dladla)

In answering the question of how the CSG has changed things more generally, some respondents point to how the CSG has altered an economic situation that was negative in the past. One respondent describes having to borrow money for her small business in the past, another describes not having enough food in the past, and yet another respondent points to the household as being dependent on a grandmother for support in the past – all of which have now changed. The following is an example of such a case:

Gloria says that the situation in the house has been very bad. She says that there were times when they would sleep without food. So they would go to Grandmother's house to ask for food. But now they can buy food with the money and buy Ayanda's (CSG child's) clothes when she needs them. (ML Cibane)

It should be noted that the CSG that Gloria received was the only form of household income for the two adults and one child in this household, for two years. However Gloria started receiving the DG in addition after this time, and was doing so at the time this information was collected. Gloria was ill with AIDS and died a few months after fieldwork was concluded in this study area. We are unsure as to whether her mother was able to apply for the CSG for Ayanda after Gloria's death.

The CSG constitutes a guaranteed monthly income and in that way has changed how things function economically in some of the respondents' households. For one household in the Midlands locality the CSG fills a gap in the month when money is tight:

They don't have to wait for their salaries to do the groceries in the household. It was too much for Msizi because she was buying the groceries alone with her pension while they were still waiting for their salaries. (ML Simelane-Zama)

For another respondent the fact that the CSG is a guaranteed form of monthly income enables food to be bought on a regular basis. But for a number of our study respondents, CSG receipt means that they do not have to wait to be given money by their child's father, as in this case:

Her lifestyle has changed because she no longer has to wait for the child's father to give her money. She knows she is getting money on a certain day. She can borrow from other people and pay back without having to worry other people in the household. (SC Kuzwayo-Zanele)

Clearly the CSG gives this recipient newfound economic independence. This is the case in other study households. Economic independence from partners/husbands, from pensioner/grant-receiving mothers, from a working mother and from the rest of the household are all pointed to as changes from the past for some of our respondents, who are now able to make economic decisions on their own. One CSG recipient in the Zululand locality 1 illustrates this in the following narrative:

She says that in the past she was depending on her husband Mandla all the time, as she did not have income. Therefore it was Mandla's responsibility to offer her money. Things have improved now because the government is providing this CSG money. She says that even though it is a little money but she has been able to do things for her children and to contribute to the household needs. (ZUI Msimango-Thandi)

Here the CSG represents money in the hands of a woman who is mother and grandmother in the home, and this is positive since it is widely known that women tend to spend their money on household needs. Relational conflict is pointed to as a change brought about by the CSG in two study households. In the Madondo household in the Durban Metro locality, the CSG recipient, Amahle, was living in the household at the start of the fieldwork period, but moves out when she finds work as a domestic worker in a suburb some way away. Her child remains behind in the household and the grandmother acts as the PCG. Amahle comes to the household infrequently and does not give the grant to the child's grandmother, which the grandmother has difficulty with:

Amahle (the child's mother) said the CSG has created some little misunderstanding with her mother in terms of who should be getting the money. (DM Madondo)

For one CSG recipient the grant has brought her economic independence from her neighbours, and has changed her status among this group:

Getting the CSG created jealousy amongst the neighbours. They are now realizing that she is not as poor. She used to rely on them heavily, but now they also come to her for money. They used to ridicule her for being poor. (SC Ndaba)

This resonates with Goldblatt's (2006) suggestion from her research that the status of young women may be changing in communities as they manage to access cash and learn to use it for the household.

In another case the CSG brings conflict to the Kuzwayo household in the South Coast locality, where the husband objects to the wife applying for the grant without his permission. There will be more on these stories in section 13.3 on intra-household relations. Interestingly, in another more positive case one respondent notes that the CSG has changed her standing with those outside of her household, since she is now self-reliant and not dependent on them for support. She describes how she used to rely on neighbours heavily and in turn they would mock her for being poor, but that they now come to her for money. From these stories it seems the CSG has brought positive economic changes for recipients and households, and little negative social change.

3.6 What the CSG is spent on

Information on what the monthly CSG was spent on was obtained verbally from 18 of our respondents and also through observation by fieldworkers when they accompanied 13 of the CSG recipients in our study on pay days. For each of the three months that covered the fieldwork period (that is, the first month in the field, the month in between fieldwork periods, the second month in the field) respondents were asked to say what they had bought using the CSG money, how much they had spent on these items, whom it was bought for, who made the decision to buy it, and why they bought an item. Fieldworkers were encouraged to let the information come from the respondents with as little prompting as possible. Household observation was intended to cross-check verbal responses.

On pay days fieldworkers were asked to observe and make a note of what was bought by the CSG recipient they accompanied. They were asked to find out from the recipient if the CSG was the only money being spent on that day, whether any other money was spent and if so where this money came from (for example, money that was saved from last month's CSG payment, money from the father of the child etc.), and whether the CSG money received on that day was being spent.

In this section, to begin an outline will be given of some of the items that the CSG was spent on across households, from as much information as was obtained. Next, two case studies will be outlined of what the CSG was spent on over the three month period. Case studies have been selected in order to represent the case of (1) a CSG recipient who receives one CSG only and no other income; (2) a CSG recipient who receives two CSGs and no other income. A number of recipients receive another grant or some other form of income and in these cases it is less easy to be sure that the CSG spending is actual CSG spending. Since different amounts are received by recipients, and since the household circumstances and responsibilities of recipients differ, this should therefore be a useful

way to present the information. With those whose only income is the CSG, it should be easier to be certain that this spending is CSG spending, and therefore these cases have been selected.¹⁹ Also, it is anticipated that spending patterns may differ depending on the number of CSGs received, and therefore these alternate cases have been selected.

It is important not to assume that all CSG recipients use the CSG income they are paid. In two cases the money is received by a grandmother of the child but given to the mother of the child. In one of these cases the CSG recipient is the PCG of the child, in the other the grandmother is PCG with the mother of the child.

3.6.1 CSG spending across households

In this section, we look at spending of ‘CSG money’ within all study households. Goldblatt (2006) has outlined broadly what grant recipients in her study in Gauteng and the North West indicated that they spent the CSG on: “Interviewees said that they used the grant to support the whole household. This included paying school and crèche fees and for school uniforms, electricity and water. The grant was also used for transport to government offices, pay points and in looking for work. Some interviewees said they used the grant to take the child to a doctor and buy medicine where public hospitals were inaccessible”. To our knowledge no research has given a more detailed breakdown of what the CSG is spent on and therefore a lot of detail has been given here in order to provide as much information as possible on this issue. Since most of the households in our study have sources of income other than the CSG, we recognize that the fact that respondents see these as expenditures of the CSG does not mean that these are items that would not have otherwise been bought without the grant. Rather, it is a window into the type of items that people perceive as what the CSG is spent on (and to an extent what they see it should be spent on). Information given by respondents in our study about their spending (ranging from one month’s worth of CSG expenditure for some to all three months as well as observation material for others) was entered into an excel spreadsheet, and percentages of total CSG spending were calculated for different types of expenditures. It should be noted that fieldworkers were not always sure that they trusted the spending amounts stated by respondents, although they felt fairly sure about the purchased items stated. This they attributed to recall difficulties and not to any false information given purposely by respondents. Therefore, percentage spending figures reflected in this section should be interpreted with this in mind.

It was frequently stated that the CSG was spent on food, both for children in the household (not necessarily CSG children) and for the household as a whole. Food spending for food that would be consumed only by children constitutes a small percentage of overall CSG spending (three percent to 18 percent of respondents) with the following children’s food listed as having been bought: polony, biscuits, milk, cereal,

¹⁹ We recognize, however, that the existence of other incomes in the household means that choices of purchases bought with ‘CSG money’ may be affected by what others buy with income.

yoghurt, sweets, chips, maas.²⁰ Food for the household is frequently mentioned as a spending item (six percent to 93 percent of respondents) and a range of food items are stated. Staples such as rice and mealie-meal, vegetables, meat, tea, milk powder, maas, cooking oil, juice, and tinned goods, are some of the food items stated. In some cases it is not specified whether the food is for children or for adults.

Spending on clothing for both children and adults is mentioned, but not frequently. In some cases it is not clear whom the clothing is for. Only three recipients buy clothes for themselves – a pinafore, a skirt and socks, and a skirt are the items bought. Both new and second-hand clothing is bought for children: water proofs, hats, running shoes, jackets, dresses, tracksuits, jerseys, socks, shorts, shirts, vests, sandals, pyjamas, school shoes are all mentioned. Again it should be noted that clothing for children is not only purchased for CSG children. As a percentage of overall CSG spending per month, between 12 percent and 71 percent is spent on children's clothing. Non-food household items are also mentioned, and three percent to 36 percent of monthly CSG income is spent on these items: soap, toothpaste, washing powder, toilet paper, vaseline, brooms, steelwool, hair relaxer, MCO (cream for rubbing), face wash, face cream, perfume, light bulbs. Other items purchased include electricity or fuel (that is, electricity cards, paraffin, wood, gas stove), which ranges from three percent to 30 percent of monthly grant amounts. School fees (12 percent to 29 percent) and transport costs (two percent to 26 percent) are also mentioned, the latter relatively frequently. Medical expenses for the household and a child are mentioned twice each, but relatively large amounts are noted for children's medical expenses: R40 and R50. Payments to burial societies are mentioned by two recipients, as are spending on loans or interest (R30, R60) – these amounts are substantial if the value of the CSG is considered. Payments to savings clubs or stokvels are noted by three of our study respondents, all of whom earn two CSGs each, and again the proportion of the CSG spent on this is large – figures of R100 are nearly always cited. Finally, a few respondents indicate that they used some of their grant to pay for a place in a payment queue.

Some of our respondents note that they do not have any CSG money remaining at the end of the month. Not all of the grant money is recorded as spent for each month, however. Some respondents indicate what the remaining money will be spent on (if the month is still underway), others say they do not remember what it was spent on (if the month has passed). Some state that they intend to or are saving the remaining money – for domestic emergencies, food for the rest of the month, school fees or for unforeseen medical expenses. Between four percent and 83 percent of monthly grant amounts is recorded as remaining at the month end.

²⁰ The minimum and maximum of the range of percentage is given here.

3.6.2 Case study 1²¹: One CSG and no other income

Ntombi lives in the Midlands locality. She is 35 and has completed grade 5. She is the PCG of her daughter Bonggi, who is six, and she has been receiving the CSG since 2000. She lives in a household in a rural area, with four other adults and six children. She is responsible for the care of two orphans who are her nephews. She is also responsible for the care of an 18-month old baby and a 10-year old child – the children of her cousin. The children's mother, who lives in Johannesburg, is responsible for the costs of care for the baby, and also pays for the 10-year old's school fees. Ntombi had a two month temporary job as a domestic worker in March and April, before fieldwork started in June, but now receives no income other than a CSG worth R170 a month. The only other regular income to the household is her grandmother's OAP. Ntombi and her grandmother are responsible for buying groceries for the household. Ntombi is paying back a loan she took out in April, which she has to finish paying by the end of July. She is also a member of a burial society on behalf of the household.

The fieldworker accompanied Ntombi to be paid during the first month of fieldwork. Ntombi insists that she decides what to spend the grant on without anyone else's intervention. The fieldworker was able to observe the following purchases on the pay day at the CPS pay point:

After Ntombi's payment, we went to do the groceries. We walked around the different shops. She bought Rama (margarine) for R2,99 and Danone (ice cream) for R8,99. She said that she wants to buy Danone for her children to make them happy. She bought four loaves of bread for R2,50 each. She bought slices of polony for R5. She bought two electricity cards for R20 each. Then, we went to another shop. I didn't get inside this shop because I was carrying her groceries. She bought one light bulb, a bar of sunlight and two packs of chicken legs. I couldn't see the prices of these things ... She offered me R5 to buy a drink but I refused in a polite way.

From Ntombi's verbal account of what she bought in the first month, it is evident that the light bulb cost R3 and a pack of chicken legs cost R9 each. She forgot to mention the sunlight which she bought on the pay day. In total, these pay day purchases come to R87.98. It is possible to understand what she spends the rest of the money on from her verbal account of CSG spending in month one:

- *She says that she has paid R20 instalment for Bonggi's school fees at the crèche so that the child can attend and her schooling is not interrupted*
- *She has saved R40 so that she can buy bread for the household. They need to eat and buy bread everyday*

²¹ ML Mchunu

- *She says she spent R40 for traditional medication for Samkelo (her nephew, one of the orphans for whose care she is responsible) who was sick*
- *She spent R4 on transport to get to the pay point in Richmond*
- *She couldn't remember the other things that she bought with this money.*

The remainder totals R104, and therefore the total spent in month one comes to R191.98. This amount lies above the grant amount of R170, which could mean that the recipient had difficulty recalling the amounts of items she purchased or that she spent some of her grant money from the previous month. In month two the fieldworker is not in the field, and upon her return she asked Ntombi about spending for this month. Not surprisingly, recall is poor. Nevertheless, this is what she does remember spending the second month's grant money on:

She paid a R100 contribution to the burial society. She says that she [usually] pays R50 per month. She had to pay R100 because she was behind by one month ... She joined the burial society because she does not want the family to suffer if a family member were to die. She says that she can't remember what she did with the rest of the money.

It is likely that some of the remaining money was spent on food as this is bought in the months one and three, and Ntombi does indicate that she and her grandmother are responsible for groceries for the household. However, we can not be sure of this. It is also likely that she paid R20 for school fees for her daughter as this is mentioned in the other two months and specified as something she does not want to miss paying. In month three the account of what the CSG was spent on is more detailed:

- *She bought Rama (margarine) for R2,99 for the household*
- *She bought juice for R6,99 for the household*
- *She bought two loaves of bread for R2,99 each for the household to eat for breakfast*
- *She bought a packet of apples for R7,99 for the household. She wanted to buy fruit for the household members. They haven't eaten fruit for a long time and this will help the children who can take it to school with their lunch boxes*
- *She bought a packet of Niknaks chips for R5,99 for all the children in the household. Her intention was to buy something nice for the kids. She always buys something good for the children if its pay day*
- *She paid R20 in school fees for Bonggi at the crèche. She does not want to miss paying for Bonggi's school fees, even for a single month*
- *She paid R50 for the burial society. It's a monthly instalment. It will help them in the future if somebody in the household dies*
- *She says that she is saving the rest of the money to buy daily bread for breakfast and for food to make curry to have with mealie-meal and rice.*

The total spending accounted for in month three is R99.95. Over the three months there is no mention made of the loan she is paying back, which appeared in the information collected for the household map at the start of the fieldwork period. Her payment towards burial society membership is unusual when compared with the spending detailed by other CSG recipients in our study, but this is likely due to the fact that there have been numerous deaths in this family over time. Ntombi has spent her grant on a range of items for various people – the CSG child, the household as a whole and specifically on children in the household. Ntombi seems to be paying R20 for her daughter to go to crèche each month. She also spends about a quarter of her grant money on medication for her nephew when he is unwell. Overall it is clear that the grant is a small amount when the actual costs of the items purchased is considered.

3.6.3 Case study 2²²: Two CSGs and no other income

Mbali, 22, and attending grade 12, lives in the Zululand 1 locality. She receives two CSGs for each of her children - a four-year old girl and a boy of one year. She stays in a rural household with five other adults and 10 children. In 1999 she had to leave school because she fell pregnant, but she resumed her studies the following year. In 2002 she fell pregnant again and left school. She started receiving the two CSGs in September 2003. At the beginning of 2004 she started to attend school again. Three other household members also receive grants: her grandmother receives an OAP, her mother receives two CSGs, and her father earns a CDG on behalf of his deaf daughter, who attends a nearby school for the disabled. A few months earlier her mother started a small business selling chicken pieces and paraffin. She turns over between R300 and R500 a month.

Mbali says that she is the main person who makes decisions on how to spend her CSG money. There is a belief in this household that all the household members who earn a grant must buy two live chickens on the day they are paid. This has to be done because they believe that they get these grants as gifts from their ancestors. In the first month, in August, Mbali tells the fieldworker that she spends the two CSGs on the following:

- *She paid R100 for the rotational stokvel, of which she is a member. They are a group of six women. Their intention is to save money.*
- *She bought a live chicken for R30 for the household members to eat. She buys chicken on pay days²³*
- *She bought a skirt for R80 for herself. It was a beautiful skirt and she liked it*
- *She bought maas for R10 for the children in the household to eat. The children like maas*
- *She couldn't remember the other things she spent the money on, but she saved the rest of the money for daily needs, like bread*

²² ZU1 Msimango-Mbali

²³ While it is noted elsewhere that each grant recipient in this household buys two live chickens on each pay day, only one live chicken was noted in the breakdown of expenses for this respondent, per month.

The spending that is accounted for totals R220 – about two-thirds of her grant income that month. In month two Mbali describes spending the grant on the following – note that recall seems to be a problem:

- *She paid R100 for the rotational stokvel to a group member. This is like a saving scheme for her*
- *She bought second hand clothes for R50 for Thuthukani, her son. He needed some clothes*
- *She spent R180 on groceries for the household members to eat ... She refused to mention what the things were. She insisted that she bought food. She says that she bought things like chicken, beans and mealie-meal to cook in the household.*

This spending totals R330. It is assumed that the live chicken purchased on the pay day is included in the R180 worth of groceries for the household. In month three a total of R213 is accounted for, broken down as follows:

- *She bought a live chicken for R30 for the household members to eat*
- *She bought second hand clothes for R80 for her children, Thuthukani and Nomkhosi. She says that they needed more clothes because the other clothes were getting old*
- *She paid R100 for the rotational stokvel to a group member, for her future savings*
- *She bought maas for R3 a litre for the children in the household to eat. She says that she usually buys maas once a week for the children to eat*
- *She saved the rest of the money to take care of the needs of the children, just in case the children get sick.*

The amount provided by two grants enables Mbali to spend just under a third of her grant earnings on stokvel membership. Both she and the other case study respondent save money to spend on the daily needs of the household. Both respondents save some of their money every month. The higher amount enables more investment (in the stokvel) although Ntombi also invests (in the burial society). The two recipients both spend their grant amounts on food for the household and children each month. Mbali buys clothes every month – either for herself or for her children – while Ntombi does not. This could be because the larger grant amount enables this form of spending. Like Ntombi, Mbali spends her grant money on a variety of individuals: the household as a whole, the children in the household, the CSG children and herself.

3.7 Ending receipt of the CSG

One CSG recipient, Siphokazi Sibiyi, who lives in the Durban Metropolitan locality claims to have stopped collecting the grant because she now has a permanent job: here it

seems that pride is taken in not having to claim the CSG. Siphokazi was receiving the grant when fieldwork began, and was working temporarily at a private hospital as a nursing assistant. At the start of the fieldwork period she stated her intention to stop receiving the grant if she should get a full-time permanent position. Siphokazi then managed to get a permanent position at a public hospital further away and claims to have then ended her receipt of the grant. Having a permanent formal job seems to signify that it is not necessary to receive state assistance, at least for this CSG recipient. This implies that either the grant comes with some stigma or that earning an income through work is a source of pride or both. Although we do not know what Siphokazi earns, it is likely to be substantially higher than the means test, which is not the case for some of the other study respondents who are also working. This could point to the main reason for her no longer wanting to access the grant.

Another respondent states that she would stop collecting the grant if she had the financial means, as collecting the grant is creating difficulties with her husband who disapproves of her receiving the grant (see more on this story in Hunter and Adato, 2007). This does not seem to be stigma related – this recipient would still like to receive the CSG money, but the tensions between her and her husband are what she would like to avoid.

3.8 Why some do not apply for the CSG

Case, Hosegood and Lund (2005) identify an important role for qualitative research in establishing what it is that stops caregivers from applying for the CSG. They ask whether it is the mother's absence, a lack of birth certificates, a lack of knowledge or a feeling that others might be more in need. Woolard, Carter and Agüero (2005:25) note that in KwaZulu-Natal there remains a problem of a delay before registering infants for the CSG. They put forward that three forces are at work influencing the time between birth of the child and grant application: the caregiver's interest in the well-being of the child, the caregiver's need for the grant, and administrative and physical obstacles (documents, availability of places at which to apply for the grant etc.). The most common reason cited for non-application in the KIDS 2004 survey is the lack of documents required. Other reasons cited include the fact that someone in another household is receiving the grant on behalf of the child, income is too high, the application process is too time-consuming, and the grant is not needed.

Woolard, Carter and Agüero (2005:16) further note that CSG beneficiaries are more likely to have poorer caregivers than average, and they speculate that there may be significant numbers of children who have caregivers who fulfil the requirements of the means test but are not receiving the CSG. Indeed, these authors find that 70.9 percent of children under seven are eligible in terms of the means test but are not receiving the CSG (ibid:17).

In 2004 KIDS qualitative study households in which the CSG was a theme and those in which it was not, there were children who were age-eligible for the CSG, but on whose behalf the grant was not being received. Although the question of why the grant had not been applied for on behalf of eligible children was not explicitly asked in these households, looking more closely at study information available on these households gives some idea of why the CSG is not applied for. In five of the 18 study households that did not have the CSG as a theme, there were children age-eligible for the CSG but the grant was not being received on their behalf. This was also the case for 10 of the 20 study households that had the CSG as a theme.

For households in which there are age-eligible children but no grant receipt, a number of scenarios are evident:

- In a number of cases the mother of the child is deceased;
- In some cases both the mother and the father of the child are deceased;
- In some cases the father of the child is resident and the mother of the child is non-resident (although it is not clear if she is receiving the grant on the child's behalf);
- In some cases the mother is non-resident and either lives nearby (same township or rural area) or far away (for instance, in Johannesburg) – again, it is not clear if the mother is in receipt of the grant or not;
- In some cases the mother is resident and there is no clear reason why the CSG is not received on the child's behalf. In a few cases the mother is receiving the grant for some but not all eligible children, and again the reasons for this are not clear;
- In some of the households the child is close to age 11 (usually age 10) and therefore may only have recently become eligible for the grant when the age eligibility was extended, with no application yet undertaken;
- In other cases the child is only a few months old and therefore also only recently eligible for the grant;
- In some cases the necessary documents for application have not been acquired and therefore it is not yet possible to apply for the grant; and
- In a few cases an application has been made and a response from the welfare office is being awaited.

The study information given here is not detailed enough to lead to any conclusions about additional reasons for non-application when a child is eligible, mainly because the question about non-application for eligible children was not asked specifically in study households. However, some of Case, Hosegood and Lund (2005) and Woolard, Carter and Agüero's (2005) speculations about non-application also resonate here, with the presence of the child's mother seeming to be important, as well as how recently the child is defined as age-eligible, and access to documents required for an application. Rosa and Mpokotho (2004) indicate that congruent with very high HIV prevalence rates in South Africa is a very high number of deaths of caregivers. Moreover, they note that apart from age eligibility, caregiver mortality is the single biggest reason for grants terminating.

Respondents in households in which the CSG was a study theme were asked whether there were people in the area who were eligible to apply for the grant but do not. Another question put to respondents was if they knew of anyone who had tried to apply for the grant but whose application had been unsuccessful. This information is different to information relating to study households which fieldworkers can verify. Here study respondents are speaking not about their case but of that relating to others who live in the area or others they have heard about for whom this is relevant. Hence, this information should be treated with more caution than that relating to study households.

Most respondents cite the lack of documents – either the Identity Document (ID) of the mother or the birth certificate of the child – as the central reason for CSG applications not being undertaken:

Yes, there [are] people who are eligible. They do not have the necessary documents and some of them have applied, while others are annoyed by the long queues and they decide not to apply. Others are patiently waiting for the issue of their documents such as the identity documents. They take so long to be issued. People just give up ... It is frightening what is happening here. (SC Ndaba)

From this narrative it appears that the long delays in obtaining documents necessary for a CSG application, as well as the time and effort involved in making an application are reasons for delayed application or non-application. Others, particularly those living in the Zululand locality 2, point to the long time taken for documents to be processed at the nearest Department of Home Affairs.

In the same Zululand locality 2, a mother of one of the study respondents wants to apply for a CSG for one of her children, but this is not possible because of problems she has with her ID.

In the same year, the Mnguni house was heavily destroyed by floods and they have not been able to rebuild the destroyed house. Many documents were destroyed: birth certificates and IDs. Unathi also found out that she could not get her (new) ID as she has particulars similar to another woman: name, surname and number. Consequently, she cannot apply for Child Support Grants for her children. The Department of Home Affairs has advised her to use her maiden name ID. (ZU2 Mnguni)

This underscores the earlier finding that access to the required documents is a central determinant of whether a CSG application can take place or not. As far as the fieldworker was aware, Unathi's ID in her maiden name was also destroyed in the flood. Unathi has been to visit the Department of Home Affairs again, but there is nothing they say they can do for her. Upon revisiting this study area over a year after fieldwork was completed, we found that Unathi was still in the same predicament: she still has not been able to apply for the CSG, which is now even more urgently required as she has lost her job on the local cotton farm. Goldblatt, Rosa and Hall (2006) cite a similar case where a child on

whose behalf the grant is applied has the same ID number as a beneficiary child who is already on the SOCPEN system. Therefore it is not possible for the CSG applicant for the first child to receive the grant.

A study respondent in the South Coast locality knows of a similar problem – another applicant has the same identification number as her relative who has unsuccessfully tried to apply for the CSG:

She knows of a relative who has applied four times, but each time she goes there, she is told to come back again. They are still processing the application. It appeared that already somebody had similar details (name and ID number). She deserves the grant because of her economic situation. (SC Ntini)

Those study respondents who say they know unsuccessful applicants say that they are unsuccessful either because they do not have the correct documentation, or because they are given incorrect requirements for accessing the grant.

Some interviewees cite the disappearance of the children's fathers as a reason for not being able to obtain IDs, as the father's details are required for an application. Others point to the disappearance of mothers as being a problem. A respondent from the Kuzwayo household mentions that the absence of both parents, and the child being in the paternal home together mean that a CSG application will be hard to achieve:

Yes, it happens in cases where the child has been left by the mother in the care of the paternal parents and the grandmother does not have relevant documents and the father has passed away. The child's mother simply disappeared. (SC Kuzwayo-Zanele)

The paternal home seems to be described as being problematic in terms of the application possibly because the relevant documents relating to the child are more likely to come from the mother rather than the father.

Another study respondent, Zama in the Simelane household in the Midlands locality, details the case of her niece of 17 years, who also resides in the household and has not applied for the CSG. According to Zama, after dropping out of school to give birth to her child her niece has been afraid to go back to the school principal to ask for a letter that she needs to apply for her ID, which she needs for a CSG application. It seems that the shame is related to having dropped out of school in order to have a baby. This illustrates an obstacle to obtaining necessary application documents for mothers of school-going age.

Finally one respondent cites a case for which there is no clear reason why their application is unsuccessful:

She knows of one such person. She has been waiting for the grant for the past year. Each time she goes there she is told to come back the following week, but nothing happens. Sometimes she is told that certain information is being awaited from Pretoria, but nothing happens. (ZU2 Chiliza)

Some people do not apply for the grant because of misinformation with respect to the eligibility criteria, and required documentation. Most information we heard that was being passed through the study communities was accurate, but rumours also circulated. For example, one woman was told that she could not apply for the CSG because she gets a DG. Another example is a rumour about whether married women could get the grant, which appears to be related to the husband implying access to an income stream: “*Some had said if you are married with a husband you do not get the grant so she wanted proof that her husband is not working, in the form of an affidavit*” (DM Sangweni). A similar myth is noted in other parts of the country (Goldblatt, Rosa and Hall, 2006), as well as that single mothers can access the grant even if they receive maintenance from the father of the child. These findings with respect to information about eligibility suggests the need for more capacity among welfare officials, so that reliable information is conveyed systematically and that communication does not rely so heavily on informal social networks where messages may become confused for a wide variety of reasons.

3.8.1 Case study 3: No application despite eligibility and need

In one of the qualitative KIDS 2004 study households there is no receipt of the CSG, despite eligibility and great need. This case study provides insight into the multiple reasons why the CSG is not applied for in some cases.

The Ngidi household in the rural Zululand locality 2 is one of the poorest among the study households. There are seven adult household members and two children. The monthly income totals R500: the grandmother who is also the household head earns R200 a month from working on a nearby cotton farm, and her son works in a nearby shop earning R300 per month, sometimes less. Thenjiwe is 16, and is the granddaughter of the household head. She has dropped out of school for a variety of reasons: there was not enough money for school fees, school books and a school uniform; she often went to school without having eaten because there was little or no food in the house; she found it difficult to go to school because of the shame of not having proper school clothes. She left school at age 14, and fell pregnant when she was 15. She has a daughter who is one year old. Over the fieldwork period Thenjiwe was the main caregiver of her mother and her aunt, Siyanda, both of whom were ill and in need of full-time care. Her aunt also has a daughter who is three years old and whom Thenjiwe also looks after.

Both Thenjiwe and Siyanda’s children are eligible for CSG receipt – through age and the means test. The mothers of the children know which documents they need to apply for the CSG and they also know where to apply for the grant. However, they have heard that the CSG money is difficult to obtain and that people who have applied for the grant

experience difficulties in getting it. Transport costs to the nearest welfare office and Home Affairs office are R16 for a return trip. The costs of transport to a welfare office and Home Affairs office further away, but known to be more efficient, is R26 for a return trip. More than one visit to each office would be required in order to apply for the grant, and it is likely that the costs involved in obtaining the birth certificate and in applying for the grant are too prohibitive for Thenjiwe and Siyanda.

At the end of the fieldwork period we were told that Thenjiwe had approached her boyfriend for his ID in order to obtain a birth certificate for her child. This was after her mother had passed away and her aunt had recovered and was no longer in need of full-time care. It is understandable that at the time of having to provide full-time care for the two ill people in the household, this simply took precedence over any application for a grant. The costs associated with providing care alone would have taken away any available resources for Thenjiwe to apply. Siyanda herself was too unwell to apply for the grant at the time of the study. Moreover the household often had no food for long periods of time, and they sometimes went to bed on empty stomachs, sometimes only having tea to drink. It is not difficult to understand that any money available would be spent on food rather than on transport to get the grant. Siyanda also was no longer in contact with the father of her child who lived a number of hours away and therefore she could not obtain his ID which she said was needed in order for her to apply for her child's birth certificate. However, as indicated in Hunter and Adato (2007), if it is not possible to obtain the father's ID an affidavit stating who the child's father is, is likely to suffice. A lack of knowledge about application requirements is one of the factors that is halting Siyanda's application.

Transport costs (multiplied for more than one visit that is required to obtain documents), long processing delays of the documents at the Department of Home Affairs, not having the child's father's ID, illness of two adults in the households which saps time and resources – all of these are reasons for a no application for the CSG despite eligibility. Despite all of these factors the two mothers want to apply for the grant. There is no doubt that the additional income of two CSGs to this household will make a substantial difference to household wellbeing, not to mention the wellbeing of the two potential beneficiary children. What can be done by government to enable applications for the CSG in extremely poor households such as these? Surely a household such as this in which there are an inordinate number of obstacles to CSG application should be specifically targeted for CSG receipt by the Department of Social Development. It would seem that the reason the grant exists is to address the needs of children in such extremely poor households with multiple burdens.

4 CONCLUSIONS

This report highlights findings from various sources, but chiefly the perspectives of 24 CSG recipients in six research sites across KwaZulu-Natal. It gives detailed accounts from recipients about how the grant affects their lives and their relationships. The group

of CSG recipients for this qualitative study are mostly mothers of beneficiary children and also PCGs of beneficiary children – mainly grandmothers – who live with these children. However there are a number of interesting and unusual arrangements with regard to who receives the grant and who looks after the child that do not fit in with this norm. Our study supplements findings from an analysis of CSG recipients, beneficiaries and PCGs in the quantitative KIDS 2004 study (see Woolard, Carter and Agüero, 2005), and also reiterates a number of the findings from this analysis: all CSG recipients in the qualitative study are female; in most cases the mother of the child is both the recipient and the PCG of the child; in a minority of cases the mother is not the recipient and the PCG is not the other of the child; and, almost all recipients co-reside with the beneficiary child.

The qualitative study has various findings relating to the CSG. The main role for the PCs in practice has been to help out on pay days, mainly by maintaining order in the queues. They also transmit information between the government and grant recipients, and to a more limited extent, help individuals with grant-related problems, primarily those receiving the OAP. The role of assisting CSG recipients has not yet been fully developed nor taken up consistently across the study communities. From the household interviews it is apparent that for the overwhelming majority of CSG recipients there has been little interaction with PC members. Only three of the 24 CSG recipients talked about specific ways in which PC members have helped them. Furthermore, a strong view comes across from CSG recipients that PC members are only or mainly concerned with providing assistance to pensioners, and perceive the PC as hostile. PC members confirm a bias toward pensioners, and some do convey a sense of apprehension about CSG recipients because of their young age and their potentially disruptive behaviour towards older people. However, in three of the six communities the PC was reported to have provided assistance to CSG recipients. The issue of CSG representation on the PC is an important one—including them would be likely to make the PC more responsive to CSG issues—though not sufficiently to assure this—in one of the two communities with CSG recipients on the committee, the PC was helpful on the CSG, and in the other it was not.

It is important for PC members to realize the benefits of CSG representation both for the CSG recipients and the PC. As pointed out by one key informant, some of the obstacles presently faced by PC members such as lack of expertise and difficulties in voicing their concerns could be overcome by bringing in people with new sets of skills and higher literacy levels. One major issue of concern to PC members is the fact that they volunteer their time, and have some expenses that are not covered. Grant recipients in some cases pay them small amounts, mainly for transport costs. PC members express a desire for some financial assistance, a meeting space, more recognition from government for their work, and capacity strengthening, literacy, and clout to enable them to assist with grantee cases more effectively.

One fieldworker provided information on receipt of the CSG by males based on what was heard during pay day observations. It is not possible to be conclusive about male receipt of the grant from this information, but it does alert us to the fact that there could be some

type of stigma attached to grant receipt by males, which is of concern if government is aiming for full uptake of the grant. A belief by some in the two urban study sites is that males are not eligible for the CSG; moreover at one payment site males are attended to first, apparently due to shame that is attached to receiving the grant if one is male. The Department of Social Development need to provide clear information to the public that will do away with myths such as this, a call echoed by Goldblatt, Rosa and Hall (2006).

There is much talk in payment queues – this is a time for socialising and an opportunity to pass on rumours. Overall, recipients’ feelings towards the CSG are positive, and relate for the most part to increased purchasing power that the grant brings about, as well as economic change from the past. Interestingly not all respondents in our study want to be in a position where they have to receive the grant – being able to support oneself is seen as preferable by some. A few recipients point to a self-imposed stigma relating to its receipt. Most negative sentiment seems to come from those not in its receipt, or relates to the fact that the amount of the grant is too low. Those not receiving the grant, particularly males, do not have much positive to say about it. Rumours abound that the CSG increases the rate of pregnancies, amongst others. Hunter and Adato (2007) using the same data show that information about the CSG was mainly spread not through official channels but via social networks. The CSG recipients in our study received news about the grant once it had been filtered down into communities, at a later stage, and not directly from government. This is probably part of the reason why myths and inaccuracies regarding the receipt of the CSG have come to be so widely known, and in some cases taken as fact about the grant. Government should make a concerted effort to see that accurate and factually correct information is passed on to the public at large, possibly through new TV and radio adverts.

Finally, CSG recipients also suggested what they would change with regard to the CSG. It is not surprising that these perspectives focus strongly on an increased grant amount: the grant is very popular and relatively easy to receive, and most of the recipients are either unemployed or earn little, and live in households in which there are not many members who are employed. Most of the CSG recipients in the study express a desire for an increase in the value of the CSG – most would like it raised from R170 to R250 per month. One third say that they would spend an increased amount on the educational needs of their child or children. Half indicate that an increased amount would be spent on food or groceries for the household. Some respondents say that an increased CSG amount would be spent on the future needs of the child or children. Others indicate furniture, appliances or investment in a small business. Two of our study respondents would prefer for the amount of the CSG not to be increased – at least one is frightened that the CSG will be taken away if an increased amount were pushed for. Recommendations as to what to change about the CSG come also from non-CSG recipients, especially men, although here the sentiment is based on negative perceptions of how the grant is currently used. These men do not suggest an increased CSG amount but rather other in-kind options or different recipients for the grant. It is significant, however, that CSG recipients do not have many other recommendations for change apart from the grant amount—indicating that aside from the low amount of money, there seem to be few other major sources of dissatisfaction. Nevertheless, the need for improvements in aspects of programme

operations with respect to applications and payments can be seen in other sections of this report.

The study also focussed on the impact of relationships within households and with partners. The overall conclusion from our study is that for the most part the CSG does not significantly alter intra-household relationships, or introduce new intra-household conflict. There is a general consensus that the CSG recipient should be the child's mother, that it is her right and obligation to apply, but also that the grant should go to the person caring for the child. Grant recipients were mostly the *de facto* PCG, and mostly biological mothers living with their children. Mobility of the mother is the main reason why the grandmother becomes the PCG. Although talk in the tavern conveyed tensions between grandparents and parents, we found only one case of significant tension, the Madondo household, where the grant recipient did not live with the child nor send money for care of the child. This also helps to explain why there was tension around the grant.

With respect to gender relationships, we found more tensions there. The fact that one-quarter of CSG recipients did not tell their male partners that they were receiving the grant is evidence that there are tensions or anticipated tensions around the grant. In only one household did the male partner reduce money given to the female partner upon learning of the CSG, where he disapproved of it, though women are fearful that this will occur. Among the households where the partner knows about the grant receipt, about half of the male partners were said to view it positively, with the other half holding some negative views. In just one case it was found to have created significant conflict, however. Even in those cases where the male partners have negative views of the CSG, most find ways to accept their female partners' accession of the grant, recognizing that the household needs it. However, the negative responses indicated that men do find the grant to cast a shadow on their dignity, signifying their inability to provide for their families and the household's poverty. Since some men express their concern that they will be seen to not be able to 'support their children,' one might wonder if a Basic Income Grant, rather than a Child Support Grant, would not carry the same shame. This is speculative of course, and there is no way to know. It is interesting that the OAP does not pose a similar challenge to male dignity, because care of one's parents could also be seen as an obligation that has been turned over to the state. The difference may lie in the gender dimension of the relationship—although the OAP could be seen to challenge masculinity, it does not do so in the same way. Older women also have their own authority, so giving an independent source of funds to this group is not seen to be threatening. It may also be that after so many years with the OAP in place, sharing responsibility with the state for care of elderly parents is normalized now. This could presumably occur with the CSG as well over time.

With regard to decisions around CSG spending, nearly all recipients say that they are the ones to decide how the CSG money is spent. Most say there has been no change in how household spending decisions are made since the CSG has been received, suggesting no major changes in intra-household power relationships at least as manifested in spending decisions. As already indicated in earlier sections, the CSG has brought economic

independence for many recipients, but this is curbed by the small amount of the grant. Some unusual decision making scenarios are evidenced around the spending of the grant, for instance, grandmothers receiving the grant and giving it to the mothers of beneficiary children. There is surprisingly little relational conflict that relates to spending of the grant.

In all, about half of the recipients in our study are bringing in further income through employment, in addition to the CSG, but the amounts stated are not high and the grant seems to play an important role in augmenting their income regularly every month. A few recipients earn no other income, others earn an additional grant, still others have as their only additional income source money from the father of the child. For most recipients there is little change in income received before the grant was obtained. Only in one case is less money sent to a recipient from the child's father due to receipt of the CSG. There are a variety of scenarios of income receipt across study households. For some households grant income – the CSG only or the CSG and one or more other grants – is crucial and constitutes the central income source. For others, grant income is supplemented by other sources of income – regular or irregular – from other household members or from outside of the household. The CSG means very different things to households with different levels and types of income sources.

CSG recipients in our study also speak of what CSG receipt has enabled or changed. In most households the CSG has enabled household and child living needs to be met – although for some it helps towards living needs but does not entirely meet them. A few have accessed credit (through moneylenders, stokvels and at shops) by virtue of the fact that they receive a CSG. Half of those to whom it is relevant indicate that the CSG means that children can now go to school. The CSG has altered economic situations that were negative by bringing (increased) purchasing power. The CSG is also a guaranteed form of monthly income, which for some means that they do not have to wait for nor rely on money from the father of their children. Relatedly, the grant also constitutes economic independence for many of our study respondents, who now are no longer economically dependent on others. However, CSG receipt has brought relational conflict into some households.

With regard to CSG spending across households, one finding is pervasive: the CSG is not spent only on the beneficiary child. A range of items are bought by recipients across households – these include food for the household and/or children; clothes for children and/or the recipient; non-food household items; medical expenses for the child or another household member; payments to savings clubs. The case studies provide a window into spending by CSG recipients, offering some insight into how the funds are prioritised and who benefits. It is likely that these spending patterns will differ depending on household circumstances with respect to forms of regular or non-regular income in addition to events. In the first case study, the recipient received one CSG and no other income – it is evident that the grant is a small amount when the actual cost of items purchased is considered. In the second case study, the recipient received two CSGs and no other income. She is able to spend more with a bigger grant amount and this enables her to

spend just under a third of her grant earnings on stokvel membership. Both she and the other case study recipient save money to spend on the daily needs of the household. Both CSG recipients spend their grant money on a variety of beneficiaries: the household, the children in the household, the CSG children and herself. It seems that two grants enable more spending on non-food items (ie. more than basic food items).

It is important to bear in mind that not all of those in receipt of the CSG would like to be in its receipt. This is likely to be for various reasons. In the qualitative study two recipients indicated that they would like to stop receipt of the grant: the first did stop receiving the grant when she was employed in a full-time permanent position as a nurse; the second expresses a desire to stop receipt of the grant because of the tensions it causes between her and her husband, but is unable to because she relies on the grant money.

Our respondents confirm the survey finding that the main reason why people do not apply for the grant is the difficulty of obtaining documents. This difficulty is largely related to migration and general mobility of parents, giving birth outside of hospitals, death of the child's parent, or no contact between the PCG and the mother or father. Other problems involve mismatches in how parents and/or child's name appear on the different documents; a father's refusal to hand over the necessary documentation; costs of obtaining documents (mainly transportation); and misinformation about eligibility criteria and documentation, implying a need for better information conveyed more systematically.

For study households both with and without the CSG as a theme, it seems that where the CSG is not received for eligible children this can be ascribed to the absence of a mother (through death or non-residence), and the age-eligibility of the child – either the child is very young or has just recently become age-eligible for the grant. Our respondents give some interesting accounts of why others do not apply for the grant. One involves a young girl too ashamed to return to the school principal for a letter she needs to obtain an ID for a CSG application, after she left school to have a baby. It seems that there are a number of individuals who would like to apply for the grant but who are not able to. Chief among the reasons given is a lack of documents, and various obstacles to obtaining these documents, as in the stated case. The case study of the Ngidi household shows the multiple factors that contribute to an eligible mother not applying for the CSG despite extreme need: transport costs, the knowledge of long processing delays at the Department of Home Affairs, not having the child's father's ID, severe illness in the household which saps resources, both financial and other.

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