ASSESSING THE ROLE OF SOCIAL SECURITY IN ALLEVIATING POVERTY IN MZINGAZI COMMUNITY

By

Dumisile Nokuphiwa Mthiyane

A dissertation submitted in partial fulfilment of the requirements for the degree of Master of Art Social Work

Department of Social Work

Supervisor: Mrs. N. B. Ndlovu

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DECLARATION

I, Dumisile Nokuphiwa Mthiyane, hereby declare that this dissertation submitted to the University of Zululand for the degree of Masters in Social Work in the Department of Social work entitled "Assessing the role of social security in alleviating poverty in Mzingazi community" have acknowledged all sources by means of complete references.

Signature........................................ Date 22 November 2018
DEDICATION

This dissertation is first and foremost dedicated to the Almighty God, “The LORD is my light and my salvation; whom shall I fear? The LORD is the strength of my life; of whom shall I be afraid? When the wicked, even mine enemies and my foes, came upon me to eat up my flesh, they stumbled and fell” (Psalms 27:1-2).

I also dedicate this work to my family especially my mother and my children who have been by my side throughout this period and who without knowing it, have always stimulated me and given me the strength to carry on.
ACKNOWLEDGEMENT

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I also wish to acknowledge all the people who encouraged, kept, and powered me in the course of my research project. I wish to thank:

- My mother and father, who always had faith in me in accomplishing my educational dream, and
- The SASSA officials and the beneficiaries of social security grants for their massive benevolence, time and for agreeing to respond to such long questionnaires and interviews.
ABSTRACT

The study assessed the impact and the role of social security grants in alleviating poverty in Mzingazi community. The study mainly focused on the social security grants available and used by Mzingazi community. The research objectives which guided the study include: identifying the types of social security grants critically needed and offered by the Department of Social Development to the Mzingazi community to alleviate poverty; examining if there were inclusion errors and exclusion errors in the disbursement of disability grant and child support/foster care grants in the study area; assessing the extent that the old age pension, the care-dependency grant grant-in-aid and social-relief of distress social grants aided beneficiaries in Mzingazi community in poverty alleviation; and recommending strategies for improving the awareness and effective use of social security grants in the area.

The study used mixed research methods, that is, quantitative and qualitative research approaches. The study concurrently collected both quantitative and qualitative data. The study collected quantitative data from SASSA officials while qualitative approach was used to collect data from beneficiaries of social security grants. A total of 20 questionnaires were administered to SASSA officials and all 20 (100%) were returned. Additionally, 80 beneficiaries were also sampled and all 80 (100%) were interviewed. The study consisted of all SASSA officials as its sample. On the other hand, people who were benefiting from social security grants were sampled.

The study found that beneficiaries of social security grants were fully aware of the grants available for use. The most commonly known grants were child support grant; old age pension grant disability grant; foster care grant; care dependency grant and social relief. On the other hand, the study established that all (100%) beneficiaries of social security grants were still receiving and benefiting from the grants. However, not all the grants were received. The study also found that the beneficiaries were receiving between R100 to R1000 and above as social grants on a monthly basis.

It was found that both beneficiaries and SASSA officials were aware of inclusion and exclusion errors in disbursement of social security grants. Secondly, all beneficiaries and SASSA
officials indicated that social security grants are used to alleviate poverty in the area. Thirdly, it was found that the social; security grants were effective in poverty alleviation. These include old age pension; grant-in-aid, and care dependency grant. However, it was found that social-relief of distress was not effective in alleviating poverty in the area. The lesson gleaned from this study is that social security grants are a key in the lives of rural people. Various recommendations were made for improving the awareness and effective use of social security grants in the area.
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CHAPTER ONE
INTRODUCTION AND BACKGROUND OF THE STUDY

1.1 INTRODUCTION AND CONCEPTUAL SETTING

Assessing the role played by the South African Social Security System (SASSA) which is made up of various institutions, machinery and processes aimed at the delivery of access to social security for poverty alleviation could be an enormous challenge. In South Africa, the process of policy making for instance, that is articulated over the modifications in social grant management and within the official outline of social welfare has been dynamic to give the poor and disadvantaged persons hope to live. But within this happy feeling of giving the poor a lifeline through social grants, Leoka, Guma and Gumbi (2013:2) when explaining the 2013 budget presentation index, argue that the progress in actual disposable income dropped to “3.4% during the first three quarters of 2012 with a difference of 5.2% average over the same period in 2011 and that household indebtedness has continued on the high at the range of 76% of gross disposable income.” Leibbrandt, Woolard, Finn and Argent, (2010:7) indicated that due to widespread poverty and high unemployment rate; poor households dependently live on social assistance.

The expectations of the 2013 budget outcome on households showed that consumption spending was expected to remain controlled through slow growth within disposable income, despite the fact that raised household debt might confine consumer expenditure (Leoka, Guma & Gumbi, 2013). Observing policy implementation of assisting the disadvantaged and the poor in South Africa through the social welfare policy, it shows that people consume more than they get due to high cost of living.

This research was prompted by the efforts of the South African government to alleviate poverty through social security at Mzingazi community. The researcher’s interest was to verify the outcome in relieving the economic situations of beneficiaries of social grants.
1.2 BACKGROUND TO THE PROBLEM

Social grants is a significant part of social security as stipulated in the Government Gazette (2008, No 31356) namely Older Person’s Grant, Disability Grant, War Veteran’s Grant, Grant-in-Aid, Child Support Grant, Foster Child Grant, Care Dependency Grant and Social Relief of Distress Grant (Department of Social Development, 2008). In defining the background of social welfare, Kotze (1995:67) asserts that “social welfare involves every undertaking in the direction of attaining the maximum likely procedural arrangement that would promote natural satisfaction and freedom for every individual in the society.”

In 2013, it was estimated that the State spending for social assistance programme was over 16 million beneficiaries with 11 million alone on Child Support Grant recipients as it grew from 2 million beneficiaries in 1994 (Department of Social Development, 2013). In describing the historical evolution of the social security, Frye (2006:89) attributed it to after the end of the “second World War in the mid-1940s when governments referred the term to the actions taken to deal with social and economic distress and other problems of urban industrial societies.”

Section 27(1) of the South African Constitution gives everybody the right to access social security, more especially those who are incapable of providing themselves and their dependants, a suitable social assistance. Pauw and Mncube (2007:28) maintain that in “South Africa, greater part of the populace does not enjoy employment prospects and dribs externally within the economic mainstream.”

These assertions indicate that the majority of households would depend on social grants for survival as unemployment is severe. The contextual evolving of social security via social grants and its entrenchment in the South African Constitution has stimulated the researcher, being a social worker to search deeply the impact of social grants in alleviating poverty at the study area.

1.2.1 STATEMENT OF THE RESEARCH PROBLEM

Section 27 (2) of the South African Constitution requires the government to provide incisive legal statutory and further procedures contained within its means to offer resources in order to accomplish liberal understanding to the right to use and enjoy social security for its citizenry. One vital method of provision taken by the South African government to assist disadvantaged
and poor people to cope with their social problems and economic situations is “the income maintenance grants (cash social assistance) as part of social protection provision” (Leibbrandt et al, 2010: 200) thus making it a vital base of income generation.

Haarmann (2000:181) in analysing the decisive government intervention to alleviate poverty through social grants stated that “53% of the South African populations live in the first two quintiles indicating living below the poverty line.” She contends that the majority of those living below poverty line are Blacks (90%) and are situated in rural areas, and that the national average represents 52.1% of ‘employed adults with children’ who live in the bottom two quintiles. This indicated that even those that have paid jobs but living with children are still packed at the poverty line as her analysis maintained that 38.3% of employed persons with pensioners’ households and 19.4% of persons in only working age adults’ households still live in poverty.

The conditions could be worse and depreciative. According to Haarmann (2000: 180), 58% of the population that is without the social grants live below the subsistence line. This situation has given credence to the vital significance of social security to South Africans, hence the interventional processes embarked by government.

Section 27 1(c) of the South African Constitution states that ‘every person has the right to social security especially if they cannot support themselves and their dependents.’ The three main and largest social grants within the shared social disbursements include the Old Age Pension, the Child Support Grant and the Disability Grant. That is, 37% for Old Age Pension grant, 31% for Child Support grant and 25% for Disability grant with the sum estimated recipients of 2.2 million, 7.9 million and 1.4 million persons respectively (National Treasury, 2009). This depicts that this large number of beneficiaries receiving Child Support grants depends on it for sustenance and survival (Haarmann, 2000; Mitra, 2010; Leibbrandt et al, 2010).

According to the Government Gazette (2008, No 31356) social grants are a significant part of social security. These are Older Person’s Grant, Disability Grant, War Veteran’s Grant, Grant-in-Aid, Child Support Grant, Foster Child Grant, Care Dependency Grant and Social Relief of Distress Grant (Department of Social Development, 2008). A closer look at the Disability grant shows that persons that are not on ‘disability grant but have a work disability and are not expecting to obtain any social grant are poorer compared to those that are on disability grant’
(Mitra, 2010: 1700). The analysis further indicated that the coverage for households with work disability should be enlarged to accommodate these excluded ones. Mitra (2010: 1695) revealed severe errors due to exclusions and that rural and remote areas have more pattern of “non-beneficiaries who would not be able to reach welfare offices, clinics and hospitals as the greater majority of recipients are Blacks (81%), trailed by Coloureds (13%), while Whites and Asians account for below (6%).” The level of poverty targeting while ‘using inclusion errors seemed to be narrow but exclusion errors are extensive and severe which should be the priority for policy decision-makers’ (Mitra, 2010:1700).

The researcher argues that this stance by Mitra (2010) portrays the gray areas the disability grant has been experiencing in targeting poverty alleviation generally but most especially in the rural areas and it conforms to the analysis of Haarmann (2000) and Leibbrandt et al (2010) that despite the social assistance targets by government; most households still remain below the poverty line and experience deprivation.

1.3 AIM AND OBJECTIVES OF THE STUDY

The aim of the is to assess the impact and the role of social security in alleviating poverty in Mzingazi community. This research is poised to achieve the following objectives:

1. To identify the types of social security critically needed and offered by the Department of Social Development to the Mzingazi community to alleviate poverty.
2. To examine if there are inclusion errors and exclusion errors in the disbursement of disability grant and child support/foster care grants at the study areas.
3. To assess the extent the old age pension grant, the care-dependency grant, grant-in-aid, and social-relief of distress social grants have aided beneficiaries in Mzingazi community in poverty alleviation.

1.4 RESEARCH QUESTIONS

The aim of a research question as stated by Creswell (2007:129) is to be positioned to search the complex set of issues surrounding the leading phenomenon. The research questions in this research are:

1) What are the types of social security Mzingazi community critically needed and are being presented by the Department of Social Development to assist in poverty alleviation?
2) Are there inclusion errors and exclusion errors in the payment of Disability grant and Child Support/Foster care grant at the study area?

3) To what extent have the Grant-in-Aid social grant and the Social-Relief of Distress grant been able to support poverty alleviation at Mzingazi community?

4) In spite of the disbursing of the Old People’s Pension grant and Care-Dependency grant, have they really alleviated poverty at the study area?

1.5 MOTIVATION FOR THIS STUDY

This study was prompted by studies’ assertion that the government efforts in increasing social grants and the extension of eligibility have improved the reduction or alleviation of poverty gap in South Africa. Indeed, this should be considered as a great achievement towards our young democracy (Jacobs et al, 2010; Samson et al, 2004; Leibbrandt et al, 2010).

Nevertheless, studies have shown that the impact of HIV/AIDS on household income through social grants increased the number of child-headed households seeking social assistance and increased persons seeking social-relief. Furthermore, social grants are prone to classification errors, i.e. giving grants to ill-eligible recipients (inclusion errors) and disfranchising eligible beneficiaries (exclusion errors), exacerbated by the scarcity and complexity of disability data in developing countries (Mitra, 2010; Haarmann, 2000; Leibbrandt et al, 2010). These are the gray areas of social security assessments in alleviating poverty which need significant overhaul in order to address poverty conditions facing South Africans.

There is a need to check the coverage impact of Old Age Pension, Care-Dependency grant, Child Support/Foster Care grants and Disability grants to the poorest of the poor in isolated areas.

The other motivation in embarking on this study research emanates from the gaps on the significance of disability cash transfers in developing countries such as South African in the context of Mzingazi community.

1.6 SIGNIFICANCE OF THE STUDY

This study is distinctive and significant in several ways. First, it will attempt to assess the Department of Social Development on its goals to assist the communities to reduce poverty. It will also seek equilibrium in the disbursing mechanisms to curtail inclusion and exclusion
errors inherent within some social grant recipients (Mitra, 2010). Secondly, it will provide answers to why poverty gap is widening despite government’s increasing of the social grants’ funding and eligibility of beneficiaries to alleviate poverty (Jacobs et al, 2010; Haarmann, 2000). Thirdly, it will highlight the extent that the grant-in-aid, the social-relief in distress grant, old person’s pension grant and care-dependency grant have assisted recipients to reduce their poverty level.

1.7 DELIMITATION OF THE FIELD RESEARCH

This study seeks to unveil the assessment of roles played by social grants in targeting poverty alleviation through the inclusions errors and most specifically the exclusion errors which have been untouched by most researchers and need urgent appraisal (Mitra, 2010). This study will assess poverty alleviation within the old age pension grant, child support grant, disability grant, Care dependent grant and social relief of distress grant in the study area which are the severe gray areas experienced by the study environment being a mixture of rural and semi-rural settlement areas.

Literature review and theoretical framework will cover three specific areas that are outlined as follows:

i) The historical evolving of Social Security globally and the South African context including their involvement in the alleviation of poverty in their respective areas;

ii) The inclusive assessment of secondary data projections through empirical studies by scholars and groups in order to estimate the focus and methodologies of such studies to the phenomenon;

iii) The theoretical framework will be carried out to give the study solid orientations on correlated theories to appraise their applicability to the phenomenon of assessing social security in alleviating poverty.

1.8 LITERATURE REVIEW

1.8.1 Background to the Literature Review

The major goal in the establishment of the South African Social Security Agency was the reduction of poverty which is one of the focal programmes of the Department of Social Development (DSD). Studies have established the impact of social security on the reduction of

A study by several authors (Samson et al, 2004:1-4) found that the “South Africa’s system of social security positively and successfully lessens poverty, irrespective of the type of methodology employed to quantify the impact or identify the poverty line”. In measuring the estimated impact of reforms, they asserted “That social assistance reduces destitute gap with 5% and reduces poverty headcount measure by 4.3%”. “That if there is an increase in 10% in take-up of Old Age Pension it will reduce poverty gap by 1.2% while full take-up will reduce poverty by 2.5%”. “That a 50% increase in take-up in disability reduces poverty gap by 1.7% and a full take-up by 5.1%”. “That extending the eligibility age of Child Support grant by 14 years old will reduce poverty by 16.6% while further extended eligibility age by 18 years reduces poverty by 21.4% with an additional increment on all social grant actualised by government in 2003 bore positive results in reduction of poverty gaps by extended age 14 to 22% and extended age 18 to 28.3%”.

This projections by Samson et al (2004) correlates with the findings by Jacobs et al (2010:1-2) which stated that with the amendments in targeting standards for the eligibility age of child grant beneficiaries within the closure of the 2009/10 fiscal period have enabled children from the poorest households accessed social grants. The government achieved getting ‘13.9 million beneficiaries access over 80 billion rand in addition to the administrative costs of over 5 billion rand while it was estimated that by 2013, that 16 million persons will be benefiting from the Child grant alone and with further reforms pertaining to other aspects of social assistance including school nutritional programmes’ (Jacobs et al, 2010:1).

This shows the government’s determination and resolve to alleviate poverty through fiscal spending on social security but with all these great strides by government, yet studies have shown that large number of beneficiaries receiving Child Support grants depends on it for sustenance and survival (Haarmann, 2000; Mitra, 2010) instead of alleviating poverty.

Secondly, the researcher argues that the government disbursement of the social assistance grants does not take into consideration the “consumption quintiles” as key indicators of assessing poverty alleviation according to the World Bank (1995) model, and studies have
shown that “consumption figures” are more reliable than “income figures” in addressing poverty analyses in household survey (Haarmann, 2000: 90; World Bank, 2013: 240).

Thirdly, the deprivation index erected on different types of indicators developed by Klasen, (1996) that needs to be compared with other studies in the field with the claims, coupled with the need for poverty alleviation indications within the South African situation to be more focusing on results rather than methodologies applied for poverty analysis. Mitra (2010) and Haarmann (2000) have shown the gaps inherent in uplifting especially rural South Africans from poverty line.

1.9 RESEARCH METHODOLOGY

This research used evaluative study design. Evaluative research reflects the ‘implication, the effectiveness and the effect need of a structure, with the purpose of filtering and humanising an existing project then absorbing future processes, plans, strategies and policies’ (Rubin 2000:16; Babbie, 2007:372). The study used a triangulation research method that allows innovations in research designs and rewards for the weaknesses in other instruments hence assurances the strengths, reliability and validity of findings (Babbie, 2007).

1.9.1 Target population

The study combined both quantitative and qualitative approaches in gleaning information using personal and structures questionnaires that gleaned the qualitative and quantitative data (Creswell, 2009) with the sampled subjects of 10-30 officers with SASSA agency and 60-80 beneficiaries of social grant.

1.9.2 Sampling Strategy and Size

Castillo (2009:3) states that purposive sampling is used in cases where there is special authority bestowed on the researcher to select a more representative sample that can bring more accurate results than by using other probability sampling techniques. This study used purposive sampling which is the process of handpicking individuals from the population based on the authorities or the researcher’s knowledge and judgement. In the sampling choice those directly involved with social grant comprised a sample size of 65 members of Mzingazi communities and 5 SASSA officials chosen through snow-balling techniques.
1.9.3 Data collection techniques

The researcher used different data collection. The researcher used open-ended questions to acquire the perceptions and expectations of respondents and conducted qualitative interviews with community members. 60 community members filled questionnaires while 5 community members were interviewed. All SASSA officials completed hand delivered questionnaires.

1.9.4 Data analysis interpretation

The researcher utilised the information collected and made some recommendations. The quantitative analysis made use of Statistics Programme for Social Science.

1.10 PLAGIARISM

The researcher acknowledged all the sources used through in-text citation and bibliography to avoid plagiarizing other people’s contributions. The study was also checked using the university recommended computer program “Turnitin”. Plagiarism means using the work of others without proper acknowledgement of their contribution. This includes directly copying the work of others in a report without acknowledging their source (Struwing & Stead, 2007).

1.11 KNOWLEDGE DISSEMINATION

This study findings outcome would be published in South African Accredited Journals such as the Journal of International Social Welfare, Social Work/Maatskaplike Werk and International Journal of Social Work. Findings will also be disseminated through attending conferences within South Africa and internationally.

1.12 CHAPTER PLAN

This research is organised into five chapters as follows:

Chapter 1: This chapter consists of general Introduction to the study; specifically it would give the background of study, statement of the study, objectives of the study, research objectives and questions, significance of the study and some conceptual definitions.
Chapter 2: This chapter provides an overview of literature survey which examines the historical evolving of Social Security globally and the South African context. It includes assessment of the secondary data projections through empirical studies by scholars and groups in order to estimate the focus and methodologies of such studies to the phenomenon on poverty alleviation. The theoretical framework is carried out to give the study solid orientations on correlated theories to appraise their applicability to the phenomenon of assessing social security in alleviating poverty.

Chapter 3: This chapter gives insight into research methodology, the research design, sampling techniques, method of data collection and analysis, etc.

Chapter 4: Data analysis and empirical results are presented in this chapter.

Chapter 5: Discussions, summary, conclusion, recommendations and policy implications are dealt with in this chapter.

1.12 DEFINITION OF TERMS

- Social security is dynamic concept and an indispensable chapter of a national programme to strike at the root of poverty, unemployment and diseases (Government of India, 2012).
- Poverty in its most general sense is the lack of basic necessities: food; shelter; medical care and safety that are generally thought to be necessary (Bradshaw, 2006:4).

1.13 SUMMARY

This chapter provided the introduction and contextual settings of Social Security System in South Africa. The role of SASSA in distributing social grants was outlined. Also covered were the statement of the problem, motivation, aims, objectives, research questions, significance, brief literature review, brief research design, scope and limitations of the study. The next chapter conceptualizes the profile of Mzingazi community.
CHAPTER TWO
THEORETICAL FRAMEWORK

2.1 INTRODUCTION

The preceding chapter discussed introduction and the background of the study. This chapter discusses the theoretical framework that underpins the current study.

This chapter starts by throwing light on the two concepts namely theoretical and conceptual frameworks. Firstly, a theoretical framework is defined as a guide for researchers in a broad field of know-how by expounding on a fundamental principle, foundation with reverence to the research subject (Imenda, 2014). Theoretical frameworks are effective in providing groups of ideas, and procedures of clarification (Neuman (2011,9). However, a study by Ocholla and Le Roux (2011) opine that theoretical frameworks set out to guide a research proposal by describing how the research questions, objectives, just to mention a few, are answered by the research methodology. Moreover, theoretical frameworks improve clarity, accuracy and effectiveness of research. They also claim that it refers to the agenda, outline, and theoretical construct of a research approach and that it normally precedes literature review. Thus, concepts and constructs are used at a theoretical level while variables are used at the empirical level as explanations or interventions.

It must be mentioned that characteristics of theoretical frameworks are widely discussed. For example, Ngulube and Mathipa (2015) highlight various characteristics of theoretical framework. They are:

- To aid as a foundation of a research plan;
- To situate the researcher within a scholarly discourse and links the study to the broader body of literature;
- To afford a frame within which a problem under investigation can be understood (Bryman, 2012:20);
- To outline the research questions and help to focus the study;
- To allow the researcher to narrow the project down to manageable size;
• To offer a plan for data collection;
• To operate as a tool to interpret research findings; and
• To provide a vehicle for generalisations to other contexts.

On the other hand, a conceptual framework is defined as a tool for bringing together related terminologies to explain or predict a given event, or give a broader understanding of the phenomenon of interest or simply, of a research problem. The process of arriving at a conceptual framework is akin to an inductive process whereby small individual pieces (in this case, concepts) are joined together to tell a bigger map of possible relationships. Thus, a conceptual framework is derived from concepts, in-so-far as a theoretical framework is derived from a theory (Imenda, 2014).

There are a number of characteristics of a conceptual framework (Ngulube & Mathipa, 2015). They include:

• a enthusiasm for choosing concepts and linking them to a research problem;
• a set of terminologies and aspects of theories that assist in establishing coherence in research;
• less developed than theories;
• giving direction to research, just as the theoretical framework does;
• a diagrammatic representation of concepts and their relationship in a specific research context; and
• linking abstractions to empirical data.

It can be said that the conceptual or theoretical framework is the soul of every research project. Notably, conceptual and theoretical frameworks are effective in informing the research process. They both determine how a researchers formulate their problem statement, and how they go about investigating the problem at hand, and to discover meanings attached to the problems being researched (Imenda, 2014).
2.2 SOCIAL RISK MANAGEMENT THEORY IS EXPLAINED

This chapter is aimed at discussing Social Risk Management Theory as the theoretical foundation for social security grants. Notably, the advantage of this theory is that it is widely used to parliaments and non-profit organisations in decision making for the benefit of underpaid and illiterate people. The reason for using Social Risk Management Theory by this study is because it is able to give clarity as to who to get social grants in a community. Questions such as, “who qualifies for grants? What criteria is applicable for choosing those to receive grants? How long must a person receive a social grant? In that note, Holzmann and Jorgensen (2000) posit out that such questions are addressed by the theory. Social Risk Management Theory addresses the long standing financial crisis with an aim of showing how the situation can be eradicated. The theory shows that if suitable income protection measures and safety net programs are not in Gods - place, individuals are very vulnerable when GDP falls dramatically, wages decrease and/or unemployment rises (World Bank,1999).

The problem of financial stability and the rise of poverty has prompted the G7 to request that the World Bank formulate" Social Principles" and "Good Practice of Social Policy" to guide policy makers in their attempts to improve the minimum social conditions of individuals, which includes SP provision in normal times and episodes of crisis and stress (World Bank, 1999). Social Risk Management Theory has led developed and developing economies to have social security grants to be in place in order to fight poverty (Holzmann & Jorgensen, 2000).

It must be mentioned that there is about 1 billion people who are living under poverty. This has led to a tension between the need for income security and the apparent non-affordability of providing it, while relevant, provides little comfort for the more than 1 billion individuals in the world living on less than a dollar a day, the unemployed as a result of structural adjustment or globalization, and the rising number of needy elderly (Holzmann & Jorgensen, 2000). As such, social protection has been put in place which is geared towards social safety nets - may be partly responsible for the tension. First, the traditional definition over-emphasizes the role of the public sector. Second, the common conceptualization of SP tends to emphasize net costs and expenditures While overlooking potential positive effects on economic development. Third, categorizing SP interventions into sectoral programms obscures what they have in common. Fourth, but most importantly, the traditional thinking provides limited guidance for
a strategic outlook on effective poverty reduction beyond the general exaltations not to forget
the poor who cannot participate in a labor intensive growth process (Holzmann & Jorgensen, 2000).

It must be mentioned that social risk management theory was created to support social
protection (SP) programs which was meant to alleviate poverty in the nations of the world.
Moreover, the theory is effective in alleviating poverty in developing countries (Holzmann &
Jorgensen, 2000).

The main idea behind social risk management (SRM) is that all individuals, households and
communities are vulnerable to multiple risks from different sources, whether they are natural
(such as earthquakes, Flooding and illness) or man-made (such as unemployment,
environmental degradation and war). These shocks hit individuals, communities, and regions
mostly in an unpredictable manner or cannot be prevented, and therefore, they cause and
deepen poverty. Poverty relates to vulnerability since the poor are typically more exposed to
risk while they have limited access to appropriate risk management instruments. Hence the
provision and selection of appropriate SRM instruments becomes an important device in order
to reduce vulnerability and provide a means out of poverty. This requires striking a balance
between alternative SRM arrangements (informal, market-based, public) and SRM strategies
(prevention, mitigation, coping), and matching appropriate SRM instruments in terms of supply
and demand. The recognition of the importance of risk management for the poor, together with
the need for voice and empowerment, and for the creation capacities and opportunities, form
also the center piece of the World Development Report 2000/01 on poverty reduction which is
currently under preparation (World Bank, 2000).

2.3 THE IMPORTANCE OF SOCIAL RISK MANAGEMENT THEORY

It must be mentioned that the importance of social risk management theory cannot be over
emphasised. According to World Bank (2000), Holzmann and Jorgensen (2000) the presence
and use of suitable Social Risk Management (SRM) has three main indicators. These are:
(i) enhance individual and social welfare in a static setting;
(ii) contribute to economic development and growth from a dynamic perspective; and
(iii) serve as crucial ingredients for effective and lasting poverty reduction.
Notably, the three dimensions are discussed as follows

2.3.1 Static welfare enhancing aspects

It must be mentioned that there are two main welfare enhancing results of good SRM. They are namely reduced vulnerability, enhanced consumption smoothing and improved equity (Barr, 1998).

i) Reduced vulnerability

The term vulnerability refers to the probability of being affected by unexpected events to exogenous shocks which relates to poverty (Lipton & Ravallion, 1995). It must be mentioned that the possibility of being affected by a shock depends on (i) a person's resilience to a given shock - the higher the resilience, i.e. the capacity to deal with a shock, the lower the vulnerability - and (ii) the severity of the impact - the more severe the impact, if risks cannot be reduced, the higher the vulnerability (Holzmann & Jorgensen, 2000). It is argued that in the process of harmed shock, those that live in deep poverty are vulnerable since they are typically more exposed to shocks and have less instruments to manage risk, and even a small drop in welfare can be disastrous. Enhancing the risk management capacities of the poor and non-poor reduces their vulnerability and increases their welfare and should thereby contribute to a decline in transitory poverty and provide a way out of chronic poverty (Morduch, 1994).

ii) Enhanced consumption smoothing

People from rural villages have the lowest income ever. They are always suffering from negative shocks income which is very low or even negative. They do not have appropriate instruments that exist to help them overcome effects of poverty. However, the availability of SRM has promised an improved future, such as saving and dis-saving possibilities is crucial in order to achieve a welfare-enhancing smooth consumption path (Holzmann & Jorgensen, 2000).

A study by Holzmann and Jorgensen (2000) opine that SRM is a tool used for poverty reduction, and the main elements are threefold: It reduces transitory poverty, it prevents the poor from falling deeper into poverty, and it provides an avenue out of poverty (Sinha & Lipton, 1999). Access to appropriate SRM instruments could importantly reduce transitory poverty since it would reduce the share of individuals with a lifetime income above the poverty line to become consumption poor at a moment in time.
2.4 APPLICATION OF SOCIAL RISK MANAGEMENT THEORY IN THE CURRENT STUDY

It can be argued that social risk management has been applied in African countries and has benefited Africa in many different ways. Social risk management theory has three main reasons why it is applicable in African countries (World Bank, 1999; Siegel & Alwang, 1999).

Firstly, risk management strategies are used as prevention strategies - to reduce the probability of a down-side risk. In other words, risk management strategies are able to tame the challenge before a risk occurs. The study used this theory because it is able to reduce the risk of being affected by poverty. The strategy increases people's expected income and reduces income variance (and both effects increase welfare). Strategies to prevent or reduce the occurrence of income risks have a very broad range that surpasses the traditional scope of SP (Holzmann & Jorgensen, 2000). The study also used this theory because it is able to address policies regarding sound macroeconomics, public health, the environment, and education and training. Preventive SP interventions are typically linked to measures to reduce the risks in the labor market notably the risk of un- or under-employment or low wages due to inappropriate skills or poorly functioning labor markets. They are concerned with labor standards and the (mal-) functioning of the labor market, resulting from skill-mismatch, bad labor market regulations, or other distortions.

Secondly, social risk management uses risk mitigation which takes several forms. For example, portfolio diversification is used to reduce the variability of income by relying on a variety of assets from which returns are not perfectly correlated (Holzmann & Jorgensen, 2000). This requires the acquisition and management of different assets such as physical, financial, human and social capital in their different forms. For example, if individuals can only invest in human capital, they can still diversify in different occupations but perhaps to the detriment of the return. If women cannot own or inherit land and have no access to safe financial instruments, they may acquire gold and jewels. Since these assets often generate a low rate of return and insufficient risk protection, access to a broad range of assets is vital for risk management, especially for the poor (Holzmann & Jorgensen, 2000).
Thirdly, social risk management theory is also used as a coping strategy for the poor. It is used to relieve the impact of the risk once it has occurred. The main forms of coping consist of individual dis-saving/borrowing, migration, selling labor (including that of children), reduction of food intake, or the reliance on public or private transfers. The study used this theory since governments of African countries use it as an important role in assisting people in coping, for example, in the case where individual households have not saved enough to handle repeated or catastrophic risks (Holzmann & Jorgensen, 2000). Individuals may have been poor for their entire lifetime with no possibility to accumulate assets at all, being rendered destitute by the smallest income loss and running the risk of being faced with irreversible damages. As such, social risk management theory comes as a remedy for impoverished people.

2.5 SUMMARY

The study used social risk management theory because of its ability to help better understand and map reality and propose and implement better policies. The theory has proven that it helps government policy makers that address the issue of social security grants. Additionally, the chapter has proven that social risk management is a mechanism that targets credit arrangements for the poor in remote areas and is a tool for social investment funds with proactive (e.g., income generation), risk mitigating (e.g., water supply) and risk coping features (e.g., public works). Moreover, the social risk management theory assesses the challenges and opportunities of old-age security, new born babies, to mention a few. The conceptual framework has also been extended to deal concerns of income support systems for the unemployed. The study adopted the theory because of its power to address multiple support for pensioners. In a nutshell, the theory shows a pathway in government interventions can and should facilitate informal risk management arrangements. For example, it should balance life between the rich and the poor by introducing risk deterrence, extenuation and handling.
CHAPTER THREE
LITERATURE REVIEW

3.1 INTRODUCTION

Neuman (2003: 95) observes that reviewing the accumulated knowledge about a question is an essential early step in the research process irrespective of the approach adopted by the researcher in question. He further explains that an ‘integrative review presents the current state of knowledge and pulls together different research reports in a fast-growing area of knowledge. Literature review can also be used as a base on the assumptions that knowledge accumulates and that researchers learn from and build on what others have done. Neuman (2003) also identifies four goals of a literature review which are to:

(a) Demonstrate familiarity with a body of knowledge and establish credibility.
(b) Clearly show the path of prior research and how a current project is linked to it.
(c) Integrate and summarise what is known in a specific area and
(d) To be able to learn from other researchers and stimulate new ideas.

The study consulted various resources in order to review literature and these include conference proceedings, periodicals and journals, government publications, theses and dissertations, books and the internet. Additionally, the researcher relied mostly on electronic sources and more specifically the Internet since it gives access to huge reservoirs of information which, in most cases, is current.

A number of objectives were used to build the literature review including: types of social security critically needed and offered by the Department of Social Development to the Mzingazi community to alleviate poverty; examining the inclusion and exclusion errors in the disbursement of disability grant and child support/foster care grants in the study area; determining the extent to which the grant-in-aid-grant and social-relief of distress have assisted people at Mzingazi community in alleviating poverty, and assessing the extent the old age pension grant and the care-dependency grant have aided beneficiaries in Mzingazi community in poverty alleviation.
3.2 TYPES OF SOCIAL SECURITY CRITICALLY NEEDED AND OFFERED BY THE DEPARTMENT OF SOCIAL DEVELOPMENT TO ALLEVIATE POVERTY

The term social security is defined as the social welfare services related to social protection or protection against socially identified situations such as poverty, old age, disability, unemployment and others (International Labour Organisation (ILO), 2011). In addition, the Department of Social Development (2006) noted that in South Africa, the responsibilities of social security are mainly on three spheres of the government, that is, national, provincial and local. The Department will continue with its efforts to reduce deprivation and protect the poor and vulnerable members of our society by expanding its social assistance and social welfare services. In that regard, Social Development (2013) posits that the social assistance system is currently sitting at 15,2 million South Africans, and continues to be the largest budgetary responsibility of the Department. The Social Development (2013) adds that in the 2011/12 financial year, the South African Social Security Agency (SASSA) added 25 311 new older person’s grants, 58 160 foster care grants, and 325 046 child support grants to the social grant payment system. Currently, 2 852 747 people receive older person’s grants, 601 074 children benefit from foster care grants, and 10,8 million children from child support grants. It is believed that maintaining the integrity of our social security system is vital, and the department of Social Welfare will continue to work with SASSA to improve systems to prevent fraud, detect it when it happens, and get tough on those who abuse the system. Other important initiatives include strengthening SASSA’s grant administration processes, and investigating the establishment of an Improved Grant Application Process (IGAP) (Social Development, 2013).

According to Kelly and Staff (2014), South Africa has a well-established social welfare system and a large proportion of social spending goes towards social grants. Thus, over 16 million South Africans receive social grants. Kelly and Staff (2014) argue that social grants are in place to improve standards of living and redistribute wealth to create a more equitable society. Sections 24 through 29 of the Bill of Rights in the South African Constitution recognise the socio-economic rights of citizens, including the right to social security. Social grants are administered by the South African Social Security Agency (SASSA). SASSA is mandated by the South African Social Security Agency Act of 2004 to “ensure the provision of comprehensive social security services against vulnerability and poverty within the
constitutional legislative framework”. In that regard, grants are distributed to people believed to be vulnerable to poverty and in need of state support. These are older people, people with disabilities and children (Kelly & Staff, 2014).

It must be mentioned that the right for social security was clearly indicated in the SADC Social Policy Framework and approved by the various ministers of employment and labour and the social partners in Lusaka, Zambia on 8-9 February 2007 (Wright & Noble, 2010). Thus, the 1996 South African Constitution, section 27(1) (c) covers the right to social security:

“Everyone has the right to have access to social security, including, if they are unable to support themselves and their dependents”. Section 27(2) reads, “The State must take reasonable legislative and other measures, within its available resources, to achieve the progressive realization” of this right. Section 28(1) (b) and (c) of the Constitution read, “Every child has the right (b) to family care or parental care, or appropriate alternative care when removed from the family environment; (c) to basic nutrition, shelter, basic health care services and social services.”

According to Kelly and Staff (2014), applicants for social grants must be South African citizens, permanent resident and/or refugees and must be currently living in South Africa. The two authors argue that people are only eligible for a grant if their income and assets fall below a certain threshold. This threshold is different for all the grants and depends on whether or not they are married. The amount you receive for your Old Age Grant and the Disability Grant is also determined by the means test and you may not necessarily receive the maximum amount offered by SASSA. If you do some work or have another source of income but still really need social assistance you can still apply for a grant. You must declare all your income and assets to SASSA. If you receive the disability grant, old-age grant or war veterans grant your monthly money will be reduced according to how much money you earn. The most commonly used social security grants in South Africa are:
3.2.1 Child Support Grant

It must be mentioned that the Child Support Grant (CSG) programme was introduced in South Africa in the year 1998. The Child Support Grant was designed by considering some of the international (e.g. the United Nations Convention on the Rights of the Child) and continental legislation (e.g. the African Charter on the Rights and Welfare of the Child) as well as the South African Constitution in ensuring the rights of the child for social welfare assistance (Finance Minister, Pravin Gordhan, 2010). A study by Makiwane (2006) highlights that the purpose of a social grant for children is to support children who are poverty stricken. For Makiwane (2006), the number of children receiving the grant has risen rapidly since its inception. This grant substituted the Child Maintenance Grant, which was designed by the apartheid government, and was believed to be racially biased and intrinsically discriminatory. According the Finance Minister, Pravin Gordhan (2010), the Child Support Grant started with an amount of R100 a person; however, today it has become the single biggest programme for alleviating child poverty in South Africa. Again, in April 2009, it increased from R100 to a value of R240 per month per child. Notably, the Child Support Grant is one of three child grants provided by the Department of Social Development (Social Development 2005).

The South African Social Security Agency (SASSA) report of April 2009 stated that the monthly Child Support Grant was paid to approximately eight million children aged 0-15 years. However, today there are strong indications that the government is considering the extension of the Child Support Grant to children under 18 years old (Finance Minister, Pravin Gordhan, 2010).

Child support grant is considered as a grant that is compensated by government to mothers who are jobless and cannot afford to support their children. In that regard, it is usually received by girls who fall pregnant at an early age (Worldwide Blogger, 2013). Unlike Worldwide Blogger (2013), the Act no 13 of (2004) defines child support grant as money in a form of grant paid to primary caregivers of a child who satisfies the criteria in terms of section 6 of the Social Assistance Act of 2004.

It is believed that the value of the Child Support Grant is R350 per month. Thus, to receive this grant, one must be the primary caregiver of a child who also lives with him/her in South Africa. It must be emphasised that if the person in charge of the child is not the biological parent,
he/she must provide proof of his/her primary caregiver status. This can be an affidavit from a police official, a social worker’s report, an affidavit from the biological parent of the child, or a letter from the school principal of the child. It is also stated that children must be under the age of 18 in order to qualify for this grant. Children must not be cared for in a state institution. Additionally, in order to qualify for the grant one needs to meet the requirements of the means test and if one is single, he/she must not earn more than R39,600 per annum (R3,300 per month), and if married, the combined income must not be more than R79,200 per annum (Kelly & Staff, 2014).

A guiding principle report by the Department of Social Development (2009) and the SASSA (2009) indicated that the Child Support Grant should be directed at the child. The aforesaid statement is a clear indication that money is always assigned to the caregiver on behalf of the child. In that regard, the criteria to receive a Child Support Grant is the individual income of the caregiver and that it should include his or her monthly income and the physical address where the caregiver is living (e.g. rural areas or urban areas). On the other hand, the South African government allows any person who wants to be caregiver to be over the age of 18 years and living with the child in South Africa. Thus, a study by Lloyd (2000) points out that the objectives of the CSG is to ensure that there is greater access for poor children to the social security grant in the country. For Lloyd (2000), child support grant ensures that the donation for a child grant on a monthly basis benefits those in need, regardless of family structure, or tradition or race.

It must be mentioned that Child Support Grant has various advantages. Firstly, mothers who cannot afford to feed their children, usually as a result of unemployment; the grant assists them in supporting their children. Secondly, the grant assists single mothers who are abandoned by fathers of their children. Thirdly, the grant reduces all babies who are abandoned and killed by their parents. For example, many mothers kill their new born babies as a result of poverty and not wanting to take responsibility of their babies (Worldwide Blogger, 2013).

It is widely discussed that social security grants, especially child support grant, perpetrate pregnancy among teenagers. For example, a study by Kutu (2009) revealed that 53 percent of its respondents were of the view that the child support grant is one of the contributing factors in the high rate of pregnancy in South Africa.
The Social Development (2005:121) outlines the criteria for a person who qualifies for child support grants as follows:

- Both the primary caregiver and the child must be South African citizens or permanent residents of South Africa.
- The applicant must be the primary caregiver of the child.
- Both the primary care giver and the child must live in South Africa at the time of application.
- The personal income of the primary caregiver and his or her spouse must be below the amount set out in Regulation 16, depending on where they live.
- The child must be under the age of 14, provided that all the other conditions are met.
- The applicant must be over the age of 18.
- All of the required supporting documents must be present.
- In urban areas, the applicant for the grant should be living in a formal dwelling and personal income cannot be more than R9 600 per year, or R800 per month, and for those living in an informal dwelling the personal income may not be more than R13 000 a year or R1 100 per month. In rural areas, those living in formal or informal dwellings may not have an income of more than R13 000 per year.

It is widely acknowledged that the Child support grant may lapse. According to Social Development (2004), there are various reasons that can cause child support grant to lapse. For example:

- It lapses on the last day of the month in which the beneficiary passes on.
- When a beneficiary is admitted to an institution referred to in Regulation 2(1) (c), but a grant must be paid for a period not exceeding six months when a person is admitted temporarily to a psychiatric hospital for observation or treatment.
- On the last day of the month in which the child in respect of whom the grant is paid attains the age of 14 years subject to the provisions of Regulation 3(1) (a).
- When the child is no longer in the custody of the primary care giver, this on the last day of the month.
- When the caregiver has not claimed the child support grant for a period of three consecutive months (Social Development, 2004).
It must be mentioned that a Child Support Grant or grants may be suspended for various reasons. A study by Social Development (2005:124) specifies some of the reasons for suspending the grant as follows:

- the primary caregiver or parent and his/her spouse’s income increases and they then start to earn more than is allowed;
- the grant is being misused;
- the beneficiary leaves the country for more than 6 months;
- the beneficiary fails to co-operate or supply documentation required on review.

3.2.2 Care Dependency Grant

Broadly speaking, the Care Dependency Grant is always accessible to the caregivers of particular children who need special care as a result of natural disaster or accident or are born with a natural disability. The Care Dependency Grant helps people who cannot work because they are looking after a child who is in need of permanent care because of a disability. In other words, care dependency grant takes care of a child who has a severe disability and is in need of full-time and special care (NCPPDSA, 2012).

This grant is granted to children who are seriously affected and require a special kind of maintenance care. According to Hall (2009), in order for a caregiver to access the Care Dependency Grant, he or she needs to present a relevant medical doctor’s report. However, natural, adoptive or foster parents can apply for the Care Dependency Grant on behalf of the disabled child. It must be mentioned in this case that this type of grant fully excludes those children who are currently cared for by state institutions. It is believed that the reason for this grant is to substitute the lost income of the caregiver who is responsible for taking care of the child. Furthermore, it must be mentioned that the grant does not involve those children below one year old because it is assumed that they are taken care of, regardless of their disability status. According to Hall (2009), previously the amount of support was approximately R1010 per month in April 2009. It may be argued that local and international indication shows that increasing family income through cash transfers or subsidies reduces poverty in households and enhances children’s development, educational achievement and health status (Leibbrandt et al., 2010). Another report by Save the Children (2005) revealed that social protection in the
form of cash transfers can also provide an efficient and effective solution for urgent relief of needy children.

It is nationally known that the value of the Care Dependency Grant is R1,500 per month. Thus, the Care Dependency Grant is given to the caregivers of children with disabilities. Additionally, the child must be found permanently and severely medically disabled by a medical officer and must be under the age of 18. Moreover, the child cannot be cared for in a state institution. In order for a child to qualify for the grant, he/she needs to meet the requirements of the means test. Again, if he/she is single, he/she must not earn more than R169,200 per year (R14,100 per month) and if married the household cannot earn more than R338,400 per year (R28,200) (Kelly & Staff, 2014). They must be a parent, primary caregiver or a foster parent appointed by the court. They must be a South African citizen or permanent resident. They must not earn more than R144 000 per year (R12000 per month) if you are single. Your combined income should not be above R288 000 per year (R24 000 per month) if you are married.

3.2.3 Foster Child Grant

It is widely discussed that foster care is not the same as legally adopting a child but is considered as the placement of a child, who needs to be removed from the parental home, into the custody of a suitable family or persons willing to be foster parents (Foster Care in South Africa, 2015). Children can be removed from the custody of their biological parents if they are abused, neglected or abandoned. In South Africa, poverty contributes to abuse, neglect and abandonment, but these issues are not limited to poor communities (Foster Care in South Africa, 2015).

A study by Foster Care in South Africa (2015) defines Foster Child Grant (FCG) as the money given by the Government to a parent or parents caring for a foster child. Additionally, Foster Care in South Africa (2015) states that a foster child is a child that the children’s court has decided is in need of care and the court has placed the child in the care of foster parent(s). In that regard, foster parents are adults given the responsibility by the court to take care of foster children. A foster parent can be your grandmother, aunt, uncle, neighbour or any other adult.
Foster Child Grant is for those children who are monitored in another care facility as a result of a decision made by the Children’s Court. Thus, the Children’s Act (2005) states that a need for a mandatory contribution order, requiring maintenance to be paid for children in alternative care such as foster care. It is revealed that when a decision is made by the court for the removal of a child and the placement of the child in alternative care facilities, it is expected that the government must regularly provide a payment with regard to the maintenance of the child in the form of a grant. On the other hand, if the parent of a child is working or employed, then the court requires that parent to contribute towards the child’s maintenance in order to alleviate poverty. In general, the law requires that a parent or other relative contributes towards the child’s care. However, in a situation where a parent or other relative does not obey the court order, some disciplinary actions are usually taken against that parent or guardian. If a child has a special need, like disability or learning challenge, he/she is provisionally removed and sent for medication or therapy. However, knowledge has shown that, most of the time, the costs to treat and keep up a child in alternative care are normally more than what the grant offers. In that regard, parents are forced to provide maintenance money if they are employed and can afford to do so. It must be emphasised that the foster parent in this case is not the biological parent of the child. Authors such as Hall (2009) believe that the foster parents are not expected to undergo a means test in order to qualify for a Foster Care Grant. In that regard, they are given a court order allowing foster parents to have a child placed in their care. As of April 2009, the amount of money granted for a foster child is R680 per month. Meintjes et al. (2003) noted that the proposed initial idea of the foster grants was to provide the required financial and material support to those children who are removed from their families of origin and placed in a safe environment. The reason for appointing foster care parents is only to ensure the safety of children. Hall, (2008) reported that, in the last few years, applications by people willing to be foster care were granted.

South Africa has a more generous grant known as foster child grant. It seeks to reimburse non-parents for looking after a child. Thus, it creates an incentive for foster care as an alternative to taking children into state care. It is designed to cope with approximately 50 000 children at a time who are at risk of abuse, neglect or exploitation. The Foster Child Grant (R800 per month) is bread and butter protection for grandparents who take on the responsibility for orphaned children in families which are mostly already desperately poor (Brockerhoff, 2013; Kelly & Staff, 2014). At least 1.6 million orphans battle to access this system and therefore receive the FCG. Therefore, the foster care system, social workers and courts have been overburdened for
a very long time, and are not the appropriate vehicle to support millions of orphans cared for by grandmothers and siblings (Brockerhoff, 2013).

It must be mentioned that the value of the Foster Child Grant is R890 per month. Thus, in order to meet the requirements for this grant both the child and the person taking care of the child must live in South Africa. The child must be under the age of 18 years old and there must be a court order indicating that the person taking care of the child has been designated the foster carer for the child. There is no means test for foster parents. The child must remain in the care of the foster parent (Kelly & Staff, 2014).

It must be noted that foster care parents undergo screening before they are assigned to take care of a child. For example, prospective foster parents are screened by the social welfare organizations to ensure that they are suitable to take on the responsibility of caring for a child. The aspects taken into consideration when selecting applicants include: the age of the likely foster parents; the health of the eventual foster parents; lastly, the family arrangement and income (Foster Care in South Africa, 2015). Though foster placement is temporary in nature, the selection process is taken very serious and is always in the best interests of the child. Moreover, prospective foster parents are interviewed about their views on raising children and education, their attitude towards the biological parents, and their motivation to foster a child who is not their own. On the other hand, religious and cultural factors are also taken into consideration, factors which may have considerable implications in a country made up of diverse ethnic groups (Foster Care in South Africa, 2015).

It must be mentioned that foster care parents are placed as responsible parents for the child. In that regard, social workers are responsible for the supervision of foster parents, which usually takes the form of annual house visits, unless there are problems related to the placement (Foster Care in South Africa, 2015). There are two main obligations of a foster care parent. They are giving proper maintenance and care to the child, and granting reasonable access to the child’s biological parents (Foster Care in South Africa, 2015). It is worth mentioning that foster care parents are permitted to discipline a child in their custody. However, they are not permitted to deal with any property belonging to the child (that the child has brought into the household or received as a gift from the biological parents), consent to the marriage of the child or to a medical procedure that may endanger the child’s life. And a foster child is not allowed to be taken out of South Africa without prior authorization (Foster Care in South Africa, 2015).
3.2.3.1 Foster Child Grant rules

There are various rules that apply to foster child care. These include:

- The court must give a court order that places the child in foster care.
- The foster parent and the foster child must live in South Africa.
- The foster parent and the foster child must either be South African citizens, permanent residents or refugees. Refugees are people who have left their country because of bad things, like war.
- The child must not be older than 18 years, if the child is still at school, then the child must not be older than 21 years.
- Foster parents can apply for the Foster Child Grant at SASSA offices (Foster Care in South Africa, 2015).

3.2.4 Disability Grant

It is nationally well understood that the maximum value of the Disability Grant is R1,500 per month. The disability grant is granted on the condition that the recipient is between the age of 18 and 59. Additionally, any person who requires assistance must submit a medical report which is no older than three months at date of application and it must confirm that the disability and the applicant’s inability of entering the labour market as a result of this disability (Brockerhoff, 2013; Kelly & Staff, 2014).

It is emphasized that for any person to qualify for it, he/she must be found medically unfit for work by a medical officer because of a mental or physical disability. The grant is available on a permanent or temporary basis for between six and twelve months. Additionally, when the temporary grant owns expires, yet not yet recovered from that disability to go back to work, a new application has to be made for the grant again. Thus, a permanent grant can be reviewed in order to assess whether one is in fact still disabled. For anyone to qualify for the grant cannot be a recipient of other grants, and must not be cared for in a state institution. Again, in order to qualify for the grant one needs to meet the requirements of the means test. The income of a single person cannot exceed R64,680 per year (R5,390 per month) and the assets of that person cannot be worth more than R930,600. Additionally, if married, their combined income cannot exceed R129,360 (R10,780 per month) and combined assets can be no more than R1,861,200 (Kelly & Staff, 2014).
There are a number of rules that apply to disability grant. These are:

- People living with mental or physical disabilities.
- People living with disabilities between the ages of 18 to 59 years.
- People living with disabilities who are South African citizens, permanent residents or refugees.
- People living with disabilities who have a letter from the doctor explaining their disabilities to the Government.
- People living with disabilities who have applied at SASSA offices (South African Government, 2016).

3.2.4.1 Criteria considered to qualifying for disability grant

- An applicant must be a South African citizen or permanent resident or refugee and living in South Africa at the time of application;
- An applicant must be between 18 and 59 years old;
- An applicant must not be cared for in a state institution;
- An applicant must have a 13-digit, bar-coded identity document (ID);
- An applicant must not earn more than R69 000 if he/she is single or R 138 000 if married;
- An applicant must not have assets worth more than R990 000 if he/she is single or R1 980 000 if married;
- An applicant must undergo a medical examination where a doctor appointed by the state will assess the degree of his/her disability;
- An applicant is expected to bring along any previous medical records and reports when he/she makes the application and when the assessment is done; and
- The doctor is expected to complete a medical report and will forward the report to South African Social Security Agency (SASSA). It must be mentioned that the report is valid for three months from the date in which it is assessed (South African Government, 2016).
3.2.5 Grant in Aid

It is nationally well known that the value of Grant in Aid is R350 per month. On the other hand, if one is living on a social grant but cannot look after himself or herself, that person is allowed to get an additional grant to pay the person who takes full-time care of him/her. The Grant in Aid is an extra grant for people receiving disability, older persons or war veteran's grants, who because of their mental or physical disabilities, are unable to look after themselves and need to pay a full-time caregiver. In order to receive this grant, one must be assessed by a medical officer and again, one cannot receive this grant if he/she is being cared for in a state institution (Brockerhoff, 2013; Kelly & Staff, 2014).

Grant-in-aid is defined by Western Cape Government (2013) as money received by only already receiving an old age, disability or war veteran's grant and are unable to care for themselves, to the point where they need full-time care from someone else, thus, they get an additional monthly payment from the government called a grant-in-aid. For Western Cape Government (2013), grant-in-aid cannot be received on its own, it must be in addition to one of the mentioned above grants.

3.2.5.1 How do you know if you qualify?

A report by the Western Cape Government (2013) highlights a variety of ways of qualifying for grant-in-aid grant. These include:

- already getting a disability grant, war veteran’s grant or grant for older persons;
- not being able to look after yourself owing to your physical or mental disability, and therefore need full-time care from someone else;
- not being cared for in an institution that receives a subsidy from the government for your care or housing.

3.2.6 Older Person’s Grant

The Older Person’s Grant is also known as the state old-age pension. It is a monthly income for citizens, permanent residents and refugees 60 years or older with no other means of financial income (Western Cape Government, 2016).

The maximum value of the Older Person's Grant is R1, 500 per month. On the other hand, a person over the age of 75 is eligible to receive an additional amount of R20 per month.
However, one can apply for this grant if he/she is 60 years or older. Moreover, one cannot be a recipient of other grants, and must not be under the care of a state institution. In order to qualify for the grant, one needs to meet the requirements of the means test. For example, if one is single and the income cannot be more than R64, 680 per year (R5, 390 per month) and the assets cannot be worth more than R930, 600 then that person qualifies. However, if they are married and their combined income cannot exceed R129, 360 (R10, 780 per month) and combined assets can be no more than R1, 861, 200 then these people qualify (Kelly & Staff, 2014).

3.2.7 War veterans grant

Broadly speaking, if any person is a former soldier who fought in the First World War (1904-1918), Second World War (1939-1945), the Zulu uprising (1906) or the Korean War (1950-1953) and is unable to support himself then, that person can apply for a war veteran’s grant (South African Government, 2016). The War Veteran’s Grant is money that the Government gives to war veterans who took part in World War I, World War II or the Korean War. The War Veteran’s Grant is for retired soldiers and people who were part of the navy, air force or medical services. These are older people who fought in the war on ships and aeroplanes or helped soldiers who were hurt. To get the War Veteran’s Grant, war veterans must apply at SASSA offices. These older persons get a War Veteran’s Grant every month to take care of themselves. One more special rule: Older persons who get any other social grant, like a Disability Grant or Older Person’s Grant, cannot ask for the War Veteran’s Grant (Social Development, 2011; South African Government, 2016).

Additionally, the maximum value of War Veterans Grant is R1,520 per month. However, in order for one to qualify for this grant, firstly, one must have fought in World War I, World War II or the Korean War. Secondly, one must also be over the age of 60 or disabled. Thirdly, the person must have fought in the Second World War or the Korean War. Fourthly, the person must not receive any other social grant for himself. Fifthly, it must be a person who is not being cared for in a state institution. Sixthly, a person must not earn more than R69 000 per year or own assets worth more than R990 000 if that person is single. Lastly, that person must not have a combined income of more than R138 000 if married, and they must not have assets worth more than R 1 980 000 (Kelly & Staff, 2014; South African Government, 2016).
There are various reasons that cause the grant to be suspended. For example, The South African Government (2016) highlights some of the problems that lead to the suspension of the grant as follows:

- when your circumstances change;
- the outcome of a review;
- if you fail to co-operate when your grant is reviewed;
- when you commit fraud or misrepresent yourself;
- if there was a mistake when your grant was approved.

It is widely acknowledged that the grant can also lapse. According to South African Government (2016), the grant can lapse based on the following reasons:

- death;
- admission to a state institution;
- if the grant is not claimed for three consecutive months;
- when you are absent from the country.

3.2.8 Social relief of distress

Social relief of distress is widely defined as a temporary donation of support planned for people in such terrible substantial need that they are incapable of meeting their families’ most basic needs (Department of Social Development, 2010). A study by Frye (2008) regards social relief of distress as a grant that is provided for a very short period in circumstances where “a person finds himself in distressed circumstances” such as “death, institutionalization or illness of a breadwinner and external disasters”. It can be argued that social relief of distress is a measure or an intervention that is put in place during the period in which income generation is disturbed.

Social relief of distress, according to Kelly and Staff (2014), is considered as a temporary assistance for people in situations such as: (1) one who is disabled for a period of less than six months and therefore not eligible for a disability grant. (2) A person who is unable to get maintenance from the other parent of her child or children. On the other hand, the breadwinner in the family must have died. Additionally, the breadwinner must have been sent to prison for a short time (less than six months).
The social relief of distress comprises of food vouchers, food parcels and cash-in-kind which were introduced in 2002. It is provided on a monthly basis for a period of three months to individuals who are unable to meet the most basic needs for their families and themselves (International Labour Organizations, 2011). Additionally, the social relief of distress can be prolonged to six months under circumstances which are determined upon assessment. Moreover, the people who are qualified for social relief of distress are the helpless and destitute who are assessed by a means test. The value of the social relief of distress is mostly based on need but does not exceed the value of the old age grant (Patel, 2005; Department of Social Development, 2010).

Broadly speaking, the people who are seemingly for the social relief of distress as outlined in the Social Assistance Act 13 of 2004 should be South Africans or permanent citizens, those who are awaiting the outcome of their grant application, those who are certified medically unfit to work by a medical doctor, people who have been affected by a disaster, those who are deemed to be having insufficient means to sustain themselves and they should not be receiving any grant nor maintenance. In terms of the value, there is no standard amount for the social relief of distress (Government Gazette, 2008). It is argued social relief of distress is meant for the poorest of the poor in communities (Mail & Guardian, 2009). In light of that, the element of relative poverty plays a significant part in the final decision as to who gets the assistance.

There are a number of factors considered for any person to qualify for the social relief grant (Government Gazette, 2008). They are as follows:

- it must be a person who needs help while waiting for his/her children’s grants to be processed;
- it must be a person who is in crisis or disaster (e.g. house must have burnt down);
- it must be a person who does not qualify for any grant, and must be in a desperate situation;
- it must be a person who is unable to work for a period of less than six month because he/she is medically unfit;
- it must be a person who is unable to get maintenance from the other parent of any child or children;
- it must be a breadwinner in the family who has died;
• it must be a person who is the breadwinner and has been sent to prison for a short time (less than six months); and
• it must be a person who has been affected by a disaster, but the area or community in which he/she lives has not been declared a disaster area.

3.3 THE MISUSE OF DISABILITY GRANT AND CHILD SUPPORT/FOSTER CARE GRANTS

The misuse of grants is widely acknowledged. For example, Corruption News (2014) reports that there are many people in South Africa who receive grants to which they are not entitled. Thus, the abuse is putting a severe strain on the social security system, depriving legitimate claimants access to social assistance. The Corruption News (2014), claims that "some people are claiming out of ignorance or because they are unable to differentiate between chronic illness and genuine disability. Therefore, fraud relating to disability grants includes persons claiming disability for chronic illness or their HIV status. On the other hand, fraud relating to old age grants consists of claimants presenting false identity documents and registering for pensions in more than one area. Syndicates involving medical practitioners and government officials help people to present false information (Corruption News, 2014).

Teenagers, according Davis (2013), fall pregnant in order to access child support grants. Mokoma (2008) concurs with Davis (2013) who also elaborated that in South Africa, there is a perception that teenagers are falling pregnant in order to access social grants to combat poverty. For Mokoma (2008), it is believed that 15.5 percent of teenagers fell pregnant in order to gain access to the child support grant.

For instance, egregious claims that South African women deliberately drink alcohol during pregnancy in order to subsequently claim a disability grant for the child. This is an indication that the social security grants are heavily abused in South Africa. On the other hand, Worldwide Blogger (2013), states that teenage pregnancy has increased dramatically in South Africa. It is argued that teenagers do not abstain from sex or have protected sex because they know that government will assist them financially. Additionally, there is an increased spread of HIV as teenagers and adults do not abstain from sex or have protected sex. On the other hand, the disability grant is highly spent mainly in alcohol or drugs (Disability Living Allowance, 2013). Chapman (2013) also argues that tens of thousands of people have been awarded disability benefits for back pain which was not
meant for. However, the Disability Living Allowance (DLA) is supposed to help those who have difficulty walking or washing and dressing.

3.4 OLD AGE PENSION GRANT, CARE-DEPENDENCY GRANT, SOCIAL RELIEF OF DISTRESS AND GRANT-IN-AID GRANT IN POVERTY ALLEVIATION

It is widely acknowledged that approximately 35% of the total population of South Africa is vulnerable to food shortages and that women, children and the elderly were the most suffering people (Statistics South Africa, 2003). This is an indication that food shortage has some gendered dimension to it. Another striking view by Statistics South Africa (2012) is that women are more prone to poverty with 58, 6% compared to 54, 9% men in South Africa. Again, this is an indication of dimension of poverty. The aforementioned view is an indicator that South Africans still live under poverty. Thus, Froye (2008) reports that poverty, unemployment and inequality in South Africa have significantly increased. Thus, authors such as Labadarios et al. (2009) reported that approximately 57% of the South Africa population are living in poverty. On the other hand, Finn, et al. (2011), pointed out that the black African population makes up 90% of the people living under poverty in South Africa, followed by the coloured people. It can be concluded that, poverty leads many to societal ills like high teenage pregnancy, crime, food insecurity, just to mention a few. However, Triegaardt (2005) and SASSA (2011) believe that the Child Support Grant (CSG) covers 15 million beneficiaries and, therefore, it is the state’s leading social assistance programme. Thus, it is currently the key for poverty alleviating policy.

It is widely acknowledged that social security grants are playing a pivotal role in reducing poverty in South Africa. For example, Social Development (2013) highlights the number of South Africans who receive grants. They are as follows:

<table>
<thead>
<tr>
<th>Grant Type</th>
<th>Number of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older persons grant</td>
<td>2 852 747</td>
</tr>
<tr>
<td>War veterans grant</td>
<td>596</td>
</tr>
<tr>
<td>Child support grant</td>
<td>11 452 152</td>
</tr>
<tr>
<td>Disability grant</td>
<td>1 178 664</td>
</tr>
<tr>
<td>Care dependency grant</td>
<td>129 762</td>
</tr>
<tr>
<td>Foster care grant</td>
<td>601 074</td>
</tr>
<tr>
<td>Grant-in-aid:</td>
<td>68 010</td>
</tr>
</tbody>
</table>
It is widely acknowledged that social security grants particularly the old age pension grant, care-dependency grant, social-relief of distress and grant-in-aid grant provide protection against risks of income loss due to contingencies. In that regard, the social security grants provide cash or in-kind grants to protection to the neediest (Van Der Berg & Siebrits, 2012). A study by Kubheka (2013) showed that social security grants reaching the poor are making a significant contribution to household income. Additionally, the social security grants system plays a very specific role within this gamut of anti-poverty interventions, namely, to provide assistance to needy groups who are not economically active (the disabled and poor children and elderly individuals). As a result, a draft document on an anti-poverty strategy for South Africa was released in October 2008 which confirmed the importance of grants in poverty alleviation. Notably, the provision of social grants continue to be pivotal, particularly for the vulnerable groups such as people with disabilities, the aged, and children just to mention a few (The Presidency, 2008). However, authors such as Triegaardt (2002), still believe that the elimination of apartheid did not do away with inequalities that existed. For example, poverty is in fact still widespread regardless of the country having had acquired political and economic freedom. In that regard, it can be said that the country still has a long way to go before it can achieve economic freedom for all South Africans as expected from a democratic state. The Statistics South Africa (2012) gives a valid explanation on the situation of poverty. For example, it is reported that approximately 26.3% of the population of South Africans were living below the food poverty line with only (R305) a month, while roughly 38.9% and 52.3% were living below the lower-bound poverty line with only (R416) a month and that is a sign of poverty stricken community. It can be concluded that the constitutional right to social security is of great relevance, with social security being “an important safety net that helps relieve poverty and protects people against economic shocks.

Broadly speaking, the social security grant is a component aimed at redistributing income and fighting poverty for all rural people. In other words, the grants are generally quite effective at transferring resources to the poor. Moreover, social security grants are effective instruments for ensuring that resources reach the poor, being the best targeted of all social spending categories. On the other hand, its main focus is on cash-transfer component of poverty-focused public spending programmes in South Africa. It provides cash to individuals who are incapable of earning a living (South Africa, 1997; Van Der Berg & Siebrits, 2012). In a nutshell, the grants mandate independent living among individuals (e.g. the disabled and poor children and elderly persons).
Thus, the social grants complement anti-poverty interventions which build human capital (e.g. provision of education and health services) and meet other basic needs (e.g. housing, water and electricity subsidies). Social grants have become an increasingly common and important source of income for poor South Africans during the past ten to fifteen years (Van Der Berg & Siebrits, 2012). The social security grant is a weapon for fighting poverty and it makes all people particularly those living in rural areas to live a better life.

According to Brockerhoff (2013), social security is an important safety net that helps relieve poverty and protects people against economic shocks. Thus, it is used as a tool for developmental, both socially and economically. It particularly targets vulnerable parts of the population – the disabled, children, foster children, people who need care and the elderly. On that note, social security grant diminishes some of the immediate hardships of unemployment in South Africa. For Brockerhoff (2013), social security grant is both morally and politically desirable to have a system that eases poverty and allows government time to tackle the long term problems of structural unemployment and poverty.

For poverty to be completely alleviated, social security addresses lack of income which might result in individuals experiencing issues like poverty and food shortage and also for the sustenance of the children. In that regard, Van der Berg and Siebrits (2010) argue that the social security system “provides protection against risks of income loss due to contingencies such as old age, unemployment, disability, or injuries sustained at work”. Authors such Patel (2005), opine that social security plays a significant role in poverty reduction, the betterment of people’s lives and also in addressing the “equitable” by distribution of income in society. In addition, social security grants do not only strive to deal with poverty but also extends social inclusion of previously marginalized groups in society. In a nutshell, social security includes catering for the groups that are socially marginalized (Department of Social Development, 2010). The percentage of individuals that benefit from social grants has increased tremendously from 12,1% in 2002 to 29,6% in 2012. Furthermore, the percentage of households that receive approximately one grant also increased from 29, 9% to 43,6% (Statistics South Africa, 2012.). In that regard, social security grants such as old age pension, care-dependent grant, grant-in-aid and social-relief of distress play a pivotal role in combating poverty in South Africa. For example, the Department of Social Development’s Overview of South Africa’s Social Security System Report (2010) reported that the social security grants provide grants to over 15 million people in South Africa. Based on the aforementioned statistics, it can be emphasised that social security grants have
an impact in providing assistance in the lives of poor citizens in South Africa. In that regard, Frye (2008), highlights that the social assistance system in South Africa is the largest in the African continent and that the beneficiaries of this in South Africa is the highest in the world. Again, it is revealed that social grants also provide income to individuals without employment and their families.

In regards to spending, the government of South Africa’s expenditure on social grants has tremendously increased from R16 027 million in 1998 to R71 161 million in 2009 (Van der Berg & Siebrits, 2010). It can be concluded that since the execution of democracy, the government has ordered the provision of social security grants for the benefit of all South Africans as a basic human right. Thus, Van der Berg and Siebrits (2010) emphasized in their report that social grants have significantly become the main source of income in poor households. The two authors also add that social grants donate up to 50% of income in rural families. On the other hand, Finn, et al. (2011), believe that the old grant is one of the most important grants found to be the main source of income in poor households in rural areas. The same applies to the child support grant that is also provided by the government.

Another statistics which shows the role of government in alleviating poverty is that of Social Relief of Distress Programme. For example, the government of South Africa has recently increased the money distributed to the Social Relief of Distress programme from R13.6 million in November of 2008 to R57.2 million in January of 2009 following the recession that occurred at that time. In that regard, this was a means of addressing the food shortages among poverty stricken South Africans (International Labour Organization, 2011). Similarly, the social relief of distress grant provides food vouchers, food parcels and cash-in-kind. It must be mentioned that this was implemented in the year 2002. To alleviate poverty, Social Relief of Stress Grant also provides income on a monthly basis for a period of three months to individuals who are unable to meet the most basic needs for their families and themselves (International Labour Organizations, 2011). If any person receiving this grant is still facing the same challenge, the grant is extended to six months under circumstances which are determined upon assessment. However, for a person to qualify for this grant, one must be vulnerable and needy and be assessed by a means test (Department of Social Development, 2010).

It must be mentioned that eradicating poverty through social security grants has some disadvantages to rural people. For example, Hall (2005) argued that the Child Support Grant procedure discriminates against poor children. In that regard, it is revealed that many poor
children, especially in the rural areas do not have South African identity documents. Additionally, their parents and caregivers are always not in a position to pay all the costs involved in the application process. Furthermore, it can be argued that the system discriminates predominantly against those children who do not have caregivers or parents to access the grant for them (e.g. child-headed households and street children). Analysts also argue that the complex eligibility criteria and the age limits still discriminate against children aged above 15 years (Hall, 2005).

According to Africa Check (2015), old age grant has alleviated poverty in different dimensions. For example in the year 2014, there were 3 million recipients as of this grant. Additionally, each person received an amount of R1 350 per month for people over 60 and R1 370 for beneficiaries older than 75. For Check (2015), previously, men aged 65 or older and women aged 60 and older qualified for the grant. Now both men and women aged 60 and older qualify. This strategy is used to ensure that aged people are able to cope with the standard of living nowadays.

Another strategy used by the government to alleviate poverty according to Africa Check (2015), is the use of Care Dependency Grant. For Africa Check (2015), approximately 123 000 people receive this grant. It is revealed that R1 350 is payable to the caregiver per month to cater for a child with a permanent, severe disability. In a nutshell, care dependency grant is also a tool used by the South African government to fight poverty for the benefit of all South Africans.

According to Africa Check (2015), Grant-in-Aid is one of the tools for fighting poverty in South Africa. It caters approximately (93 800) people. Additionally, each person receives R320 per month and is for people older persons, disability or War Veteran's Grant, and who require full-time care because of physical or mental disability. On the other hand, Social Relief of Distress is temporarily used for people who are in dire need. It is used to pay people in various circumstances, including those people waiting for payment of an approved social grant, or who have been affected by a disaster, such as severe flooding. Thus, the maximum amount money allocated to them is R1 350 per month. This grant is issued for a maximum of three months (Africa Check, 2015).
3.5 SUMMARY

This chapter reviewed literature on social security system, misuse of social security system and the use of social system security to fight poverty in South Africa. The chapter provided both the global and South African contexts. The chapter discussed in details the types of social security grants available in South Africa. It further provided clarity on how the grants can be used to fight poverty in rural areas. The following chapter will discuss the research design and methodology that were used in the study.
CHAPTER FOUR
COMMUNITY PROFILE OF MZINGAZI

4.1 INTRODUCTION

The previous chapter described the introduction and conceptual setting of the study. This chapter presents demographic profile, origin, population and different social indicators that characterises the people of Mzingazi (Mbonambi Municipality, 2005).

4.2 GENERAL INFORMATION ABOUT MZINGAZI

The Mzingazi Village (ward 6) is a semi-urban area located within the rural community of the KwaMbonambi Traditional Council under ward-councillor, Councillor Mbuyazi. This village is characterised by a dense rural settlement (it falls under the Traditional Council area led by INkosi Mbuyazi) and is one of the very few densely populated areas under the Traditional leadership (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).

Mzingazi local community has also cross-boundary issues as it shares a boundary with one of the big municipalities within KwaZulu-Natal, uMhlathuze Municipality. Moreover, the settlement establishment process is at the advanced stage and gauging from municipal officials in uMhlathuze, they are engaging consultants to assist take the plan forward. It is worth noting that Mzingazi is in close proximity to Richards Bay Central Business District which poses a serious challenge to how land should be managed taking into account that people who cannot afford renting or owning a property in Richards Bay would choose the study area (Isibani Planning Consultants 2011).

Broadly speaking, the settlement is unplanned; hence, it is regarded as rural. Mzingazi has signs that it now requires an intervention to bring order and plan how land use is to be managed and allocated. This demands that both the municipality and traditional council relook at this area in terms of land allocation and use (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).
4.3 MZINGAZI POPULATION

Mzingazi (ward 6) settlement area, has a population of approximately 6 129 (Census 2001) which equates to 5.7% of the Mfolozi Municipality total population. Most of the other villages surrounding Mzingazi are scattered and sparsely dispersed; however, Mzingazi is compact, overcrowded, and is spread along the main road (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).

<table>
<thead>
<tr>
<th>Gender</th>
<th>People</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>3174</td>
<td>51.78%</td>
</tr>
<tr>
<td>Male</td>
<td>2955</td>
<td>48.21%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Population group</th>
<th>People</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black African</td>
<td>5938</td>
<td>99.68%</td>
</tr>
<tr>
<td>White</td>
<td>8</td>
<td>0.13%</td>
</tr>
<tr>
<td>Indian or Asian</td>
<td>6</td>
<td>0.10%</td>
</tr>
<tr>
<td>Coloured</td>
<td>5</td>
<td>0.08%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>First language</th>
<th>People</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>isiZulu</td>
<td>5433</td>
<td>91.20%</td>
</tr>
<tr>
<td>English</td>
<td>230</td>
<td>3.86%</td>
</tr>
<tr>
<td>isiNdebele</td>
<td>89</td>
<td>1.49%</td>
</tr>
<tr>
<td>Afrikaans</td>
<td>43</td>
<td>0.72%</td>
</tr>
<tr>
<td>Setswana</td>
<td>40</td>
<td>0.67%</td>
</tr>
<tr>
<td>Sepedi</td>
<td>38</td>
<td>0.64%</td>
</tr>
<tr>
<td>Tshivenda</td>
<td>19</td>
<td>0.32%</td>
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<tr>
<td>Sign language</td>
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<td>0.29%</td>
</tr>
<tr>
<td>isiXhosa</td>
<td>16</td>
<td>0.27%</td>
</tr>
<tr>
<td>Sesotho</td>
<td>10</td>
<td>0.17%</td>
</tr>
<tr>
<td>SiSwati</td>
<td>7</td>
<td>0.12%</td>
</tr>
<tr>
<td>Xitsonga</td>
<td>6</td>
<td>0.10%</td>
</tr>
<tr>
<td>Other</td>
<td>9</td>
<td>0.15%</td>
</tr>
</tbody>
</table>
4.3.1 Four principles of comprehensive community-based planning

- The Plan comes from the community. The Vision, strategies, projects and initiatives are all based on the aspirations, values, resources, potential and spirit of community members.
- The Plan is owned by the community. The content of the Plan is widely understood, accepted and broadly defended by community members. It belongs to many people of ward 6.
- The Plan inspires and motivates. It is memorable and provocative. It is inclusive and engaging. Its Vision and Action Areas can endure through local government election cycles and be embraced by current and future Councillor and Municipal Council members.
- The Plan is holistic. There are many planning activities in the communities of Mfolozi Municipal area of jurisdiction such as the IDP. What is often missing is a connection between these initiatives. Comprehensive planning considers and connects all aspects of the community.

The Planning helps a community to know where they are and identify where they want to be. Even more significant is its contribution in helping communities to understand how to get there. It establishes a basis for responding to immediate pressures, for using limited resources more effectively and for identifying community needs (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).
Figure 1: Religion in Mzingazi

![Religion of the households](image)

Figure 1 above indicates that the majority of the people living in the study area are Christians with a population of 75%, closely followed by Shembe at 19.3%. There are also those of mixed religion and Hindus (Isibani Planning Consultants, 2011; Mbonambi Municipality, 2005).

Figure 2: Age group in Mzingazi

![Age of households](image)
The age level from different categories seems to be well balanced; however, Mzingazi is dominated by the age group between 36-45 years. In a nutshell, Mzingazi community has a representation of all ages (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).

4.3.2 Level of education

Approximately 64% of the population in Mzingazi have no matric and only 26% have matric. Only 1% have diploma. This means that the people from Mzingazi are generally not highly educated. It is an indication that the highest number of people living in the community is unemployed. It is apparent that 79% of the population of Mzingazi do not have easy access to recreational facilities.

Most of the residents are concerned about the absence of government department within the area such as Home affairs, Social Welfare and so on. The main social networks in this area are stokvels and church organizations. The majority of the population consider these social support networks useful in the following ways:

- Churches promote spiritual development.
- Sports field and the church keep children away from drugs.
- They also keep kids organised and help them avoid teen pregnancy.
- It also reduces crime rate within the area.
- Stokvels unite the community and they save money.

In terms of informal trade, the community of Mzingazi is more active in informal business like fruit and vegetable and telephone. The area does not have many formal food, beverage and clothing stores. However, residents do not have easy access of formal trade but have to travel to CBD in order to access them. Furthermore, the community does not have easy access to formal banks and loan sharks. The main mode of transport is through minibus taxis and buses which they can get in the neighbouring main streets (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).
4.4 Crime in Mzingazi

Crime is the critical and the most concerning issue in this community. Approximately 71% of the population of Mzingazi do not feel safe in the area. A large number of the population feels safe during the day time. 13% of the respondents’ household members are victims of crime in the area. The common crimes experienced by community members include robbery, violent crimes, house-breakings, murder, car hijacking, general theft and property damage. The crimes are normally reported at the nearest police station. However, reported crimes are not followed up or taken seriously, but there are now police officials who patrol the area especially at night. Crime in this community is a big issue as it keeps increasing on a yearly basis (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).

4.5 Pregnancy rate

It must be mentioned that there is a high rate of teenage pregnancy and prostitution in this area. This affects the future of the youth of this area because they are exposed to HIV/AIDS and other diseases. The high pregnancy rate and prostitution is perpetrated by lack of job opportunities, poverty and leaving school at early/lower grades. This social issue needs to be addressed by empowering the youth of this community. This has significant implications on the social welfare and leading to crèches and pre-school being over-crowded. The high rate of teenage pregnancy is a serious concern and needs to be curbed through family planning at schools (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).

4.6 Opportunities

There are no opportunities in Mzingazi area except in agriculture. However, community members lack space which they can use to grow their crops. There are several areas of opportunity that are under discussion in the area. These areas include improving municipal services, promoting housing development and improvement, constructing additional social facilities. Creating jobs and business opportunities in the Mzingazi community is one of the most important concerns voiced by the residents. The opportunities are an area of concern as attention needs to be placed on employment and income can be seen as the most critical indicators of ensuring an adequate standard of living.
for the residents within any society. Notably, the Mzingazi area experiences high rates of poverty and unemployment around. Given these facts, the creation of jobs that provide a living wage for residents is essential; however, enhancing the economic conditions within this area will not be an easy task.

It must be noted that access to educational services and employment preparation skills is essential for individuals, if they are to become upwardly mobile and maintain a sustainable lifestyle. Human capital investment, whether formal or on the job training, enhances worker productivity and thus leads to higher wages. Opportunities for job training and employment assistance resources in the Mzingazi community and surrounding area are nearly non-existent. It is believed that if these services are created, the individuals receiving these services will benefit immensely and they will accumulate more human capital and becoming more competitive in the labour market. In addition, uMfolozi Municipality will benefit as well from the increasing productivity that will result from a skilled work force (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).

4.7 ANALYSIS OF STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS (SWOT ANALYSIS)

4.7.1 Strengths

Residents of Mzingazi community are very close to Richards Bay area. Thus, its location in relation to Richards Bay Dune Mining is seen as strength. The availability of schools and the presence of churches are the main assets to the community (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).

4.7.2 Weaknesses

Lack of infrastructure is a big concern in the area. For example, roads are in poor condition, there are no sidewalks or street lighting along the dusty gravel streets. There is also a lack of play lots/parks which is considered extremely unsafe due to people driving at various rates of speed. There are few streetlights; there is an added danger for pedestrians walking in the street because of darkness. In addition, the fact that there are few or no bus shelters is a real challenge to the community. Flooding and poor drainage were also mentioned by many of the residents.
4.8 CONSTRAINS

4.8.1 Road networks and transport

There is a lack of local taxi route which is another cause for crime since people have to walk long distances sometimes in the early hours and late afternoon as mini-bus taxi’s only travel on the main road as no local bus/taxi routes exist. This has the lives of the residents at risk of being robbed. It is believed that the provision of a road that crosses the area would also help address the lack of access to the community by emergency services.

4.8.2 Health facility

The absence of a clinic in the area is a big concern. There is therefore an urgent need to have such an important facility in the area.

4.8.3 Water

Shortage of water in the area is a great concern. Although potable water is available, the community’s concern is mainly on the restriction to utilise this service. There are water cuts on a daily basis.

4.8.4 Power supply

Electricity is not available to all members of the community and even those that do have electricity; it is interrupted on a daily basis, especially during peak hours. There is an urgent need to upgrade the existing sub-station that supplies power to Mzingazi community.

4.8.5 Education

This community has no high school and the who have finished a secondary school has either go to other areas for high schooling or drop-out of school. There are plans in place by the Department of Education to provide this facility, however shortage of land to accommodate a high school is seen as hindrance. There are also numerous crèches/pre-schools but cannot cope with the demand for such facilities as the area has a high birth rate.

4.8.6 Recreational facility

There are no areas for the community to relax and the community needs recreational centres that will accommodate various recreational facilities. There were also requests from the aged that a centre of recreation for the elderly is also needed.
3.8.7 Library and computers in schools

Information is a strategic resource for economic, social and personal development. In that regard, the public library service of a municipality is a critical interface between people and information resources. Libraries are important in supporting long life learning. They are the core for information provision. It is apparent that there is neither a library nor computers at schools of Mzingazi area. In a nutshell, public libraries are not accessible to the community of Mzingazi (Isibani Planning Consultants 2011; Mbonambi Municipality, 2005).

4.9 MZINGAZI (WARD 6) FORMAL PLANNING

Mzingazi Ward Committee is engaged in the redevelopment (planning) of the area in terms economic and social development. Members from all spheres of government, government agencies, private sector businesses (such as RBM) and many other organisations are working together to identify and implement solutions to the needs of the wider community. The main issues are to:-

- Introduce land use management in the area.
- Improve the quality of the local shops/supermarket.
- Improve the quality of service provided by retail operators.
- Develop public spaces, street furniture and signage.
- Attend to problems caused by crime and anti-social behaviour.
- Upgrade and improve on the village’s public transport system and road networks.
- More effectively market and promote Mzingazi (ward 6).
CHAPTER FIVE
RESEARCH METHODOLOGY

5.1 INTRODUCTION

The current chapter describes the research methodology that was used for this study. The chapter outlines the research design, study population, sampling procedure, data collection procedure and instruments, data analysis, validity, reliability, research ethics and the evaluation of the research methods.

5.2 RESEARCH METHODOLOGY

Broadly speaking, research method and methodology are different from one another. Cohen, Manion and Morrison (2007:47) define research methods as a range of techniques used in research to gather data that are to be used as a basis for inferences and interpretation, for explanation and prediction. It involves techniques with different purposes such as methods for data collection; statistical techniques for establishing relationships between data and unknown; and methods for evaluating the accuracy of the results obtained (Blaxter, Hughes & Tight 2006:58). Moreover, research methodology encompasses the logic behind the methods to be used in the research study, and the purpose of using a particular method so that the research findings are capable of being evaluated either by the researcher or by others (Kothari 2004:8; Neuman, 2011:112). Unlike Kothari (2004) and Neuman (2011), Nachmias and Nachmias (1996:13) refer to research methodology as a scientific system that consists of explicit rules and procedures upon which research is based and against which claims of knowledge are evaluated. The two authors add that this system is neither unchangeable nor infallible. They pointed out that the rules and procedures in this system are continually being improved as scientists continue to look for new methods of observation, analysis, and making logical inferences and generalizations. A study by Kothari (1990:10) regards research methodology as a systematic way to solve a research problem where a researcher adopts various steps to study the problem along with the logic behind the problem. Furthermore, research methodology focuses on the research process and the kind of tools and procedures to be used (Babbie & Mouton 2001:75).
It must be mentioned that in research, there are two widely recognized approaches, namely the qualitative and quantitative paradigms (De Vos et al., 2006:73; Neuman, 2011). Thus, quantitative research approach is also referred to as the positivist. It is typically used to answer questions about the relationships among measured variables with the purpose of explaining, predicting, and controlling phenomena (Leedy, 1997:102; Neuman, 2011). On the other hand, Leedy (1997:102) and Neuman (2011) point out that the qualitative approach is also known as the interpretive or the post-positivist approach. The two authors above stated that post-positivist is specifically used to answer questions about the nature of phenomena with the purpose of describing and understanding the phenomena from the participants’ point of view. Several authors such as De Vors et al. (2006:75) provide an illustration on how a more detailed comparison between the two research approaches look like.

<table>
<thead>
<tr>
<th>Quantitative approach</th>
<th>Qualitative approach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Epistemological roots in positivism</td>
<td>Epistemological roots in phenomenology</td>
</tr>
<tr>
<td>Purpose is testing predictive and cause-effect hypotheses about social reality</td>
<td>Purpose is constructive detailed descriptions of social reality</td>
</tr>
<tr>
<td>Methods utilize deductive logic</td>
<td>Methods utilize inductive logic</td>
</tr>
<tr>
<td>Suitable for a study of phenomena which are conceptually and theoretically well developed; seeks to control phenomena</td>
<td>Suitable for a study of a relatively unknown terrain; seeks to understand phenomena</td>
</tr>
<tr>
<td>Concepts are converted into operational definitions; results appear in numeric form and are eventually reported in statistical language</td>
<td>Participants’ natural language is used in order to come to a genuine understanding of their world</td>
</tr>
</tbody>
</table>

5.3 RESEARCH DESIGN

It must be mentioned that a research design is used to describe a flexible set of guidelines that connect theoretical paradigms to strategies of inquiry and the methods for collecting empirical materials (Denzin & Lincoln 2003:36). The research design according to Creswell (2003; 2009), is a plan that offers action that links the philosophical assumptions, strategies of inquiry, and specific methods. In that regard, it represents a structure that guides the execution of a research method and the analysis of the subsequent data with the view to reaching conclusions about the research problem (Ndunguru 2007:66; Neuman, 2011).

It is widely acknowledged that the research design normally begins with the initial interest, idea or theoretical expectation and then proceeds through a series of interrelated steps to narrow
the focus of the study (Babbie & Mouton, 2007). For Babbie and Mouton (2007), the research
design ensures that the concepts, methods, practises and procedures are well defined.
Moreover, a well-designed research must have a special appeal as it refers to the plan and
structure of investigation conceived to answer a research question. This study used a
descriptive research plan to outline the procedures to be followed for data collection at the
respective research settings (Babbie & Mouton, 2007:116).

The study focused on the role of social security grants in alleviating poverty in Mzingazi
community. This involved identifying officials of SASSA agency and beneficiaries of social
grants. Individuals, particularly SASSA officials were consulted to obtain data about the above.
The following listed processes were considered and ultimately formed the basis for the design
and planning of this study: the researcher identified a researchable topic. The researcher went
on to assess the suitability of the research approach; formulated the problem/research question;
and finally drafted the research proposal.

The current study incorporated both quantitative and qualitative research approaches.
Positivism is a research approach that is widely used in research. Positivism or quantitative
research approach is used to collect data in the form of figures, numbers or quantity (Awang,
2011:84; Braun & Clarke, 2013; Remenyi, 2011:35). A study by Neuman (2011) clarifies that
positivism is rooted on scientific proof that revolves in the society. It is used as an approach
to typically answer questions about the relationships among measured variables with the
purpose of explaining, predicting and controlling phenomena (Leedy, 1997). Unlike Neuman
(2011), Weingand (1993:19) states that quantitative research tends to deal with large amounts
of data which through sampling can then be generalised to represent the total target population.
This approach was used to solicit information from SASSA officials of on social security
grants.

Notably, the qualitative research approach is used to collect data in the form of words, pictures,
sounds, visual images, or objects (Hammond & Wellington, 2013:173; Nueman, 2011:171;
Piaw, 2013:53; Remenyi, 2011:35). As such, qualitative research approach is a source of well-
grounded rich descriptions and explanations of processes in identifiable contexts (Mugenda &
Mugenda, 1999:20). As argued by Awang (2014); Neuman (2011); Mugenda and Mugenda
(1999); Richards (2015:40) qualitative research method encompasses the use of data collection
techniques that include observation, interviews and documentary review. The advantage of
using qualitative research design is that, through the explanation of data in the form of text, the researcher is able to gain in-depth understanding of the phenomenon (Piaw, 2013:53). This study used in-depth interviews to solicit information from the beneficiaries of social security grants. Neuman (2011) highlights that the advantage of using interpretivism is the experience and knowledge gained, which takes the form of images, written words, or symbols that focus on social activities of real life. It also allows the researcher to view participants within their own domain (Neuman, 2011). Lastly, it also helps to uncover the knowledge of the respondents’ feelings and opinions through discretionary thoughts and actions (Neuman, 2011). It must be known that the interpretivism approach which is fully grounded on content analysis was used to uncover the logical reasoning of beneficiaries of social security grant when receiving the grants.

The study adopted both the positivism (quantitative) and interpretivism (qualitative) for the following reasons: firstly, to identify the types of social grants needed and offered by the department of Social Development to the Mzingazi community. Secondly, to examine the inclusion and exclusion errors in the disbursement of disability grant and child support/foster care grant. Thirdly, to assess the extent the old age pension grant, care dependency grant, grant-in-aid grant and social-relief of distress have assisted people at Mzingazi. Neuman (2011) sums up that positivism measure the predictions of observable and explained realities and their relationship.

It is widely known that using quantitative research approach has some advantages. One of them is that it allows the researcher to repeat the same research and become more familiar actual results gathered. This is done in order to mitigate cases of uncertainty (Neuman, 2011). Quantitative approach also gives assurance of the established validity of the findings (Neuman, 2011).

It must be mentioned that the study used both quantitative and qualitative research approaches because they enable triangulation in research investigation (Cresswell, 2009; Neuman, 2011). Triangulation is known to support, strengthen, and validate the results that are obtained from one dimension (Neuman, 2011). In other words, information obtained through self-administered questionnaires, can be validated during interviews to clarify doubts. Additionally, by using both types of research methods, biases were avoided as each method was used to keep the other one in check. For example, subjectivity is associated with qualitative research,
particularly in exploring the social security grants in alleviating poverty among beneficiaries of Mzingazi community. The findings derived from using one approach get validated by the other. The choice of the two research approaches was also informed by Casebeer’s (2002), assertion that quantitative research may confirm or refute the representativeness of a sample group for such qualitative research. Thus, the mixed methodology guided the researcher in assembling a representative sample of the overall population of officers of SASSA and the beneficiaries of social security grants. It is further argued by Casebeer (2002); Creswell (2014:14-15), and Pickard (2013:18) that the two approaches are used firstly, to develop measures and secondly, to identify relevant phenomena whilst thirdly, it is used both to interpret and explain quantitative and qualitative data. Fifthly, to gain equal/parallel value from both types of data, and lastly; to conduct effective multistage (longitudinal) analysis.

In a nutshell, the administration of the questionnaires took one month. For the qualitative approach, interviews were conducted with beneficiaries of social security grant. The researcher took another month to conduct interviews with beneficiaries of social security grant.

5.4 STUDY AREA AND POPULATION

The study was conducted in Mzingazi community in uThungulu District Municipality. The researcher targeted only those people who were benefiting from the social security grant and those who were officials of SASSA.

A population is a collection or a set of elements, also referred to as population elements, which meet a certain definition or specification (Mouton, 1996:134). Mouton explains that populations in the context of sampling are always constructed or defined sets of elements, meaning that they are not naturally given entities. Neuman (2011:224) describes a population as an abstract idea of a large group of many cases from which a researcher draws a sample and onto which results from a sample are generalized. Nachmias and Nachmias (1996:179-180) also refer to a population as the aggregate of all cases that conform to some designated set of specifications and further stipulate that the specific nature of the population depends on the research problem and has to be defined in terms of content, extent, and time. It is from a population that the researcher narrows down and defines a study group. The target population consists of the specific pool of cases that one wants to study (Neuman, 2006:224). The target
population in this instance is therefore officers from SASSA and all people who were benefiting from social security grants.

5.5 SAMPLING
Sampling is a process of systematically selecting cases for inclusion in a research project (Kumar, 2014:382; Moule & Goodman, 2014:291; Nation, 1997; & Smith, 1997). The advantage of sampling is that samples are manageable and information collected from them can be stored, manipulated, statistically analyzed and examined (Kumar, 2014:382; Moule & Goodman, 2014:291; Nation, 1997 & Smith, 1997). It is also argued that sampling is the act, process, or technique of selecting a suitable sample, or a representative part of a population for the purpose of determining parameters or characteristics of the whole population. On the whole, therefore, the primary purpose of sampling is to acquire a representative sample from a population with the objective of studying it and producing an accurate representation of the larger group. Sampling in this case helped the researcher to select the population that is manageable. It helped the researcher in narrowing the time and money. It also afforded the researcher an opportunity to determine the capacity for improved quality of research, reliable instruments and to get in-depth information from the respondents. In short, sampling avoids exhaustion in researchers.

5.5.1 Types of sampling
Notably, researchers normally use two types of sampling, namely, probability and non-probability sampling. Probability sampling is known for randomization (Vos, Strydom, Fouche & Delpr, 2014: 231). This means the researcher has the knowledge of the population in mind (Neuman, 2011). There are five probability sampling methods: 1) simple random sampling technique. 2) Systematic sampling. 3) Stratified sampling. 4) Cluster sampling. 5) Multistage sampling. On the other hand, there is non-probability sampling. This is where the researcher does not have knowledge of the population prior going to the field (Vos, Strydom, Fouche & Delpr, 2014: 231). There are four non-probability sampling. 1) Quota sampling. 2) Convenience sampling. 3) Purposive sampling. 4) Snowball sampling.

Thus both probability and non-probability sampling techniques were used. Probability sampling was used because it uses statistical or mathematical process in selecting samples so that each and every member of the population has an equal chance of being selected for the
sample (Shao, 2002:363; Yunus & Tambi, 2013:35). Unlike Shao, (2002) and Yunus and Tambi (2013), Moule and Goodman (2014:293) posit that the advantage of using probability sampling is that it reduces sampling errors and bias and increases sample representativeness, thus giving increased confidence in the sample. Probability sampling that was used in this study was cluster sampling technique. According to Kumar (2014:240) and Neuman (2003:224) the advantage of cluster sampling is that it helps researchers who lack a good sampling frame for a dispersed population. Moreover, cluster sampling is used where the population is too large.

- The study found snowball sampling technique very important, since the researcher lacked knowledge on the beneficiaries of social grants in the area. Therefore, the type of people that the researcher was looking for, were only those who were once or still receiving the social security grant.

- The second target population was identified as officials of SASSA who are responsible for allocating social security grants. In this regard, judgmental sampling was used. It is believed that judgmental sampling is a non-probability sampling technique where the researcher selects units to be sampled based on their knowledge and professional judgment. The researcher chose to pick only 20 officers of SASSA. The researcher believed that the officials would provide accurate and manageable data. The reason for choosing 20 officers of SASSA was because they were the only people dealing with social grants.

Thus snowball and purposive sampling techniques were used. In fact snowball sampling technique is used when the researcher gets cases using referrals from one or a few cases, and then referrals from those cases, and so forth (Kumar, 2014:244; Neuman, 2003). The researcher used Kumar's and Neuman's view because she relied heavily on the pilot study where she got referrals on other beneficiaries of social grants.

The advantage of snowball sampling is that it assures the researcher of getting the most relevant information from the sampled respondents whose critical participation in the study cannot be downplayed. The sample frame on the beneficiaries is as follows. The total population of men and women in Mzingazi is approximately 8000. The researcher took only 1% of the population which gave her a total of 80 respondents. The researcher further used her judgmental approach to pick only 20 SASSA officials.
5.6 DATA COLLECTION METHOD

Brynard and Hanekom (2006:38) opine that the most frequently used methods of data collection within the two basic research designs (qualitative and quantitative) are interviews, focus group discussion, observations and questionnaires. A recent study by Struwig and Stead (2010:98) reported that there are a variety ways of collecting data and they all depend on the purpose objectives of the study. This study used two research instruments, namely questionnaires and semi-structured interviews.

5.6.1 Personal Interview

It must be mentioned that in personal interview, the researcher is expected to read questions to the respondent in a face to face setting and record the answers. The advantage of personal interview is its flexibility. In that regard, the interviewer had the opportunity to observe the subject and the total situations in which they were responding. In this interview format, the response rates were very high.

According to Neuman (2011:267), an interview is defined as a short-term, secondary social interaction between two strangers with the explicit purpose of one person obtaining specific information from the other. Unlike Neuman (2011), Leedy (1997:3-40) considers an interview as an oral questionnaire. In other words, instead of writing the response, the subject or interviewee gives the needed information orally and face-to-face, or telephonically. The study used the interview technique because the respondents were more willing to talk than to write and some of them were illiterate. In addition, the researcher translated the questions from English to their vernacular language (Zulu); she explained more explicitly the purpose of the investigation and made some adjustments regarding the information she wanted. A study by Mugenda and Mugenda (1999:86) points out that the interview has structured, semi-structured and unstructured questions. Interviews make it possible for the researchers to obtain accurate and reliable data which meet the specific objectives of the study. In that regard, the study used semi-structured interviews to collect data from the community members at Mzingazi in uThungulu Municipality.

Broadly speaking, in the semi-structured interviews some structured questions were asked together with both closed and open ended questions. Additionally, note-taking and tape recording were other methods used by the researcher to record the respondents’ responses
during the interviews. As pointed out by Mugenda and Mugenda (1999:87), the advantages of note taking are: firstly, to facilitate data analysis since the information is readily accessible and already classified into appropriate categories by the interviewer. Secondly, if note-taking is done as the interview progresses, no information would be left out owing to forgetfulness or any other kind of omission. It must be noted that the decision to use the two types of data collection instruments was informed by the desire to acquire the best and accurate data as required by the study.

5.6.2 Self completed questionnaire

Open-ended questions are used to allow the respondents to answer questions in their own words. In that regard, the questionnaires for those respondents who were able to read and write were divided into four sections. Section one comprises questions on bio data such as status, gender, age and level of education. Section two comprises questions on types of social security grants. Section three comprises questions about the abuse of social security grants. Section four has questions about how the grants alleviate poverty.

In designing the questionnaires, the following guidelines by Neuman (2003:273) were considered:

(a) The researcher avoided jargon, slang and abbreviations. The vocabulary was adjusted to the level of the audience.
(b) The questions were not biased or confusing.
(c) The questions were not on emotional language and or bias. The researcher was aware that words with strong emotional connotations would make respondents reluctant to answer them.
(d) The researcher made sure that leading questions were avoided. Avoidance of such leading questions can make the respondents aware of the answers the researcher wants which might compromise the actual representation of their view.
(e) Furthermore, the researcher avoided asking questions that were deemed to be beyond the respondents’ intellectual capabilities given their academic levels. However, consideration was also given to the fact that asking questions that few respondents know frustrates them resulting in the production of poor quality responses.

5.7 DATA PRESENTATION AND ANALYSIS

Analysis and interpretation of data means studying the tabulated material in order to determine inherent facts or meanings. Data obtained from the field must be cleaned, coded, entered into
a computer and analysed (Mugenda & Mugenda 1999:115). Statistical Package for the Social Sciences (SPSS) was used to analyse the data collected from SASSA officials. Thus their collected data were tabulated under various themes and subheadings, and presented using tables, bar graphs, frequencies, percentiles and generalisations. On the other hand, the interview questions which were mostly open-ended were analyzed using content analysis. As argued by Neuman (2003:310), content analysis are words, meanings, pictures, symbols, ideas, themes or any message that can be communicated. Unlike Neuman (2003), Mugenda and Mugenda (1999:174) argue that content analysis involves logical groupings of the data with similar message. In that regard, the open-ended questions were scanned to determine words or phrases that were frequently used by the respondents. The study used the two methods to yield accurate and reliable results.

5.8 ETHICAL CONSIDERATIONS

Ethics is about values, priorities, and morals. As argued by Sekaran (2003:17), ethics is defined as a code of conduct or expected societal norm of behaviour when conducting a research. Unlike Sekaran (2003), Neuman (2011) considers ethics as what is or is not legitimate to do, or what “moral” research procedure involves. It gives direction and guidance to what should be done on the basis of obligation and responsibility. Thus, permission for conducting the research was obtained from the Human Resources Department at SASSA.

A study by Neuman (2011) highlights that the rights of subjects need to be protected or the statutory rights of members of the social community or groups being investigated, avoiding undue intrusion, obtaining informed consent, and protecting the rights to privacy of individuals and social groups. In that regard, the current study was largely informed by Neumans’ views on protecting the rights of the targeted population. For Neuman (2011), it is the responsibility of researchers to make sure that they do not put themselves in situations that are outside of their professional competencies. In that regard, the focus of the study was on the investigation of the role of social security grants in alleviating poverty in Mzingazi. The study ensured that the names of the respondents were not used in the study. Additionally, the respondents were informed that participating in the study was totally voluntary. The researcher also explained the importance of participating in the study. The researcher explained that the respondents were free not to participate in the study if they were no-longer able to continue with the study.
5.9 VALIDITY
Validity is considered as truth (Neuman, 2011: 208). In other words, it is about how the research findings accurately represent what is really happening in the situation. In a nutshell, validity puts a stamp on what is happening in reality. The researcher relied in the experience of the supervisor in the department of Social Work and other social workers who are experts in the field. The experience of the supervisor guaranteed that the instruments used were expected to measure the outcome of the research project. Several approaches were used to ensure the validity of the results in this study. For example, experience of external examiners were used as a confirmation of the instruments with related ones, appropriate examination and proof-reading by knowledgeable persons in the field of social work as well as semi-structured interviews conducted and endorsement by the supervisor.

5.9.1 RELIABILITY
Reliability is regarded as the degree that measures and gives dependable as well as unchanging results in a measurement process (Neuman, 2011: 208). The author considers the characteristics of reliability as consistency and dependability. Additionally, reliability does away with biasness. To ensure the application of reliability in the study, a pilot was used to tests the research instruments. This was done with an aim of checking whether the main objectives of the study are met as intended by the study. The pilot study was also used by the current study to test whether the respondents had a clear understanding of the questions asked during interviews and distribution of questionnaires.

5.10 SUMMARY
This chapter has discussed in detail the research methodology, research design, sampling and sample size, sample frame, population and the issues that arose during the process of conducting this research. It also indicated the justification for using both questionnaires and written interviews for data collection. The next chapter discusses the presentation, interpretation and analysis of data.
CHAPTER SIX

DATA PRESENTATION, ANALYSIS AND INTERPRETATION: INTERVIEW RESPONSES AND QUESTIONNAIRE RESPONSES

6.1 INTRODUCTION

The purpose of this chapter is to report the results of the data analysis which transformed the raw data, obtained from the study, into meaningful facts. The data presented in this chapter were obtained from the semi-structured interviews among beneficiaries of social security grants in Mzingazi and those obtained through distribution of questionnaires to SASSA officials.

Therefore, Part One of this chapter focuses on the presentation of data from the beneficiaries of social security grant. The beneficiaries consisted of all those people who receive the government grant for their survival. The study set out to examine the effectiveness of social security grants in alleviating poverty in the Mzingazi community area.

As mentioned earlier, data were collected through semi-structured interviews. Eighty (80) beneficiaries of social security grants were interviewed. The results are presented through symbolic representations which included tables. The chapter is organized as follows: 6.2 Demographic profiles of respondents; 6.3 types of social security grants available and used; 6.4 errors in the disbursement of disability grant and child support/foster care grants; 6.5 the extent the old age pension grant, care-dependency grant, grant in-aid grant and social-relief of distress have assisted in poverty alleviation. Lastly, 6.6 is the summary.

PART ONE THE BENEFICIARIES OF SOCIAL SECURITY GRANT

6.2 DEMOGRAPHIC FEATURES OF RESPONDENTS

The demographic features of the respondents which include gender, age, educational level, home language, and years of respondents residing in the community were important. The structured questions were meant to determine the relationships between the demographic characteristics and the purposes and uses of social security grants in alleviating poverty in the Mzingazi community.
6.2.1 Gender of Respondents

Table 6.1: Gender of Respondents

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>27</td>
<td>33.7</td>
</tr>
<tr>
<td>Female</td>
<td>53</td>
<td>66.6</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

The results as presented in Table 6.1 show that majority (62.6 percent) of the respondents were female while the remaining 33.7 percent were male. Both women and men were recipients of social security grants. It can be concluded that this study fairly represented both men and women.

6.2.2 Age of Respondents

Table 6.2: Age of Respondents

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-30 Years</td>
<td>30</td>
<td>37.5</td>
</tr>
<tr>
<td>31-45 Years</td>
<td>27</td>
<td>66.6</td>
</tr>
<tr>
<td>46-60 Years</td>
<td>6</td>
<td>7.5</td>
</tr>
<tr>
<td>61-74</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>75 and above</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

The ages of the respondents are presented in Table 6.2. The result shows that 37.5 percent of the respondents were aged between 18-30 years while 31-45 years were 33.7 percent, followed by those aged between 61-74 years with 15 percent. The remaining 7.5 percent and 6.0 percent fall within the age bracket of 46-60 years 75 years and above respectively. The overall results show that all the age groups were adequately represented in the study. Notably, all age groups received social security grants in Mzingazi local community.
6.2.3 Education level of Respondents

Table 6.3: Education level of Respondents

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unfinished primary</td>
<td>37</td>
<td>46.2</td>
</tr>
<tr>
<td>Finished primary</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>Unfinished secondary</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>Finished secondary</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td>Diploma</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The results as presented in Table 6.3 indicate that majority (46.2 percent) of the respondents did not complete primary school education, while 25 percent completed primary school education. On the other hand, 15 percent never completed secondary school education, while 12.5 percent finished or completed secondary school education. Only 1.2 percent of the total respondents had a diploma. These findings suggest that residents of Mzingazi local community have no higher education. In that regard, social security grant is a necessity.

6.2.4 Language of Respondents

Table 6.4: Language of Respondents

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>IsiZulu</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

The table above demonstrates that all the respondents speak isiZulu.
6.2.5 Years of residence in the community

Table 6.5 Number of years of residence in the community

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-4 Years</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>5-7 Years</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>8-10 Years</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td>11-15 Years</td>
<td>11</td>
<td>13.7</td>
</tr>
<tr>
<td>16-19 Years</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>20 and above</td>
<td>37</td>
<td>46.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The results as presented in Table 6.5 above reveal that the majority (46.2 percent) have spent 20 years and above in the local community of Mzingazi, while 25 percent have spent between 16-19 years. This was closely followed by those who have spent between 11 and 15 years with a score of 13.7 percent. Also 12.5 percent of the respondents have spent between 8 and 10 years. Lastly, 2-4 years and 5-7 years followed with 1.2 percent each.

6.3 TYPES OF SOCIAL SECURITY GRANTS

The study sought to establish the types of social security grants available in Mzingazi local community. The respondents were asked to indicate if they were aware of the availability of social security grants offered by SASSA in the area. Table 6.6 below summarizes the findings.

Table 6.6 Awareness of social security grants in your area

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aware</td>
<td>57</td>
<td>71</td>
</tr>
<tr>
<td>Not aware</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Partially aware</td>
<td>23</td>
<td>28.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
Fifty seven (71.2 percent) respondents indicated that they were aware of the social security grants in their local area. Only 23 (28.7 percent) were partially aware of the social security grants. These findings revealed that social security grants were well known in the area. These findings agree with Kelly and Staff (2014) who reported that social grants are available and distributed to people who are believed to be vulnerable to poverty and in need of state support.

6.3.1 Types of Social Security grants known

The respondents were required to give their personal views on an open-ended question regarding the types of social security grants they were aware of. Moreover, the researcher wanted to gather information on whether there were social security grants available in the community. The table below shows the number of responses for each reason and the corresponding percentages.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child support grant</td>
<td>37</td>
<td>42.2</td>
</tr>
<tr>
<td>Foster care grant</td>
<td>6</td>
<td>7.5</td>
</tr>
<tr>
<td>Old age pension</td>
<td>23</td>
<td>28.7</td>
</tr>
<tr>
<td>Disability grant</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Care decency grant</td>
<td>3</td>
<td>3.7</td>
</tr>
<tr>
<td>Social relief distress grant</td>
<td>3</td>
<td>2.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The results as presented in Table 6.7 revealed that the majority (46.2 percent) of the respondents were aware of child support grant in the Mzingazi local community. This was closely followed by those who were aware of old age pension grant at 28.8 percent. Other types of social security grant common among the respondents include disability grant (10 percent), followed by foster care grant (7.5 percent), care dependency grant and social relief grant (3.7 percent each respectively). These findings suggest that Mzingazi local community had all social security grants in place and that might suggest that members were benefitting from these
The Child Support Grant was designed by considering some of the international (e.g. the United Nations Convention on the Rights of the Child) and continental legislation (e.g. the African Charter on the Rights and Welfare of the Child) as well as the South African Constitution in ensuring the rights of the child for social welfare assistance (Finance Minister, Pravin Gordhan, 2010). The findings also concur with Worldwide Blogger (2013) which emphasized that child support grant is considered as a grant that is compensated by government to mothers who are jobless and cannot afford to support their children. For Worldwide Blogger (2013), child support grant is received by girls who fall pregnant at an early age. The Department of Social Development (2009) and SASSA (2009) also support the findings that the child support grant should be directed at the child.

The findings of the study are supported by Hall (2009) who also reported that caregivers have access to care dependency grant. Similar views are shared by the Children’s Act (2005) which pointed out a need for a mandatory contribution order, requiring maintenance to be paid for children in alternative care such as foster care. Brockerhoff (2013) reiterates that millions of orphans cared for by grandmothers and siblings receive foster care grant. Similar views are shared by Brockerhoff (2013) and Kelly and Staff (2014) who reported that disability grant is available to those people who are injured. The Grant in Aid is an extra grant for people receiving disability, older persons or war veteran's grants who, because of their mental or physical disabilities, are unable to look after themselves and need to pay a full-time caregiver (Brockerhoff, 2013; Kelly & Staff, 2014). Furthermore, Kelly and Staff (2014) opine that older person’s grant is available for people above the age of 60 years. Additionally, a study by Kelly and Staff (2014) reported that a war veterans grant is available to people above 60 years or those disabled. Similar findings on social relief of distress are shared by the Department of Social Development (2010), that it is a temporary donation of support planned for people in such terrible substantial need that they are incapable of meeting their families’ most basic needs”. Frye (2008) also reported that social relief distress is provided for a very short period in circumstances where “a person finds himself in distressed circumstances” such as “death, institutionalization or illness of a breadwinner and external disasters”.
6.3.2 VIEWS ON WHETHER SOCIAL SECURITY GRANT WAS BEING RECEIVED

The study sought to establish whether the respondents were receiving any social security grant in the area. The respondents were therefore provided with only two options. The aim behind this question was to later identify those social security grants received by the residents of Mzingazi community. The results are summarised in the table below.

Table 6.8: Views on receiving social security grant

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>77</td>
<td>96</td>
</tr>
<tr>
<td>Sometimes</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

The table above shows that 96 percent of the respondents are receiving social security grants, while only 4 percent sometimes receive the social security grant. The findings of the study agree with that of the Department of Social Development (2006) which also noted that, social security grants are available on the three spheres of the government, that is, national, provincial and local. Similarly, Kelly and Staff (2014) reported that South Africa has a well-established social welfare system and a large proportion of social spending goes towards social grants in all local communities. Kelly and Staff (2014) moreover, note that social grants are in place to improve standards of living and redistribute wealth to create a more equitable society.

6.3.3 TYPES OF SOCIAL SECURITY GRANTS RECEIVED

It was significant for this study to uncover the types of social security grants received by the respondents in the community of Mzingazi. Using an open-ended questionnaire, appropriate multiple answers were selected. The respondents were allowed to choose more than one option and asked to provide any others that were not listed. The table below summarizes the findings.
Table 6.9: Type of social security grant received

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child support grant</td>
<td>30</td>
<td>37.5</td>
</tr>
<tr>
<td>Foster care grant</td>
<td>17</td>
<td>21</td>
</tr>
<tr>
<td>Old age pension</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>Disability grant</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Care decency grant</td>
<td>2</td>
<td>2.5</td>
</tr>
<tr>
<td>Social relief distress grant</td>
<td>3</td>
<td>3.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The results as presented in Table 6.9 reveal that majority (37.5 percent) of the respondents received child support grant. This was closely followed by those who received old age pension grant (25 percent). On the other hand, 21.2 percent received foster care grant, followed by disability grant (10 percent). Other types of social security grants received among the beneficiaries were social relief distress (3.7 percent) and care dependency grants (2.5 percent). These findings suggest that social security grants play a pivotal role in the lives of the community members of Mzingazi. The findings of the study concur with Wright & Noble (2010), who emphasized that everyone has the right to have access to social security, including those unable to support themselves and their dependents. Similarly, Brockerhoff (2013), Children’s Act (2005), Hall (2009), Kelly and Staff (2014) also reported that social security grants such as child support grant, foster care grant, old age pension, disability grant, care dependency grant and social relief distress grant are available to community members.

6.3.4 SOCIAL ASSISTANCE DERIVATIVE MONTHLY

The respondents were asked to indicate the amount received as social assistance on monthly basis. The aim of this open-ended question was to establish the amount received on monthly bases. Table 6.10 below summarizes the responses.
Table 5.10: Social assistance derivative monthly

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>R100-399</td>
<td>15</td>
<td>18.7</td>
</tr>
<tr>
<td>R400-599</td>
<td>3</td>
<td>3.7</td>
</tr>
<tr>
<td>R600-999</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>R1000 &amp; above</td>
<td>47</td>
<td>58.7</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

The table above shows that the majority (58.7 percent) received an amount of R1000 and above as a social assistance on a monthly basis. On the other hand, those who received from R600 to R999 as well as those who received from R100 to R399 were 18.7 percent. The remaining 3.7 percent received between R400 and R599. These results suggest that poverty is alleviated by these monthly salaries. These findings agree with Pravin Gordhan (2010), who gave an example with that of the Child Support Grant which started with an amount of R100 a person and was used as a single biggest programme for alleviating child poverty in South Africa. For Pravin Gordhan (2010), a child grant is paid to approximately eight million children aged 0-15 years in a month.

6.4 EXCLUSION ERROR AND INCLUSION ERROR IN DISBURSEMENT OF SOCIAL SECURITY GRANTS

The study sought to examine the exclusion and inclusion errors in the disbursement of disability grant and child support/foster care grants in the study area. The aim behind this question was to measure the awareness of this practice among the beneficiaries. The results are summarized in the following table.
Table 6.11: Awareness of inclusion and exclusion errors in disbursement of social security grants

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aware</td>
<td>50</td>
<td>62.5</td>
</tr>
<tr>
<td>Partially aware</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Not aware</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>Not sure</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

When asked to comment on the inclusion and exclusion errors in disbursement of social security grants, the majority of respondents (62.5 percent) indicated that they were aware, while 16.2 percent were not sure and 15 percent were not aware at all. Only 6.2 percent was partially aware. These findings suggest that some people who are supposed to receive the grant are sometimes not receiving it, while others are receiving it illegally. Similar views on receiving social security grants illegally are shared by Corruption News (2014) which reported that there were many people in South Africa who received grants which they were not entitled. The Corruption News (2014) claims that "some people are claiming out of ignorance or because they are unable to differentiate between chronic illness and genuine disability. The findings of Corruption News (2014) in its report also revealed that syndicates involving medical practitioners and government officials help people to present false information in order to get social security grants. A similar study by Davis (2013) indicated that Teenagers fall pregnant in order to access child support grants. The findings of the study further concur with Corruption News (2014) that fraud relating to old age grants consists of claimants presenting false identity documents and registering for pensions in more than one area. Other findings by Worldwide Blogger (2013) revealed that teenage pregnancy has increased dramatically in South Africa due to unprotected sex and the fact that teenagers know that government will assist them financially. Goldblatt (2005) concluded that social security grants encourage teenage pregnancy and that girls have babies in order to access the grant.
Table 6.12   Persons excluded from disability grant payment

<table>
<thead>
<tr>
<th>Persons excluded from disability grant payment</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
<td>Not sure</td>
<td>Total</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>17</td>
<td>2</td>
<td>8</td>
<td>27</td>
</tr>
<tr>
<td>Female</td>
<td>38</td>
<td>10</td>
<td>5</td>
<td>53</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>55</td>
<td>12</td>
<td>13</td>
<td>80</td>
</tr>
<tr>
<td></td>
<td>68.5%</td>
<td>15.0%</td>
<td>16.2%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

Table 6.12 indicates that the majority (68.5 percent) of the respondents were of the opinion that some people were excluded in the payment of disability grant. On the other hand, 16.2 percent of the respondents indicated that they were not sure if there were people not receiving the social grants. There were 15 percent who indicated that there were no people receiving grants who were not qualifying in the area.

Table 6.13   Knowledge of any child who has not been receiving the Foster Care Grant

<table>
<thead>
<tr>
<th>Knowledge of any child who has not been receiving the Foster care grant</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
<td>Not sure</td>
<td>Total</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>17</td>
<td>10</td>
<td>0</td>
<td>27</td>
</tr>
<tr>
<td>Female</td>
<td>38</td>
<td>11</td>
<td>4</td>
<td>53</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>55</td>
<td>21</td>
<td>4</td>
<td>80</td>
</tr>
<tr>
<td></td>
<td>68.7%</td>
<td>26.2%</td>
<td>5.0%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

The results as presented in Table 6.13 indicate that 68.7 percent of the respondents were aware that there were children who were not receiving the Foster care grant as they were supposed to, while 26.2 percent of the respondents were not aware if there was any child exempted from the Foster care grant. Only 5 percent were not sure.
Table 6.14: Abuse and wrongfully included in the disability grant

<table>
<thead>
<tr>
<th>Abuse and wrongfully included in the disability grant</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>4</td>
</tr>
<tr>
<td>Female</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>18.1%</td>
</tr>
</tbody>
</table>

From the results presented in Table 6.14, the majority (68.7 percent) of the respondents negated that some individuals in the community had abused and had not been wrongly included in the payment of disability grant, while 18.1 percent indicated that some individuals had abused and had wrongfully been included in receiving disability grant. The remaining 12.5 percent were not sure. The study findings are supported by Disability Living Allowance (2013), which reported that the disability grant is highly spent mainly in alcohol or drugs misuse by its recipients. On the other hand, Chapman (2013) also reported that tens of thousands of people claim the disability funds for back pain which initially was not meant for. It is argued that the disability grant is supposed to help those who have difficulty walking or washing and dressing.

Table 6.15: Knowledge of any family or persons who receive the child support grant/foster care grant illegitimately

<table>
<thead>
<tr>
<th>Knowledge of any family or persons who receives the child support grant/Foster care grant illegitimately</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>10</td>
</tr>
<tr>
<td>Female</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>35%</td>
</tr>
</tbody>
</table>
The respondents were asked if they were aware of any family or person(s) who received the child support grant/foster care grant illegitimately. The results as presented in Table 6.15 indicate that more than two-thirds of the respondents were not aware of such person(s) or family. On the other hand, 35 percent claimed to be aware of person(s) or family who have been receiving the payment illegitimately. The remaining 32.5 percent were not sure. The findings of this study agree with Corruption News (2014), which reported that the abuse of social security grants is depriving legitimate claimants access to social assistance.

6.5 THE EXTENT TO WHICH GRANT-IN-AID GRANT, SOCIAL RELIEF GRANT, OLD AGE PENSION GRANT AND CARE-DEPENDENCY GRANT HAVE ASSISTED MZINGAZI LOCAL COMMUNITY IN ALLEVIATING POVERTY

The study sought to determine the extent the grant-in-aid grant, social relief grant, old age pension grant and care-dependency grant have assisted people at Mzingazi community in alleviating poverty. The results are presented in the table below.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>57</td>
<td>72</td>
</tr>
<tr>
<td>No</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>Not sure</td>
<td>11</td>
<td>13.7</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

The results, as illustrated in Table 6.16 above, show that majority 72.2 percent of respondents believed that the four social security grants namely grant-in-aid grant, social relief grant, old age pension grant and care-dependency grant would eradicate poverty in the local community of Mzingazi, while 15 percent said the four social security grants cannot be able to eradicate
poverty. Only 13.7 percent were not sure. The findings concur with Kubheka (2013), who also found that social security grants like Child Support Grant (CSG) was introduced as a weapon to alleviate poverty to those who are impoverished and children younger than 7 years. Makoma (2008) also revealed that CSG is seen by some as an incentive for female teenagers to have children that they are unable to support. A study by (Makiwane, 2006) also reported that the government support through social security grant was intended to fight poverty. For example, the purpose of introducing a social grant for children was mainly to provide support for children in poverty stricken families. A report from SASSA (2011) also indicated that social security grants are the key to poverty alleviation policy. According to Van Der Berg and Siebrits (2012), the social security grants provide cash or in-kind grants to protect the neediest.

6.5.1 Rating the effectiveness of the four social grants in alleviating poverty

The respondents were required to respond on the effectiveness of the four social security grants in alleviating poverty. The aim behind this question was to measure the effectiveness of the social security grants in the area of Mzingazi. The table below provides the responses.

Table 6.17: Rating the effectiveness of social grants in alleviating poverty

<table>
<thead>
<tr>
<th>Type of grant</th>
<th>Effective</th>
<th>Not effective</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage %</td>
</tr>
<tr>
<td>Grant-in-aid grant</td>
<td>78</td>
<td>97.5</td>
</tr>
<tr>
<td>Social-relief of distress</td>
<td>29</td>
<td>36</td>
</tr>
<tr>
<td>Old pension grant</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>Care dependency grant</td>
<td>61</td>
<td>76.2</td>
</tr>
</tbody>
</table>

The table above shows that all respondents felt that old pension grant is effective in eradicating poverty in the local community of Mzingazi. Most of the respondents (97.5 percent) indicated that grant-in-aid grant is effective in eradicating poverty in the community of Mzingazi. It was also not surprising to find that many respondents (76 percent) felt that care dependency grant is effective in alleviating poverty in the area. Surprisingly, the number of those who said that social-relief of distress is not effective in alleviating poverty in the area of Mzingazi was 64
percent. These findings suggest that social security grants were generally effective in eradicating poverty in the area of Mzingazi. The importance of social security grant in alleviating poverty cannot be over emphasised. The study findings concur with Triegaardt (2005) and SASSA (2011), who reported for example that the Child Support Grant (CSG) covers 15 million beneficiaries and it is the state’s leading social assistance programme. Notably, the provision of social grants continues to be pivotal, particularly for the vulnerable groups such as people with disabilities, the aged, and children just to mention a few (The Presidency, 2008). The effectiveness of social security grants manifest at redistributing income and fighting poverty for all rural people. In that regard, the grants are generally quite effective at transferring resources to the poor. Moreover, social security grants are effective instruments for ensuring that resources reach the poor, being the best targeted of all social spending categories (South Africa, 1997; Van Der Berg & Siebrits, 2012).

6.6 RECOMMENDATIONS FOR IMPROVING THE AWARENESS AND EFFECTIVE USE OF SOCIAL SECURITY GRANTS IN THE AREA

The respondents were also required to give their recommendations that would improve the awareness and effectiveness of social security grants in the lives of the people in the area. This question drew a lot of responses and comments from the respondents. These responses are summarised as follows.

Table 6.18: Recommendations to be in place

<table>
<thead>
<tr>
<th>Description</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community leaders need to educate local residents on different grants available</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>SASSA officials must launch awareness campaign in local communities</td>
<td>78</td>
<td>97.5</td>
</tr>
<tr>
<td>Encourage social workers to make people aware of social grants</td>
<td>77</td>
<td>96</td>
</tr>
<tr>
<td>Involve municipalities in teaching people about social grants</td>
<td>70</td>
<td>87.5</td>
</tr>
<tr>
<td>Social grants should also be broadcasted on media</td>
<td>70</td>
<td>87.5</td>
</tr>
</tbody>
</table>

The table above represents multiple responses
Table 6.18 indicates the views of the respondents with regard to the recommendations that should be in place to improve the awareness and effectiveness of social security grants in the area. Eighty (80) participants (100 percent) reported that there was an urgent need for the deployment of community leaders who will educate local residents on different grants available. However, seventy-eight (78) participants (97.5 percent) revealed that there was an urgent need to have SASSA officials who will help launch awareness campaign in the area. Furthermore, seventy-seven (77) participants (96 percent) revealed that there was an urgent need to encourage social workers to make people aware of social grants. Additionally, seventy (70) participants (87.5 percent) stated that there was an urgent need to involve municipalities in teaching people about social grants. Other seventy (70) participants (87.5 percent) revealed that there was a strong need to use media to broadcast on social security grants.

PART 2 OF DATA ANALYSIS

6.7 INTRODUCTION

Part two presents data analysis and interpretation of questionnaire responses from the SASSA officials in Richards Bay. The interpretation of data was done in accordance with the research objectives as outlined in chapter one. Data collected from the self-completed questionnaire were analysed and certain comments were offered. Twenty questionnaires were distributed and were completed by all respondents. The data were analysed using SPSS and presented in tables and narratives.

6.8 DEMOGRAPHIC FEATURES OF RESPONDENTS

This section deals with the analysis of demographic data, specifically gender, age, highest qualification and work experience. Notably, these structured questions were meant to determine the relationships between the demographic characteristics and the purposes and uses of social security grants in alleviating poverty in the Mzingazi community.
6.8.1 Gender of respondents

Table 6.18 presents an overview of the gender of all the respondents. This was done in order to ensure that the both male and female respondents were covered by the study. The table below summarises the findings.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>Female</td>
<td>16</td>
<td>80</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

This table indicates that 80% (16) of respondents were females and 20% were males. This shows that there are more female SASSA officials as compared to males.

6.8.2 Age of Respondents

The following table shows the distribution of the respondents according to their ages.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-30 Years</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>31-40 Years</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td>41-50 Years</td>
<td>9</td>
<td>45</td>
</tr>
<tr>
<td>51 and above</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The above table reflects that the highest number of respondents was between the ages of 41-50 years (45%), followed by the respondents in the ages of 31-40 (30%). Respondents between the ages of 25 and 30 years were 15% and those from 51 and above were 10%. The overall results show that all the age groups were represented in the study.
6.8.3 Education level of Respondents

Six categories of the highest qualifications were used to describe the educational characteristics of the respondents. There were certificate and diploma qualifications, bachelors and honors as well as Master and Doctoral degrees. The aim behind this question was to establish whether working for SASSA requires any qualifications. A summary of the responses is captured in Table 6.20 below.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate</td>
<td>10</td>
<td>50</td>
</tr>
<tr>
<td>Diploma</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>5</td>
<td>25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

This table shows that the majority of the respondents (50%) had obtained a certificate as their highest qualification. 5 (25%) had a diploma and another 5 (25%) had obtained a bachelor’s degree. None of the respondents had an honors degree, Master’s degree or Doctoral degree. Even though the employees of SASSA do not have higher degrees some form of qualification is required.

6.8.4 Work experience

In this item, the respondents were asked to indicate their work experience. The aim behind this question was to understand how many years the respondents have stayed in their current jobs. The following table shows the distribution of the respondents according their work experience.
Table 6.21: Work experience [N=20]

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 Years</td>
<td>9</td>
<td>45</td>
</tr>
<tr>
<td>6-10 Years</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td>11-15 Years</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>20 &amp; above</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

This table shows that the majority (45%) of the respondents had worked for 1-5 years. This is followed by those who worked for 6-10 years (30%), which was closely followed by those who have worked for 11-15 years (15%). The last group is those who have worked for 20 years and above (10%).

6.9 INVOLVEMENT IN THE DISTRIBUTION OF SOCIAL SECURITY GRANTS

The study sought to establish the distribution of social security grants in Mzingazi local community. The respondents were asked to indicate if they were involved in the distribution of any social security grant in Mzingazi. Table 6.22 below summarizes the findings.

Table 6.22: Involvement in the distribution of social security grants [N=20]

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Involved</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Sometimes involved</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Not involved</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Seventeen (85 percent) respondents indicated that they were fully involved in the distribution of social security grants in Mzingazi. Only 3 (15 percent) were sometimes involved. There were no officials who were not involved in distribution of social security grants.
6.9.1 Special criteria for choosing qualified people for the grants

The officials from SASSA were asked to establish whether they were using any special criterion for selecting people who qualified for the grants. The table below summarizes the findings.

Table 6.23: Special criteria for choosing qualified people for the grants [N=20]

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>18</td>
<td>90</td>
</tr>
<tr>
<td>Sometimes</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Eighteen (90 percent) respondents indicated that they had a special criterion for choosing people who qualify for the grant, while only 2 (10 percent) indicated that they sometimes. There were no respondents who were not sure or did not. The findings concur with Kelly and Staff (2014), who reported that applicants for social grants must be South African citizens, permanent residents and/or refugees who are currently living in South Africa. It is also revealed that people who are eligible for a grant are those whose income and assets fall below a certain threshold. This threshold is different for all the grants and depends on whether or not they are married.

6.9.2 Criteria used for selecting qualified people for the grant

A follow up question to the above question regarding the type of criteria used to select qualifying people for the grants was made. The table below summarizes the findings.
Table 6.24: Type of criteria used [N=20]

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A person must be seriously injured or disabled and be a South African</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>A person must be above 60 years and be a South African</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>A person must be a care giver or nominated foster parent and be a South African in order to get the grant</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>A person must be a biological mother of the child and be a South African in order to get the grant</td>
<td>18</td>
<td>90</td>
</tr>
<tr>
<td>Proof from a doctor or social welfare must be produced by the person who requires assistance</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

_The table above represents multiple responses_

The common criteria used to select people who qualify for social security grants were recorded in the order of their frequencies. The criterion that featured most (100%) was that a person must be seriously injured or disabled and be a South African. Other criteria (100 percent) were that a person must be above 60 years and be a South African and that a person must be a South African care giver or nominated foster parent. 90 percent of the respondents indicated that a person must be a biological mother of the child and be a South African in order to get a grant. Only 85 percent indicated that a proof from a doctor or social welfare must be produced by a person who requires assistance. The findings agreed with Derochie (2016), who also found that frequently, the person who best meets these requirements is someone who lives with his/her relatives or friend, or even a caregiver. The author also stated that it might also be a legal guardian or a lawyer. Moreover, it could also be an organization such as a nursing home where you are residing or an agency from which you are receiving assistance may serve as payee when a private individual is not available or is not the best choice for you.

6.10 TYPES OF SOCIAL SECURITY GRANTS OFFERED

The respondents were required to give their personal views regarding the types of social security grants they were offering. The table below shows the number of responses for each grant and the corresponding percentages.
Table 6.25: Types of social security grants [N=20]

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child support grant</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Foster care grant</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Old age pension</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Disability grant</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Care decency grant</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Social relief distress grant</td>
<td>20</td>
<td>100</td>
</tr>
</tbody>
</table>

The table above represents multiple responses

The different types of social security grants available and offered in the local community of Mzingazi from SASSA were recorded. The findings suggest that SASSA has all social security grants required by needy people in South Africa. The findings concur with the findings by Finance Minister, Pravin Gordhan, (2010); Kelly and Staff (2014); Department of Social Development (2009); SASSA (2009) who identified social security grants as older persons grant, disability grant, war veterans grant, care dependency grant, foster child grant, child support grant, grant-in-aid, social relief of distress.

6.11 ASSESSING THE NON-INCLUSION OF DISABILITY GRANT ELIGIBLE PERSON

The respondents were required to give their personal views regarding the non-inclusion of disability grant eligible person. The table presents an overview of all the respondents.

Table 6.26: Assessing the non-inclusion of disability grant to eligible person

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Involve tribal leaders</td>
<td>19</td>
<td>95</td>
</tr>
<tr>
<td>Involved ward counsellors</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Use community representatives to work hand in hand with SASSA</td>
<td>14</td>
<td>70</td>
</tr>
<tr>
<td>Considering awareness campaign</td>
<td>11</td>
<td>55</td>
</tr>
</tbody>
</table>

The table above represents multiple responses
The findings of the study on table 6.26 above reveal that a high number (95 percent) of the respondents believe that involving tribal leaders can be used to ensure non-inclusion of disability grant to eligible person. The involvement of tribal leaders is closely followed by involvement of ward counsellors (85 percent). Seventy percent indicated that there is a need to use community representatives to work hand in hand with SASSA in assessing the non-inclusion of disability grant eligible person. Only 5 percent were of the opinion that awareness campaign should be used.

6.11.1 Minimizing ineligible person from disbursing disability grant

Again, the respondents were required to give their personal views regarding a strategy that can be used to minimize ineligible person from disbursing disability grant. The following table presents an overview of all the respondents.

Table 6.27: Minimizing ineligible person from disbursing disability grant

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promoting more consultation with SASSA doctors</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Monitoring and reviewing files from SASSA office</td>
<td>19</td>
<td>95</td>
</tr>
<tr>
<td>SASSA officials must always liaise with local counsellors</td>
<td>14</td>
<td>70</td>
</tr>
<tr>
<td>Involvement of local municipalities is important</td>
<td>11</td>
<td>55</td>
</tr>
<tr>
<td>Involvement of local churches to identify a disabled person</td>
<td>10</td>
<td>50</td>
</tr>
</tbody>
</table>

The table above represents multiple responses

The findings of the study on table 6.27 above shows that all (100 percent) respondents believe that promoting more consultation with SASSA doctors would minimise ineligible person from disbursing the disability grant. Another 95 percent of the respondents revealed that monitoring and reviewing files from SASSA office is important. Seventy percent of the respondents indicated that SASSA officials should always liaise with local counsellors, while 55 percent of
the respondents said involvement of local municipality is important in this regard. Only 50 percent of the respondents opined that involvement of local churches to identify suitable disabled person for the grant can minimise the problem of disbursing disability grant.

6.12 STRATEGIES TO GET MORE CHILD SUPPORT GRANT AND FOSTER CARE GRANT BENEFICIARIES AT MZINGAZI

Again, the respondents were required to give their personal views regarding strategies that can be used to get more child support grant and foster care grant beneficiaries. The table presents an overview of all the respondents.

Table 6.28: Strategies to get more child support grant and foster care grant beneficiaries at Mzingazi

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community leaders need to educate local residents on different grants available</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Launching awareness campaign by SASSA officials</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Involve social workers in the awareness programme of social security grants</td>
<td>19</td>
<td>95</td>
</tr>
<tr>
<td>SASSA officials should do door to door campaign</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>SASSA officials should visit schools, hospitals, community gatherings and educate local residents</td>
<td>11</td>
<td>55</td>
</tr>
</tbody>
</table>

*The table above represents multiple responses*

The findings of the study on table 6.28 above show that all (100 percent) respondents stated that community leaders need to educate local residents on different social grants available; another 100 percent respondents revealed that SASSA officials should launch awareness campaigns. Ninety five percent of the respondents stated that social workers should be involved in the awareness programme of social security grants. The other 85 percent of the respondents who opined that SASSA officials should do door to door campaign on the availability of social
grants, whilst only 55 percent of the respondents believe that SASSA officials should visit schools, hospitals and community gatherings to educate residents about social security grants.

6.13 MINIMISING INCLUSION AND EXCLUSION ERROR

The respondents in the areas of Mzingazi were asked to establish a solution in eradicating inclusion and exclusion error in social security grants. The responses are presented on the table below.

Table 6.29: Minimising inclusion and exclusion error in social security grant

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thorough screening of beneficiaries</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>When beneficiaries apply for any grant, they should come with both original certificate and copy of their condition</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Social security grants should be advertised through media</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Requirements of social security grants should be pasted in hospitals, social development departments, schools etc.</td>
<td>19</td>
<td>95</td>
</tr>
<tr>
<td>Beneficiaries need to be reviewed on a yearly basis</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Implementation of risk of fraud management</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Home visits is pivotal by SASSA</td>
<td>11</td>
<td>55</td>
</tr>
</tbody>
</table>

*The table above represents multiple responses*

On the table above, most respondents (100%) believed that thorough screening of beneficiaries; bringing original certificates and copies of their condition when applying for any grant, and advertising social security grants through media in order to reach larger audience would minimise inclusion and exclusion errors. 95 percent of the respondents reported that requirements of social security grants should be pasted in hospitals, social development departments and schools, while 85 percent stated that beneficiaries need to be reviewed on a yearly basis, and another 85 percent opined that implementation of risk of fraud management is important. Only 55 percent of the respondents indicated that home visit by SASSA officials is essential.
6.14 VIEWS WHETHER OLD PENSION FUND AND CARE-DEPENDENCY GRANT REALLY ASSIST POVERTY ALLEVIATION

The respondents were also required to give their opinion whether old pension fund and care-dependency grant really assist in poverty alleviation. These responses are summarised below.

Table 6.30: Views of respondents on whether old pension fund and care-dependency grant really assist poverty alleviation

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Sometimes</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>20</td>
</tr>
</tbody>
</table>

The above table clearly indicates that 85 percent of the respondents were of the view that old pension fund and care-dependency grant alleviate poverty. Fifteen percent of the respondents indicated that old pension fund and care-dependency grant sometimes alleviate poverty. There were no respondents who said the two grants do not alleviate poverty. These findings suggest that the two grants alleviate poverty in the local community. The findings of the study agreed with Africa Check (2015) who emphasized that social security grant is a tool for fighting poverty in South Africa. Africa Check (2015) also points out an example of social relief of distress as a temporal tool used for people who are in dire need.

6.14.1 Grey areas that government officials should focus on in order to successfully alleviate poverty

The respondents were also required to give their recommendations on grey areas that government should use to successfully eradicate poverty. The responses are summarised below.
Table 6.31: Grey areas that government officials should focus on in order to successfully alleviate poverty

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduce small business ideas to community members</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Encourage young people to educate themselves in order to stand on their own</td>
<td>18</td>
<td>90</td>
</tr>
<tr>
<td>Rural people should be informed of free education in SA</td>
<td>18</td>
<td>90</td>
</tr>
<tr>
<td>Educate all community members about social security grants</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Governmental departments must work hand in hand in educating people about social security grants</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Creation of job opportunities by government in rural communities is essential</td>
<td>15</td>
<td>75</td>
</tr>
<tr>
<td>Introduce loans for small business people in rural areas</td>
<td>11</td>
<td>55</td>
</tr>
</tbody>
</table>

*The table above represents multiple responses*

Table 6.31 indicates the views of the respondents with regard to grey areas that government officials should focus on in order to successfully alleviate poverty. One hundred percent participants recommended a need to introduce small business ideas to community members. However, ninety percent participants indicated a need to encourage young people to educate themselves in order to stand on their own. Additionally, ninety percent participants stated that rural people should be informed of free education in SA. Furthermore, eighty five percent participants revealed that there is a need to educate all community members about social security grants. However, another eighty five percent participants indicated a need for governmental departments to work hand in hand in educating people about social security grants. Seventy five percent participants saw a need of creating job opportunities by government in rural communities. Lastly, fifty five percent participants were of the view that there is a need to introduce loans for small business people in rural areas.
6.14.2 The extent that grant-in-aid and social relief of distress have supported poverty reduction

The respondents were also required to give their opinions on the extent that grant-in-aid and social relief of distress fund have supported poverty alleviation in the area. The responses are summarised below.

Table 6.32: The extent that grant-in-aid and social relief of distress have supported poverty reduction

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A large number of poverty stricken people benefit from social security grants</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Rural people especially the poor are able to support themselves through the grants</td>
<td>18</td>
<td>90</td>
</tr>
<tr>
<td>Poor people are able to survive through the grants</td>
<td>18</td>
<td>90</td>
</tr>
<tr>
<td>The social security grants have reduced crime in our community</td>
<td>17</td>
<td>85</td>
</tr>
<tr>
<td>Rural people use the money to strengthen their gardening and raising more money for themselves</td>
<td>17</td>
<td>85</td>
</tr>
</tbody>
</table>

*The table above represents multiple responses*

Table 6.32 indicates the views of the respondents with regard to the extent that grant-in-aid and social relief of distress have supported poverty reduction. One hundred percent participants reported that a large number of poverty stricken people benefit a lot from social security grants. Moreover, 90 percent participants revealed that rural people especially the poor are able to support themselves through the grants. Another 90 percent participants stated that poor people are able to survive through the grants. Furthermore, 85 percent participants revealed that social security grants have reduced crime in their community. Similarly, another 85 percent participants use the money to strengthen their gardening and raising more money for themselves. According to Africa Check (2015), old age grant has alleviated poverty in different dimensions. For example, in the year 2014, there were 3 million recipients of this grant. Additionally, each person received an amount of R1 350 per month for people over 60 and R1 370 for beneficiaries older than 75. For Africa Check (2015), previously men aged 65 or older and women aged 60 and older qualified for the grant. Now both men and women aged 60 and older qualify. This strategy is used to ensure that aged people are able to cope with the standard
of living nowadays. Another strategy used by the government to alleviate poverty according to Africa Check (2015), is the use of Care Dependency Grant. For Africa Check (2015), approximately 123 000 people receive this grant. It is revealed that R1 350 is payable to the caregiver per month to cater for a child with a permanent, severe disability. In a nutshell, care dependency grant is also a tool used by the South African government to fight poverty for the benefit of all South Africans.
CHAPTER SEVEN

FINDINGS AND RECOMMENDATIONS

7.1 INTRODUCTION

This chapter presents a discussion on the main findings of the study from guided interview, questionnaire and literature review. In that note, Leedy (1997) posits that analysis of research data and information does not itself provide answers to the research problem, objectives of the study and research questions. It is thus, essential to interpret and discuss the data and information to ensure that the research questions have been responded to. Additionally, the discussion of the main research findings is guided by four specific objectives which were set out at the beginning of the study. These research objectives are to identify the types of social security critically needed and offered by the Department of Social Development; to examine if there are inclusion errors and exclusion errors in the disbursement of disability grant and child support/foster care grants at the study area, and lastly, to assess the extent that the old age pension grant, the care-dependency grant, grant-in-aid and social-relief of distress social grants have aided beneficiaries in Mzingazi community in poverty alleviation.

7.2 RESTATEMENT OF THE OBJECTIVES

The objectives of the study were:

7.2.1 To identify the types of social security critically needed and offered by the Department of Social Development to the Mzingazi community to alleviate poverty;

7.2.2 To examine if there are inclusion errors and exclusion errors in the disbursement of disability grant and child support/foster care grants at the study area;

7.2.3 To assess the extent that the old age pension, the care-dependency grant, grant-in-aid and social-relief of distress social grants have aided beneficiaries in Mzingazi community in poverty alleviation;

7.2.4 To recommend strategies for improving awareness and effectiveness of social security grants in Mzingazi area.
7.3 FINDINGS OF THE STUDY PER OBJECTIVES

7.3.1 Types of social security critically needed and offered by the Department of Social Development to the Mzingazi community

With regard to the awareness of the availability of social security grant in the area, the findings reveal a high percentage of respondents (71.2%) who had knowledge and were aware of the availability of social security in general. Only 28.7% are partially aware of the social security grants. The respondents who revealed that they were aware of social security grants further identified those social security grants as follows: child support grant; foster care grant; old age pension; disability grant; care dependency grant; social relief distress grant and grant in-aid grant. Furthermore, SASSA officials indicated that they distributed the same social security grants as mentioned by beneficiaries. The findings from both beneficiaries and SASSA officials concur with Kelly and Staff (2014) who also mentioned that the most common social security grants offered by SASSA are child support grant; foster care grant; old age pension; disability grant; care dependency grant; social relief distress grant and grant in-aid grant.

The respondents further confirmed that they were receiving social security grants. The findings indicate a high percentage of respondents (100%) who receive social security grants. Similarly, all (100 percent) SASSA officials indicated that they were fully involved in the distribution of the social security grants in Mzingazi. It is worth reiterating that social security grants are available on the three spheres of the government, that is, national, provincial and local (Department of Social Development, 2006). In fact, Kelly and Staff (2014) reported that South Africa has a well-established social welfare system and a large proportion of social spending goes towards social grants in all local communities. Kelly and Staff (2014) further note that social grants are in place to improve standards of living and redistribute wealth to create a more equitable society. The findings of the study were also supported by Noble (2010) who emphasized that everyone has the right to have access to social security.

The respondents indicated that they were receiving the following common social grants: receive child support grant; old age pension; foster care grant; disability grant; social relief distress; and care dependency grant. The findings of the study agreed with Brockerhoff (2013), Children’s Act (2005), Hall (2009), and Kelly and Staff (2014) who also reported that social
security grants such as child support grant, foster care grant, old age pension, disability grant, care dependency grant and social relief distress grant were available for community members.

With regard to the criteria used to select qualified people for grants, the findings show that all SASSA officials (100%) acknowledged that a certain criterion is used to select qualified candidates for the social grants. The respondents indicated that the criteria they used was as follows: a person must be seriously injured or disabled and be a South African; a person must be above 60 years and be a South African to qualify for old pension; a person must be a care giver or nominated foster parent and be a South African; a person must be a biological mother of the child and be a South African in order to get a grant, and a proof from a doctor or social welfare must be produced by a person who requires assistance. The findings concur with Kelly and Staff (2014), who reported that applicants for social grants must be South African citizens, permanent residents and/or refugees who are currently living in South Africa. It is also revealed that people who are eligible for a grant are those whose income and assets fall below a certain threshold. This threshold is different for different grants and depends on whether or not they are married. The findings also agreed with Derochie (2016), who also found that frequently, the person who best meets these requirements is someone who lives with his/her relatives or friend, or even a caregiver. The author also stated that it might also be a legal guardian or lawyer. Moreover, it could also be an organization such as a nursing home where you are residing or an agency from which you are receiving assistance that may serve as payee when a private individual is not available or is not the best choice.

In addition, the findings reveal that the majority (58.7%) of respondents receive an amount of R1000 and above as a social assistance on a monthly basis. On the other hand, there are those who receive between R600 to R999; between R100 to R399; and those receiving between R400 to R599 on a monthly basis. These findings agreed with Pravin Gordhan (2010), who gave an example with that of the child support grant which started with an amount of R100 a person and was used as a single biggest programme for alleviating child poverty in South Africa. For Pravin Gordhan (2010) a child support grant is paid to approximately eight million children aged 0-15 years in a month.
7.3.2 Disbursement of disability grant and child support/foster care grants

The findings also reveal that the majority of respondents (68.7 percent) were aware of disbursement of disability grant and child support/foster care grant. There were only 16 percent who were not aware. A similar view on receiving social security grants illegally is shared by Corruption News (2014) that reported that there are many people in South Africa who receive grants to which they are not entitled. The findings of Corruption News, (2014) in its report also revealed that syndicates involving medical practitioners and government officials help people to present false information in order to get social security grants. A similar study by Davis (2013) indicated that teenagers fall pregnant in order to access child support grants. The findings of the study further concur with Corruption News, (2014) which reported that fraud relating to old age grants consists of claimants presenting false identity documents and registering for pensions in more than one area. Other findings by Worldwide Blogger (2013) revealed that teenage pregnancy has increased dramatically in South Africa due to unprotected sex and the fact that teenagers know that government will assist them financially. Goldblatt (2005) concluded that social security grants encourage teenage pregnancy and that girls have babies in order to access the grant. On the other hand, the findings reveal that 68.7 percent respondents affirm that some individuals in the community abused but were not wrongly included in the payment of disability grant, while 18.1 percent indicated that some individuals abused and were wrongfully receiving disability grant. The study findings are supported by Disability Living Allowance (2013), which reported that the disability grant is highly spent mainly in alcohol or drugs misuse by its recipients. Similarly, Chapman (2013) pointed out that tens of thousands of people claim the disability funds for back pain which initially was not meant for.

It is worth mentioning that 68.7 percent respondents were aware of children who were not receiving the foster care grant they were supposed to. Additionally, the findings reveal that some family members or person(s) received child support grant/foster care grant illegitimately. The findings of this study agreed with Corruption News (2014), who reported that the abuse of social security grants is depriving legitimate claimants access to social assistance. However, SASSA officials felt that there is an urgent need to do thorough screening of beneficiaries of grants. It was suggested that beneficiaries of grants should produce original certificates and copies of their conditions. Furthermore, social security grants should be advertised through media in order to reach a larger audience. The findings of the study also suggested that social
security grants should be pasted in hospitals, social development departments and schools; beneficiaries need to be reviewed on a yearly basis in order to see if they still qualify; implementation of risk of fraud management is important, and home visits by SASSA officials is essential.

7.3.3 The extent that the old age pension grant, the care-dependency grant, grant-in-aid and social-relief of distress social grants have aided beneficiaries in Mzingazi community in poverty alleviation

The findings reveal that both beneficiaries and SASSA officials agree that social security grants such as grant-in-aid grant, social relief grant, old age pension grant and care-dependency grant eradicated poverty in the local community. The findings concur with Kubheka (2013), who also found that social security grants like Child Support Grant (CSG) was introduced as a weapon to alleviate poverty to those who were impoverished and children younger than 7 years. Makoma (2008) also revealed that CSG is seen by some as an incentive for female teenagers to have children that they are unable to support. A study by (Makiwane, 2006) also reported that the government’s support through social security grant was introduced to fight poverty. A report from SASSA (2011) also indicated that social security grants are the key poverty alleviation policy. According to Van Der Berg and Siebrits, (2012) the social security grants provide cash or in-kind grants for the neediest.

It was established that all respondents felt that old age pension was effective in eradicating poverty. Similarly, 97.5 percent indicated that grant-in-aid grant was effective in eradicating poverty, and 76% felt that care dependency grant was effective in alleviating poverty. On the other hand, the number of those who said that social-relief of distress was not effective in alleviating poverty in the area of Mzingazi was 64 percent. These findings suggest that social security grants were generally effective in eradicating poverty in the area of Mzingazi. The importance of social security grant in alleviating poverty cannot be over emphasised. The study findings concur with Triegaardt (2005) and SASSA (2011), who reported that social security grants are generally effective in supporting needy people. Notably, the provision of social grants continues to be pivotal, particularly for the vulnerable groups such as people with disabilities, the aged, and children (The Presidency, 2008). The effectiveness of social security grants manifest at redistributing income and fighting poverty for all rural people. In that regard, the grants are generally quite effective at transferring resources to the poor. Moreover, social
security grants are effective instruments for ensuring that resources reach the poor, being the best targeted of all social spending categories (South Africa, 1997; Van Der Berg & Siebrits, 2012). Moreover, findings from SASSA officials pointed that a large number of poverty stricken people benefit a lot from social security grants; rural people especially the poor are able to support themselves through the grants; poor people are able to survive through the grants; social security grants have reduced crime in local communities; rural people use the money to strengthen their gardening and raising more money for themselves. Thus, a study by Africa Check (2015) reported that old age grant has alleviated poverty in different dimensions. For example, in the year 2014, there were 3 million recipients of this grant. Additionally, each person received an amount of R1 350 per month for people over 60 and R1 370 for beneficiaries older than 75. For Africa Check (2015), previously, men aged 65 or older and women aged 60 and older qualified for the grant. Now both men and women aged 60 and older qualify. This strategy is used to ensure that aged people are able to cope with the standard of living nowadays. Another strategy used by the government to alleviate poverty according to Africa Check (2015), is the use of Care Dependency Grant. For Africa Check (2015), approximately 123 000 people receive this grant. It is revealed that R1 350 is payable to the caregiver per month to cater for a child with a permanent, severe disability. In a nutshell, care dependency grant is also a tool used by the South African government to fight poverty for the benefit of all South Africans.

With regard to grey areas that government should focus on in order to successfully alleviate poverty, the study indicated several ways. For example, the findings showed that the government should introduce small business ideas to community members; encourage young people to educate themselves in order to stand on their own; rural people should be informed of free education in SA; educate all community members about the availability of social security grants in South Africa; governmental departments have to work hand in hand with SASSA in educating people about social security grants; creation of job opportunities by government in rural communities is essential, and introduce loans for small business people in rural areas.
7.4 RECOMMENDING STRATEGIES FOR IMPROVING AWARENESS AND EFFECTIVENESS OF SOCIAL SECURITY GRANTS IN MZINGAZI AREA

Various strategies were recommended by respondents. The respondents recommended the deployment of community leaders who would educate local residents about different grants. Other recommended strategies mentioned by the respondents are that SASSA officials should help launch awareness campaigns in the area; encourage social workers to make people aware of social grants in the area; involve municipalities in teaching people about social grants, and involvement of media to broadcast about social security grants in the area.

7.5 RECOMMENDATIONS

- The coordination of social security grants by SASSA should be prioritized to ensure that the awareness of these grants cover all rural areas, and
- There is an urgent need to visit schools, hospitals and rural areas to ensure that everyone is taught about the availability of social security grants.

7.6 CONCLUSION

This study has revealed that the majority of beneficiaries of social security grant were aware of all social security grants available in the area. As a result, the beneficiaries indicated that they were receiving a number of social grants on their own. The results also revealed that social security grants such as child support grant; old age pension grant; foster care grant; social relief distress; and care dependency grant were received in Mzingazi area. The findings further reveal that beneficiaries received money as a salary on a monthly basis. The study established that the money received by the beneficiaries ranged from R1000 and above as a social assistance; others received between R600 to R999 on a monthly basis; another group received between R100 to R399; and there were those receiving R400 to R599 monthly.

This study also revealed respondents’ awareness on those people abusing the social security grants. 62.5 percent respondents indicated that social security grants were abused. In addition, 68.5 percent beneficiaries of social grants stated that disability grant was highly abused.
Furthermore, 68.7 percent beneficiaries indicated that there were children who were not receiving the foster care grant as they were supposed to. Additionally, the study showed that there were beneficiaries who felt that some family members or person(s) receiving the child support grant/foster care grant illegitimately.

The results also reveal that 72.2 percent of the respondents strongly believed that the four social security grants namely, grant-in-aid grant, social relief grant, old age pension grant and care-dependency grant useful tools for alleviating poverty in the area of Mzingazi. The study further established that all beneficiaries felt that old age pension is effective in eradicating poverty in the local community of Mzingazi. Other grants which were effective include grant-in-aid grant; care dependency grant; and social-relief of distress.
REFERENCES


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Government of India., (2012). Planning commission report of the working group on social security for the eleventh five-year plan


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STUDY TITLE: ASSESSING THE ROLE OF SOCIAL SECURITY IN ALLEVIATING POVERTY IN MZINGAZI COMMUNITY.

INVESTIGATOR: DUMISILE NOKUPHIWA MTHIYANE

Background and Purpose: you are being requested to take part in a research study organized by Dumisile Nokuphiwa Mthiyane a student from University of Zululand. Student number 200707440. The purpose of this research study is to assess the role of social security in Mzingazi community. This research will contribute to academic knowledge on the subject of the research social work profession.

Before we continue i want to emphasize:

The Ethical Committee of the University of Zululand has approved this project for the partial fulfillment of the requirement for a Master’s degree in Social Work.

Confidentiality: No identification information will be asked to ensure confidentiality of your information. Noteworthy, you do not have to answer any questions that make you feel uncomfortable.

Withdrawal from participation: should you decide anytime to during the study that you no longer wish to participate you may withdraw your consent without any prejudice.
Cost and benefits: there are no direct costs and benefits involved. However your participation will contribute to bringing greater attention to the issue of assessing the role of social security in alleviating poverty in Mzingazi Community.

I will be glad if you can sign this form to show your consent to participate in the study and indicate that I have explained everything to you as a participant.

Signature of a participant:.................................(Community member/SASSA official)

Date:..........................................

Researcher signature:........................................ Date:........................................
Informed Ethical Consent Form

1. The Ethical Committee of the University of Zululand has approved this project for the partial fulfilment of the requirement for a Master’s degree in Social Work.

2. Please dear esteemed respondent you are invited to participate in this research study which is an entirely voluntary and you are free to discontinue at any time.

3. The aim of this study is to Assessing the Role of Social Security in alleviating poverty in Mzingazi Community.

4. Dear respondents this study will uphold the confidentiality of practitioners and their clients keen to partake in this study. Promise not to provide any part or parts of investigation materials such as audio-tapes, pictures, audio-visual, footage and recordings used at any phase of data collections procure from the research, publication without transcribed consent obtain from the subject.

5. Dear respondents you have the right to ask questions during the course of the study and conclusion

Signature of participant:.......................... Date..............................

Researcher signature:.............................. Date..............................

CONSENT FORM

Annexure A: Community members of Mzingazi and Sassa Officials.

STUDY TITLE: ASSESSING THE ROLE OF SOCIAL SECURITY IN ALLEVIATING POVERTY IN MZINGAZI COMMUNITY.
Mzingazi Community,
Chief, Induna, Ward counsellor.

Dear Sir/Madam

RESEARCH STUDY REQUEST UNDER SOCIAL DEVELOPMENT.

I wish to solicit your assistance in allowing me: Miss DN Mthiyane Student number 200707440 of the above named institution to conduct a research study on ASSESSING THE ROLE OF SOCIAL SECURITY IN ALLEVIATING POVERTY IN MZINGAZI COMMUNITY.

This is purely an academic exercise that is not driven by economic, cultural, political and social under pinning. Any documentation relevant in the study will be highly appreciated and your kindly assistance will be further immensely used. This study is for the upliftment of the services profession and social work in Africa.

Yours faithfully
DN MTHIYANE

............................
0734772902
TOPIC: ASSESSING THE ROLE OF SOCIAL SECURITY IN ALLEVIATING POVERTY IN MZINGAZI COMMUNITY

The aim of this questionnaire is to determine what you think about the role of social security in alleviating poverty in Mzingazi community. The evaluation of this study will be strictly treated with confidentiality and anonymous. Please kindly respond to the given spaces of this questionnaire to the additional comments. Please tick [X] in the below to indicate your response. Thank you for your time and participation.

Name: D. N. MTHIYANE  Student No: 200707440 Cell No: 0734772902

QUESTIONNAIRE: SECTION A: DEMOGRAPHIC DATA OF RESPONDENTS
Please tick [x] in the box below to indicate your answer

1. What is your gender?
   Male [    ]
   Female [    ]

2. What is your age bracket?
   21-25 years [    ]
   26-30 years [    ]
   31-40 years [    ]
   41-50 years [    ]
   51 and above years [    ]

3. What is your level of education?
   Certificate [    ]
   Diploma [    ]
   Bachelor’s degree [    ]
   Honors [    ]
Masters degree
Doctoral degree

4. What is your work experience?
   1-5 years
   6-10 years
   11-15 years
   16-20 years
   21 and above years

SECTION B: COMMUNITY DWELLER RESPONDENTS

A. Identification of types of social security grant critically needed by Mzingazi community and are been offered by the Department of Social Development to alleviate poverty.

5. Are you involved in the distribution of social security grants?
   Yes
   Sometimes
   No

6. Are you using any special criteria in choosing beneficiaries of social security assistance grants?
   Yes
   Sometimes
   No

7. If yes, what special criteria for choosing beneficiaries of social security assistance grants do you use?
   ......................................................................................................................................................
8. What type(s) of social security assistance grants are you rendering?

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9. How do you assess non-inclusion error of disability grant?

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10. How do you minimise the illegible person from disbursing disability grant?

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11. What strategies do you use to get more child support grant and foster care grant beneficiaries at Mzingazi area?

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12. What is the solution of minimizing inclusion and exclusion error in choosing beneficiaries of social security assistance grant?

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13. Does old pension grant and care-dependency grant assist in poverty alleviation in Mzingazi community?
   Yes
7. What type(s) of social security assistance grant are you aware of?

8. Do you receive any social security assistance grant?

9. If yes, what type(s) of social security assistance grant do you receive?

10. What is the bracketed amount of social security assistance grant do you receive on a monthly basis?

11. Are you aware of inclusion and exclusion errors in the disbursement of disability and child support grants in your area?
14. What are the grey areas that government officials should focus on in order to successfully alleviate poverty in Mzingazi area?

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15. To what extent can you say that Grant-in-Aid and Social Relief of Distress grants have supported poverty reduction at Mzingazi area?

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The aim of this interview questions is to determine what you think about the role of social security in alleviating poverty in Mzingazi community. The evaluation of this study will be strictly treated with confidentiality and anonymous. Please kindly respond to the given interview questions. Thank you for your time and participation

Interview questions for beneficiaries receiving social security assistance grant in Mzingazi community

SECTION A: PERSONAL INFORMATION

1. What is your gender?

2. What is your age bracket?

3. What is your level of education?

4. What is your home language?

5. How long have been staying in this area?

SECTION B: SOCIAL GRANTS

6. Are you aware of any social security assistance grant?
12. If yes, what gender of the person included and excluded from the aforementioned grants?

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13. Is there any child not receiving foster care grant in your area?

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14. Do you know of any family or person who receives the child support grant/foster care grant illegitimately?

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15. Do social security assistance grants have the means of alleviating poverty in Mzingazi community?

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16. How would you rate the effectiveness of grant in-aid-grant, social relief of distress, old age pension and care dependency grants in alleviating poverty?

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17. What recommendations would suggest for improving the awareness and effective use of social security grants in the area?