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Exploring the influence of the special COVID-19 Social Relief of Distress Grant on Women recipients in Matatiele

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Exploring the influence of the special COVID-19 Social Relief of Distress Grant on Women recipients in Matatiele

A research report submitted to the Faculty of Commerce, Law and Management at

the University of Witwatersrand, Johannesburg

In partial fulfilment of requirements for the degree of

Master of Management

(Public and Development Sector Monitoring and Evaluation)

By

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SUPERVISOR: PROF. ALEX VAN DEN HEEVER

March, 2025

Declaration

I, FELILE RAMAISA, declare that this research report is my own work and full acknowledgement is given to information sources used. This research report has never been submitted before for any degree or examination.



28/11/2025

…… ……

Signature Date

“Since the COVID-19 pandemic, women have been nearly twice as likely to lose their jobs than men, yet fewer than 20 percent of policy responses across the world have addressed women’s economic insecurity.”

United Nations Development Program (2024)

Dedication

To the memory of my beloved parents Mme Beatrice and Dr Paul T. Matsoso whose love, guidance, support and powerful prayers have made me who I am today. May their gentle souls rest in eternal peace of God.

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First and foremost, I thank God Almighty who made this work possible and a success through assigning people who played different roles in this research.

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I thank my sister and best friend, my pillar of strength Mary Ramaisa; my beautiful daughter Fumane Christina Lehloa for her innate understanding, motivation and support even when I was unable to give her needed attention during the hectic periods of my study journey.

I would also like to thank my loving grandmother Mapoea Ramaisa for important life lessons that have kept me grounded to this day and my father Vitalis Ramaisa for igniting my lantern of hope, always.

To God be all glory.

Abstract

The special COVID-19 Social Relief of Distress (SRD) grant was introduced in May 2020 amidst the economic reversal in the context of the COVID-19 pandemic and related lockdown policy measures. It was intended to absorb the economic shock including loss of jobs and income incurred by vulnerable informal workers and the chronically unemployed individuals (Department of Social Development, 2020). The SRD grant received a lot of research attention since its inception, underscoring its importance in shielding vulnerable people from extreme poverty (Baraskan et al, 2020; Barnes et al, 2021; Kohler and Bhorat, 2021; Jain et al, 2020; Gronbach et al, 2022; Mathebula et al, 2022). However, these studies have not clarified the impacts of the grant on women considering the unique challenges that they faced based on privations specifically related to their gender. This research investigates the perceptions and experiences of women recipients of the SRD grant in Matatiele. The study explores the impact of the grant on women's livelihoods, financial security and overall well-being. Data was collected through face-to-face qualitative interviewing with a sample of 20 women who received the grant. The key findings reveal that the SRD grant provides crucial income support for vulnerable women, mitigating the impact of income poverty and food insecurity. However, despite the importance of the grant, the results also indicate that women have not recovered from the economic consequences of COVID-19 lockdown interventions. The risk of hunger persists even in the presence of the SRD grant. Therefore, the study concludes that the grant alone is insufficient to eradicate the root-causes of hunger and food insecurity and the multiple challenges that women face daily. The underlying issues include chronic unemployment and absence of stable livelihoods, limited skills, poor access to resources and rising cost of living which all generate economic vulnerability. Therefore, a gendered and more comprehensive approach is needed to effectively address these challenges as experienced by women and improve their lives.

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Acronyms

COVID-19	Coronavirus disease 2019
CSG	Child Support Grant
DSD	Department of Social Development
ECSECC	Eastern Cape Socio Economic Consultative Council
FAO	Food and Agricultural Organisation
FPL	Food Poverty Line
ID	Identity document
IDP	Integrated Development Plan
IFSS	Integrated Food Security Strategy
ILO	International Labour Organisation
LBPL	Lower Bound Poverty Line
NIDS-CRAM	National Income Dynamics Study – Coronavirus Rapid Mobile Survey
OPG	Older Persons' Grant
QLFS	Quarterly Labour Force Survey
SASSA	South African Social Security Agency
SRD	Social Relief of Distress
STATS SA	Statistics South Africa
UBPL	Upper Bound Poverty Line
UN	United Nations
UNDP	United Nations Development Program
WIEGO	Women in informal employment globalising and organising

CHAPTER ONE

Introduction

1.1. The research background and context

Pursuant to the worldwide spread and World Health Organisation (WHO)'s declaration of [1]Coronavirus disease (COVID-19) as a global pandemic (WHO, 2020), South Africa, as elsewhere in the world, introduced a nationwide lockdown to curb the spread of the virus (Republic of South Africa, 2020). This would also buy time for the strained health department to build capacity in the combat against the virus. However, this was to the detriment of the economy. As many businesses closed down, people lost jobs, adding to the already high unemployment (Arndt et al, 2020). As a result, many households experienced immense hunger and food insecurity (Jain et al, 2020).

Therefore, the special COVID-19 Social Relief of Distress (SRD) grant worth R350 was introduced in this context to offer emergency financial relief, announced by President Ramaphosa on 21st April 2020. It was aimed to provide some income to counterbalance the effect of job loss and unemployment resulting from the COVID-19 pandemic (Republic of South Africa, 2020). The SRD grant was issued from May to October 2020, then extended and ended in April 2021. It was subsequently reinstated in August 2021 due to increased socioeconomic pressure (Department of Social Development (DSD), 2021) and has been further extended to 31st March 2025 (South African Social Security Agency (SASSA), 2024).

Since its inception in May 2020, the SRD grant has gone through several adjustments due to ongoing impact of COVID-19 on the economy and slow economic recovery (Damons, 2024). When the National State of Disaster was lifted in March 2022, the SRD grant was maintained and incorporated into the social grants system as temporary financial assistance to individuals facing economic hardship (DSD, 2022). It is currently offered at the rate of R370 per month (increased in April 2024) (SASSA, 2024).

[1]Coronavirus disease (COVID-19) is an infectious disease caused by the SARS-CoV-2 virus. WHO. (2024). https://www.who.int/health-topics/coronavirus

Various scholars such as Baraskan et al (2020), Barnes et al (2021), Bhorat and Köhler (2021) as well as Jain et al (2020) and Gronbach et al (2022) have all concurred that the SRD grant was an important policy intervention to shield vulnerable people from falling into extreme hunger and poverty. According to Bhorat and Kohler (2021), the grant has effectively reduced poverty regardless of the poverty measure used (Bhorat and Kohler, 2021). That is, even when a higher poverty measure is applied (such as Upper-Bound Poverty Level), the impact on poverty remains positive.

In addition, Mathebula et al, (2022) indicated that the SRD grant did not only address the pandemic related vulnerabilities, but also the pre-existing, which include income poverty emanating from structural unemployment affecting many people in the country. It was associated with increased prospects for job search (Kohler and Bhorat, 2021). The SRD grant contributed to job search related costs such as transport, printing, photocopying, etc (Mathebula et al, 2022). As a result, 25 percent of the unemployed people were found actively searching for a job, facilitating a possible transition from unemployment (Kohler and Bhorat, 2021; Mathebula et al, 2022).

Based on the value of the SRD grant as noted above, this study sought to understand the extent to which it influenced women's conditions and behaviour in Matatiele. Matatiele is a rural municipality located in Alfred Nzo district in the Eastern Cape province.

The choice of context was motivated by what is written and known about rural women in South Africa. Rural women are classified among the most vulnerable and poor population groups (Marais, 2011; McIntyre et al, 2002). They are often disadvantaged, economically excluded and alienated in both society and within families (Kehler, 2001; Mackett, 2021).

They are also the worst affected in crisis situations due to privations specifically related to their gender (Agarwal, 2021). Many rural women faced challenging socioeconomic conditions which were exacerbated by the COVID-19 pandemic (Jain et al, 2020). However, existing research on the SRD grant does not reflect on the status of women. Most research focuses on grant coverage and its effect on household income and poverty estimates, using mainly quantitative methods. Outcomes for women are masked and remain less known.

1.1.1. The SRD grant background

The SRD grant was introduced in May 2020 by the Department of Social Development against the backdrop of economic decline at the onset of the COVID-19 health crisis (DSD, 2020).

Following the rapid spread of the virus, where a six-fold increase in number of confirmed cases was recorded in just eight days, (from 61 cases on 15th March to 402 on 23rd March 2020), President Ramaphosa put the entire nation into a lockdown effectively from 26th March 2020. This included travel ban, social mobility restriction and the closure of "non-essential" businesses (Republic of South Africa, 2020). However, the nationwide lockdown resulted in major economic reversals and extreme hunger and poverty among vulnerable individuals and households (Jain et al, 2020; Dafuleya, 2020).

In response, the government instituted emergency conditional cash transfers worth R350 per month, aimed to absorb the economic shock on individuals affected by the crisis (DSD, 2020; Bhorat and Kohler, 2020; Barnes et al, 2021).The SRD grant was initially intended to be an emergency relief for six months in the period May/October 2020. During this time, eligibility for the grant was adult working age (18-59 years old) individuals without income (DSD, 2020).

However, due to continuing economic hardship, the SRD grant was extended several times. First, for three months from November 2020 to January 2021 and then for another three months and ended in April 2021 (Bhorat and Kohler, 2021). It was later reinstated in August 2021 in response to the exponential rise in acute hunger during that period (Gronbach et al, 2022).

In the second iteration, two adjustments were made to the grant. First, the eligibility criteria was expanded to cover more vulnerable people who were previously not eligible, including former recipients of the Caregiver's grant (SASSA, 2021). Initially, the SRD grant excluded women who received the Caregiver's grant worth R500 per month which was a supplement to child support grant (CSG). This was despite that the women incurred the most job losses during the pandemic and were experiencing increased poverty and vulnerability (Jain et al, 2020).

Second, the means test was also adjusted to ensure that the grant addressed the fragile economic landscape and socioeconomic needs of the poor. Whereas only people with no income were eligible for the SRD grant in the first instalment in May/October 2020, in the second round (August 2021), possession of some income at the means threshold of R350 was permissible (DSD, 2022). The income threshold was later increased to R624, equivalent to the 2021 food poverty line and was checked in applicants' bank accounts in different banks (Mvana, 2022). Additionally, the SRD grant value was increased from R350 to R370 effectively from April 2024 (SASSA, 2024).

These improvements facilitated not only expansion of the SRD grant but also reach of many poor and vulnerable people who did not qualify using the previous eligibility criteria (Bhorat et al, 2021). As a result, the grant coverage rose from 6 million recipients in October 2020 to 9 million recipients as of October 2024 (DSD, 2021; SASSA, 2024). See table 1 below. In the period May/October 2020, women constituted only 32.1 percent of the SRD grant recipients compared to 67.9 percent of men (DSD, 2021). However, after adjustments, more women applied and were approved for the grant. And over the years, half of recipients were women (SASSA, 2024). At the time of this report, the SRD grant is still in existence and digitally administered by SASSA.

Table 1: The SRD grant coverage between May 2020 and March 2023

Period	**Recipients per gender**		**Total recipients**
	Female	**Male**	
May/October 2020	2.07 million	4.4 million	6.47 million
April 2022/March 2023			8.5. million
By October 2024			9 million

Source: SASSA Analysis of Reach, Financial Impact, and Trends, 2024; DSD, 2021

1.1.2. The research setting

Participants in this research were women who received the SRD grant in the period May 2020 – December 2023, drawn from Hardenberg village in Matatiele. Matatiele is one of the four local municipalities in Alfred Nzo district, situated in the northern region of the Eastern Cape province (Eastern Cape Socio Economic Consultative Council (ECSECC), 2017). Born out of the former Transkei homeland, this area still carries the

Bantustan legacy of apartheid (van Niekerk, 2012) marked among other challenges, by lack of access to healthcare, education, bad roads, poor transport and communication infrastructure and limited internet access (Mubangizi and Mubangizi, 2021).

The municipality is predominantly rural, poor and less developed compared to the neighbouring regions within the Eastern Cape (ECSECC, 2017). Many households in this area still do not have decent toilet facilities, electricity, clean water, and sanitation (Matatiele Local Municipality, 2020). Subsistence agriculture – such as livestock and crop production, poultry, and fodder for grazing – constitutes the primary economic activities although compromised by prolonged droughts and rising adverse effects of climate change (Mubangizi and Mubangizi, 2021).

Additionally, the unemployment rate is high. A report on socio economic review and outlook indicated that around 37.5 percent of the municipality population were unemployed in 2017, with youth (15-34 years old) unemployment rate of 65.5 percent in the same period (Matatiele Local Municipality, 2020). Furthermore, most of the workers can barely meet their needs. According to Mubangizi and Mubangizi (2021), approximately 48 percent of the municipal population earn less than R1600 per month, while about 16 percent earn no income at all. Hence, poverty is rife. Almost 44 percent of all people living in Matatiele were multidimensionally poor in 2016 (Matatiele Local Municipality Integrated Development Plan, 2020).

The local economy offers very limited economic and employment opportunities. Most employment is in wholesale, retail, hospitality and catering as well as domestic work (Matatiele Local Municipality, 2020). Given this reality, labour migration is prevalent. Young women flock to the cities in search for work mostly in the informal economy (Mubangizi and Mubangizi, 2021). Many are in migrant domestic work, earn very little and send money home to support very large families (Marais, 2011). Therefore, against this background, many people in the area rely on social grants; CSG (25 percent) and older persons' grant (seven percent) (Ngumbela, 2021).

1.1.3. The context of women in Matatiele

The population of Matatiele is predominantly young and female. Women constitute more than half (54 percent) of the population in Matatiele compared to 18.5 percent who are girls aged between 0-14 years (Integrated Development plan, 2020).

Approximately two-thirds of all women in this setting are younger than 35 years old (ECSECC, 2017).

Considering that women still carry traditional gender roles such as housework, childcare, etc., the high proportion of children suggests that high dependency and care burden is placed on the economically active women (Patel et al, 2023). This is concerning given that childcare responsibility was associated with poor labour market outcomes for women (Kehler, 2001). It presents a time burden which limits their ability to find gainful employment (ECSECC, 2017; Patel et al, 2023).

Also, due to poor infrastructural development and lack of access to facilities such as power supplies, women travel long distances to fetch water and to gather wood which is the primary source of energy in use (Mubangizi and Mubangizi, 2021). This reflects the structural nature of deprivation and hardship that women are subjected to in Matatiele.

Moreover, the women in this research area also have low level of education and skills; a feature that is directly linked to the apartheid history of this country (Mubangizi and Mubangizi, 2021) and a stubborn footprint that remains thirty years into democracy.

As a result, they stay unemployed for long periods (IDP, 2009). Most women in Matatiele work in the informal sector because of low skills requirement and also because the economy offers only few employment opportunities. Domestic work accounts for most women's employment followed by retail, hospitality and catering, and petty trading (Matatiele Local Municipality, 2020). They earn very little. Therefore, women are vulnerable and poor even when employed. Hence 58 percent of the female-headed households depend on the CSG (ECSECC, 2017).

1.2. Research problem statement

Various studies suggest that the SRD grant is associated with positive welfare effects including improved food security, reduced poverty and income inequality as well as increased prospects for job search (Pienaar et al, 2021; Kohler and Bhorat, 2021; Van der Berg et al, 2022; Moses and Woolard, 2023). These findings were important in highlighting significant impacts of the SRD grant among poor people.

However, they had limited ability to adequately express people's lived experiences of the SRD grant, their attitudes toward the grant and perceptions of their living

conditions. These studies were based on quantitative research methods relying on calculations of impact of the SRD grant on households. According to Reisman (2001), social impacts cannot always be numerically calculated. Numerical calculations tend to push out the qualitative and leave us with the less significant which can be manipulated quantitatively. People's perceptions are as important as their behaviour patterns, an aspect numerical assessments seem to ignore (Reisman, 2001).

In addition, due to their generalised nature, these studies also had limited ability to identify gendered impacts and ran into risk of concealing and overstating outcomes for women. When poverty and hunger decrease among poor households, it does not necessarily mean that poverty as experienced by women has decreased. These studies have not taken into account and therefore have failed to link the substantive evidence in literature indicating that everywhere in the world, women were the worst affected by COVID-19 (Crabb, 2020; Zamarro et al, 2020; Kabeer et al, 2021; Son and Bell, 2022).

Furthermore, it is also possible that women's culturally assigned care duties may mean that women require more income than men (Jaggar, 2013). Therefore, when impact is measured primarily at the household level, such gender differences are potentially concealed. Treating households as single units of analysis as in previous studies inevitably masks and makes it difficult for inequalities within them to come into view.

As a result, the outcomes for women may remain hidden. Essentially, assessment of the SRD grant impact should not only focus on households. A more complete analysis would need to evaluate perceptions and experiences of vulnerable women. Albertyn (cited in Francis and Webster, 2019) emphasises the significant role that the perceptions and experiences of poor women play to shape meaning and understanding hence can help build a more gendered approach to social transformation.

Again, when looking into the nature of research in current literature, most of it is based on policy briefs and working papers (grey literature) (e.g., Baraskan et al, 2020; Bassier et al, 2022; Bhorat and Kohler, 2021; Cronbach et al, 2022; Jamieson and van Blerk, 2021; O'Donnell et al, 2021). Despite the fundamental studies conducted over the years, only minor research has looked into (or at least has surfaced in academic

journals) the link between the SRD grant and socioeconomic conditions of rural women.

1.3. Research purpose

The purpose of this study is to explore the influence of the SRD grant on women recipients in Matatiele. Additionally, the study seeks to understand the daily lives of women and the strategies that they used to cope with hard living conditions and financial distress.

1.4. Research questions

Main question:

What is the effect of the SRD grant on women recipients in Matatiele?

To answer this question, sub-questions were also created:

1) How do women perceive their socioeconomic conditions before and after COVID-19 pandemic?
2) How have women's conditions changed as a result of the SRD grant?
3) How do women experience and perceive access to the SRD grant?

1.5. Significance of study

The findings from this study can contribute to a better understanding of the effect of the SRD grant on women in Matatiele. Taking a gendered qualitative approach, this research hopes to add onto the body of knowledge on the SRD grant by questioning and/or validating prior findings achieved through quantitative methods. Additionally, given that this type of grant is implemented for the first time in South Africa, this study sheds light on how the SRD grant affects the lives of the most disadvantaged section of society. Although the grant had no gender focus in its design, given the urgency with which it was instituted in the context of the pandemic, findings may also be helpful to policy makers for gender mainstreaming of the grant should it be implemented in the long term.

1.6. Definition of key terms

Unemployed

"A man is only unemployed when he is both not employed and also desires to be employed" (Pigou, 1968, p. 3). "To be considered unemployed, people need to be

available to take up employment at short notice and to have recently been searching for a job" (ILO, 2023, p. 39.)

Informally employed

"We define the informally employed as individuals who report not having a written contract with their employer, regardless of if they are self-employed, a casual worker, or have a regular job." (Kohler and Bhorat, 2020, p. 20)

The poor

Individuals or households experiencing "human conditions characterised by sustained or chronic deprivation of the resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights" (United Nations Committee on Social, Economic and Cultural Rights, 2001).

COVID-19 Social Relief of Distress grant

A cash transfer worth R350 (R370 from April 2024 to March 2025) per month provided by the government as income support to the unemployed and informally employed (working poor) established in response to the adverse effects of Covid-19 pandemic (Department of Social Development, 2020; SASSA, 2024).

1.7. Research report structure

This research report is structured into six chapters and presented as follows.

Chapter One: provides the contextual background of the study. It identifies and clarifies the research problem, research purpose, the research questions as well as objectives to be achieved from the research process.

Chapter Two: provides the literature review; locates the study within the body of available knowledge on the topic.

Chapter Three: provides a discussion of procedures and methods, tools and application used in the research process and how these were selected to address the research questions and objectives.

Chapter Four: presents empirical results from the research process.

Chapter Five: provides a discussion of research findings with reflection on the literature.

Chapter Six: provides a summary of findings, conclusion, and recommendations.

CHAPTER TWO

Literature Review

2.1. Introduction

This chapter provides a review of the literature relevant to the SRD grant's influence on women's living conditions in Matatiele. The review begins with an overview of women as a population group and highlights some of the unique socioeconomic challenges they face. It also sheds light on how the living conditions of women were affected by the COVID-19 global health crisis which gave context to the SRD grant. Finally, it outlines the nature of the South African social security system, with a particular focus on the SRD grant and the role it has played in ameliorating women's unique challenges. The chapter concludes with examination of experiences of similar social policies from other countries and then a discussion of the theoretical frameworks considered, outlining how they guide the analysis.

2.2. Women in society

Although changing, in most societies, gender determines individual experiences in social and economic relationships, often resulting in systemic disadvantages for women (Reddy and Moletsane, 2009; Kaka, 2013). The recent COVID-19 global pandemic highlighted some of these disadvantages. The job losses emanating from economic closures in the midst of the pandemic affected more women than men everywhere in the world (UNDP, 2022). Again, more women were at risk of contracting the virus than men given the care role that they assume both professionally and within the household (van Don et al, 2020; Malik and Naeem, 2020; Whadi-Ah et al, 2023).

The gender inequalities are rooted in patriarchal structures, role stereotypes and power imbalances which are underlying assumptions manifested in vulnerability and economic disabilities of women (Robertson, 1998). These factors inhibit women's access to resources, opportunities, and power, reduce their social status and subsequently lead to low resilience to socioeconomic pressures (Agarwal, 2021).

Various scholars such as Hartman (1981), Momsen (1991) and Sultana (2010) highlight women's subordinate position across societies which stems from patriarchal systems that prioritise men. Subordination of women manifests in various forms including the way girls and boys are socialised. From childhood, girls are socialised

into roles (such as house duties, caregiving etc) that limit their autonomy and reinforce male dominance (Wilson, 2019).

This constitutes unequal division of duties within the household which often sees women doing more housework (Aldossari and Chaudhry, 2020). However, the hard work that they do within the home, which is often repetitive and endless, is not considered and often not paid (Kehler, 2001).

Many African societies today have developed highly progressive constitutions that uphold gender equality however, they still exhibit bias towards valuing activities associated with masculinity over those associated with femininity (Robertson, 1998). Often, roles that are assigned to women are associated with low status and low pay such as administrative, clerical, cleaning (Wilson, 2019). Whereas more prestigious roles are 'reserved' for men (Valodia and Francis, 2016). This elevates men at the women's expense and perpetuates unequal power relations reflected in the material disadvantages of women.

A typical example is elaborated by American Anthropologist Ernestine Friedl (1967). She analyses the position of women in the social structure of Greek village community which bears close similarity to the social structure of rural communities in South Africa and reflects on the position of women in a similar setting to the research site.

In this article, Friedl (1967) points to the segregation of women and men in public spaces of Vasilika village. Although this is rather subtle in South Africa, practically, women are still subjugated especially in the rural areas where traditional customs and norms actively govern gender roles and behaviour. She says that in a church setting, women and girls constitute majority of attendees, however, are not allowed to go beyond the altar screen but stand at the back of the church while men and boys stand in front.

Also, during festivals like Saint's Day, more men than women visit the celebrants. If it is cold, men are seated closest to the fire; and if there are not enough chairs, women not men, will remain standing. Again, male visitors are served first even if they arrived at the same time as the women (Friedl, 1967). Although the discrimination is rather subtle in South Africa, the truth is, men are societally considered superior to women. Especially in rural areas, women eat last, after all male household members have

eaten (Kehler, 2001). This pattern indicates high male privilege which plays out in all social settings.

Women encounter subordination every day. Practices and norms that perpetuate their inferiority and control are present everywhere; within families, society, schools, the workplace, laws etc (Sultana, 2010). This often comes in the form of exclusion, oppression and exploitation. According to Hartmann (1981), both the household and workplace serve as significant sites of women's exploitation. She argues that at the workplace, patriarchal role stereotypes and occupational segregation is used to maintain access to paid jobs for men at women's expense. Men are more likely to be employed than women (Stats SA, 2023). Also, a majority of new and better paid jobs go to men, but male income is less likely to be spent in the family (Momsen, 1991).

Within households, women perform a disproportionate share of unpaid domestic work even when they concurrently have a paid job (Sultana, 2010). This materially benefits men and acts to reinforce women's subordination and dependence (Hartmann, 1981).

Additionally, even legislations and policies that ought to protect women often exclude and alienate them. For instance, when the Social Relief of Distress Grant was introduced during the COVID-19 crisis, women were not allowed to receive it concurrently with the Caregiver's grant received as supplement to CSG on behalf of minor children (Bhorat and Kohler, 2020; Jain et al, 2020). In the period May-October 2020, approximately 68 percent of the SRD grant recipients were men compared to 32 percent of women (DSD, 2021). It was despite the substantive evidence that women were the worst affected by the crisis (Jain et al, 2020). Therefore, this policy did not view women as economic agents affected by the pandemic but rather as channels through which funds could reach targeted beneficiaries (i.e., children) (O'Donell et al, 2022). Hence consequently alienated them.

Furthermore, the disproportionate distribution of work constitutes the oppression of women and further enhances gender inequality. Women perform more than three quarters of all unpaid work performed in the world (International Labour Organisation, 2018 (29)). In Africa, they are responsible for housework, childcare and subsistence agriculture in addition to participation in paid employment (Kehler, 2001).

Almost 80 percent of all food consumed in the region is produced by women, but they own no land. They work as unpaid labourers on family farms predominantly owned by

male household members (Kongolo and Bamgose, 2002). Thus, while overworked, women remain poor and vulnerable.

The plight of South African women was escalated by marriage decline and disintegration of the family unit (Marais, 2011). Most women are left alone to support and raise their children (Momsen, 1991). Almost 43 percent of all households in the country are female headed and female single-parent households (Coovadia et al, 2009). This places a heavy care burden on women. As a result, women's mobility both between places and between jobs is low compared to men (Mackett, 2021).

This suggests that women do not have access to the same economic opportunities as men (Momsen, 1991). Hence, they are vulnerable and poor (McIntyre et al, 2002) especially, those living in the rural areas (van Dijk and Nkwana, 2021).

In Matatiele, contextual factors such as limited economic development, poor infrastructure and lack of access to resources and facilities, all contribute to women's experience of income poverty, joblessness and food insecurity (Matatiele Local Municipality Integrated Plan, 2020; Mubangizi and Mubangizi, 2020). Therefore, they are structurally impoverished.

All of these factors indicate why women are vulnerable, why they experience poverty differently and why socioeconomic changes affect them differently in ways that amplify their disadvantages (Kehler, 2001; Patel et al , 2013; Hartman, 1981).

These inequalities have severe consequences and present unique challenges for women.

2.3. The unique socioeconomic challenges that affect women

2.3.1. Burden of care and housework

Women's caregiving roles, rooted in societal expectations and traditional gender norms, often hinder their economic participation (Sultana, 2010). These roles, encompassing childcare, elder care and domestic labour, consume significant time and energy, and limit women's ability to engage in income-generating activities (Mubangizi and Mubangizi, 2021). The common practice is that women bear the primary responsibility for tasks such as fetching water and gathering fuel, further limiting their economic opportunities and contributing to gender disparities in economic outcomes (Agarwal, 2021; Kehler, 2001).

2.3.2. Unemployment

A person is considered unemployed when they are both not employed and actively searching for a job (Pigou, 1968, p. 3; International Labour Organisation (ILO), 2023, p. 39). Deducing from this definition, unemployment implies not only the absence of a paid job, but the absence of employment when people are actively looking for it. Thus, unemployment rate can be defined as the proportion of the work force that is without jobs but available for and actively searching for paid work (ILO, 2018; Murphy and Topel, 1997; World Bank, 2023).

Unemployment is a global socioeconomic challenge in contemporary times. South Africa ranks among countries with the highest rates of unemployment (Francis and Webster, 2019; Kingdon and Knight, 2004).

This problem is historically rooted in apartheid; a system of racial discrimination where jobs, education and wages were racially determined (Marais, 2011). Major employment decline was experienced in South Africa beginning as early as in 1974, emanating from rapid transition to capital-intensive modes of production, decline in foreign direct investment and other compounding macroeconomic challenges (Coovadia et al, 2009).

It was also exacerbated by low education attainment and undereducation of Black people, particularly women, which was a deliberate policy of the apartheid system and a persistent legacy that inhibits their absorption into the labour market to this day (Coovadia et al, 2009). Since 1994, the unemployment rate has consistently remained above 20 percent, rising to an all-time high of 35.3 percent in the first quarter of 2022 (Statistics South Africa (Stats SA), 2022).

Rising levels of unemployment leave women extremely vulnerable (Hunter, 2007). More women than men are affected by unemployment. This is linked to factors including societal norms, discrimination in the workplace, and limited access to education and training opportunities usually afforded to men (ILO, 2023). Quarter two 2022 data of the Quarterly Labour Force Survey suggested that approximately 35.5 percent of women were unemployed compared to 32.6 percent of men.

This was despite the fact that women constituted the highest proportion of the labour force in the same period (Stas SA, 2022). This disproportionate distribution of unemployment is consistent with a claim in a prior report that the South African labour market appeared to be more favourable to men than women (Stats SA, 2021).

Women encounter additional barriers to access employment. Culture, gender prejudices, role stereotypes, having children and burden of reproductive (care and house) work are some of the factors that tend to disadvantage women in the labour market (Agarwal, 2021; Hussein et al, 2021; Mackett, 2021a; Miles, 2002; Wilson, 2019). A recent study has found that stereotypical views confining women to housework still hindered women's employment in Indonesia (Hussein et al, 2021). Childcare responsibilities hindered the ability of women to stay employed in the United Kingdom (Wilson, 2019).

Likewise, many women of reproductive age here in South Africa have limited access to employment due to limiting responsibilities such as childbearing, care and other cultural expectations for married women (Mackett, 2021a). Rebecca Miles postulates that,

> cultural and family-level factors affect not only whether women are in the labour market but also their success in finding a job. Cultural proscriptions on female mobility are a significant constraint on women's job searches (Miles, 2002, Abstract).

Women who have children are often unable to take employment outside of their hometown due to burden of childcare and other household duties which fall squarely on their shoulders (Mackett, 2021b).

They are also not able to take permanent, full-time jobs (Wilson, 2019). For example, the Journal of Sociology reported that women's authorship declined during the Covid-19 health crisis due to increases in care and housework while it surged for men in the same period, inhibiting women from building stable careers as researchers (Matthewman and Huppatz, 2020).

Furthermore, limited skills and education hinder women's employment. Girls are often discriminated against and excluded from education in many 'black' societies and rural

communities (Momsen, 1991). A son's education was typically prioritised over a daughter's in rural communities in South Africa, although this is changing (Kehler, 2001). Additionally, within families, when financial troughs are encountered, girls are the first to be taken out of school to spare education-related costs (Agarwal, 2021; Nkwana and van Dijk, 2021). This denies them the opportunity to build required skills and subsequently renders them unemployable (Wilson, 2019).

Therefore, most of women's employment is in the informal sector where no specialised skills are required. They are concentrated in occupations and sectors related to clerical, domestic, care and services which are conventionally defined as 'women's work' (Jain et al, 2020; Stats SA, 2022; Wilson, 2019). These are duties that they usually perform within families and communities and are rendered at a very low pay. They are constantly subjected to uncertainty and insecurity. Therefore, job loss affects them long before it affects men (Kehler, 2001).

2.3.3. Food insecurity

Attainment of food security is a global priority. However, it remains elusive to poor women (van Dijk and Nkwana, 2021).

Food and Agricultural Organisation (FAO) (2019) suggests that about 75 percent of all people in hunger live in the rural areas, mainly in Africa and Asia. And approximately seventy percent of those affected by malnutrition, poverty and food insecurity are women. Food insecurity can be defined as the absence of physical and economic means to access food as well as inadequate access to food that is necessary to sustain life (van Dijk and Nkwana, 2021).

South Africa has sufficient food to feed the entire population, acquired both through own production and food imports (FAO, 2015). However, individuals and households experience significant food shortages, particularly in the rural areas (Du Toit, 2011). There is a wide gap in terms of access to food between the rich and the poor. While high income earners have excess food, the poor are food insecure (Ngumbela, 2021). This suggests that food insecurity and hunger result from inequitable distribution of available food, facilitated by limited access to reliable income. Poor people do not have sufficient resources to purchase food.

Despite adequacy of available food at the national level, undernutrition is prevalent among poor women and children (Rose and Charlton, 2001). Since the 1990s, child stunting, indicative of undernutrition, has been estimated to be around one in five children under five years old (van den Heever et al, 2021).

The intersection of race, gender and geography plays an active role in the distribution of economic resources as well as access to services in South Africa (van Niekerk, 2012). People can be easily categorised into distinct population groups based on their race, gender and geographical location. For example,

> rural communities are mainly poor, more vulnerable, and have less access to facilities and services. Urban communities, on the other hand, are generally wealthier and have better access to facilities and services (Mubangizi and Mubangizi, 2021, p. 217).

Therefore, the argument is that 'black' rural women are disadvantaged at three levels in terms of access to food. A recent study reported that male headed households are more food secure than female headed households (van Dijk and Nkwana, 2021).

Additionally, female headed households in the rural areas are found to be more vulnerable to food insecurity than urban based, female headed households (Tibesigwa and Visser, 2016).

Food insecurity is influenced by a number of factors including unemployment, low income and rising cost of food (Ngumbela, 2021). Women have low purchasing power due to multiple factors including unemployment, as discussed above (van Dijk and Nkwana, 2021). As previously indicated, women are more likely than men to be unemployed. Even when they are employed, it is usually in a less secure and low pay job. Therefore, they have less income at disposal to buy enough food for themselves and their families.

According to Hussein et al (2021), on average, women earn about 30-40 percent less than men for comparable work. However, most of their income is spent on food as opposed to men. Thus, when the food prices rise, women face an immediate food crisis (Dafuleya, 2020).

Women contribute significantly to household food production through both participation in agricultural activities and selling of agricultural products to generate income (van Dijk and Nkwana, 2021). They play a major role to ensure that there is

enough food in the house as positioned by their gender-related roles. However, their limited voice over household decisions constrains achievement of food security. They are usually excluded in decisions regarding production of food. Even the allocation of food within households is based on gender and hierarchical power relations within the family which disfavours women (FAO, 2013; Tibesigwa and Visser, 2016). As a result, women experience hunger even when they reside in adequately resourced households (Agarwal, 2021).

Persistent patriarchal power structures and women's limited participation in decision-making processes significantly hinder the achievement of food security and poverty eradication in South Africa (Van Dijk and Nkwana, 2021). Hence poor rural women remain prone to undernutrition and food insecurity (Stats SA, 2017). Usually, they eat last. And in the event that there is shortage of food in the house, women and girls tend to reduce their own consumption (Agarwal, 2021; IDP, 2009).

Ngumbela (2021) asserts that food insecurity is dynamic and complex. This could affect the government's ability to identify relevant policies and programmes that will assist to attain equitable distribution of food to women and vulnerable households (Ngumbela, 2021).

There is compelling evidence in literature showing a strong relationship between gender of household head and food security, women's low purchasing power, inequitable household allocation of food and greater food insecurity of rural women (Agarwal, 2021; Kehler, 2001; Ngumbela, 2021). Based on this, policymakers should pay attention to gender and spatial differences and inequalities as the country battles food insecurity (Tibesigwa and Visser, 2016). To be effective, policies and programmes should have a gender focus and strive to address gender inequalities faced by women in the rural areas (van Dijk and Nkwana, 2021).

2.3.4. Limited resources

Women have limited access to education, resources and opportunities that are necessary to build, sustain a life and improve the standard of living (Hussein et al, 2021). They face social and economic exclusion in terms of access to economic growth and wealth of the country (Kehler, 2001). Even when the economy of the country grows and new opportunities emerge, they are unable to tap into them due to

factors already mentioned in this review. Black rural women face the greatest systemic disadvantages and live under extreme poverty (Kehler, 2001).

According to Vong et al (2016), women of ethnic minorities in Indonesia have no access to amenity services and agricultural inputs. Land is owned by their husbands or other male authority figures within families. A similar predicament exists in most African countries. Rural women produce over 80 percent of food consumed in the continent, both for subsistence and market. They work in farms for very little pay and sometimes as unpaid labourers in family farms. They also perform over 60 percent of marketing of all food consumed in Africa (Kongolo and Bamgose, 2002).

In South Africa, women constitute approximately 60 percent of rural dwellers. However, they own no land. They live on communally owned land in traditionally cultural areas (Daniels, 2016) and have little or no say over land use. To a limited extent, women are allocated small pieces of land usually used for growing crops for consumption (Kongolo and Bamgose, 2002). This hinders their potential to contribute to their own economic security and growth of the country through agricultural production.

Although Van Dijk and Nkwana (2021) caution against generalisation pertaining to the gender identity of rural women, the reality is that limited access to land renders women powerless and vulnerable to food insecurity and poverty.

Non-ownership of immovable property such as land limits women's access to credit and financial services. Financial and credit access enables women to fund their income-generating activities and grow income (Kehler, 2001). It can also boost their purchasing power, economic freedom and help them achieve an acceptable standard of living (Hussein et al, 2021). However, credit access requires some form of collateral. Rural women typically do not own any assets that can be held as collateral.

Moreover, women and men are given similar and equal opportunities in terms of access to credit, extension services and resources that are needed for food production (Van Dijk and Nkwana, 2021, p.105).

The Hunger Project (1999) reveals that women receive less than one percent of the overall credit to small farmers in Africa. The persistent socioeconomic disadvantage and suppression of rural women denies them opportunity for growth.

It also leads to diminished voice and bargaining power. Women who own land and other economic resources are found to be empowered, independent and at little risk of gender based violence (Van Dijk and Nkwana, 2021). On the other hand, low level of empowerment, limited voice and decision-making power puts women at 50 percent more risk of violence and undernutrition (Tebekaw, 2011). It also inhibits women's participation in economic development and food production. This makes them not only vulnerable but also dependent and very poor (Kongolo and Bamgose, 2002).

Thus, Hussein et al (2021) suggest that one of the alternative responses to help strengthen women's participation is by developing strategies based on an enumerator as a women's empowerment.

But conscious effort should be made to include the voices of women, which is still a challenge in many policies and programmes. Women's voices are not only diminished by culture, tradition and social values that consider them less important in society, but also by policies that are meant to empower them. A typical example of this is the Integrated Food Security Strategy (2002). The policy acknowledges women and children as vulnerable groups affected by food insecurity but does not state how women's voices are to be integrated in the implementation (Van Dijk and Nkwana, 2021).

Therefore, while it intends to enhance the welfare of rural women, the non-interactive nature of its design unintentionally amplifies their exclusion and isolation (Kongolo and Bamgose, 2002).

2.3.5. Poverty and economic hardship

Poverty can be broadly defined in terms of deprivation. This refers to "the material and social conditions that are experienced by individuals and households where these conditions are inadequate relative to that which is usually available or experienced in society" (McIntyre et al, 2002, p.31). Or it can be defined in the narrow sense of the absence of income sufficient to afford a minimum standard of living (Kehler, 2001).

Focusing on the narrow definition, most national governments and development organisations measure levels of poverty “in terms of basic consumption needs and income required to satisfy those needs” (Kehler, 2001, p.41).

In this way, access to income becomes a critical determinant of whether a person lives above or below the poverty line (Kehler, 2001). In South Africa, poverty is measured at three levels as per Stats SA’s Food Poverty Line (FPL), Lower Bound Poverty Line (LBPL) and Upper Bound Poverty Line (UBPL) measures.

However, research has shown over the years that income cannot on its own, effectively measure poverty. Deprivation comes in many ways which are not included in the income poverty measure (Kaka, 2013).

In this country, the distribution of resources, income and wealth is highly unequal (Marais, 2011). As a result, ‘black’ women are structurally impoverished. Many are confined to poverty through no fault of their own but by accident of birth (United Nations Development Program (UNDP), 2024).

To understand the depth and severity of poverty as a different experience for women, it is important to understand how wealth and income inequality are produced at the intersection of identities (Pate, et al, 2013; Francis and Webster, 2019). Authors such as Jamieson and van Blerk (2021) reckon that race, gender and geography play an active role in the distribution of national wealth and income. In a study of wealth and income inequality, Orthofer (2016) finds that the richest ten percent of the population earn about 95 percent of all wealth, while fifty percent own no wealth at all.

Additionally, Stats SA (2019)’s report also indicates that the annual mean and median expenditures have persistently remained four times higher in urban than rural areas. Also, the people living in the urban areas own more assets than those in the rural areas (Jamieson and van Blerk, 2021). Rural households are primarily poor (Hall, 2019).

The literature reveals that wealthy people in South Africa remain dominantly white while black people are exclusively poor (Marais, 2011). And within the black demographic, there is extreme income inequality between rural and urban dwellers.

This being so, there is reason to say that poverty and inequality are correlated across three dimensions, in a sense that if one is black, a woman and a rural resident, they are more likely to be poor (Kehler, 2001).

Black people account for more than 98 percent of all people living in the rural areas and farms in the Eastern Cape (Ngumbela, 2021), of whom 59 percent are women (ECSECC, 2017). This constitutes a reflection of high poverty among women. They own fewer assets, no wealth and earn little to no income (Mubangizi and Mubangizi, 2021).

Poverty steals women's dignity and hope. It is a different experience encountered not just as absence of money and material resources but also poor health, inability to access quality education, low social status and lack of political power (Kaka, 2013).

Women are found to be poor even when they live in better resourced households. This is compounded by household dynamics which inhibit the allocation of resources to their most efficient use (Agarwal, 2021). Spouses may hold opposing preferences and when disagreements arise, may decide to not fully share their resources such as information, labour, or assets (Fletschner, 2008).

Female-headed and female, single-parent households suffer even the greatest brunt of poverty (Jamieson and van Blerk, 2021; Marais, 2011). Typically, they encounter negative employment prospects due to low education and the burden of care responsibilities (Mackett, 2021; Wilson, 2019). Where female heads of households do have a job, it is usually in low pay, piecemeal jobs (Marais, 2011, p.203). They are informally employed and operate in the most fragile segments of the labour market, depending on daily earnings to survive (Skinner et al, 2021).

Many women in informal work support large households that are near or below the poverty line (Coovadia et al, 2009). They are vulnerable, which explains why socioeconomic pressures affect them differently (Kehler, 2001).

Gender assumption of duties and responsibilities also constitute the basis for disadvantages that women experience both in society and within families, in terms of both wealth and income compared to men (Kehler, 2001).

Marais (2011) suggests that male-headed households make about 58 percent of all households but earn over eighty percent of all household income. This lays bare the extent of women's plight in this country. South African policy discourse categorises "the poor" as black African women, children, people living in the rural areas, people living in the Eastern Cape and Limpopo and those with low levels of education (ECSECC, 2017; Marais, 2011; McIntyre et al, 2002). Therefore, women appear in all categories of the poor within the population. Hence, poverty is gendered and a different experience for women (Marais, 2011; Patel et al, 2013).

These challenges are inextricably interwoven, creating a complex and resistant system. Eradicating them will require a multi-faceted approach that tackles the root causes of gender inequality including providing access to land and other economic resources as well as challenging harmful gender norms and stereotypes.

The following section briefly highlights how the COVID-19 global health crisis exacerbated these conditions, giving context to the SRD grant.

2.4. The impact of COVID-19 global health crisis on women

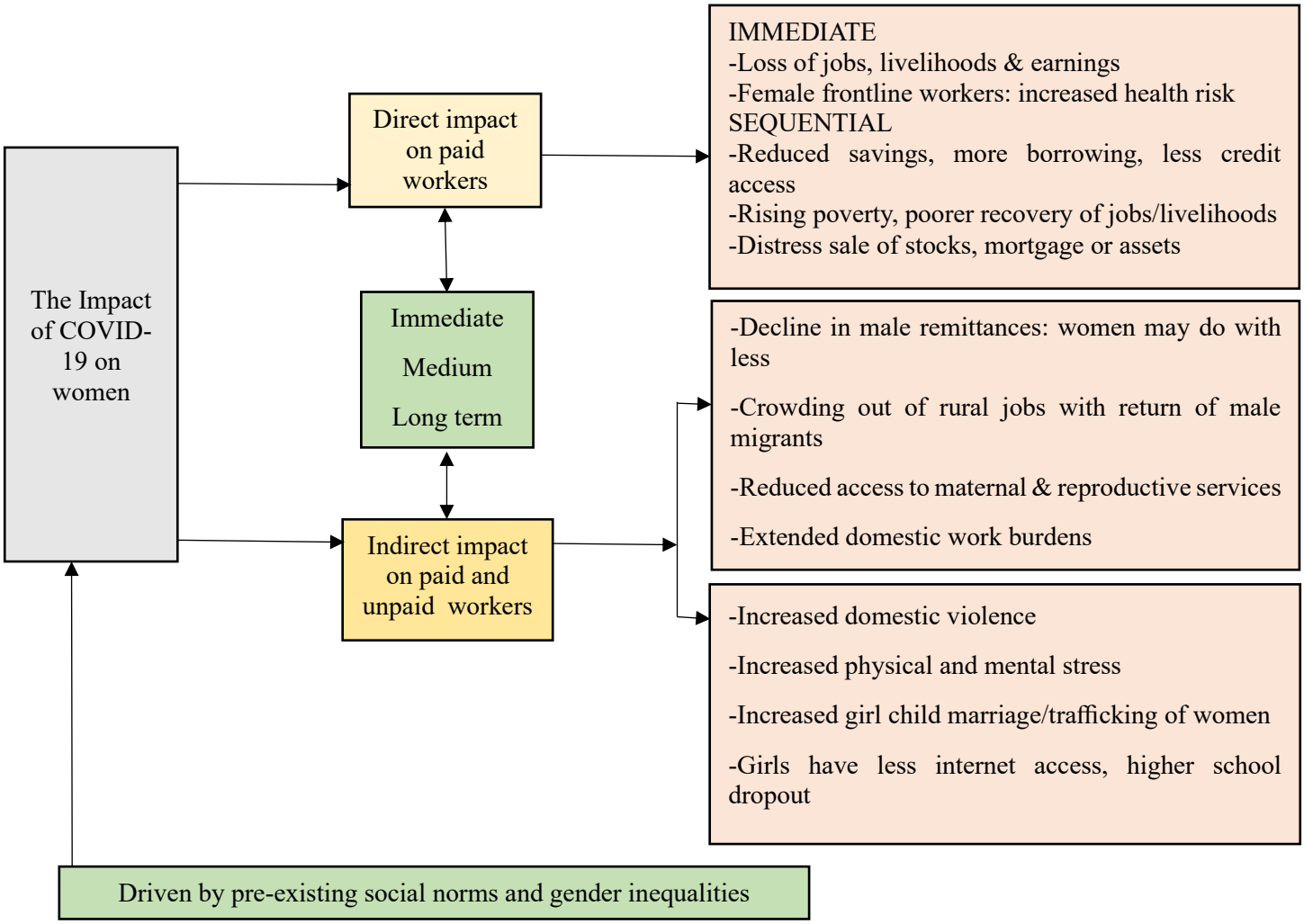
The impact of COVID-19 global pandemic had both visible and hidden dimensions (O'Donell et al, 2022; Agarwal, 2021). The visible are immediate impacts directly linked to the pandemic. Whereas the hidden dimensions are sequential and indirect impacts which emerge overtime and are likely to affect the well-being of women in the long-term (Agarwal, 2021; O'Donell et al, 2022). These are illustrated in figure 1 below.

The COVID-19 pandemic did not only amplify the already immense socioeconomic challenges but also intersected with existing inequalities in ways that disproportionately affected women (O'Donnell et al, 2022).

The most immediate and direct effect of the pandemic was job loss and depletion of earnings (Jain et al, 2020; Kohler and Bhorat, 2020; Zizzamia and Bassier, 2020). This disproportionately affected women (Agarwal, 2021; Casale and Posel, 2020; Kabeer et al, 2021).

Figure1: The impact of Covid-19 health crisis on women

Source: Adapted from Agarwal (2021)



The gender asymmetrical job loss was metaphorically labelled the 'pink recession' in Australia (Matthewman and Huppatz, 2020). It stemmed from pre-existing gender inequalities and disadvantages discussed above.

The Journal of Sociology reported a 25 percent decline in women's authorship during the health crisis compared to a 12.5 percent rise in men's in the same period (Matthewman and Huppatz, 2020). The conflicting roles of women as academics and household caregivers saw their careers take the back seat when their care role was demanded at home as children were out of school and loved ones fell sick from the virus (Hutt, 2020).

This also reflects inequitable share of domestic duties which becomes a burden and disadvantage to women resulting from pre-existing social norms and role stereotypes exaggerated by the pandemic (Matthewman and Huppatz, 2020).

In South Africa, the most affected were women, demographically found to be younger, of African descent, residing in informal dwelling structure and with no tertiary education (Kohler and Bhorat, 2020). One of the reasons for this was concentration of women in sectors that were worst hit by the crisis (Kabeer et al, 2021).

Dafuleya (2020) suggests that about 85.5 percent of people in Africa make their living in the informal sector. Many of these workers are women who depend on daily earnings for subsistence and were not able to stay in lockdown even for one day (Dafuleya, 2020; Skinner et al, 2021). Therefore, hunger and food insecurity was an immediate crisis for women, both as individuals and in households (Dafuleya, 2020; Bhorat et al, 2021).

To cope, women reduced their consumption, consuming little portions or fewer meals a day as they typically do when there is food shortage within households (Van Dijk and Nkwana, 2021). However, this put them at risk of undernutrition (Stats SA, 2019).

As the economic pressure intensified, people started selling their assets. A study shows that women in rural India resorted to sale of small assets at their disposal such as chickens and jewellery to cope with the crisis (Agarwal, 2021). Then started borrowing heavily. However, this was met with challenges because access to credit often requires some form of collateral which poorer women often do not have (Agarwal, 2021).

Poverty intensified as a result. Even though many poorer households in South Africa are likely to benefit from existing social grants (Jamieson and van Blerk, 2021), this has always excluded the working age who then became the ‘new poor’ (Hlwatika and Raseala, 2020; Gelb and Mukherjee, 2020).

In addition, there were also hidden impacts indirectly linked to the COVID-19 health crisis. Studies show that there was a surge in teenage and unplanned pregnancy because women and girls could not access maternal and reproductive services due to regulatory restrictions (Agarwal, 2021; O’Donnell et al, 2022).

Furthermore, the literature shows that reports of gender-based violence increased sharply during the crisis (Dlamini, 2021). Some of the reasons cited for the spike are financial distress, extended exposure of victims to perpetrators and prolonged stay in usually cramped spaces in poor households (O'Donnell et al, 2022). As learnt from past pandemics, Agarwal (2021) postulates that neglect of women and girls as well as early girl marriages would also be expected.

Moreover, a high school dropout was recorded among girls especially in India, as a result of limited access to the internet required for virtual learning during the crisis (Agarwal, 2021).

However, in South Africa, school dropout was not reported in relation to COVID-19. This is probably because most government schools were closed during the pandemic lockdowns. But when restrictions eased, boys were more likely to be allowed to go back to school while girls were held back home to help their mothers with unpaid care of younger siblings and other domestic chores (O'Donnell et al, 2022).

Denying access to girls' education blocks the pathways through which they could break out of oppressive cultural and traditional values and the poverty cycle. Therefore, there is reason to believe that the pandemic could have reversed little progress achieved by decades of feminist strive for women's agency, empowerment and voice which is bolstered through quality education and skills development.

Finally, the literature also shows that the impact of the pandemic was not a static, one-time event but an ongoing process that affects current and future well-being of women (Agarwal, 2021; Narayan, 2022; Lenz, 2024). Women are fragile due to multiple factors and disadvantages discussed earlier in this review. Once economically displaced, it may be difficult for them to recover. For example, if they were a migrant domestic worker who returned home in the rural areas, it may be difficult to find accommodation and employment again in the city upon coming back (Agarwal, 2021).

This being the case, qualifies the argument that women's continued economic hardship emanated from pre-existing structural challenges and inequalities which were amplified at the onset of the global health crisis (Mackett, 2021). The pandemic tipped the scales and exposed the messy socioeconomic realities of many poor women (O'Donnell et al, 2022).

In summary, the pandemic intensified gender, geospatial and household income inequalities; problems that the country has long grappled with (Mathebula et al, 2022). Loss of employment and income worsened the already weak socioeconomic landscape and food security of many households in South Africa, especially households with women and children, leaving them even poorer. The severity of poverty, hunger and food insecurity within this large cross-section of our population impacts not only on their well-being, but also on the well-being and living conditions of their families and communities and on the growth and stability of the country (Pienaar et al, 2021).

2.5. South African social security system: a brief overview

South African Constitution stipulates that access to social security is a right which should be arranged through government processes. The Bill of Rights Section 27(1)(c) prescribes that all citizens are entitled to access to social security, including "appropriate social assistance" if they are unable to care for themselves and their dependents (Constitution of the Republic of South Africa, Section 27(1)).

Social security includes a range of programmes established by legislation aimed at protection of individuals and households against contingencies that would threaten their basic standard of living (Barrientos, 2010; Siebrits, 2019). South African social security system has two components: social insurance and social assistance (Kohler and Bhorat, 2020).

Social insurance is contributory and aimed at economic protection of workers should they lose income as a result of retrenchment or retirement. This is currently only accessible in the formal sector of the economy. Social assistance on the other hand is aimed at protection of vulnerable individuals and households with no economic means to support themselves. Given in the form of either in-kind or cash transfers, social assistance offers support to poor individuals who cannot meet their basic consumption needs in the circumstance of age (too young or old) or disability (Siebrits, 2019).

Social assistance programmes are typically used across the globe in both developing and developed countries as the first line of defence against poverty and hunger on a long-term basis and/or in crisis situations or health emergencies such as the COVID-19 pandemic (van der Berg et al, 2022).

In South Africa, these programmes redistribute income to populations in distress and serve to improve the living conditions of the poor (Mathebula et al, 2022). Before the COVID-19 pandemic, social assistance was limited to children younger than eighteen years old (Child Support Grant) and older people above the age of fifty-nine (Older Persons Grant).

The social grants system excluded the working age except in the circumstance of disability (Hlwatika and Raseala, 2020). The poor and vulnerable working age group who were excluded from social assistance are referred to as the 'missing middle' in current literature (Gelb and Mukherjee, 2020).

Exclusion of young adults from social support was rooted on the assumption that they could find jobs and support themselves (Ferguson, 2015). A view which was incognisant of the widespread labour market precarity and structural nature of unemployment in the country (Bassier et al, 2020; Bhorat and Kohler, 2021; Kohler and Bhorat, 2020).

The onset of the COVID-19 pandemic exposed the extent of vulnerability of many poor unemployed and informally employed people excluded from social assistance (Mackett, 2021b). The people living in households in the bottom of the income distribution with no social assistance, were the worst affected by economic pressure from the pandemic compared to those in the bottom ten percent of income distribution (Bhorat et al, 2021). Two reasons are cited for this.

First, almost all households in the bottom ten percent of the income distribution are covered by social grants. Receipt of social grants is believed to have provided income floor and shielded poorer households from the worst effects of the economic downturn. Second, most individuals in poorer households have been unemployed, in hunger and poverty long before the health crisis meaning, their situation does not change significantly as a result of the crisis compared to other households (Bhorat et al, 2021). This is, however, questionable because households that used to have one working member had none during the pandemic and were severely impacted.

Social grants are the main source of income for people who reside in decile one households and social grants were not affected by the pandemic (Kohler and Bhorat, 2020). However, individuals living in higher deciles households experienced a collapse in earnings and became remarkably vulnerable in the face of economic crisis (Jain et

al, 2020; Bhorat et al, 2021). They became the new poor (Gelb and Mukherjee, 2020). This comparison underscores the role that social assistance plays as income cushion for individuals in poorest households.

2.5.1. Social assistance in the context of COVID-19 pandemic

Like many other national governments around the world, the government of South Africa introduced emergency social relief measures in response to the devastating socioeconomic effects of the lockdown (Gelb and Mukherjee, 2020; Lustig et al, 2020). Different targeting strategies were used to identify vulnerable groups at risk of hunger and poverty. Many governments increased support to recipients of existing social programmes, some extended access to existing programs while others instituted new relief programs for the previously excluded groups (Gelb and Mukherjee, 2020).

South African government introduced expansionary policy measures which included the topping-up of all existing social grants and introduction of the new grant for the 'missing middle' (DSD, 2020; Baraskan et al, 2021; Barnes et al, 2021; Bassier et al, 2022; Bhorat and Kohler, 2021; Jamieson and van Blerk, 2021; Kohler and Bhorat, 2020).

All social grants with the exception of CSG, were topped up by R250 per month in the period May/October 2020. The CSG was topped up by R300 per grant in May and subsequently replaced with care giver's grant for recipients of CSG on behalf of a minor valued at R500 per month (regardless of the number of children) from June-October 2020 (Baraskan et al, 2020; Bhorat et al, 2021; Jamieson and van Blerk, 2021).

Additionally, social assistance was extended to those who were previously excluded. The government introduced a new special COVID-19 Social Relief of Distress grant for the unemployed and informally employed workers for six months from May-October 2020 (DSD, 2020; Bhorat and Kohler, 2020; Jamieson and van Blerk, 2021; van den Heever et al, 2021).

2.6. The special COVID-19 Social Relief of Distress Grant

The SRD grant valued at R350 (increased to R370 from April 2024) per month was part of the social relief package which included the top-up to all existing social grants.

It was introduced by the government in April 2020 to shield vulnerable people from the adverse socioeconomic effects of the COVID-19 global health pandemic and related lockdowns (Bassier et al, 2022; Moses and Woolard, 2023; Skinner et al, 2021).

The SRD grant was originally intended to be a temporary measure from May-October 2020 to provide support to needy individuals who might be at risk of hunger in the context of shrinking economies and massive job losses (Gronbash et al, 2022).

However, due to continued economic pressure from the pandemic, the grant was extended multiple times. First, it was extended to end January 2021, then to end April 2021 and suspended between May and July 2021. It was later reintroduced in August 2021 with a requirement for all recipients to reapply and was further extended (Gronbash et al, 2022; Mathebula et al, 2022). It has currently been extended from April 2024 to March 2025 at the rate of R370 per month. At the time of writing, it is still in operation.

One of the original policy imperatives of the SRD grant was to target informal workers affected by income and livelihoods losses (Bhorat et al, 2021). The SRD grant is distinct in South Africa, given that this was the first time a government grant was implemented, targeting the able, working age individuals (Kohler and Bhorat, 2021).

Unlike other existing social grants (CSG, OPG, Foster Care and Disability grants) which used household vulnerability as a criterion to determine eligibility, the SRD grant used labour market vulnerability.

It was also the first social grant to use labour market vulnerability instead of household vulnerability as eligibility criterion, as has always been the case (Bassier et al, 2022). It closed a gap in the social security system and offered a learning opportunity for the long held policy agenda of providing social assistance to vulnerable, chronically unemployed individuals (Barnes et al, 2021).

To be eligible for the grant, applicants had to be 18 years or older, unemployed, with no income and not a beneficiary of any other government support (Goldman et al, 2021; Pienaar et al, 2021; Seekings 2020; Skinner et al, 2021). However, eligibility was adjusted overtime and possession of some income at the means threshold of R350 and subsequently R624 was permissible (DSD, 2022).

Given that the grant was targeted at the individual level, often, more than one individual within a household was a recipient of SRD grant (Bassier et al, 2022). It was understood as a means to cover the bare minimum. For many people, poverty and hunger were motivating factors for undertaking grant application (Gronbash et al, 2022).

The SRD grant was received within the context of multiple hardships which included continued loss of livelihoods, high unemployment and a lack of technological means to ensure upward mobility. These all intertwined with disabling structural and social barriers (Gronbash et al, 2022).

The working age women without relevant skills for available jobs remain chronically unemployed. This experience is especially peculiar to young women aged 15-34 with 40.1 percent of unemployment (over 20 million) which is over 11 percent of the national average (Stats SA, 2020). As a result, they remain at risk of hunger and shocks such as the COVID-19 global pandemic and related lockdowns.

2.6.1. Abridged synthesis of the impacts of the SRD grant

The literature on the overall impact of the SRD grant is somewhat mixed. Scholars such as Barnes et al (2021), Pienaar et al (2021) and Plagerson et al (2023) believe that the SRD grant has brought the country closer to decades-long policy agenda to redress poverty, unemployment and inequality by providing social assistance to vulnerable working age individuals who are usually excluded.

Others perceive the grant inadequate to effectively alleviate the multiple hardships that individuals and households encountered on a day-to-day basis which were amplified by the pandemic (Moses and Woolard, 2023; Mackett, 2020). However, the significant contribution that the SRD grant made to offer economic relief especially among poorer and vulnerable households cannot be overlooked (Bhora and Kohler, 2020).

I. The impact on income

The first observable impact of the SRD grant was on income. By its very nature, offered as cash transfers to recipients, the grant provided a predictable and reliable source of income to individuals and households (Mathebula et al, 2022).

The grant was associated with an exponential increase in disposable income for households in lower deciles between May and June 2020 (Barnes et al, 2021). Prior to the SRD grant, most people earned no income at all. According to Bhorat et al (2021), only 13 percent of poorer households earned labour income.

This suggests that the mean disposable income of R350 observed post transfers could be accurately attributed to the SRD grant (Barnes et al, 2021). Additionally, in its absence, individuals in the bottom ten percent of income distribution would have experienced zero income due to limited reach of the pre-existing social grants (Bhorat et al, 2021).

However, despite this remarkable change observed when expressed as a percentage of average income for the period before transfers, the literature also shows that the actual increase in disposable income for lower deciles was very small in rand amounts (Barnes et al, 2021).

Nonetheless, scholars praised the SRD grant for its extensive reach. A study by Kohler and Bhorat (2021) focused on who received the grant and its effects on poverty and inequality. The study found that the institution of the SRD grant has resulted in significant expansion of social grants coverage, rising by more than one third from the pre-pandemic period.

It has reached households which were previously not covered by existing social grants (Bhorat et al, 2021). It has effectively reached about six million individuals who were chronically unemployed and supported newly employed either directly or through family or other social networks (Bassier et al, 2022; Bhorat et al, 2021; Skinner et al, 2021; Bhorat and Kohler, 2020).

The majority of beneficiaries were young people of African descent and with formal education up to matric (Kohler and Bhorat, 2021). More often, this grant was received within households with multiple grants which allowed flow of money between extended urban and rural family settings (Gronbash et al, 2022).

In the context of collapsed earnings and depletion of household income, many people relied completely on the SRD grant. For one in ten South African households, the SRD grant was a major income source contributing to household food security (Jain et al,

2020; Mathebula et al, 2022). Hence, it is no surprise that its termination resulted in rapid rise in household and child hunger for many households (Van der Berg et al, 2022). This was witnessed in the period May-July 2021 when it was suspended (Gronbash et al, 2022; Mathebula et al, 2022).

Acting in concert with other grants, the SRD grant has not only served to offset the economic impact of the pandemic but also, as postulated by Barnes et al (2021), represents a long overdue policy change, providing income support to poor adults of working age. And its success has paved the ground for similar transfers in normal times, which Bassier et al point out should be considered a policy option in the long term (Bassier et al, 2022; Barnes et al, 2021).

II. The impact on poverty and household inequality

Social grants are typically believed to have a poverty reducing role in South Africa (Moses and Woolard, 2023; Gasior et al, 2021). Most recent studies underscore the significant contribution of the SRD grant to reduce poverty in both household and family settings of beneficiaries (Bassier et al, 2022; Gronbash et al, 2022; Gasior et al, 2021; Plagerson et al, 2023; Senona et al, 2021).

Observed in combination with other grants, the SRD grant was found to have played a crucial role in poverty reduction in most vulnerable households and shielded them from plunging further into poverty (Senona et al, 2021). For example, using observed shock to Gross Domestic Product (GDP) growth, estimates show that it has resulted in 44 percent poverty reduction among female-headed households, 51 percent and 62 percent in households with children and older people respectively (Bassier et al, 2022).

A similar study conducted in Latin America has also found a higher poverty reducing effect of COVID-19 policies among female-headed households than male headed households in Argentina and Brazil (Lustig et al, 2020). However, different from the experience in South Africa, in both countries, new transfers were found more sufficient to offset income losses than prevent households from falling into extreme poverty (Lustig et al, 2020).

Using the food poverty line (FPL), Kohler and Bhorat (2021) estimated that in the absence of the SRD grant, poverty would have been higher by up to five percentage

points. These findings are in line with Jain et al (2020)'s using a similar methodology. Authors maintain that even when a higher measure is applied, the poverty reducing effect is still evident (Kohler and Bhorat, 2021). That is, for all three poverty measures (FPL, LBPL and UBPL), poverty falls to levels lower than before the SRD grant (Barnes et al, 2021).

Similar findings were observed in another study evaluating the effectiveness of cash transfers on poverty induced by unemployment in eight European countries. Nolan et al (1999) found that social transfers were very effective in alleviating poverty for the unemployed. Using a fifty percent poverty level[2], authors found that eighty percent of those who were poor prior to transfers in Denmark were lifted out of poverty by cash transfers. Additionally, they found that cash transfers were more effective for unemployed women than men (Nolan et al, 1999).

Furthermore, the SRD grant was associated with a beneficial effect on household inequality. Kohler and Bhorat (2021) observed that household inequality reduced by 6.3 percent relative to pre-transfer periods.

However, despite the positive effects on poverty and household inequality, both remain high regardless of poverty line or inequality measure used (Kohler and Bhorat, 2021). A study by Odile Mackett (2020) observed that individuals in grant receiving households who were found to be poor in period one were still poor in period two. This indicated the inability of social grants to effectively eradicate poverty.

The study further showed that having a large number of children was correlated with poverty. And this is a striking feature of many grant recipient households. Grant receiving households tend to have more household members than non-grant receiving households which by implication means that grants are too stretched to have an observable effect (Mackett, 2020).

In addition, even with expanded reach, the grant amounts are too small since many people are too poor to pay direct taxes (Gasior et al, 2021). Hence the grants seem unable to effectively eradicate poverty (Ngumbela, 2021).

[2] This threshold considers that an individual is poor if their income falls below 50 percent of the median income in their country (Organisation for Economic Cooperation and Development (OECD), 2024).

This argument challenges a recommendation made by both Barnes et al (2021) and Bassier et al (2022) that the SRD grant should be adopted in the long term which by implication means expansion of the social grant system to potential taxpayers. Bhorat et al (2021) caution that such a policy approach should consider fiscal implications. Mackett (2020) vehemently opposes this policy approach arguing that extending social grants to a multitude of people who are supposed to contribute to revenue generation by paying taxes is counterproductive as a poverty reduction strategy. Rather, Mackett suggests job creation as an effective policy option (Mackett, 2020).

Moreover, Bhorat et al (2021) further caution that the SRD grant should not be viewed as a standard poverty reduction strategy, rather, a temporary relief measure to mitigate COVID-19 related income shocks on vulnerable individuals and households.

On the contrary, other scholars argue that temporary relief measures are social investments in human capital which can have other multiplier effects such as increased job search as Kohler and Bhorat (2021) show, which could assist market recovery, improve child stunting and psychosocial wellbeing of beneficiaries (Van der Berg et al, 2022).

III. The impact on human capital development

Social relief measures provide a predictable and reliable income which capacitates households to invest in both human and physical capital, enhancing future prospects hence breaking the vicious cycle of poverty passed down generationally (Moses and Woolard, 2023).

Anecdotal evidence suggests that the SRD grant allowed informal traders to re-stock and restart their businesses post the COVID-19 pandemic (Women in Informal Employment Globalising and Organising (WIEGO), 2021). In addition, other studies show that the SRD grant enabled unemployed workers to look for work by providing the economic means to cover job search related costs (Kohler and Bhorat, 2021). It also contributed to improved psychosocial health of beneficiaries by providing them means to meet their basic needs hence boosting their self-esteem and confidence (Mathebula et al, 2022).

The downside, however, is the inability of many poorer households to invest in the productive capacity of their members, especially the education and health of children (Moses and Woolard, 2023). This could still have implications for persistence of poverty. The literature suggests that for many households, the grant was spent mostly on basic necessities (Gronbash et al, 2022; Mathebula et al, 2022; Plagerson et al, 2023). While there are still others who were able to pay for health and education costs such as medication, schoolbooks, school uniform, transportation, and college preparation, most of the beneficiaries reported using the grant to pay for their most immediate needs (Senona et al, 2021; Gronbash et al, 2022).

IV. The impact on hunger and food insecurity

Earlier studies based on wave 1 of NIDS-CRAM data have suggested that the SRD grant observed in conjunction with other grants, appeared to offer a valuable shield from the adverse economic effects of the pandemic. Therefore, it has helped reduce hunger and food insecurity (Bhorat and Kohler, 2020; Jain et al, 2020).

But subsequent results from waves 3, 4 and 5 indicate that food insecurity, household and child hunger have remained persistently high and settled at a permanently higher equilibrium relative to pre-pandemic levels (Van der Berg et al, 2022). Despite increases in household income since the beginning of the pandemic, in the face of declining employment opportunities and higher youth unemployment, the grant has been unable to meet all individual and household basic needs for food, energy and transport (Gronbash et al, 2022; Mathebula et al, 2022).

The literature further shows that although the SRD grant provided significant support to many poor households, it has not restored them to pre-pandemic levels (Bassier et al, 2022). It failed to keep up with the rising cost of food. Many people remained at risk of food insecurity and income poverty even after receipt of the grant (Moses and Woolard, 2023).

A study by Skinner and colleagues (2021) on the impact of COVID-19 related priority interventions on informal work has found that receipt of the SRD grant had no significance on the incidence of hunger expressed by informal workers in Durban compared to those who did not receive it. The study also found that it was insufficient

to cover the monthly cost of a nutritious food basket for one child estimated at R721 let alone the R4,051 requirement for a household (Skinner et al, 2021).

These findings are backed up by Bahru et al (2020) who investigated the impact of safety nets on household food security and child nutritional outcomes taking the case of Ethiopia's productive safety net programme. They found that the programme was associated with increased number of meals consumed by a child per day but had no effect on household food security and child nutrition (Bahru et al, 2020).

Although the overall impacts are somewhat encouraging from the monetary poverty and temporary economic relief perspective, the grant appears insufficient to alleviate the multiple hardships that individuals and households encountered on the day-to-day basis which were exacerbated by the pandemic (Moses and Woolard, 2023). These include hunger, unemployment, poverty, depression, gender-based violence, inadequate access to water and electricity (Senona et al, 2021).

Nonetheless, the significance of the grant cannot be disputed. The stabilisation of hunger at a higher level and slow economic recovery may mean that prospects for recovery remain less likely especially for many poor women (Skinner et al, 2021). For this reason, the grant remains crucial (Van der Berg et al, 2022).

It is worth reciting that it provided support to households who would otherwise not be covered by social assistance. It has reached all household groups including vulnerable informal workers who are typically excluded from the social security system (Bhorat et al, 2021). It has offered a lifeline to many households at risk of hunger (Gronbash et al, 2022).

2.7 Experiences of similar social policies from other countries

In a policy brief for Centre for Global Development, O'Donnell et al examined the gendered dimensions of COVID-19 social policies in low-income countries. The study proposed that social assistance programmes have the capacity to "improve economic security, reduce intra-household conflict and related stress, and increase women's decision-making power and agency" (O'Donell et al, 2022, p.10).

This proposition was supported by Patel et al (2013)'s study highlighting the role of CSG in enhancing women's agency and autonomy as well as overall household and child well-being (Patel et al, 2013). An experimental study in Kenya has also found that providing cash transfers to women-led microenterprises has helped many firms reopen after COVID-19 closures and has increased food consumption and psychosocial health (Brooks et al, 2020).

However, O'Donnell et al (2022) found that even when effectively reached, COVID-19 social policies do not recognise women as economic agents who have been negatively affected by the pandemic. Rather, as channels through which resources can effectively reach targeted beneficiaries based on evidence that money or resources placed in the hands of women will be effectively used for the benefit of children and households (O'Donnell et al, 2022). This discounts the fact that many poor women endure severe hunger and undernutrition putting the nutritional needs of their children and dependents before their own.

Additionally, the paper also indicated that COVID-19 social policies had limited ability to address gender inequalities especially those related to household division of duties, unpaid housework and heavy care burdens (O'Donnell et al, 2022). Although Patel et al (2013) suggested that CSG improved women's autonomy in household and financial decisions, they concurred with O'Donnell et at (2022) arguing that even with CSG, women continued to bear the burden of unpaid house and care work, responsibilities which heighten gender inequalities. Therefore, while the grant had benefits for the wellbeing of children, it could not on its own transform unjust and unequal social relations of power (Patel et al, 2013).

2.8 Challenges of the SRD grant

The literature notes some of the challenges associated with the grant administration which could directly affect women. In their collection of learnt lessons from select countries (South Africa, Namibia, Togo, Columbia, Brazil, and Pakistan), Gelb and Mukherjee (2020) argued that the use of digital technology to administer expanded social assistance had the potential for significant levels of unfair exclusion.

Concerns were raised that some women may not have control over mobile phones or know how to use them to apply for and receive the social grant. One study shows that

the Eastern Cape was among the four provinces with the least claims in the period May/October 2020 despite being the poorest and having the highest share of unemployment (Baraskan et al, 2020). The potential explanation was that the digital system was not accessible to many people, especially women. Many rural women do not own a mobile phone which made it difficult to apply independently for the grant (Senona et al, 2021).

Another challenge related to access could be language. The digital system primarily uses English, making it difficult for many rural women to understand the messages. In addition, applications for this grant required women to spend money. It required that they have money to buy airtime and data in order to apply and see through the process which contradicts economic realities of many poor women (Senona et al, 2021). It was also expected that not having an identity document, a prime requirement for the grant application, could potentially lead to the unintended exclusion of poor women.

Furthermore, the urgency with which the SRD grant was instituted in the midst of the crisis, could potentially fail to address specific impacts of COVID-19 on women (Gelb and Mukherjee, 2020). The initial research suggested that women were the worst affected by COVID-19 and simulations showed, they were likely to remain so for the longest time given the complex issues surrounding their gender (Jain et al, 2020; Agarwal, 2021). However, despite the fundamental studies on the SRD grant since its inception in May 2020, the current literature remains unclear on the gendered impacts.

Most research on the SRD grant had no gender focus. According to Mackett (2021b), social policies that are not gender sensitive tend to disadvantage women even when this is not intended. The current literature is mainly comprised of quantitative studies which relied on use of NIDS-CRAM and QLFS data except a few limited qualitative studies. This made outcomes for women impossible to come into light. Moses and Woolard (2023) argue that receipt of income can change behaviour of a recipient household. The question then is, how does the SRD grant influence women recipients?

2.9 Theoretical frameworks

This study is grounded in the integrated perspectives of feminist political economy and the capability approach. The feminist political economy provides a framework for understanding how different systems of power interact and shape women's realities (Cantillon et al, 2023; Bakker and Gill, 2019). It emphasises the role of gender in determining access to resources, employment opportunities and state support systems, which is a departure from traditional political economy that assumes economic actors are gender-neutral (Elson, 1998). The framework highlights how patriarchal and capitalist relations intersect not only to perpetuate capitalism but also disproportionately position women in precarious forms of work, disregard unpaid care work and limit their access to social policies (Rai et al, 2014).

The feminist political economy is highly relevant in the context of this study due to persistent gender inequalities in terms of income, employment, care roles and household dynamics as discussed above (Casale and Posel, 2021). These inequalities were magnified by the COVID-19 pandemic, worsening the outcomes for women (Power, 2020). Therefore, it provides a structural foundation for analysing women's disadvantaged position and why the pandemic disproportionately impacted them. It also offers a critical lens to examine the SRD grant's design, gender neutrality and potential inadequacies in addressing the specific needs of women.

In addition, the capability approach, first developed by Sen (1999) and further elaborated and refined by Nussbaum (2011) focuses on individual's real freedom to achieve well-being, rather than only on economic resources or use thereof. The theory draws a distinction between capabilities (meaning what individuals are able to be and do) and functionings (being the outcomes of these abilities). It foregrounds agency, autonomy, human dignity and the expansion of meaningful choices.

This approach provides a framework for assessing more than just income improvement but also the extent to which the SRD grant enhances women's opportunities, security and quality of life. It enables to explore whether the SRD grant contributes to women's abilities to secure food, seek employment, access healthcare, support dependents or participate in community activities. Most importantly, it supports

subjective assessment of wellbeing, which corresponds with this study's interest in women's perceptions.

Integrating both frameworks provides a holistic theoretical foundation, blending structural analysis with human experience therefore, enabling nuanced understanding of the SRD grant impacts. Together, the frameworks enable the study to explore the gendered socioeconomic disadvantages present before the COVID-19; how the pandemic related shocks uniquely affected women; the extent to which the SRD grant mitigated these conditions; women's subjective assessment of grant accessibility and adequacy as well as structural and agency-based explanations for unequal impacts.

2.10 Conclusion

The literature review has clarified the general impacts of COVID-19, prevalence of poverty and inequality as well as the absence of income support for key vulnerable groups including poor unemployed women. Most women experience chronic unemployment due to low skills and limited available opportunities in the labour market. The extent of unemployment and inability of young women to get gainful employment is such that some maybe permanently locked out of the economy in the long term (Matatiele Local Municipality Integrated Development Plan, 2020).

The review has further looked into the impact of the SRD grant on income poverty experienced both prior to and as a consequence of the COVID-19 pandemic. It has also looked into the structural challenges facing women generally and the domestic disadvantages facing the women in South Africa. Finally, the literature review has clarified the absence of research on the gendered effects of the SRD grant and therefore the outcomes for women are not known in current literature. It is this established literature gap that this study sought to address.

The following chapter outlines the methods, tools and procedures followed in the conduct of this research.

CHAPTER THREE

Research Methodology

3.1. Introduction

This chapter presents an overview of how the research was conducted. The decision about the methods and techniques used in this study is based on the research philosophy of 'relativism' outlined below. In addition, the chapter explains why a qualitative research approach was chosen. It also outlines the process of data collection and analysis. Finally, it ends with a discussion of research quality and ethical issues considered throughout the study as well as strengths and limitations of the research.

3.2. Research philosophy

All researchers hold certain philosophical assumptions which guide the decisions and choices they make about the research process, although these are often implied rather than explicitly stated positions. Being conscious of these philosophical assumptions may be beneficial to the research for two reasons; it can promote creativity and enhance the research quality. These assumptions reveal the reasons behind choices of methods and techniques used in data collection and analysis. The choice of methods and techniques of this study was based on assumptions about ontology, epistemology, and methodology underlying the research.

The ontology of this research is anchored on relativism, which is the ideology about multiple truths. It holds that reality is a human experience and multiple interpretations of experience create multiple realities (Levers, 2013). This means that the real essence of an object cannot be known as a fact because truth depends on the viewpoint of the individual. Different experiences may emanate from a similar phenomenon based on the individuals' worldviews which are basically shaped by cultural values, beliefs, practices and norms by which they live.

This ontology is in support of this research since the objective is not to test a hypothesis, but rather to understand women's different perspectives of the SRD grant.

Thus, it is important to be aware of the many truths as no more than two individuals are bound to perceive and experience a phenomenon equally and in the same

manner. Multiple realities is upheld in the reporting of research results through use of "multiple forms of evidence in themes," quoting the actual words of different individuals and presenting different perspectives on a similar issue (Creswell, chapter two, p. 6).

In addition, epistemology explains the ways of knowing and inquiring into the social world. This study has a social constructivist approach as the focus is on what people as individuals and as a collective think and feel. The nature of this study allows the researcher to get as close as possible to the research participants. It gathers subjective evidence based on individual views and experiences.

The focus is not on gathering facts and measuring the frequency of patterns of behaviour, but to appreciate the different perspectives that people have. This is in line with the research purpose, as the aim is to understand the different experiences, perceptions and conceptions of women in Matatiele about the influence of the SRD grant on their lives.

3.3. Research approach

This research follows an abductive research approach, first developed by American philosopher Charles Sanders Pierce (Kapitan, 1992) and elaborated by many scholars including Blaikie (2004), Bryman (2012) and Conaty (2021). Bryman (2012) explains that the objective of the abductive research approach is to derive theoretical understanding of the research subjects and context grounded in their language, meanings, and perspectives.

The abductive approach is best suited to studies in which the views of participants are the empirical starting point (Blaikie, 2004; Conaty, 2021). Although Conaty (2021) suggests that abduction has elements of both induction and deduction, Dubois and Gadde (2002) clarify that the abductive approach should be seen as more than just a blend of deductive and inductive approaches. The abductive approach is more appropriate and useful especially if the researcher intends to discover new things and describe and understand the world from the perspective of respondents (Dubois and Gadde, 2002).

Following this approach, particular attention was given to the meanings and interpretations, which people use in their daily lives. In this study, the abductive approach was employed leveraging existing knowledge regarding certain impacts of

the SRD grant on recipients. The field has not been thoroughly researched and, therefore, discovery of unknown and distinct impacts on women has been anticipated. Finally, the aim was not to generate a theory, but to strengthen existing knowledge on the SRD grant.

This research began with a focus on the influence of SRD grant on women recipients residing in Matatiele. The identified literature suggests that the grant is associated with positive socioeconomic outcomes in terms of income, poverty and inequality.

At first, the literature review was organised in terms of Power's social provisioning framework as elaborated by Odile Mackett (2021): caring and domestic labour, human well-being, human agency, validating ethical judgements, and adopting an intersectional analysis. This framework was used to guide and structure both the literature review and the interview guide following these themes. While a complete understanding of the SRD grant impact may be lacking, some key elements are known and have served as the starting point for investigation.

The study proceeded by considering these known impacts as premises and then sought to identify the most likely explanations for observed outcomes related to SRD grant receipt. After the preliminary interviews, new insights were discovered. Therefore, the framework that initially guided the literature review was excluded, which changed the structure of both the literature review and interview guide.

An iterative reflection between the interviews and the literature was frequently done. Certain aspects of the grant impacts identified during the interviewing process were included in the rest of the interviews and explored further. In addition, these impacts were included in the literature review.

Alternative impacts could not have been identified until reaching the data analysis phase. During the coding process, codes such as 'sacrifice' and 'not enough' were generated. Initially these codes were without categories, as they were not related to any of the concepts in the literature review and therefore difficult to categorize.

When the analysis process continued, the researcher realised that the code 'sacrifice,' being an act of forgoing something in place of another, could have been connected to coping strategies. Literature on the strategies that women employ to cope with financial distress was explored and relevant points were included in the literature

review. Similarly, the existing literature related to inadequacy was examined and few major points were also included in the literature review.

Finally, during the data analysis process, when analysing the influence of the SRD grant based on household type, the initial perspective was changed. At the beginning of the study, the aim was to use household models to analyse and understand differences in spending behaviour, food consumption, and household decisions. Household models would allow the researcher to understand how different household types pool their resources to ensure the general welfare of everybody However, later, the researcher realised that requirements for additional data were out of scope and not relevant for this study.

In the end, different experiences of the SRD grant based on household types of participants were identified in terms of responses by comparing the results. To capture the differences, Microsoft Excel spreadsheet was used to analyse data. The empirical findings were discussed with a reflection on the literature.

3.4. Methodological choice

The choice of research method (qualitative, quantitative, or mixed methods) depends on the intentions of the researcher (Bryman, 2014; Opoku et al, 2016). The purpose of this study was to explore the perspectives of women about how the SRD grant has influenced their living conditions. It was based on women's experiences and viewpoints which are subjective truths. It was also exploratory, seeking to generate new insights and information about the impact of SRD grant on women. Thus, the research was conducted as a qualitative study.

The decision was in line with the main research aim which was to gain in-depth understanding through the capturing and use of non-numeric data such as words or verbal descriptions, as opposed to quantitative designs that only use numeric data such as numbers. Furthermore, the study also sought to question and/or validate previous research studies of the SRD grant which primarily used quantitative methods (such as Kohler and Bhorat, 2021; Bhorat et al, 2021; Barnes et al, 2021; Bassier et al, 2022; Skinner et al, 2021).

The use of words in data collection and analysis generates insights that can help explain, add more detail and meaning to existing knowledge that was generated

through quantitative methods (Opoku et al, 2016; Wotela, 2017). Therefore, a qualitative approach was best suited to this research because the researcher intended to get the views of participants in their own words and behaviours and record thick descriptions on the investigated matter (Royse, 2011). This supports the overarching aim of this research. The researcher believed that, with this method, she could develop an in-depth understanding of women's experiences and be able to answer the research questions.

One of the qualities of a qualitative study is that it enables in-depth exploration of phenomena in their natural contexts (de Vos et al, 2011; Bryman, 2012) and therefore, interpret the subject matter in conditions of importance that human behaviour brings to it (Cooper and Schindler, 2014). By going into that setting and observing women, the objective is to get honest and transparent opinions about the influence of the SRD grant on their lives. The focus is on the lived experiences which cannot be accurately captured in a quantitative study.

Furthermore, in qualitative research, information and non-verbal cues such as facial expressions and body language can be captured and considered in data analysis. Therefore, a qualitative approach was found more relevant to this study than a quantitative one and chosen on that basis.

In addition, when dealing with personal information, participants may withhold certain aspects of information that they deem sensitive. They may also be unwilling to give honest responses as the questions might intrude on their privacy and potentially expose or embarrass them. A qualitative approach is suitable for such issues as it is interactive and therefore enhances rapport between the researcher and the researched (Patton, 2015). This makes it easier for research participants to be open to the researcher and give honest responses due to the resulting trust relationship.

To achieve this, the researcher has tried to create an environment of trust throughout the interviews to secure enough information exchange between the research participants and herself.

3.5. Data collection

Data was collected through qualitative interviews. Qualitative interviewing was chosen as a tool in this study because it reinforces the main objective of this empirical

research. The primary goal of qualitative interviewing is to gain understanding from the perspective of the respondent, which is inclusive of not only what their views are but also why they hold those views (Babbie and Mouton, 2001).

In addition to primary data, secondary data was collected from literature specifically focusing on the impact of the SRD grant.

3.5.1. Sampling

Participants in this study consisted of women recipients of the SRD grant residing in Matatiele. It was a homogenous group of individuals from a small village of Hardenberg. The decision to focus on Matatiele was based on discovered literature where emphasis on poverty and vulnerability of rural women in the Eastern Cape was noted.

The study sought to uncover and shed light on the lived lives of women and the gendered nature of vulnerability in a poor rural community in the Eastern Cape and to explore how the SRD grant has influenced their conditions and overall well-being. Moreover, the generalised impact of SRD grant in prior simulation assessments needed to be interrogated.

A sample of twenty participants was selected first using non-probability purposive sampling strategy followed by snowball sampling. Not all women in the research community were SRD grant recipients. Therefore, a purposive sampling technique was used to recruit appropriate study participants.

Again, the focus of the study was on interpretation and thick description rather than generalisation, therefore, the choice of information-rich cases was the goal. And a smaller sample size was aimed in relation to the aim and design of the study, to obtain rich data in order to explore the context in great detail (Borrego et al, 2009). This being the case, individual women with desired characteristics were approached, briefed about the research, and invited to participate. Those who wanted to participate were included in the sample. Participation in this study was absolutely voluntary.

Besides gender, the criteria included household size to understand how grant use is affected by household structure.

Additionally, the study initially focused on women aged between 24-49 years old. However, recruitment was broadened to include a wider range of participants and capture more holistic outcomes.

The similarity between participants was that they were all poor, either unemployed and relying entirely on the grant or informally employed and earning very little. Most women co-resided with a grant recipient and in some households all members received a government grant. Overall, grants played a major income source in all households.

Prior to commencement of data collection, there were important procedures that had to be followed to uphold ethical principles for human inquiry (Bryman, 2012). First, the researcher asked for permission from the South African Social Security Agency (SASSA) head office to conduct interviews with recipients of the SRD grant. SASSA was provided with the research proposal detailing what the study was about. Upon receipt of permission, the researcher applied for ethics clearance from the University's ethics committee.

These procedures were essential to the research process and to ensure that the research conformed to the required standards. The researcher did not access the research field until relevant permissions and ethics approval were granted.

As an outsider in a tightly knit traditional community, it was important to have an entry point. Therefore, upon arrival, the researcher first reported to the SASSA office in Matatiele, presenting the letter of permission from SASSA head office. Then, reported to the local community leader, explained the research study and asked for permission to conduct interviews with some of the community members who received the SRD grant. The permission to access the community was granted. The local chief introduced the researcher to the community in a public gathering and offered her the platform to explain the research and invite women to participate in the study.

The contact details and addresses of those who were eager to participate were obtained and interviews were scheduled with each participant. Then, the chief assigned an aide to the researcher to accompany her to the homes of participants to conduct interviews. Although twelve participants were intended, eventually, a total of twenty interviews were conducted as family members and friends of respondents joined the study.

3.5.2. Interview structure

All interviews were conducted face-to-face from 7th – 10th December 2023. The first three were done with street vendors and held at the respondents' stalls on the streets.

The streets are busy and noisy places, so, all interviews were done in mid-morning before the midday buzz to avoid disturbance and ensure appropriate confidentiality of information shared. The discussions were less formal and relaxed. Participants were allowed to get personal where verbal cues were noted. The rest of the interviews were held at respondents' homes at agreed times.

Although twelve interviews were intended at the commencement of the study, eventually a total of twenty interviews were conducted. This happened because in some cases, household members who were initially not part of the study volunteered to join the discussions at the time of interviews and became study participants. Therefore, instead of one-on-one discussion with the interviewee, it became a conversation between the interviewer and two or three household members. This brought more depth to the discussions. In other cases, participants recommended their friends and neighbours who upon being asked, agreed to participate.

The interviewer asked for consent of all study participants prior to the interviews. Formal consent was given by signing of the consent forms. Where respondents were not comfortable with signing the form, verbal consent was obtained.

The interview guide was used to guide the discussions to ensure that they yielded relevant information, but this was not followed word for word. The questions asked did not follow a particular order. Rather, the interviewer followed the patterns that emerged from the discussions using probing to get more information. While it was important that the respondent was not interrupted, gestures such as nodding, "yes" were used to assure the respondent that they were listened to, and that the interviewer had an interest in what they were saying.

Also, because the interest was on the views of respondents, it was important to understand why they held those views. So, probes like "interesting, can you elaborate…" and "interesting, why do you say that?" were used to solicit additional information.

The interviews were conducted in both Sesotho and isiXhoza, the home languages of respondents to ease discussions and allow respondents freedom to express themselves as most of them only have a basic understanding of English.

Furthermore, all interviews have been ethically considered and recorded with the consent of respondents. These ethical considerations are elaborated later in the methodological framework.

3.5.3. Secondary data

As a supplement, and to derive a more holistic picture of the influence of the SRD grant, secondary data was collected from prior research and evaluation studies to reinforce analysis. The researcher believed this would enable her to better understand and provide insight into the research problem. Use of multiple sources of data serves as a base “for the construct validity criterion to be upheld” a good foundation to enhance validity and reliability of this study. Data from additional sources have been presented in the empirical findings and considered together with results from this research in the analysis and discussion of the influence of SRD grant on women’s conditions.

3.6. Data analysis

The data were analysed following the procedures of grounded theory without application of software tools. First developed by Glaser and Strauss (1967), grounded theory emphasises on the generation of theory from empirical data. One of the qualities of grounded theory is that it helps researchers consider alternative meanings of phenomena (Patton, 2015) which supports the idea of multiple truths. It is therefore, best suited to this constructionist research as it tends to be comprehensive and open to new discoveries. In this study, perceptions and experiences of participants are the empirical starting point. This promotes deeper understanding of the studied phenomenon.

A set of ‘coding procedures’ was followed as a framework to guide the analysis (Patton, 2015). This involved three levels of coding beginning with open, axial then selective coding (Straus and Corbin, 1990).

I. Open coding

This initial coding intends to ask what is happening in the data. The process yields concepts which are later turned into categories (Charmaz and Bryant, 2008).

The analysis started with familiarisation and reflection of the data. As the first step, the researcher tried to familiarise herself with the collected data saved as audio files. To do this, the audio files were first transcribed and translated. The transcriptions were then repeatedly read and thoroughly studied together with the written notes that accompanied the original interviews.

Also, understanding of the meaning of data fragments in the specific context was aimed and as grounded analysis requires, the researcher was engaged with the cultural and historical dimension of the data (Easterby-Smith et al., 2015). The researcher read all the transcripts and highlighted important segments of the text. In this way, the first open codes were created.

Subsequently, these open codes were filled onto an Excel spreadsheet and links emerging between comparable aspects appearing in different participants' responses were discovered. Then, the data were divided into various categories using distinct colours. This step was then followed by the second one called axial coding.

II. Axial coding

Axial coding involves establishing connections between the categories of data based on their dimensions and properties. "This is done by linking codes to contexts, to consequences, to patterns of interactions, and to causes" (Bryman, 2012, p.569). In this stage, provisional classifications were reiteratively revised and refined. This was significant to organise data into a refined state ready for final analysis.

III. Selective coding

The third and final stage was selective coding. Here, the core themes emerging from empirical data were identified. The core themes that emerged from the collected data were socioeconomic conditions, influence of SRD grant, and access to SRD grant. These categories have been identified based on the codes gathered from the primary data.

Finally, analysis of divergent perceptions of the SRD grant based on participant attributes such as age and household type was completed after the three-stage coding

process. The use of Excel spreadsheet to organise codes facilitated the process. It was easy to identify the interviews from which the codes were emerging, that is, whether from a younger or older age category, a small or large household.

Moreover, the writing process clarified identification of the differences. Capturing quotations from the interviews allowed the researcher to move in the right direction to the conclusion about the different perspectives held by participants based on their attributes. The differences between the perspectives were analysed by taking into consideration different themes such as the age of participant.

By applying Excel spreadsheet, diverse perspectives were demonstrated using different colours to compare differences and similarities between answers based on the age of the participant. In the end, the results were analysed with a reflection on the literature.

3.7. Research quality

To uphold the overall quality of this research exercise, the researcher investigated the four elements of trustworthiness suggested in the work of Egon Cuba and Yvonna Lincoln (1985) as a quality criterion or principle of good qualitative research, also elaborated by Babbie and Mouton (2001) and Bryman (2014):

Credibility

To ensure compatibility between the empirical findings and the actual data collected from the interviews and that research findings flowed directly from collected data, a useful tool was provided by peer debriefing (Babbie and Mouton, 2001).

The researcher received feedback from the supervisor which helped question the methods, detect biases, and explore the full implications of every step of the inquiry.

Supplementary to this, the study was also put through researcher's own constant checking. Data collected from the research exercise and their interpretation were both scrutinised with the intent to ensure that the empirical results gave a thorough reflection of women's perspectives.

If any misunderstandings happened, then the researcher contacted the respondent for additional information to correct potential errors (Babbie and Mouton, 2001).

Transferability

Transferability is a measure of the applicability of outcomes of a specific research study to other contexts or similar respondents in different conditions (Babbie and Mouton, 2001; Patton, 2015).

Thus, the researcher has provided a sufficiently detailed description of the research strategy, a full report of data collection and analysis processes, to let readers of the study and other researchers make judgements about the extrapolation of results to explore their own research fields.

Additionally, a thick description of the context of the researched women has been provided.

Dependability

The quality or trustworthiness of a research work lies in the evidence that, should it be replicated with similar respondents in a similar context, the same or similar findings would be produced (Babbie and Mouton, 2001).

To ensure dependability of this study, a sufficient account of the research design, reasons behind choice of methodology used, process of data collection and data analysis has been given for others to follow the same procedural steps.

Confirmability

As an aspect of trustworthiness, confirmability attests to the extent to which research findings are a product of empirical inquiry.

It implies that findings should be value-neutral and not shaped by personal values or biases of the researcher (Bryman, 2012; Bennette, Kajamaa and Stenfors, 2020).

Although it is impossible to remain outside the research in a qualitative study, the researcher incorporated reflexivity into the research practice by engaging in continuous self-reflection about her involuntary shortcomings and limitations.

Additionally, confirmability has been enhanced by inclusion of quotes in the presentation of findings.

Furthermore, the research has maintained an audit trail that includes a full record of all phases of the research process from problem formulation, selection of participants,

field notes, interview transcripts and data analysis decisions to enable readers of this research report to judge whether interpretations, conclusions and recommendations made in this study were supported by data.

3.8. Ethical considerations

The researcher carefully considered ethical obligations she has both to the research participants and the research community in the conduct of this study. Therefore, the principle of honesty and appropriate disclosure was upheld throughout the research process to ensure voluntary participation; facilitate informed consent; avoid deceiving participants; maintain confidentiality and enhance the merit of validity.

Voluntary participation

The researcher fully disclosed to the participants that she was conducting research as part of a university programme, the purpose for which the research was conducted, implications of participation and how findings would be reported. All this information was contained in the information sheet issued to participants and written in home languages that they understood. They were ensured that participation in this study was voluntary and that no benefits or sanctions would accrue from either participation or nonparticipation.

Informed consent

The researcher confirmed that participants understood all information about the study. While the local chief gave community consent, respecting the autonomy of participants, the researcher also sought consent of all participants. Hence, the decision to participate was that of the individual. Written or verbal consent was obtained before inclusion of participants while leaving room for withdrawal from the study at any point.

Anonymity and confidentiality

Also, important to the research process, was the management of the information obtained from participants in accordance with promises made to them in the consent form to protect their integrity, safety, and privacy. “A respondent may be considered anonymous when the research cannot identify a given response with a respondent” (Babbie and Mouton, 2001). In this research, respondents were not anonymous because the information was collected from identifiable respondents.

However, confidentiality was maintained in all interviews. Although the interviewer had no control over the information shared in the presence of other household members and not in one-on-one, she assured the respondents that none of what emanated from the discussions would be shared with anyone.

Moreover, all interviews were recorded by the interviewer using a tape recorder with the consent of the respondents. The voice tapes were kept in password-locked folders on the researcher's laptop with labels of respondent numbers assigned based on the order of interviews. The numbers were used instead of names to hide the identity of respondents should security of the information be compromised and to protect them from inappropriate disclosure. The data will be kept for a maximum of three years after which it will then be destroyed. In the period, only the researcher will have access to the information which will be used only for the purpose of this research.

For extended privacy and anonymity, the researcher treated with utmost respect the information disclosed to her in a relationship of trust, and with the expectation that it would not be divulged to others without permission in ways that are consistent with the understanding of the original disclosure. Therefore, no identifying information has been shared in this report. Where quotes are used, respondents are referred to by assigned numbers.

Honesty and transparency

Furthermore, objectivity and integrity were maintained in the conduct of this research. No fabrication or alteration of obtained data was attempted. Rather, the findings of this study have been reported with honesty and transparency. The researcher has been clear about "the limits of her research findings and methodological constraints that determine validity of such findings" (Babbie and Moton, 2001, p, 526).

3.9. Strengths and limitations of the study

3.9.1 Strengths

One of the strengths of this study is that it brings the voices of the researched women to the domain of knowledge creation, a quality absent in previous studies in the topic area.

Most studies in the literature primarily used numeric measures which quantify responses and silence the voices of participants. Therefore, this research work adds

to existing literature by bringing the perceptions and experiences of women recipients of the SRD grant which add more detail, depth, and richness to strengthen meaning and understanding of previous findings. This is in line with Albertyn's proposition (cited in Francis and Webster, 2019) that the perceptions and experiences of poor women play a significant role to shape meaning and understanding and, therefore, can help in building a more gendered approach to social transformation.

Additionally, as this study is exploratory in nature, findings may also serve as a good foundation for more extensive research in the future.

3.9.2 Limitations

However, the study has its limitations. As this research was based on the subjective truths of women, the possibility that some respondents might lie could not be ruled out. Although the researcher explained that there was no right or wrong answer, some might still be tempted to give answers that they deemed appropriate, thought were needed or just withhold some information.

Cognisant of this possibility, the researcher considered cross-referencing all responses during the interview process and probing to bring more understanding to both the researcher and the research audience. This was also done during data analysis and reporting of research results.

Moreover, the findings of this research are particular to the study participants (Patton, 2015) and not generalisable to a wider population of women either in the Eastern Cape or Matatiele. They reflect the subjective truths of the researched and hold only for participants in this study.

Nevertheless, the sampling technique applied facilitated selection of information-rich cases which have generated in-depth understanding and insights, which was the ultimate aim of this research study.

3.10. Conclusion

This chapter presented an overview of how the research was conducted. The discussion began with a statement of the philosophy underlying the research, then the approach, methodology including procedures and methods followed in data collection and data analysis. Finally, it provided a discussion of research quality and ethical

issues as well as strengths and limitations of the study. The following chapter presents empirical results of the study.

CHAPTER FOUR

Presentation of Empirical Findings

4.1. Introduction

Twenty in-depth interviews were conducted in Hardenberg, Matatiele. To answer the research question, grounded theory analysis was employed as a method of data analysis. Three themes emerged from empirical data. These were directly linked with the objectives of the study. The first objective was to explore perspectives of participants on their living conditions before, during and after COVID-19. The second, sought to explore perceptions regarding the effect of the SRD grant. Third, to examine the perspectives of participants on the accessibility of the SRD grant. The chapter begins with a presentation of participants' demographic information in section 4.2 below. Then, the empirical findings follow in sections 4.3 through 4.5 in accordance with the themes.

4.2. Demographic Information

Table 2 Demographic profile of participants (N=20)

Demographic category	Sub-category	Number of participants
Gender	Female	20
Age	18-19 20-29 30-39 40-49	2 7 7 4
Education	Below matric Matric	18 2
Household size (members in household)	1-4 5 or more	8 12

All study participants were female with all twenty aged between 18 and 49. The highest education attainment was matric. Most participants resided in larger families mainly comprised of young children receiving the CSG.

4.3. The socioeconomic conditions

First, the study addressed the socioeconomic conditions of participants both before and after the COVID-19 pandemic. This relates to the first objective of this study which sought to understand how participants lived before, during and after the COVID-19 pandemic. The findings are divided and presented in two subthemes as follows.

4.3.1. Perspectives of living conditions before COVID-19 pandemic

The findings showed that before COVID-19, some participants were ready and available for formal employment. However, since they were unskilled, they could not meet certain job requirements, which left them feeling hopeless and powerless, "*I do not work. It is very difficult to get a job because they want skills. We live in difficulty, sometimes we go hungry for days"* (Participant 4). Participant 16 added:

"We are not working. The greatest challenge that we have is the many barriers to get a job as a young person. They will say qualification or a certain age range, experience, and the barriers are endless…"

It emerged that participants generally held differing views about finding work. For some, 'real' work was formal work; as such, other viable livelihood strategies such as hawking were viewed as precarious means to make ends meet as explained by Participant 4, "*On good days I go out to sell amashwam-shwam (snacks) just to make enough to buy a pack of mielie meal*". In contrast, Participant 3 embraced hawking as a viable income generating strategy, *"I was self-employed. I hawked the streets selling food items to generate income to feed and clothe my children"*.

Still, not all participants were unemployed. For those who had jobs, they were mainly in low-skill service jobs which enabled them to meet their daily needs:

"Before COVID pandemic, my husband and I worked in a restaurant and earned our monthly wages. We were very much relaxed and comfortable because we were able to afford our needs" (Participant 1).

"I was a domestic worker for four years and came back when my husband died to look after the children because there was no one to help me with that anymore…" (Participant 20).

For some participants, social grants (CSG and OPG) were an integral part of their subsistence before COVID-19 as most lived with recipients, "*"I do not have a job, but I stay with my father and uncle who are both pension grant recipients… and also my two children receive grants. We live on these grants"* (Participant 2). Participant 13 added:

"I have never worked before. My siblings and I were financially supported by our mother through her earnings from domestic work. She used to work as a migrant domestic worker and sent us money to buy food and other household necessities. She fell sick in 2019 and left her job. There are three children in the house who receive CSG. We have lived on their grants since the period that mom stopped working…"

The participants indicated that grants were such an integral part of their income that without it, they had no other means of survival:

"Without social grants there is nothing. We can all die without the grant money. If SASSA were to close tomorrow, there can be a very a huge funeral…" (Participant 9).

"Poverty binds me to my family. I feel forced to depend on them because I cannot live on my own. Sometimes I want to find something to do, but where will I stay? What will I eat? Here there are people who receive grants. At the minimum, there will be food even though it is not enough…" (Participant 16).

In summary, the findings revealed that prior to the COVID-19, participants were already in extreme precarity . Some were unemployed, others were engaged in the informal industry while some depended on social grants.

4.3.2. Perspectives of living conditions during and post COVID-19 crisis

The results from the study also highlighted deterioration of participants' precarity during the COVID-19 pandemic. The labourers lost jobs and livelihoods in the midst of the lockdown. As a result, experienced acute food insecurity. Participant 1 said:

"We lost our jobs at the same time. That was a very difficult time in our lives. This being the first time anything *like this happened, at least as far as our experience, we tried to take it lightly, thought it would pass. But reality dawned on us. Waking up day to day with nowhere to go, nothing to eat and there are children in the house, they are hungry, but you cannot feed them. That was very painful…"*

Participant 3 also said:

"COVID-19 was a huge blow for me and my family. I am a widow with three children. I used to sell food stuffs to generate income to feed and clothe my children. But then COVID came. The closure of shops and social restrictions disrupted my business. We ran out of food…"

It also came evident that participants endured isolation and psychological stress due to declining social cohesion emanating from restricted social contact. They lived in misery and hopelessness:

"I always thought if not COVID, then hunger would kill us. You could not go to your neighbour to seek help. We were very lonely. We were all fearful and too desperate for the crisis to just end. Even though we did not know how it would be because everything was changing very quickly. Hey, we went through the most…" (Participant 11)

Participant 14 added:

"Those were really depressing times…" Participant 3 also said: *"It was a very devastating period of my life…"*

In the aftermath of the crisis and almost two years since the National State of Disaster was lifted, the socioeconomic effects of the COVID-19 were still visible. Participants showed no signs of recovery. Although some like participant 19 rebounded, *"my mother retained her job by staying with her employers during the pandemic and I sell traditional beer…"* many participants remained in precarious financial situations. Some

participants indicated that getting a job was more difficult post-COVID-19 than it was before.

Participant 4 said:

"I had a job before the pandemic. I was a cleaner at a bank. It was easy to get a piece-job before COVID-19. Now it is difficult to find a job. We are looking for employment in people's homes as domestic workers, but we do not get a job. What we see is that even those who are working are losing their jobs. Even businesses continue to lay off their staff. Working people used to call us to clean and do their laundry but now they no longer do because they are not working as well. It is very difficult for most of us. Life changed. COVID ruined it. All I see is difficulty. What makes it even more difficult is the high cost of food in the market. The transport cost is also high. Generally, the cost of living is just too high…"

Overall, the study revealed that COVID-19 amplified participants' pre-existing economic conditions. Many remained unemployed, food insecure and poor.

4.4. The impact of the SRD grant

The second objective of this study was to understand the effect of the SRD grant from the perspective of participants. Participants commonly referred to the SRD grant as R350 grant or just R350 (increased to R370 in April 2024).

4.4.1. Perspectives of the effect on living conditions

As a way to explore their views, participants were asked to describe the role that the SRD grant has played in their lives. It emerged that the SRD grant contributed to household income, alleviating the financial burden and enabling them to acquire basic needs. For example, participant 2 said:

"The R350 grant had a significant impact on our lives. Personally, it made me feel valuable because I was able to contribute to household necessities. In my family, it gave us a needed financial boost which has made things a little better..."

Participant 19 also said:

"It is our livelihood foundation from where we start off. With the help of R350, I started to brew and sell traditional beer. This money adds to it to make a living…"

Additionally, different views regarding the impact of the SRD grant on food insecurity were expressed. While some highlighted that the SRD grant was effective in alleviating the experience of extreme hunger, others raised concerns regarding about adequacy of the money to cover living costs indicating experience of persistent food shortage even with receipt of the SRD grant. Participant 11 responded by saying:

"The R350 grant does not help at all. I find it depressing because I cannot afford anything while I still have it…"

Participant 16 said:

"The reason I'm saying it is useless is that it is obvious that we need it because we do not have jobs, but then the problem is that the money is too little to do anything…"

Participant 12 also said:

"The grant makes no impact at all. It is of little help. It is too little to make any reasonable impact. We live mainly on grant money. R350 is too little for anyone to live on..."

However, regardless of its limited monetary value and inability to fully address all their needs, some participants acknowledged the significance of the SRD grant in assisting them to navigate their circumstances. They recognised its value in helping them cope with their situation and therefore, found it very important and impactful in their lives.

Participant 4 responded by saying:

"Without R350, you can't get even a 5kg of flour but with the grant it's not the same. It's our livelihood foundation from where we start off. If you go out to sell amashwam-shwam you will be adding onto to it to meet basic necessities. It helps us a lot, it's not the same as having nothing at all. Many people complain that it's not enough, it can be increased if that's possible but, even if it were continue at the current rate of R350, it's not the same because we are not working..."

Participant 9 said:

"You cannot sleep hungry when you receive the R350 grant. It cushions us from severe hunger as you can see, we live in poverty. But when you receive R350, your children are able to eat and live. They cannot die of hunger..."

Participant 1 also said:

"When the R350 grant came, a lot changed. It helped us to secure food and basic necessities of everyday life…"

In brief, different perceptions of the impact of the SRD grant on living conditions emerged from the interviews. While some participants indicated that the SRD grant has helped alleviate extreme hunger and financial distress, others showed that it was insufficient to fully address their most immediate needs.

4.4.2. Perspectives of the influence on coping strategies

The study sought to understand the extent to which the SRD grant has helped participants to effectively cope with devastating economic conditions.

A high level of dependence on the grant came to light, owing to the absence of alternative income streams. Despite consistent reports regarding the grant's inadequacy, participants implemented strategies to cope with their circumstances, *"you have to know the things you can't live without and put them first to ensure that the whole family is covered..." (participant 10).* Participant 2 also said:

"I prioritise well ahead of time and when the money comes in, I buy only what is most needed. I lay-bought my children's Christmas clothes and have since paid them off with this R350..."

Similarly, participant 4 said:

"The SRD grant is unable to meet and satisfy all household needs. It's too little. So, what I do is, I sit down and look at the most pressing need, address it, then the following month I look at something else. For example, there is no food in the house right now, so when I get the money, I will first buy a mealie meal. We will apportion it well for it to last a little while, then next month we buy school shoes for my boys…"

Results also revealed that this grant constituted a primary and often the only source of income, highlighting the critical role it played in participants' lives. Therefore, they appeared to have adapted and structured their lifestyles around receipt of the grant.

Participant 4 said:

“We have learnt to live with what we have. We no longer eat what we want; only what is necessary. If there is no cooking oil, it will not kill anyone to eat food without oil. This is how we live here...”

Participant 20 said:

“R350 is not enough but we try to live until the month ends…”

Furthermore, as socioeconomic hardship persisted, meal rationing and reduced consumption were reported to be prevalent coping strategies in the face of food shortage. It also came evident that participants had a strong emphasis towards ranking household survival higher priority than individual desires, *“we live in great hardship. Nothing is more important than having food as a family. As I have one child, sometimes I can take the child’s money to add onto my R350 and buy food, compromising the child’s needs for survival of the family…” (participant 9).*

Participant 10 also said,

“As a mother there are sacrifices that one has to make. If my children need shoes, I will forgo buying for myself in order for them to have...”

Participants showed inclination towards adopting unhealthy coping strategies such as skipping meals, suggesting that the grant has not adequately enhanced their economic capacity to effectively mitigate insecurity.

4.4.3. Perspectives of influence on empowerment, voice, and agency

Furthermore, findings revealed that the SRD grant has boosted participants' bargaining power. Participants mentioned that the SRD grant enabled them to negotiate credit in the local market and borrow money, holding it as guarantee of payment.

As participant 13 stated:

“When you do not have money and you do not work, no one wants to lend you money. How will you pay it back? People around here do not have money. But with R350, people trust us with their money because they know we can pay...”

And participant 15 said:

“Before the R350 grant, it was really difficult because we would borrow money and pay it off with the CSG. Sometimes we would default. Now, R350 fills in the holes. We are able to borrow and pay. People are not even afraid of giving us their money. They know we will pay with R350...”

Furthermore, participants indicated that income from the SRD grant contributed to a sense of empowerment and autonomy in managing their own finances. For example, participant 2 responded like this:

“I feel empowered. This is my money, it is different. I can buy what I need myself. I do not feel like a burden to other people anymore...”

However, not all participants experienced agency and autonomy in managing the grant funds. For some participants, household dynamics played an active role in shaping financial decision-making processes. Therefore, they had no voice over use of the money, *“cards are kept by mom; she uses the money and decides how it is used. I do not even know how it smells (chuckles)…”* (participant 14).

Participant 20 also elaborated:

“There is power in managing household funds for a change. In this household, everyone contributes their own grant to put bread on the table. No one does as they please, we plan together as a family to ensure that the money caters for the needs of everyone. I do not allow my children to buy alcohol with this money; it helps us in the house. This grant gives me control and capacity to ensure survival of my family. I feel empowered as a woman.”

Moreover, the participants indicated that receipt of the SRD grant has boosted their confidence and self-worth. More especially, younger participants indicated that the SRD grant enabled them to effectively contribute and for the first time, to household finances and to the acquisition of food. They mentioned that this made them feel confident, important and valued within their families.

According to participant 2:

“This money makes me feel important, valuable and less dependent because I can contribute to household income. I contribute to the food that I consume in the house. Although we are co-dependent, I am less of a burden on them now…”

Participant 15 also said:

"Sometimes you do not have stationery or there is money you need to pay at school and mom does not have. She will say, 'you will pay with your R350.' It gives me a sense of relief that I am less of a financial burden."

In summary, the findings revealed that the SRD grant boosted participants' bargaining power and autonomy in financial decisions. In some cases, household dynamics played a central role in shaping decisions.

4.4.4. Issues related to use of money (spending patterns)

Specific questions regarding how the money was used were not asked in the interviews. But this sub-theme emerged from data analysis.

While the SRD grant may not directly influence spending patterns, these patterns however, may influence recipients' outcomes.

It is important to note that, as previously discussed in Chapter 3, the participant pool exhibited a notable degree of homogeneity in terms of socioeconomic characteristics. However, the study observed diverse patterns of grant utilisation among them, suggesting that the impact of the grant may vary across the sample.

Some of the views expressed indicated that the SRD grant has contributed to participants' increased ability to save money for future use. Participants reported utilising the grant not only to fulfil immediate basic needs but also to accumulate savings for future financial contingencies.

Participant 13 said:

"I save up money monthly when I receive my R350. Sometimes I put away R50 or R20. It may seem very little but it does help when need arises because we do not have money…"

Additionally, the participants indicated use of a diverse range of strategies to accumulate money, including both individual and collective (stokvels) savings mechanisms to achieve their financial goals.

Participants formed collective savings initiatives where members contributed monthly instalments, often sourced through interest-bearing loans, with the accumulated funds

then distributed equitably among group members after a specified timeframe. Other participants mentioned small groups where money was rotated among members on a monthly basis.

As participant 18 said:

"Myself and three other ladies who also receive R350 have formed a group where we alternately rotate money among us. Each of us contributes R150 and give to one member, and then the next month we contribute again and give it to another. It rotates like that monthly. When it comes to you, you find that instead of R350, you have R800 which helps us patch up and do other things that we cannot afford with R350. Sometimes you are able to even save a good amount of money…"

These savings strategies expanded participants financial capacity, enabling them to engage in activities and make purchases that would not have been feasible solely through the SRD grant. Furthermore, the participants also indicated that the SRD grant played a significant role in facilitating the re-establishment of livelihoods and development of new income generating activities. A small fraction of participants reported using the funds to initiate and establish small businesses.

Participant 19 said:

"R350 helped me raise funds to start a traditional beer business. I saved up money every month. I sell traditional beer. And I can say everything I have now is due R350. Since I started this business with the help of R350, a lot has changed..."

And participant 3 also said:

"I even used part of the money to raise funds to restart this business (petty trading) which I resumed in February 2022"

Furthermore, it became evident that benefits of the SRD grant extended beyond the individual recipients to reach their families and dependents. The SRD grant has offered great support to participants in raising their children. All participants in the study had children. Fifteen out of 20 participants were single mothers, raising children alone. The grant therefore enabled participants to acquire essential goods for children which were often neglected due to prioritisation of the family's basic survival needs.

These were the views expressed:

"This money helps me patch up and pay for school necessities and requirements. I have also bought my children some clothes with this money. It is my second hand as I am a widow, unemployed and raising children alone…" (Participant 20)

"The R350 is effective. Even with our children's schooling it helps a lot. Sometimes you are able to buy school shoes when you get the grant…" (Participant 4)

"I am able to help my siblings with school necessities here and there…" (Participant 13)

Conversely, several participants reported that the financial assistance was insufficient to address anything beyond the immediate basic necessities of daily living. They exclusively allocated the funds towards acquiring essential goods, like participant 9 said:

"There's nothing much I can do with it except buy food or basic stuff like cooking oil and maize meal because it's too little to budget and do anything beyond that…"

Participant 4 also said:

"The R350 does not do much. But, when you are unemployed like me, when you do not get R350 you have nothing at all; not a pack of mealie meal, washing powder or bathing soap; you cannot get anything. With R350 you can buy 10kg of mielie meal and a head of cabbage, it ends there but it is different from having nothing to begin with...."

Crucially, the interviews underscored the significant impact of individual characteristics and household composition on grant utilisation and consequently, on women's overall outcomes.

Younger women and those residing in smaller households were more likely to use the funds for livelihood development initiatives beyond the immediate scope of the programme.

By way of contrast, older participants limited their vision to immediate support, while younger women demonstrated a commitment to leverage the funds for long-term improvement of their socioeconomic conditions.

For example, participant 5 responded by saying:

“When social mobility restrictions were eased, I registered for a nursing course at a local college and I use the money to pay for my training as a nurse assistant at a local college. I safe up my R350 monthly in conjunction with earnings from traditional medicine sales that I make. Then my mother and brother help out here and there with their own grants; top up my savings to help me pay my fees at the college. I want the grant to leave me with something that can last, a livelihood base. I do get tempted to do things that I desire like getting my hair done but I quickly remind myself of the bigger goal and what I want for my life. Then I refocus on the goal of getting the training. I know that if I do, tomorrow will not be as hard as today. Some people say R350 is too little, but I tell you, it just depends on how you look at it…”

Participant 1 also said:

“The R350 huh? (cheerful). Most of all, it helped us reshape and reinvent our lives in a way we had never imagined. Had it not been for the pandemic, we would still be comfortably working for someone else. We saved up money monthly from receipt of R350 and decided to start a business. It was not easy, really it was a balancing act of focusing on the present difficulties and looking beyond the horizon in hope that things will get better. My husband and I made and sold fat cakes in the neighbourhood during the lockdown. We bought utensils bit by bit. When restrictions were eased, we found a stall in town and opened this Shisanyama (barbeque) business. The difficulties we faced during the time of COVID opened our eyes. We are not going back to that situation of hopelessness again. We know that R350 is not permanent. No one can live on R350 for long. But it gave us a stepping stone...”

Participant 2 said:

“My cousin and I partnered up and started this salon. Because the R350 grant was due to end in March 2023, we wanted it to leave us with something that we can fall back on, with a source of living...”

Despite the homogeneity of the study sample, the results revealed different outcomes among participants depending on how they pooled and utilised their funds. Other factors that determined use of funds were size of household and participant age.

4.4.5. Behaviour and attitudes toward the grant

The study also sought to understand the attitudes of participants toward the SRD grant. While diverse perceptions emerged, generally, participants expressed gratitude for the income support offered through the SRD grant. They acknowledged a positive change that the grant brought into their lives. All participants were in severe economic hardship because they were unemployed and had no money. Thus, a support like this was found beneficial and gave them something to look forward to. It gave them hope.

Participants commended the government through the Ministry of Social Development for the support and expressed their desire for the grant to become permanent.

They responded by saying:

"We are thankful for the support. The R350 grant is a huge help to us the poor. We do not work; it makes things better. Now that it is extended, we are at ease even if it does not increase because some of us are widowed, we raise children alone. Soon it will be January, children go back to school, even there it helps. My children have bought themselves Christmas clothes with the money..." (Participant 20)

"We live in great hardship. Our government really came through for us with this R350. I wish it could last longer because other homes live mainly on it as there are no children on CSG." (Participant 8)

"It had a huge impact on my life; I will never be able to express how grateful I am for the help..." (Participant 1)

However, other participants have expressed their preference for jobs instead. According to them, the grant did not help improve their circumstances. They reported that they continued to struggle with the same issues that they did before the grant. Therefore, perceived it insufficient to address the multiple challenges that they faced.

Participants said that the government should rather channel the funds into skills development and equip them with necessary skills to enable them to work and earn their own money.

Participant 17 said:

"The president should consider increasing it to R500 or rather build skills training centres and give us skills that qualify us to work and earn our money..." (Participant 17)

"The government would better use this money to train people and give them work than give us these piecemeal handouts..." (Participant 16)

"R350 is too little for anyone to live on. We raise children and obviously want the best for them. How will we get that when we live on a government grant? We want jobs..." (participant 12)

Overall, participants had positive attitudes toward the SRD grant although different views. While some participants preferred long term implementation of the grant, others preferred a job instead.

4.5. Access to the SRD grant

The findings from the study indicated the concerns related to the distribution of the SRD grant. First, there was no set date for when recipients would get the money, therefore, the wait seemed indefinite. Second, it was also not certain whether they would get it each time. The participants reported that the SRD grant was inconsistent and undependable.

Participant 16 responded this way:

"It is inconsistent though, you never know when you will get it, maybe mid-month, month-end. It helps a lot, but you cannot depend on it 100% because you may or you may not get it. It is never guaranteed that you will get it. Sometimes it declines. I cannot even plan it because I do not know if I will get it. It keeps declining and they say it is because of your source of income when you have not received any money from anywhere..."

The results further indicated that the SRD grant was intermittent and not guaranteed. Participants reported having to claim the grant if they did not receive it, but without success in most cases. The uncertainty made planning difficult, causing stress and frustration when expected funds did not arrive.

Participant 17 said:

"This grant is stressful. Sometimes you borrow money, hoping to pay when you get it, and it declines. People want their money; you do not know what to do…"

Participant 8 also said:

"This grant is really beneficial, even though it is not guaranteed that you will get it each month. Sometimes it declines..."

Furthermore, the findings also revealed other concerns related to omission of needy people. Participant 17 raised concerns about the eligibility criteria, arguing that more 'deserving' or needy people were left out. She said: *"This R350 is good but it is also disgusting because some younger people apply for it and use it only for alcohol when there are many needy people who do not get it. There is no one going around to determine who needs it and who does not."* Participant 4 also added:

"I find it troublesome and unfair that some poor people do not get this money. We are all needy but some like my neighbour are left out because of ID. She has nothing, all her things burned in a house fire. Where will she get money to apply for another ID in order to get a grant? You see, this is where the government fails us the poor."

In addition, participants have voiced their views on how they perceived these challenges could be solved.

Participant 17 said:

"I think it would be better if there was a fixed date or if the grant was paired with the CSG for those who receive CSG on behalf of a child, like the initial R500. It was better with the caregiver grant because it was dependable. I was able to budget and plan ahead…"

Participant 18 also said:

"If R350 was to come at the same time as CSG (6th), it could be bulky and would make a real difference. But it delays, it comes around 26th, 28th…"

Lastly, the study has found that there was a high level of dependency on the SRD grant. Almost all participants in this study lived mainly on grant money. They have done so long before the SRD grant, leaning heavily on the CSG. There was rampant income poverty among the study participants.

Although it was undisputable that the SRD grant provided a shield against the worst socioeconomic outcomes, it has not changed their conditions. This was despite the initiative and efforts shown by women to change their circumstances.

Not much has changed yet. Rather, it has generated the new challenge of dependency.

Like participant 6 said:

"Except the grant we have nothing. My husband and I are not working; the money helps us with everything we need in the house. Without the R350 grant, we would be devastated."

Participant 8 also said:

"We live mainly on grant money. No one helps me in any way but with the R350 I am able to live with my children. In the absence of the grant, we could not face another day..."

Similarly, participant 18 had this to say:

"R350 and CSG are our main income source. Our boys are on grant; one is 12 and another 2 years. We live on their grant money. Mine comes around 26th then I am able to top up things I bought with their grant as they are about to run out. That is how we live..."

And participant 20 said:

"Without the grant we don't know what else."

Also, participant 9:

"Without the grant there is nothing. We can all die without the grant money. We do not have land to grow our own food. The only land we have is the one we live on. This is how we live here…"

In summary, the findings revealed that participants frequently experienced omission from the grant. Also, in the absence of stable job opportunities and viable income streams, dependency on the grant seemed to be high.

4.6. Conclusion

This chapter presented results from a qualitative survey. Twenty female participants aged between 18 to 59 were interviewed.

The results have indicated the socioeconomic disabilities of the participants experienced both prior to and as a consequence of COVID-19. The views expressed in the interviews showed that the SRD grant played a significant role providing economic means to secure food. It has shielded participants from severe hunger and extreme hardship. Although there were views that it was not enough, participants expressed gratitude towards the grant.

Younger participants appeared more empowered and proficiently used the funds to bring change in their circumstances. The grant gave them a morale boost. However, they were still faced with too many challenges including the absence of money and other economic resources to sustain their initiatives. Therefore, economic insecurity persisted.

CHAPTER FIVE

Discussion of Research Results

5.1. Introduction

Social grants are viewed as important mechanisms for wealth redistribution and overarching role players in poverty reduction (Hlwatika and Raseala, 2020; Moses and Woolard, 2023; O'Donell et al, 2021; Patel et al, 2013). In particular, the SRD grant was perceived in current literature, to be effective in reducing poverty and food insecurity among recipients (Bassier et al, 2022; Gronbach et al, 2022; Barnes et al, 2021).

This chapter articulates the research results presented in the previous chapter and elaborates on their meaning. It discusses the extent to which the SRD grant has influenced women's behaviour and conditions in Matatiele. The three sub-questions of this research focused on assessment of women's conditions, the contribution of the SRD grant and issues pertaining to access to the grant. The chapter begins with a summary of key findings, followed by a discussion of how the SRD grant influenced women recipients from the perspective of participants. A critical appraisal of the extent to which women's living conditions change as a result of the SRD grant is then discussed.

5.2. Summary of key results

The overarching finding is that the women in Matatiele lived in extreme difficulty, trapped in structural poverty evident in all aspects of demographic and socioeconomic profiles. The contextual factors such as limited economic development, poor infrastructure and limited access to resources and facilities, all contributed to women's experience of income poverty, joblessness and food insecurity (Mubangizi and Mubangizi, 2020). These vulnerabilities were amplified by the pandemic creating a complex web.

The study highlights the importance of the SRD grant in shielding participants from vulnerabilities, including the absence of income. It augmented other social grants (i.e., CSG) received within households which improved women's buying power and enabled them to secure the most immediate need for food. As a result, it has reduced the experience of severe hunger. Moreover, the grant fostered a sense of hope, dignity,

and confidence among recipients, granting them greater autonomy in financial decisions.

In addition, the findings also indicated some limitations of the SRD grant in effectively addressing women's key vulnerabilities. Food scarcity was a persistent threat to the women. High food costs intersecting with other disadvantages such as limited income, unemployment, unpaid care work and household dynamics strained the grant and therefore, reduced its impact on hunger and food access.

Overall, the study finds that material conditions of the women remained almost the same despite the SRD grant. The effect of the COVID-19 health crisis appeared to have left a permanent mark on them. There was a notable decline in their ability to access casual employment and other informal economic activities that had been available to them pre-pandemic. For this reason, they experienced growing economic precarity, mitigated slightly, but materially, by the SRD grant.

Importantly, the study has also found that despite the homogeneity of the sample, outcomes varied among women, contingent upon their utilisation of the grant. A key factor influencing fund allocation was the participant's age. Younger women tended to invest the grant in strategies aimed at escaping income poverty, thereby achieving more favourable outcomes compared to their older counterparts.

5.3. Discussion of results: What is the effect of the SRD grant on women recipients in Matatiele?

The purpose of this research was to explore the influence of the SRD grant on women recipients in Matatiele. The SRD grant was received within the context of multiple challenges including income scarcity, joblessness and food insecurity. The first observed impact of the grant was on income. Most participants were also recipients of CSG. Therefore, this grant augmented household finances, boosted women's purchasing power, enabling them access basic necessities previously unattainable.

A study conducted by Bassier et al (2022) found that the SRD grant resulted in 44 percent poverty reduction in female-headed households. Similarly, two other studies in Latin America and Europe also indicated that cash transfers were more effective for unemployed women than men (Lustig et al, 2020; Nolan et al, 1999). But the possibility that women's outcomes were magnified in these studies because they earned zero

income before the transfers could not be ruled out. In two different studies, Jain et al (2020) and Mathebula et al (2022) found that the SRD grant was the only grant received in ten percent of poorer households in South Africa and the only source of income contributing to food security. Regardless, concurring with these prior findings, the study underscores significance of the SRD grant in alleviating women's financial distress and enabling them to afford the basic necessities.

However, relevance and adequacy of the grant to effectively address women's challenges is questioned. The study has found that women persistently experienced food scarcity while receiving the SRD grant. Women typically have many dependents. Having a large number of children was associated with chronic poverty which also meant that the grant was too stretched to have a meaningful impact (Mackett, 2020). While a valuable intervention, the SRD grant was too limited in monetary terms which affected its ability to address multiple economic pressures experienced by women (Barnes et al, 2021).

Furthermore, the structures and systems that produced women's disadvantages were too deep, intertwined and complex. The SRD grant had no gender focus, therefore, was neutral to the multiple challenges faced by women, limiting its relevance to income intended to cover only the bare minimum. It was not sufficient to tackle the underlying causes of food insecurity. These include the absence of gainful employment, low income and rising food costs. As a result, women struggled to access sufficient food, which has consequences for malnutrition and other health effects (van der Berg et al, 2022). As outlined by Mackett (2021b), gender neutral social policies disadvantaged women even when that was not intended. Therefore, the study has found that the cash transfers were more sufficient to mitigate income losses than prevent further economic precarity among women (Lustig et al, 2020).

The study also spotlights the role of the SRD grant in assisting women navigate the difficult situations. Despite limited monetary value, the SRD grant remains significant to shield the most vulnerable and needy women without income.

Finally, the findings have also revealed that the context in which the SRD grant was received significantly affected women's outcomes. Personal attributes such as age and household type, influenced fund utilisation. The findings highlighted that younger women tended to invest in income-generating activities and livelihood formations

which were pathways out of poverty, leveraging the funds for long-term improvement of their lives. Older women on the hand, and those with larger households, mainly focused on acquisition of food and often experienced food shortages.

These findings are tabulated below. The implication is that sustained income support can offer women pathways for better risk management and income security, particularly if tailored to individual contexts and needs.

Table 3 disaggregated women's outcomes by personal attributes

Characteristic	Young women	Old women
Age	Invested in livelihood formations, education and long-term improvements	Focused on food acquisition
Household size	Fewer members and dependents; invested in livelihoods and education	More members and dependents; focused on food
Outcome	Leveraged funds for improved living conditions	Experienced food shortages despite multiple social grants

Notwithstanding their demonstrated agency and entrepreneurial spirit, the younger women's attainment of economic security was undermined by entrenched structural obstacles. The prevailing economic conditions, characterised by scarce employment opportunities, inadequate skills development, and limited access to entrepreneurial finance compromised their capacity to achieve sustainable economic growth. Consequently, the women in this study continued to experience heightened risk and insecurity, underscoring the need for comprehensive interventions addressing these systemic challenges.

5.3.1. How do women perceive their socioeconomic conditions before and after COVID-19 pandemic?

The study highlights that participants have experienced severe economic disadvantages long before the COVID-19 pandemic. Pre-existing vulnerabilities

emanating from low skills, income scarcity, unemployment, care burden were magnified during the pandemic resulting in intense hunger, poverty and stress.

The extent of income poverty was such that they could barely afford a decent meal. All these challenges appeared structural and inextricably linked to the environment, culture and tradition, poor economy and the apartheid political history through which the country has come. Matatiele was born out of the former Transkei homeland of the apartheid regime (Van Niekerk, 2012). Authors such as Kehler (2001) and Hartman (1981) have established that contextual factors shape women's realities. Therefore, structural factors such as limited economic development, poor infrastructure and lack of access to resources and facilities, all contribute to women's experience of income poverty, joblessness and food insecurity (Matatiele Local Municipality Integrated Plan, 2020; Mubangizi and Mubangizi, 2020). Therefore, they are structurally impoverished.

Before the COVID-19, most women were unemployed and relied on social grants of co-residents, especially the CSG. The majority of women in this study only had basic education despite being born or raised in the democratic dispensation. Without relevant skills, they have always had unfavourable labour market prospects. Some women reported that they never had a paid job before, for inability to meet certain job requirements. For this reason, they experienced long-term unemployment. The Matatiele Local Municipality Economic Review (2020) cautioned that there possibility of young people without jobs to be permanently locked out of the economy.

Moreover, for those who were employed, it was in low pay service jobs such as cleaning, petty trading and migrant domestic work. They supported very large families and were very poor. This reality is supported by two studies in similar settings by Wilson (2019) in the United Kingdom and Agarwal (2021) in India who also found that most women were doing casual jobs and earned very little. All these are indicative of long term vulnerability hence they were the worst affected by the COVID-19 pandemic (Jain et al, 2020; Pienaar et al, 2021; UNDP, 2022).

In addition, results indicated that the role stereotypes such as housework and care duties restricted women's meaningful participation in gainful employment and ability to stay employed. And as a result, they experienced a declining standard of living. Furthermore, the study has found that the poorer the women were, the more children they had. For instance, a 34-year-old single woman was found living in a small shack

with five children, all younger than 10 years old. Larger families were confirmed to contribute to increased household economic hardship, such as food insecurity and poverty (Mackett, 2021). The likelihood of having too many dependents deepened the hardship and inhibited the pathways out of dire material conditions (Mackett, 2020). Hence, the women lived in chronic and endless income poverty.

The socioeconomic insecurity expressed by participants in this study, was found less coordinated with the national economic growth and development. The nature of deprivation that they experienced appeared to be a function of structure. therefore, they were condemned to hopelessness and insecurity through no fault of their own, but by contingency of birth (born a female in a poor rural community) (UNDP,2024).

Furthermore, the study found that these fragile realities were exacerbated by the COVID-19 pandemic. The loss of jobs and livelihoods in the context of the national lockdown left women distraught. They experienced acute hunger, food insecurity and risk of plunging further into poverty. In addition, women reported that they endured fear, isolation, loneliness and psychological stress as social cohesion declined due to restricted social contact.

A year post the hard economic lockdown; women were struggling to recover. Finding a job was more difficult in the aftermath of the COVID-19 health crisis especially given the poor economy that offered only a few opportunities. Some were migrant workers who returned home and found it difficult to go back to the cities and search for a job due to limited resources (Agarwal, 2021).

5.3.2. How have women's conditions changed as a result of the SRD grant?

The SRD grant has helped women transition from financial insecurity and hopelessness and gave them something to hold onto. It brought a positive effect on women's living conditions. The fact that it was offered as cash, its most immediate and obvious effect was on income which alleviated participants' financial burden. There is value attached to money regardless of the amount. While the practical value of the SRD grant might be limited, it carried inherent value and was proven to be very important and meaningful in the lives of women in Matatiele.

It was received within the context of multiple hardships such as loss of livelihoods and high unemployment which all intertwined with disabling structural and social barriers (Gronbach et al, 2022)

These women have lived in severe poverty which could not be accurately measured only in terms of poverty lines or dollar per day measures. For them, poverty meant the absence of food, poor health, no education, no money, no access to services and amenities, no voice, no political power and worst of all, not knowing when the next meal would come. Just rising hopelessness and insecurity, crossing fingers and hoping to survive the next day as well.

Therefore, the SRD grant came at the time of need and provided them the means to live. According to Mubangizi and Mubangizi (2021), the extent of unemployment was so great that approximately 16 percent of people in Matatiele earned zero income and lived in poverty. In such cases, the SRD grant constituted the primary and only source of income, therefore, has closed the gap and improved the socioeconomic hardship.

The SRD grant has boosted women's buying power and enabled them to afford basic necessities for food, which previously, they could not. Not only that but the results have also indicated that the SRD grant has improved women's bargaining power. Using the grant as leverage and guarantee for future payments, women could borrow money and negotiate credit purchases which was not the case prior to the SRD grant. Participants reported that people were reluctant to lend money to someone who had no income for fear that they would not be able to repay. Therefore, the SRD grant served not only to improve their credit worthiness but also eased the severity of deprivation and boosted their dignity.

Additionally, the study has found that the SRD grant had a positive effect on women's experience of food insecurity. It alleviated extreme and most immediate hunger, chronic challenge that women faced daily. The presence of the SRD grant enabled them to secure food and live. However, even though most of this income was spent on food (Mathebula et al, 2022), the SRD grant failed to keep them out of food crisis.

The results have indicated that the grant was not sufficient to keep women from risk of hunger and to improve their ability to cope with hardship. Another study also found that despite decrease in acute hunger, the SRD grant was inadequate to keep households above the food poverty line (Van der Berg et al, 2022). It was insufficient

to cover the monthly cost of a nutritious food basket for one child estimated at R721 let alone the R4,051 requirement for a household (Skinner et al, 2021).

Furthermore, the grant was also found unable to fully improve women's ability to cope with economic hardship. They showed inclination towards adopting unhealthy coping strategies even while receiving the SRD grant. The women have frequently reported eating reduced meals or even skipping meals when they experienced food shortage. Although this study does not agree with Skinner et al (2021)'s claim that the SRD grant was ineffective in addressing hunger, it does accept the explanation that persistently rising food costs negated the effect of the SRD grant on recipients. As a result, economic and food insecurity persisted.

Furthermore, the study has found that the grant has contributed to the empowerment of women. It provided them the capacity to invest in human and physical capital (Moses and Woolard, 2023). For example, they saved money, established small businesses and also contributed to school related costs. They displayed innovation and creativity to build resilience against the damaging effects of unemployment and poverty. They reported that they wanted the grant to leave them with something solid to hold onto by the time it ends. The women engaged in different strategies, including brewing and selling traditional beer, street hawking, and stokvels (group savings) which are ways through which women enhance the income to live and sustain their families and potentially break out of income poverty.

However, some women failed to see the importance of the grant beyond the immediate scope. For them, the money was too little to do anything else. Thus, they continued to live in hopelessness and insecurity. Hence the study suggests that the context within which the SRD grant is received, such as individual worldviews and personal attributes, plays a central role in determining the behaviour and ultimately, outcomes of recipients.

Although previous research suggested that the SRD grant has successfully reduced income poverty among poorer households (Bassier et al, 2022; Kohler and Bhorat, 2021; Bassier et al, 2022), the findings from this study indicate however, that the daily hardships faced by women in this study did not improve even in the presence of the SRD grant. The overall economic conditions of women did not change as a result of the SRD grant. They were faced with multiple challenges which SRD grant could not

tackle. Economic recovery appeared almost unlikely for some women who previously had jobs and other livelihood activities. Consequently, their lives remained challenged.

Although Kohler and Bhorat (2021) found that receipt of the SRD grant increased the likelihood of job search, the women in this study were tied down by multiple deprivations and disabling factors including the burdensome reproductive work and absence of adequate resources for job search. Even with the cash transfers, they were still not able to go look for work. This was also exacerbated by limited skills and weak economy that offered few opportunities. Therefore, it was found insufficient to effectively eradicate income poverty, food insecurity and hunger as experienced by women in this study.

While it cannot be disputed that the SRD grant played a vital role in the lives of these poor women, it did not effectively change their social and economic conditions. Instead, they faced increased dependency on the grant as a major income source. Their inability to secure jobs and consistent absence of labour income calls for need for continued support.

5.3.3. How do women experience and perceive access to the SRD grant?

The study has found that despite positive impacts brought about by the SRD grant on the lived lives of women, the grant was not without challenges. Owing to its administration through the digital platform, participants have found it less accessible compared to other social grants such as the CSG and OPG. They appeared to be less informed about the operation of the grant. For example, the women indicated that if they experienced challenges with the SRD grant, they were unable to get the necessary information and help from the local SASSA office which left them confused.

One of the most reported challenges throughout the interviews was inconsistency of the grant. The participants reported that there were no set dates on which the grant would pay. This made the wait for money appear to be forever. Again, there was no guarantee that they would get it each month. As a result, they were not able to plan it as was required for its efficient use. According to the women, the grant was not always paid. It was intermittent and not always guaranteed, prompting them to call and appeal for reinstatement if they were skipped, which was not always successful.

As per views expressed in the in the interviews, women would be skipped for about three consecutive months and only get the money on the fourth month. When eventually paid, it excluded all the defaulted months. This caused inconvenience and serious frustration and hardship to women, especially if they planned and it did not come.

Another concern regarding the SRD grant access related to exclusion of poor and most in need people. Participant women have expressed dissatisfaction over exclusion of some of their fellow community members. This brought them to question the credibility of the qualifying criteria. Some of the participants stated that the grant unfairly excluded more needy people while at the same time, it included younger people from better resourced households who used the money only for entertainment purposes. This, while there were many others who slept on empty stomachs but were excluded. Moses and Woolard (2023) as well as Gronbach et al (2022) refer to this as errors of inclusion and exclusion. That is the erroneous inclusion of less needy people in the SRD grant while at the same time, more needy people are excluded.

According to Moses and Woolard (2023), errors of inclusion emanated from use of individual income to determine need. This left a room for individuals from rich families to apply for the grant. While errors of exclusion resulted from the government's use of outdated data such as employment and income status as qualifying criteria. Within this argument was the concern that past income history would lead to exclusion of needy people (Moses and Woolard, 2023).

Furthermore, the findings showed that some of the poor women were excluded because they could not meet certain requirements such as identity document (ID) to be considered for the grant. The extent of poverty was so great that some women did not have an ID and even lacked the resources to apply for it.

The study has also found that there was high dependency on the SRD grant. Recently, van der Berg et al (2022) vehemently opposed a proposition that social grants induced dependency tendencies among recipients. They argued that over and above their food poverty reducing role, social grants also had other multiplier effects including increased job search behaviours as Kohler and Bhorat (2021) as well as Mathebula et al (2022) had indicated. However, for this research participants, there were many factors affecting both job search and employment. These included the structural

factors such as absence of economic opportunities. Due to extreme income poverty and food insecurity, these women were hopeless and depended heavily on the SRD grant.

For many women, there were no other sources of income apart from the CSG received on behalf of their children. This finding is backed up by Ngumbela (2021) who asserts that in the absence of income, households frequently depended on social grants, mainly the CSG. According to him, about 31 percent of all grant-receiving households in the Eastern Cape, lived mainly on grant money in 2012. The continued absence of material resources and stable income sources robs women off of the ability to invest in the productive capacity of their household members, especially education and health of children. Therefore, this has implications for the persistence of economic risk and dependence on government support (Moses and Woolard, 2023).

5.4. Conclusion

The SRD grant has played an important role to ameliorate extreme and immediate hunger experienced by women in this study. It provided a source of income which eased the severity of hunger among study participants. It also gave women some confidence and a morale boost. New ideas even erupted, especially among younger women who were motivated to start livelihood activities to continue to support themselves by the time the SRD grant ended. However, the grant was not sufficient to keep them out of food poverty. Although the cash transfers gave them access to food, the risk of hunger was always imminent. The money was too little to help them effectively manage the potential hunger risk, especially given the constant rise in food prices.

CHAPTER SIX

Summary, Conclusions and Recommendations

6.1. Introduction

This study has explored the influence of the special SRD grant on women recipients in Matatiele. This chapter concludes the research report by summarising the main findings and presenting conclusions and recommendations drawn from findings and analysis. It emphasises the importance of gender-responsive social protection programs that address the specific needs and challenges faced by women in vulnerable communities. By understanding the impact of the SRD grant on women recipients in Matatiele, policy makers and program implementers can develop more effective and equitable social safety nets that contribute to women's empowerment and economic development.

6.2. Summary of findings

Women's perceived socioeconomic conditions both prior and post COVID-19

The first objective of this study was to explore the views of women on the socioeconomic conditions in which they lived both before and after the COVID-19 pandemic. The study revealed that women have lived in appalling socioeconomic conditions identified by chronic unemployment, absence of income and stable livelihood means to support themselves and their families. Participants mentioned that they survived through migrant domestic work and petty trading among other activities, all of which were wiped off in the context of the pandemic. In the aftermath of the pandemic, it has not been easy for them to go back to the cities and search for a job. Limited funds and childcare held them back. As result, women continued to live in hunger and economic insecurity.

Views on the influence of the SRD grant on women's socioeconomic conditions

The second objective sought to establish the views of participants on the influence of the SRD grant on their socioeconomic conditions. Findings revealed that the SRD grant provided income support to poorer women who had no alternative means of livelihood. The money was proven to have played multiple roles in their lives. It

ameliorated extreme and immediate hunger within households. It also empowered women, restored their dignities and boosted their confidence. It gave them autonomy and voice over money decisions, especially when they assumed the role of coordinating household funds to ensure their most efficient use.

Important lessons were learnt from this study. The first lesson was that money has inherent value regardless of the amount. An outsider's perspective might judge that the grant was too little in monetary terms. However, it was proven to be very important and meaningful in the lives of these less resourced group of women. It had many uses which included not only support and feeding of children and families but also funding of income generating activities. In addition to primary use, women were able to save up the money to fund businesses including traditional beer brewing and petty trading to enhance their income. This relatively improved their conditions and wellbeing.

The second lesson was that the context within which this grant was received also played an important role to determine women's outcomes. Findings revealed differences in women's outcomes which could be distinctly disaggregated by individual attributes such as age of participants and types of households within which they resided. Throughout the interviews, younger women who resided in small households reported that they saved up the money for future use and to fund income enhancing activities. They viewed the SRD grant as an enabler, providing them economic means and capital to invent new livelihood bases. Whereas older women, who also tended to reside in large households with many dependents, mainly focused on acquisition of food. They could not see beyond the SRD grant.

Overall, the study has found that this set of women had not recovered from the slumps of economic recession. Although some women have tried to re-establish their livelihoods in the aftermath of the crisis, they also reported that conditions were different from the period prior to COVID-19. Life was hard, especially given the constant rise in inflation rate. The risk of hunger was always imminent even in the presence of the SRD grant. Therefore, findings suggested that the SRD grant had limitations in addressing women's specific needs and challenges, including food insecurity, joblessness and barriers to employment. It has also been noted that the grant has not adequately targeted women, and its value was not sufficient to address the deep-rooted, multifaceted challenges that women faced.

Experiences and perceptions regarding access to the SRD grant

The final objective of this study sought to examine women's experiences and perceptions in relation to access to the SRD grant. The first challenge identified by participants related to inconsistency of the grant. The participants indicated that there was no known date on which the grant would pay. This caused the wait for money appear indefinite. Again, it was not always guaranteed that they would get the money each month. Participants pointed out that if they received any money at all, during the month, they would be skipped at the grant pay out. This put to question coherence of the grant administration.

The second challenge identified by participants regarding access to the SRD grant was on the errors of exclusion and inclusion. Although the use of screening procedures to determine need were important to ensure effective targeting of the grant to the most vulnerable, however, it still had potential to exclude some of the women who were in most need, while it included less needy individuals.

Another challenge was related to creation of dependency trap. This refers to cases where some of the participants appeared to be too attached and dependent on the grant and government support (for example: "without SASSA we can all die"). The consequence of this is that in the future, such individuals would have lack of drive, creativity and innovation to establish stable livelihoods.

6.3. Conclusion

Therefore, based on this summary of findings, the study has concluded that the SRD grant had a positive and meaningful impact on the lives of poor women in the research setting. It served as a crucial source of support, alleviating economic insecurity and hunger and offering a beacon of hope for empowerment.

The study further concluded that although the SRD grant effectively addressed immediate hunger needs, it did not fully shield women from falling into vulnerable situations including food shortages. Despite its importance, the grant alone was insufficient to eliminate the root causes of poverty, hunger and food insecurity among women.

Furthermore, while the SRD grant has helped women to cope with their current hardships, it had no effect on the multiple challenges that they faced. The underlying issues were deep and complex and required a more comprehensive approach than a single social grant.

Lastly, the study pointed to a lack of gender-specific focus within the SRD program. This limitation hindered the program's ability to effectively address the unique challenges and vulnerabilities faced by women.

In summary, the SRD grant provided and remains a valuable support to poor women, but insufficient tool in combatting income poverty. Thus, the study emphasises the need for more comprehensive and gender-sensitive interventions to address the deeper, systemic issues that perpetuate poverty, hunger and insecurity.

6.4. Recommendations

Based on the key findings, the following recommendations are made.

6.4.1. Management recommendations

Enhance effectiveness of the COVID-SRD grant

The value of the SRD grant should be increased to adequately address the rising cost of living and ensure that it meets basic needs of recipients. Additionally, regular monitoring and evaluation of the grant is recommended to understand its impact overtime and adjust eligibility criteria and payment amounts as needed. This will address persistent hunger risk and exclusion issues.

Integrate a gender focus

The policy makers should consider specific challenges faced by women such as caregiving responsibilities, limited access to resources and economic vulnerabilities and tailor the SRD grant accordingly. It should explicitly address these challenges. This could involve targeted interventions and support services for women.

Ensure long-term sustainability

The SRD grant should be designed as a long-term solution to poverty and hunger, rather than a temporary measure. Therefore, it will be important to explore more

sustainable funding mechanisms to ensure its relevance in the face of changing economic and social conditions.

Address root causes of poverty and food insecurity

While the SRD grant provides immediate relief, it is important to address the underlying issues that contribute to poverty and hunger. Creation of economic opportunities such as jobs, skills development and support for entrepreneurs is therefore recommended. In addition, providing access to skills development and training programs that are relevant to the local job market, as well as micro-loans and access to markets for women-owned businesses can empower women and enable them to generate sustainable livelihoods. This will not only address issues of poverty and food insecurity but will also reduce the number of women seeking the SRD grant and in turn reduce dependence on government support.

Strengthen partnerships

Integrating the SRD grant with other policies can leverage resources and expertise to create a more comprehensive and effective approach to social and economic development. This can lead to improved outcomes for women, reduced poverty and inequality, and a more equitable and just society.

6.4.2. Future research recommendations

This research should be replicated in other rural communities in the country to explore more views on the influence of the SRD grant on women recipients. Additionally, future research should further explore how the SRD grant impacts women and men differently, considering all known factors that create inequalities.

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Appendices

Appendix I
Participant Information Sheet

Dear Madam

My name is Felile Ramaisa, I am a postgraduate student registered for the degree of MM in Governance (Monitoring and Evaluation) at the University of Witwatersrand, Johannesburg. As part of requirements for completion of the degree, I am conducting research on the perceptions of women recipients of the special COVID-19 Social Relief of Distress grant about how it affected their lives. It is envisaged that the study will contribute to knowledge about how the SRD grant affect women and how it can be used to alleviate hunger and food insecurity.

Therefore, I am inviting you to take part in an interview to answer questions relating to your experiences with the grant. If you decide to take part, your participation in this research study will last about 30 minutes. The interview will take place at the community hall at 11:00 am.

With your permission, I would like to audio record the interview. This data will be stored in my google archives and deleted after a maximum of two years. Only the researcher will have access to the data during that period.

The interview will be confidential. That is, I will not disclose to anyone the information that you share with me. When I share the results of this research , I will not include your name or anything else that could identify you. With your permission, other researchers may use the data collected from this research study, but your name and any personal information will not be used or passed on.

If you decide to take part in the research study, it should be because you want to volunteer. You do not have to take part. You can stop being in the study at any time. You do not have to answer any questions if you do not want to. You will not get any direct benefits if you choose to join the research study. You will not lose any services, benefits, or rights you would normally have if you decided not to join. Taking part in the research study will not cost you anything. You will not be paid for being in this research study.

The risks for this research study are no more than what happens in everyday life. Some of the questions asked may make you feel sad or upset. If this happens, I will stop the interview and continue another time. If you need some support or counselling services following the interview, these are available free of charge at Maluti Community Health Centre. The name of the counsellor is (to be confirmed) and the contact details for the counselling service will be offered.

This research study will be written as a research report. The report will be available on the university library website. If you would like to receive a summary of this report, I will be happy to send it to you.

If you have any questions during or afterwards about this research study, feel free to contact me or my supervisor on the details listed below. If you have any concerns or complaints about the ethical procedures of this research study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za.

Yours sincerely,

Felile Ramaisa
1035530@students.wits.ac.za

Supervisor: Prof A. van den Heever
+27 11717 394, alex.vandenheever@wits.ac.za

Appendix II

Consent Form

Exploring the influence of the special COVID-19 Social Relief of Distress grant on women recipients in Matatiele

Name of researcher: Felile Ramaisa

I, ……., agree to participate in this research project.

I agree with the following:

(Please circle the relevant options below)

The research study was explained to me. I understand what this study is about.	YES	NO
I understand that I can volunteer to take part in the study	YES	NO
I agree that the interview may be audio recorded	YES	NO
I agree that direct quotations from my interview may be used by the researcher in their research report	YES	NO
I agree that my participation will remain anonymous (my name will not be used by the researcher in their research report)	YES	NO
I agree that other researchers may use the information I provide in my interview (depending on their own ethics clearance being obtained) but my name and any personal information will not be used or passed on	YES	NO

…… (signature)
…… (name of participant)
…… (date)

…… (signature)
…… (name of researcher)
…… (date)

Appendix III

Interview Schedule

Research topic : Exploring the influence of the special COVID-19 Social Relief of Distress grant on women recipients residing in Matatiele Eastern Cape

Unstructured Interview Guide	
Title	**Exploring the influence of the special Covid-19 Social Relief of Distress (SRD) grant on women recipients residing in Matatiele**
Date	7 – 10 December 2023
Time	11:00
Place	Homes of respondents
Interviewer	Felile Ramaisa
Interviewee	Woman recipient of the SRD grant
Introduction	
Good afternoon, madam - Thank you for making time to speak to me. My name is Felile Ramaisa, a postgraduate student at the University of Witwatersrand. I have been granted permission by SASSA head office to conduct research on the topic, Exploring the influence of the special SRD grant on women recipients in Matatiele. This research will contribute to fulfilment of requirements for completion of my Master's degree in Governance (Monitoring and Evaluation). This interview is part of a data collection exercise to obtain information to understand how the grant has impacted on the lives of women in this community. As one of the respondents chosen to participate in this study, you are required to provide your honest responses on your experiences and perceptions of the grant. This interview will take between 30 to 45 minutes of your time.	
Are you comfortable with proceeding with the interview? **(Yes/NO)**	
With your permission, this conversation will be recorded. Do you consent to the audio recording of this interview **(YES/NO)**	
Do you have any questions so far for me? We can now begin the interview.	
Questions	
Demographic Information	
1. Please describe your yourself **Probe:** how old are you? **Probe:** What type of household do you reside in? **Probe:** How many people reside in your household? **Probe:** Do any of your co-residents receive a government grant?	
Socioeconomic conditions	
2. Please describe how you and your family make a living **Probe**: Can you describe, generally, how you and your household live?	
3. What has been your source of livelihood during and after COVID-19? **Probe**: How would you describe your livelihood since the COVID-19 pandemic? **Probe:** How would you describe the effect of the pandemic on your lives? **Probe:** How have you coped in these conditions?	
Contribution of the SRD grant	
4. How would you describe the effect of the SRD grant on you? **Probe:** What role this grant played in your life?	

5. **How have your conditions changed as a result of the SRD grant?** 6. **What are your overall perceptions of the SRD grant and why?**
Access to the SRD grant
7. **How do you perceive accessibility of the SRD grant?**
Closing - Concluding Statement
This concludes our discussion. **Thank you** once again for sharing your experiences and views with me. Your contribution helps us shape meaning and understanding and can help us build a more gendered social transformation through integration of your voices.

Appendix IV

Ethics Clearance Certificate

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

SCHOOL OF GOVERNANCE ETHICS COMMITTEE

CONSTITUTED UNDER THE UNIVERSITY HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)

CLEARANCE CERTIFICATE WSG-2022-65

PROJECT TITLE: **Exploring the influence of the special Covid-19 Social Relief of Distress grant on women recipients in Matatiele**

INVESTIGATOR	Felile Ramaisa
SCHOOL/DEPARTMENT OF INVESTIGATOR	School of Governance
DATE CONSIDERED	24 September 2022
DECISION OF THE COMMITTEE	Approved unconditionally
RISK LEVEL	Low Risk
EXPIRY DATE	Date of submission of the project Research Report

ISSUE DATE OF CERTIFICATE 3 February 2025 **CHAIRPERSON** Rekgotsofetse Chikane

cc: Supervisor:

DECLARATION OF INVESTIGATOR

To be completed in duplicate and **ONE COPY** returned to the Chairperson of the School/Department ethics committee.

I fully understand the conditions under which I am are authorized to carry out the abovementioned research and I guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee.

Signature **Date** 3/2/25

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES

Appendix V

Letter of Permission



SASSA HOUSE
501 Prodinsa Building
Cnrs Steve Biko & Pretorius Str
Pretoria
0083
7 November 2022

Ms Felile Ramaisa
University of Witwatersrand
Wits School of Governance

Dear Ms Ramaisa

RE: Permission to Conduct Research on COVID-19 Social Relief of Distress Grant in Matatiele

South African Social Security Agency (SASSA) is an Agency of Government responsible for payment of Social Grants. As a tool to understanding its ecosystem, its beneficiaries and their needs, the impact our programme makes as well as to enhance its offering, research is critical. SASSA therefore supports and promotes research that enhances knowledge and development.

It is for the above reason that your request to conduct a study entitled 'Exploring the impact of the special Covid-19 grant on female recipients in Matatiele' is granted. This letter should be presented for you to access SASSA officials. The following are our conditions:

- SASSA cannot decree to its officials, customers, beneficiaries and stakeholders whether or not to participate in your research study;
- Where expressly directed, SASSA documents can be viewed but may not leave any SASSA office;
- All information used in the study should remain confidential throughout the study including in publishing and in line with all legislation that enjoins on how to treat all personal and confidential information;
- You are expected to acquaint yourself with and abide by the country's ethical requirements, including all Department of Health COVID-19 protocols; and
- SASSA requires a submission and presentation of your findings on a date that will be arranged at the end of your study.

Furthermore, be informed that SASSA does not take any responsibility for anything that is required for your study or that can happen in the process. Mr Sikhauli remains your point of entry and he can be contacted at 012 400 2390 or musiwalos@sassa.gov.za.

Ms K Sefularo
General Manager: Social Security Reforms
Date: 7/11/22