

THE EFFECTS OF THE GOVERNMENT'S COVID-19 SOCIAL RELIEF OF DISTRESS GRANT PROGRAMME IN MATHOLE VILLE

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Abstract

The Covid-19 pandemic generated major setbacks in South Africa, mainly in terms of a decrease in employment opportunities, increased poverty, and economic hardships. To reduce the negative impact of the Covid-19 pandemic, the government implemented the Social Relief of Distress Grant (SRDG), which targeted those who had no source of income. Despite all these efforts, unemployment and poverty continue to rise. The purpose of this study is to explore the effects of the SRDG programme in Mathole Ville, a neighbourhood west of Johannesburg. The study found that government spending in the form of the Covid-19 SRDG increased demand and supply due to beneficiaries spending their funds on neighbourhood businesses, resulting in an increase in neighbourhood businesses turnover. However, the increase in turnover could not increase workers' income or employment opportunities. The study also found that the Covid-19 SRDG did not alleviate poverty as recipients remained below the poverty line.

Declaration

I declare that this report is my own, unaided work. It is submitted in partial fulfilment of the requirements of the degree of Master of Management (in the field of Public and Development Sector Monitoring and Evaluation) in the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in any other university.



Olga Refiloe Lidaga

28 February 2023

Dedication

Glory to the Almighty God for giving me the wisdom, tenacity, and ability to do this work and bring it to completion.

I would like to dedicate this study to my mother, Dinah Mmapula Lidaga, who, from an early age, invested what little she had in me, believed in me, and has since persisted in motivating me to pursue my academic goals and maintain optimism amid trying circumstances.

To my father, my husband and siblings I dedicate this work to you, you have been there since day one when I started this journey, and you continued to provide your support till the end. Your love and support have kept me going, Thank you.

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LIST OF ABBREVIATIONS

Covid-19	Coronavirus Disease of 2019
DSD	Department of Social Development
GDP	Gross Domestic Product
NDP	National Development Plan
NSFAS	National Student Financial Aid Scheme
POPIA	Protection of Personal Information Act
SASSA	South African Social Security Agency
SARS	South African Revenue Services
SRDG	Social Relief of Distress Grant
UIF	Unemployment Insurance Fund

CHAPTER ONE: INTRODUCTION

The Coronavirus Disease of 2019 (Covid-19) originated in China (Wuhan) as an infectious respiratory disease. Covid-19 has since spread globally. The first death of the Covid-19 pandemic occurred on March 27, 2020, in South Africa. The National Coronavirus Command Council was established on March 17, 2020, following the declaration of a national state of disaster by President Cyril Ramaphosa of the Republic of South Africa on March 15, 2020. South Africa implemented health prevention and control measures such as national lockdowns, social distancing, quarantines, and travel restrictions (Masiya et al. 2021). The national 21-day lockdown was implemented on March 26, 2020, and it restricted travelling, public gatherings, social visits, religious gatherings, outdoor activities, functions, the sale of alcohol, and many more (Noyoo, 2021).

A slow lifting of the lockdown started on May 1, 2020 (Fatoki, 2021). The lockdown was raised from level 1 to level 3 on December 29, 2020, in response to the second wave of Covid-19 pandemic infections. On March 1, 2021, the lockdown was reduced from level 3 to level 1. The Delta variant became the dominant strain in South Africa on June 28, 2021, and the lockdown was reduced to level four. The level of the lockdown was changed to 3 in July 2021 and to lower lockdown levels such as level 1 towards the end of 2021 and early 2022 (Fatoki, 2021).

The national lockdown in South Africa was implemented as a way of reducing the spread of Covid-19 , which largely affected the economy and people's livelihoods. Some of the impacts induced by the lockdown include increased unemployment, poverty, and hunger. It was reported that in South Africa during the second quarter of 2021/2022, the unemployment rate was at 34.4%, compared with the 28.74% unemployment rate in 2019 before the Covid-19 pandemic (Kollamparambil & Oyenubi, 2021). The Covid-19 pandemic seems to have far-reaching effects and repercussions and was no longer just a "health issue" (Chae & Hanson, 2021).

According to Chae and Hanson (2021), the social impact of Covid-19 on human health in South Africa was vastly heterogeneous. The economic implications for employment were primarily a consequence of the preventative measures that the government implemented to curtail the spread of Covid-19 pandemic. This study explores the

effects of the government's Covid-19 SRDG programme in Mathole Ville, a neighbourhood west of Johannesburg. This section of the research report presents the background of the study, the problem statement, the research purpose statement, the research question, and sub-questions. The following section outlines the background of the study.

1.1 Background of the research

Extremely high rates of unemployment, poverty, and inequality exist in South Africa. The Constitution of the Republic of South Africa, Act 108 of 1996, and the National Development Plan (NDP) both state that attaining full employment, eliminating poverty, and reducing inequality, are the main goals of the government attempting to reverse the negative impacts of its apartheid history (Altman, 2022). Due to South Africa's high unemployment and poverty rate, this has not yet been accomplished (Mbandlwa, 2020). According to Khambule (2022), the loss of jobs and rise in poverty rates in South Africa are clear signs of the pandemic's socio-economic effects.

South Africa was unprepared when the Covid-19 pandemic struck. The Covid-19 pandemic compelled the government to shift its emphasis away from the NDP to contain the infection and safeguard the citizens. The government concentrated on the harm caused by the Covid-19 pandemic, thus the NDP plans have been delayed (Mbandlwa, 2020). Significant progress has been made in increasing employment and lowering unemployment since the beginning of democracy in 1994. However, there were reversals before the Covid-19 pandemic started. The Covid-19 pandemic response policies had a substantial negative impact on employment and poverty levels, returning unemployment rates to levels last seen in the middle of the 1990s (Altman, 2022).

This research focused on Mathole Ville. Mathole Ville is a neighbourhood in Roodepoort, which is part of the City of Johannesburg's Region C municipality. The neighbourhood of Mathole Ville was provided with fully built houses by the government more than ten years ago (City of Johannesburg, 2020). According to the 2011 census (Statistics South Africa, 2011), the neighbourhood of Mathole Ville had a population of 14,905, with 56% males and 44% females. The City of Johannesburg has long been a draw for businesses and job seekers. However, growth in vital job-creating sectors

like manufacturing and mining has sharply slowed during the past few years as some of the companies have closed. This, together with the slow economic growth, was a factor in the high unemployment rate, which was worsened by the Covid-19 pandemic (City of Johannesburg, 2020).

The impact of Covid-19 in South Africa led to an economic downswing as the country was experiencing high unemployment, poverty, and widespread economic disruption, and the government needed to intervene through fiscal policy. In response to increased unemployment, poverty, and economic hardship induced by the Covid-19 pandemic, in April 2020, the President of South Africa, Cyril Ramaphosa, announced a stimulus package of about R500.00 billion, including R50 billion for welfare assistance (Bhorat & Kohler, 2020). The stimulus package came from international funding and a declaration of a national state of disaster, which was a global issue. The President also elaborated that each registered unemployed South African will be given a Covid-19 SRDG of R350.00 (Bhorat, Oosthuizen & Stanwix, 2021). Based on the above discussions, this study attempts to examine the effects of the Covid-19 SRDG programme at the neighbourhood level.

Habanabakise and Muzindutsi (2018), mention that due to the economic difficulties such as high unemployment and poverty levels resulting from the Covid-19 pandemic, the government is required to intervene during economic hardship through fiscal policy to alleviate poverty and mitigate financial difficulties, consistent with Keynesian economic theory. Keynesian economic theory was adopted as the study's overarching theoretical framework, which supports government spending during economic downturns.

The theoretical argument underpinning this research is that when the government injects cash through cash transfer programmes, neighbourhood spending will increase as they spend the funds in neighbourhood businesses, where demand for products and services will rise, resulting in increased supply, which necessitates more labour. The Keynesian economic theory views demand and spending as employment creation engines (Habanabakise & Muzindutsi, 2018). The section below presents the problem statement for this study.

1.2 Problem statement

According to Statistics South Africa (2021), the Covid-19 pandemic generated major setbacks in South Africa, mainly in terms of loss of human life, decreased employment opportunities, increased poverty, hunger, and economic hardships. The strict Covid-19 pandemic lockdown measures, implemented by the South African government during the first half of 2020, resulted in a significant slowdown in various socioeconomic activities. The reduced hours worked, retrenchment and permanent and temporary closure of companies resulted in a serious economic depression in many countries, including South Africa (Chitenderu, 2021).

Despite all these efforts to provide the SRDG, economic inequality and unemployment continue to rise, and poverty has not decreased to the targeted level (Ngwakwe & Badar, 2021). Mathole Ville is no exception when it comes to unemployment and a lack of basic needs. The neighbourhood has a high level of unemployment, and Covid-19 has increased the number of unemployed people in the neighbourhood. These individuals are currently receiving the Covid-19 SRDG for survival. As a result, this study attempts to explore the effects of the government's Covid-19 SRDG programme at Mathole Ville. Although different studies have been conducted in South Africa about cash transfers, this research will focus on the effects of the Covid-19 SRDG programme at the neighbourhood level. At the neighbourhood level, no specific research has been undertaken to explore the effects of the government's Covid-19 SRDG programme. The following section presents the research purpose of this study.

1.3 Research purpose statement

This study's purpose is to explore the effects of the government's Covid-19 SRDG programme in Mathole Ville, Roodepoort, South Africa. It diverges from the existing literature on cash transfer programmes and contributes to the academic literature by adopting the neighbourhood as its unit of analysis.

1.4 Research question

What are the effects of the government's Covid-19 social relief of distress grant programme in Mathole Ville?

1.4.1 Sub-questions

1. How was the rollout of the Covid-19 SRDG programme?
2. What are the perceptions of the Covid-19 SRDG by the residents of the Mathole Ville?
3. What was the impact of the Covid-19 SRDG on:
 1. Neighbourhood businesses;
 2. Jobs; and
 3. Poverty alleviation

1.5 Organisation of chapters

The summary of each chapter in this research report is provided in the section below:

- **Chapter one**

Chapter One introduces the research topic by providing an overview of the Covid-19 pandemic in South Africa. Followed by highlighting measures taken by the government of South Africa to address the challenges brought by the Covid-19 pandemic. The chapter also discusses the Covid-19 SRDG, as it is a significant topic of the study. The chapter also provides further context for the research's background, which primarily focuses on Mathole Ville, the effects and challenges the Covid-19 pandemic has brought about, as well as the theoretical framework the study is built on. Additionally, the research problem statement, the research purpose statement, and the research questions are discussed in the chapter. The chapter concludes with an outline of the chapters of this research report.

- **Chapter two**

This chapter reviews the material that has been published in journals, books, official publications, and online sources. The researched literature provides a theoretical framework for realising the study objectives, addressing the research questions, and the problem statement. The literature review, definitions of terms, and theoretical underpinnings of this study are presented in this part of the research report. It begins by offering related research about neighbourhoods, cash transfers, and unemployment that is cited by other authors.

The literature review also discusses how the Covid-19 pandemic has affected neighbourhood businesses, worker income, and efforts to reduce poverty. Second, the chapter presents the rollout of the Covid-19 SRDG and the linkage between cash transfers and Keynesian economic theory. The projected effects of cash transfers on neighbourhood economies are covered in the third section of this chapter, which is then followed by a comparative analysis of cash transfers in Sub-Saharan Africa. It explains how the circular economy and Keynesian economics are related. The study's theoretical framework is presented in this chapter's final section.

- **Chapter three**

This section of the research report discusses the research methodology that has been chosen, which is the qualitative research methodology, and the research design, which is the case study. Both the primary and secondary data sources were discussed, as well as how they were used in this chapter. Semi-structured interviews and observations were both selected as the data collection methods for this study. The semi-structured interviews were conducted with beneficiaries of the Covid-19 SRDG, home-based social workers, workers in Mathole Ville neighbourhood businesses, and businesses in the Mathole Ville neighbourhood. Thematic analysis has been chosen as the data analysis technique.

Themes drawn from the literature served as the foundation for the presentation of the data findings. The themes that were chosen are the rollout of the Covid-19 SRDG programme in Mathole Ville; perceptions of the Covid-19 SRDG by the residents of Mathole Ville; and the impact of Covid-19 SRDG on neighbourhood businesses, jobs, and poverty alleviation. Finally, this section covered the study's research trustworthiness, research positionality, study limitations, and the ethical considerations that were thought to be crucial for conducting this research.

- **Chapter four**

The study's research findings are provided in this chapter. An overview of each theme and a summary of the data collected were provided. The section explained the interviews and observations that the data represented and gave the data that went into the findings. It also draws attention to ongoing problems. The interpretation of the

data and its implications for the theory was offered in this section of the research report. The research findings showed that beneficiaries of the Covid-19 SRDG have experienced challenges when accessing the Covid-19 SRDG as a result of difficulties that the South African Post Office had, such as the system not working, the shortage of funds, and long queues.

The findings further indicated that there is a need for the South African Social Security Agency (SASSA) to do thorough checks because the system mistakenly rejected some individuals' eligibility for the Covid-19 SRDG. After all, databases with outdated information from government offices were used. It is important to mention that data was collected in May and June 2022 when the Covid-19 SRDG ended in March 2022. The study revealed that residents in the Mathole Ville neighbourhood were suffering from hunger as they were still re-applying for the Covid-19 SRDG. In addition, the data also found that businesses at Mathole Ville were beneficiaries of the Covid-19 SRDG were buying from neighbourhood businesses, especially those that were selling food and groceries there was an increase in turnover.

- **Chapter five**

The data analysis is presented in this section. This section of the research report summarises what the study findings have to say about the empirical data and examines the implications of the data for the literature review's theoretical discussion. The results showed that neighbourhood businesses, particularly those providing food and groceries, were experiencing an increase in turnover. The employment opportunities and income of workers in neighbourhood businesses of Mathole Ville could not increase as the turnover that neighbourhood businesses received was not enough to pay for the additional costs of increasing jobs as well as increasing their incomes. The fact that the Covid-19 SRDG funding was insufficient and below the poverty line rate further supported this. As a result, the poverty levels could not be reduced. In order to achieve the expected impact and meet the assumptions of Keynesian economic theory, the data suggested that the Covid-19 SRDG needed to be increased.

- **Chapter 6**

The section provides a conclusion and recommendations based on empirical evidence. The study concludes that the Covid-19 SRDG is a crucial programme for helping people who have no other source of income to survive. However, the Covid-19 SRDG needs to be implemented more effectively, and the amount needs to be increased at least to be above the poverty line rate. The Covid-19 SRDG funds helped the beneficiaries, but they were simply not enough to eradicate poverty.

The Keynesian economic theory promotes government expenditure, but only some of its assumptions have been realised. This demonstrates that the level of government spending in terms of amount has an impact on the assumptions of Keynesian economic theory. As the turnover in the neighbourhood businesses increased, as a result of beneficiaries spending their funds, it did not increase the workers' income or job creation in the neighbourhood businesses, as the turnover was limited due to the small amount of Covid-19 SRDG that beneficiaries were receiving.

1.6 Conclusion

This chapter presented the context of this research report, which included the discussion of the Covid-19 SRDG programme, the background of the research, the problem statement, and the research purpose statement. It also presented the research question and the sub-research questions. Lastly, it provided a summary of the research's chapters. The literature review, together with the theoretical framework of this research, are presented in the next chapter.

CHAPTER TWO: LITERATURE REVIEW

The Covid-19 pandemic has adversely affected the entire world, including South Africa. Problems that South Africa was facing, like rising unemployment and poverty, have gotten worse as a result (Khambule, 2020). This section covers definitions of terms, the theoretical framework, and a literature review of this study. It first presents the definitions of terms and relevant context on the impact of the Covid-19 pandemic on neighbourhood businesses, jobs, and poverty alleviation. It also covers the rollout of the Covid-19 SRDG and presents the linkage between cash transfers and Keynesian economic theory, followed by the predicted effect of the cash transfer on neighbourhood economies. The impact of the Covid-19 SRDG on businesses, employment, and poverty alleviation will also be discussed. A comparative analysis of cash transfers in Sub-Saharan Africa will also be presented. Furthermore, the linkage between the circular economy and Keynesian economic theory will be discussed in detail. Lastly, Keynesian economic theory will be presented in detail. The following section defines and discusses the terms used in this study.

2.1 Definition of key terms

In this section, the key concepts of this study are defined. These key concepts include *poverty*, *livelihood*, *neighbourhood*, *cash transfers*, and *unemployment*. When a person cannot meet all of their fundamental needs, such as food, shelter, clothing, security, education, etc., they are said to be in *poverty*. Being unable to afford the basic necessities of life is what is meant by the term "*poverty*". People may experience social and psychological effects of poverty. In developing countries, when there is a lack of basic necessities, infrastructure, and institutions like education and healthcare, poverty is more severe (Hassan, Bukhari & Arshed, 2020).

According to Aubert and Suzuta (2015), "means intended for making a living" which includes a variety of different characteristics that make up a livelihood. A livelihood "involves the capabilities, assets (including both material and social resources), and activities necessary for a means of living" (Aubert & Suzuta, 2015:8). A way of life is sustainable when it can withstand shocks and pressures, recover from them, and retain or improve its capacities and resources both now and in the future without compromising the basis of natural resources (Namabanda, 2019).

It is crucial to recognise the various definitions of a *neighbourhood* and what it entails. Galster (2001:2112) define a *neighbourhood* "as bundles of spatially based attributes associated with clusters of residences," and according to Allen (2018), a *neighbourhood* is a comprehensive residential system, which is critical to the design and planning of the urban environment. It is also clear that a *neighbourhood* has a particular purpose, such as housing and related services, and has a defined structure that is both a part of a system and a system on its own. In addition, a *neighbourhood* is larger than a single *neighbourhood* but smaller than a whole city. Furthermore, Komeily and Srinivasan (2016) mention that a *neighbourhood* is a geographically demarcated community where people reside within a bigger city. Poverty rates, household income, and other socioeconomic, environmental, institutional, and operational factors are only a few of the factors that define and distinguish *neighbourhoods*.

Lynge et al. (2022) indicated that evicting people of colour from designated "white areas" and segregating various races into distinct neighbourhoods, the apartheid administration forcefully reorganised towns. White-only neighbourhoods benefited from significant state investment in housing, infrastructure, and social amenities. They were also conveniently placed, with lower population densities. People of colour's neighbourhoods were in remote or in-between locations with poor access to opportunities, inadequate infrastructure, and distinct governance structures. With decreasing success over time, the government constructed more townships as urbanisation grew in order to house black citizens and dismantle informal communities. These townships were intentionally designed to resemble dormitory settlements with subpar amenities.

Lynge et al. (2022) further mentions Black people were not allowed to create most types of businesses or possess land, and they needed an internal passport to travel. A number of institutional and legislative changes accompanied the democratic transition of the country in 1994, indicating the need for restructuring the whole country, including cities, into more cohesive, welcoming, and sustainable neighbourhoods. The 1996 constitution granted the state the authority to expropriate land and guaranteed socio-economic rights, such as the right to land and housing. Although the state adopted market-oriented economic and spatial policies, it did

nothing to redistribute urban land in line with the broader political settlement. The government implemented welfare schemes and made investments in basic service delivery to reduce poverty.

According to Fisher et al. (2017), *cash transfers* are funds provided to vulnerable individuals or households, such as the unemployed, disabled, elderly, vulnerable children, and orphans, to strengthen their resilience to disruptions and encourage social development. Cash transfers are an approach to combating poverty in the country. The International Labour Organisation (2019) defines *unemployment* as those individuals who are currently not employed and of working age, who have engaged in activities to find work in the recent past, and who are prepared to start working if an employment opportunity presents itself. The below section discusses the impact of the Covid-19 pandemic on neighbourhood businesses, jobs, and poverty alleviation in detail.

2.2 The impact of the Covid-19 pandemic on neighbourhood businesses, jobs, and poverty alleviation

The Covid-19 pandemic had changed and impacted the neighbourhoods, and the below section will discuss the impact of the Covid-19 pandemic on neighbourhood businesses, jobs, and poverty alleviation.

2.2.1 The impact of the Covid-19 pandemic on jobs and poverty alleviation on the neighbourhood

Khambule (2020) points out that the Covid-19 pandemic is projected to reverse economic and social progress, resulting in historic levels of poverty and unemployment. Devereux (2021) agrees with Khambule (2020) that the neighbourhood economies, whose livelihoods rely on regular interactions and who were obliged to close their businesses and stay at home during the lockdown, were the most vulnerable.

Sirah and Woldetensay (2020) argue that Covid-19 has exacerbated poverty by decelerating economic expansion and making unemployment among certain populations worse than it was previously. Covid-19 has decreased the economy's capacity for production and even lowered consumer demand for producers' goods, which has led to a high rate of unemployment once again. The Covid-19 problem is

more serious than the global financial shocks of 2008, which reduced economic growth on a global scale. Both supply and demand in the economy have been impacted by the Covid-19 pandemic; for example, the social distance that is required to be implemented to reduce the spread of the disease harms economic activity (Yu et al. 2021).

The Covid-19 pandemic's infectious consequences rippled through the economy and caused more people to experience food insecurity and poverty. As a result, there are more people in need of food assistance and cash transfers, which will put additional strain on the already overburdened cash transfer programme in South Africa. For instance, South Africa has been providing cash transfers for children, the elderly, and disabled people who do not have any source of income to prevent poverty and provide these groups with funds to pay for their basic needs (Yesufu, 2021).

Although Covid-19 measures may have helped to slow the spread of the Covid-19 pandemic, it had serious negative effects on poverty, food insecurity, and hunger, mostly in developing countries. According to forecasts of global poverty, the global reaction to the Covid-19 pandemic will leave more than 70 million people in conditions of extreme poverty, with sub-Saharan Africa suffering the most (Yesufu, 2021).

Lockdowns were eased, but unemployment keeps on increasing regardless, hitting record highs towards the end of 2021. Widespread poverty, severe inequality, and unemployment continue to be the main problems facing South Africa. For instance, before the Covid-19 pandemic, there were people who were unemployed. However, the rate was not higher than the rate that it is now, and most people developed ways of finding food for survival. The Covid-19 pandemic made things worse as people were depending on the government to provide basic income for survival (Gottschalk, 2022).

The South African government has been focusing on employment programmes and job creation as a means of combating poverty. As illustrated in the below figure 1, unemployment rose throughout 2021, hitting a record high of 35.3% in the fourth quarter of the year (as opposed to 29.1% at the end of 2019, just before the pandemic began), and continuing to rise throughout the year. Due to a starting output expansion, total unemployment finally decreased to 34.5% in the first quarter of 2022 and then to 33.9% in the following quarter. However, it is important to note that the decrease in

unemployment is a small percentage, which does not have a huge impact as the rate of unemployment is still very high at 33.9%, as it is still having a negative impact on poverty alleviation. Majority of unemployed people do not have any other support, the government should provide basic income for their survival (Gottschalk, 2022).

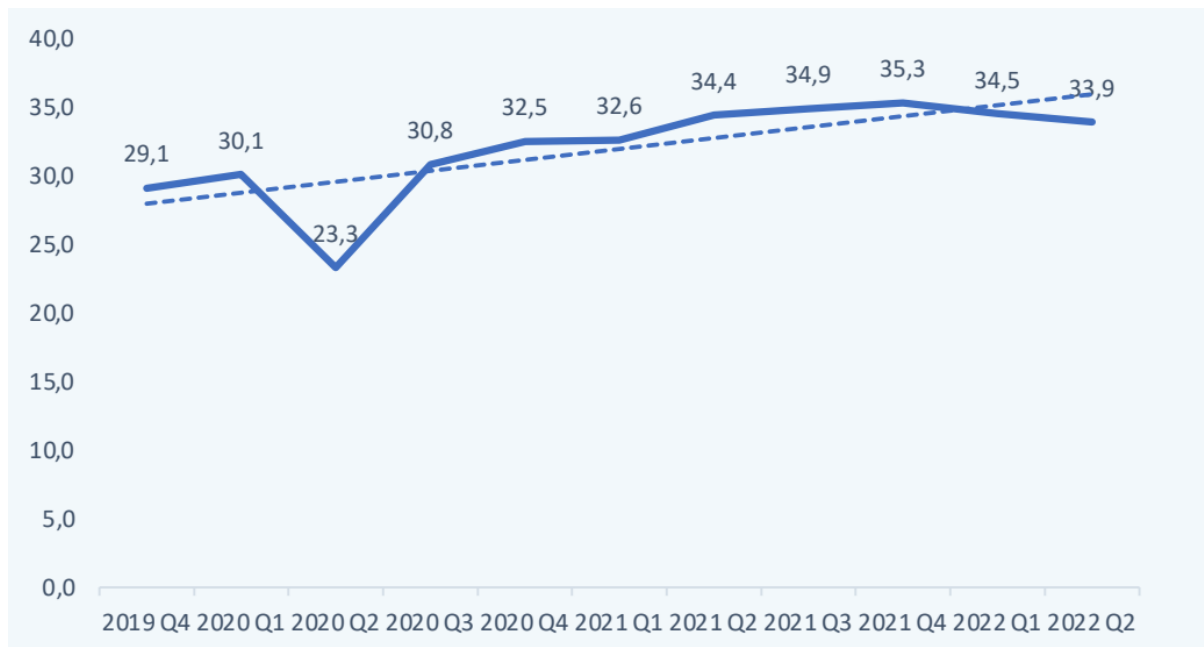


Figure 1: South African unemployment rates: Quarter 4 2019 to Quarter 2 2022 (Percentage) (Source: Gottschalk, 2022).

According to the United Nations (2020), the impact of the Covid-19 was more severe for people living in poverty due to low levels of education, such as the majority of people not having completed their secondary school education, which resulted in difficulty finding well-paying employment opportunities. It is important to note that households with many dependents and black Africans are more likely to be poor because of the impact of the Covid-19 pandemic. When compared to wealthy households, poorer households were more adversely affected by the Covid-19 pandemic due to unskilled labour and wage reductions (United Nations, 2020). Khambule (2022) further mentions that people who work in the informal economy frequently come from low-income backgrounds and reside in unsustainable circumstances. Low-income earners live in insecure conditions compared to high-income earners, with these situations being characterised along socioeconomic lines.

Households with more stable work, such as permanent employment and stable self-employment, were more likely to transition out of poverty caused by the impact of the Covid-19 pandemic than have a decreased likelihood of becoming poor, when compared to households that had people who were working in the informal sector and not having permanent employment (United Nations, 2020). The below figure 2 shows the poverty rates in 2017 and how those who were poor and non-poor were affected by the Covid-19 pandemic.

The below figure 2 shows that those who were in poverty in 2017 were more likely to report experiencing financial hardship in 2020. This was to be expected because households that lack the resources to meet their most basic needs frequently struggle to save the funds necessary to endure economic shocks. It is also important to note that a sizable portion of households that were not poor in 2017 were nevertheless vulnerable to the Covid-19 pandemic shock. Figure 2 below also demonstrates how serious the effects of the Covid-19 pandemic were, as members of households that were not poverty-stricken in 2017 went hungry since there was no food available in their homes. As illustrated in Figure 2, households that were already poor prior to the Covid-19 pandemic saw their poverty worsen. At the start of the Covid-19 pandemic lockdown in South Africa, more than 50% of households had no money to buy food (Schotte & Zizzamia, 2023).

- a) Household lost main source of income since lockdown b) Household ran out of money to buy food in April 2020 c) Household member went hungry in May/June 2020

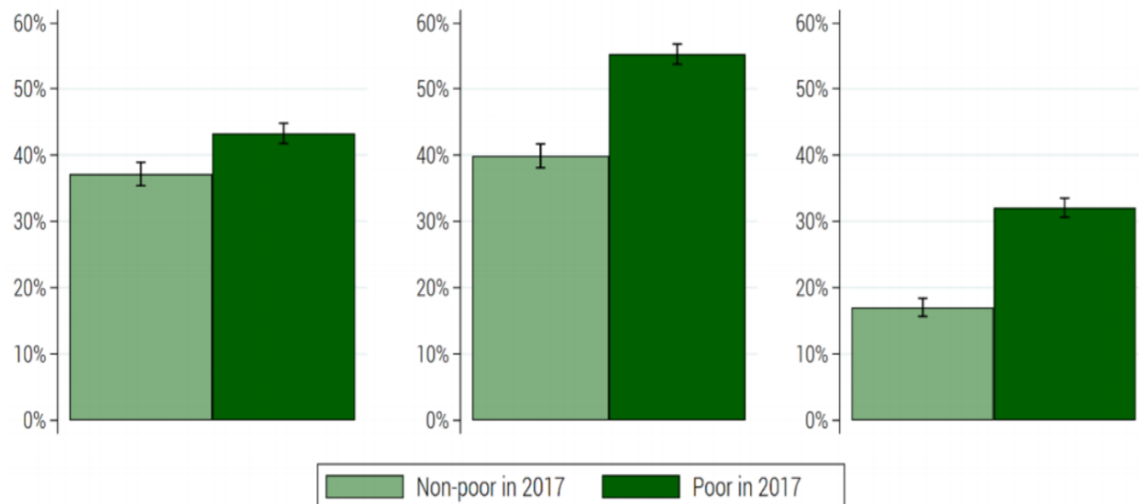


Figure 2: Poverty rates in 2017 and the impact of Covid-19 (Schotte & Zizzamia, 2023).

New waves of social unrest like the one that South Africa experienced in July 2021 are likely to occur as a result of rising prices and high unemployment rates, particularly among young people. At the height of the Covid-19 pandemic in April 2020, the national government put in place the Covid-19 SRDG support programme. Even though it is only temporary, the Covid-19 SRDG provides crucial cash transfers for the most vulnerable, but it is doubtful that it will be enough to halt further waves of unrest brought on by unstable socioeconomic conditions. These circumstances include a shortage of economic prospects and extreme poverty (Gottschalk, 2022).

2.2.2 The impact of the Covid-19 pandemic on neighbourhood businesses

According to Mbambo and Agbola (2020), apartheid urban design had as one of its main goals the removal of certain racial groups, such as Africans and Indians, from the city's economic and political centres in South Africa. It was also to keep social and infrastructure spending in the new neighbourhoods to a minimum, keeping them underdeveloped. Due to the lack of commercial centres in their remote locations,

neighbourhood economies arose to supply the most necessities to households in their neighbourhood.

They have small shops known as "tuck shops," supermarkets for grocery shopping, markets for fruits and vegetables, bakeries, neighbourhoods restaurants, and bars, among others, that make up the neighbourhood economy in urban and peri-urban regions. Moreover, due to long commutes to work and a lack of public transportation, private minibuses have emerged, primarily in use by neighbourhood residents (Mbambo & Agbola, 2020).

De Groot and Lemanski (2021) state that low-income households in urban South Africa often rely on the neighbourhood economy and markets for daily shopping, such as small-scale spaza shops distributed across settlements, with more significant visits to faraway supermarkets only weekly or monthly. As a result, the neighbourhood economy is critical for the urban poor's food security. Khambule (2020) mentions that during the Covid-19 pandemic, due to the social distancing regulations put into effect to prevent and minimise the spread of the Covid-19 virus, the labour-intensive neighbourhood economy had to stop their operations because workers were not allowed to go to work. In some instances, neighbourhood businesses had to reduce the number of workers to comply with Covid-19 pandemic regulations.

Businesses in the neighbourhood play a significant role in sustainable development. Neighbourhood businesses contribute to eliminating poverty and income inequality, promoting economic growth, and generating revenue through the consumption of goods and services. In both developing and developed countries, neighbourhood businesses dominate the private sector (Fatoki, 2021). In addition to having a detrimental impact on public health, the Covid-19 pandemic has had a significant negative impact on the neighbourhood economy and businesses. Due to the Covid-19 pandemic, some of the neighbourhood businesses were temporarily shut down or closed. This is explained by low demand as well as staff health issues. For the neighbourhood businesses, the Covid-19 pandemic has resulted in a considerable decline in sales and revenue, cash flow challenges, and transportation problems (Fatoki, 2021).

The Common Market for Eastern and Southern Africa (2020) and Fatoki (2021) share the same sentiment that the Covid-19 pandemic has had an impact in countries on both the supply and demand sides. As workers get sick or are forced to care for kids who can't go to school due to the lockdown regulations. As a result, it had reduced the supply of labour from the supply side. The Covid-19 pandemic has also disrupted supply chains, which has caused a lack of materials and intermediate goods. Because of the lockdowns, the Covid-19 pandemic's impact on demand and revenue for neighbourhood businesses was severe, due to customers unable to buy certain products and services.

The difficulties faced by neighbourhood businesses include a lack of operational cash flow, a decline in the demand for goods and services, fewer opportunities to meet new customers, a worker's inability to return to work, issues with logistics and transporting products, and problems finding raw materials that are necessary for selling and production. Due to neighbourhood businesses requiring more labour and have smaller cash reserves than large companies, the Covid-19 pandemic has a detrimental effect on them (Fatoki, 2021).

Chitenderu (2021), and Canakci and Arslan (2021) express the same sentiments regarding the impact of Covid-19 on the neighbourhood economy. They indicate that the Covid-19 pandemic has harmed the neighbourhood economy, including a drop in economic growth, company closures, job losses, and an increased cost of living. Additionally, supply chain disruptions result in shortages of vital products that the neighbourhood economy needs.

Mbandlwa (2020) and Fatoki (2021) indicate that even with the lockdowns brought on by the Covid-19 pandemic, neighbourhood businesses were still required to cover fixed expenses like rent, employee salaries, and taxes. Regardless of whether they were making enough turnover or not. Individuals and businesses have had income losses as a result of the lockdown, with disadvantaged groups more likely to suffer negative effects due to job losses and subsequent income losses, such as low earners, those in informal and unstable employment, etc. Nwosu and Oyenubi, 2021, and Yesufu (2021) also state that domestic efforts to halt the spread of the Covid-19 pandemic, as well as a decline in international investment and global demand for goods and services, have harmed the survival of businesses and livelihoods.

Chitenderu (2021), and Canakci and Arslan (2021) also mention that, on the demand side, there has been a severe and unexpected loss of revenue for the neighbourhood economy, which has seriously harmed its ability to function. Additionally, people have faced a loss in their income, worry about the spreading of the Covid-19 virus, and increased uncertainty, all of which have contributed to a reduction in spending and demand. These consequences worsened when businesses could not pay their employees' salaries. In several neighbourhood businesses, there have been significant retrenchments of workers. Under these challenges, neighbourhood businesses lost revenues and closed their businesses. As a result of these circumstances, government spending in the form of cash transfers is important to provide households with an income to spend in the neighbourhood economy.

The neighbourhood demand channel is another way that the Covid-19 pandemic had an impact on the economy. The Covid-19 lockdown resulted in the economic activity restricted and primarily limited to critical goods and services. This indicates that during the lockdown, there was no demand for some commodities and suppressed demand for others. The majority of goods and services had to stop being produced during the Covid-19 pandemic, which has also negatively impacted employment and income for workers. Although recovery is anticipated, it will take time rather than happen suddenly (United Nations, 2020).

Many authors, including Bartik et al. (2020), Khambule (2020), Madonsela (2020), and Gungoraydinoglu, Oztekin, and Oztekin (2021), indicate that the Covid-19 pandemic produced substantial economic instability within a few weeks after it began. According to Khambule (2020), the rise of the unexpected Covid-19 outbreak has created neighbourhood problems in the economic development environment, which are expected to jeopardise the sustainability of the neighbourhood's economic progress. The section that follows will present the legislative framework that underpins the Covid-19 SRDG in South Africa, as well as a detailed discussion of the Covid-19 SRDG programme's implementation.

2.3 The rollout of the Covid-19 social relief of distress grant

This sub-section outlines the legislative framework underpinning the Covid-19 SRDG and provides a detailed discussion of the programme implementation.

2.3.1. Legislative framework underpinning the Covid-19 Social Relief of Distress Grant in South Africa

Trade unions, other civil society organisations, researchers, religious organisations, and various government agencies made a significant effort in the late 1990s and early 2000s to secure what was then known as a basic income grant, which was for those between the ages of 18 and 59 who were previously excluded from the cash transfer programme in South Africa. Some government officials criticise this as being unaffordable for the government. The basic income grant was to ensure that each person has a fixed amount of monthly money that may be used to meet basic needs (Chigo, 2021).

According to Matthews, Groenewald, and Moolman (2022), inequalities in social and economic structure have also been brought to light by this historical moment of the Covid-19 pandemic, which has sparked interventions with the potential to significantly influence the future. The Covid-19 pandemic has shown the extent of societal problems to the point where they can no longer be overlooked. South Africa is known for having the highest levels of social and economic inequalities in the entire world. A larger social protection innovation than this country has ever seen was implemented in 2020 with the introduction of the Covid-19 Social Relief of Distress Grant (SRDG) to those between the ages of 18 and 59 with no or little income (Matthews et al. 2022). However, the Covid-19 pandemic's negative effects of high unemployment and the consequent rise in poverty pushed the government to reconsider and extend the Covid-19 SRDG to individuals who were unemployed (Choga, 2021).

The Covid-19 SRDG was introduced to reach impoverished individuals not covered by existing social security programmes, in addition to the vertical extension of South Africa's current cash transfer programme in the form of top-up payments. As the government had historically opposed extending social assistance to unemployed adults, this was a considerable change from prior approaches and policies. The Covid-19 SRDG is targeted at every South African who lost their job and had no source of income during the Covid-19 pandemic, as well as refugees, asylum seekers, and those who have special permits in South Africa (Gronbach, Seekings, & Megannon, 2022).

The government opted to concentrate on job creation and the growth of the child support grant rather than basic income grants, after previous attempts to implement the basic income grant in the 2000s were routinely rejected. Late in March 2020, the President responded to requests from many sectors of civil society, business, and government by announcing the launch of the special Covid-19 SRDG of R350.00 per person per month on April 21, 2020 (Gronbach et al. 2022).

According to Heppell and Rathbone (2020), the Covid-19 SRDG provisions in South Africa are derived from Section 27(1)(c) of the South African Constitution Act 108 of 1996. As a result, everyone, including those unable to sustain themselves and their families, has the right to receive social assistance from the government. Therefore, the government should ensure that for those who are poverty-stricken, financial support is provided for them to have access to basic needs. The Covid-19 SRDG is part of socio-economic rights in South Africa. Other grants paid in South Africa include grants for the elderly, war veterans, foster child grants, care dependency grants, child support, and grant-in-aid. In addition, Choga (2021) mentions that, in accordance with available resources, the South African government is required under the constitution to gradually realise everyone's right to social security or social assistance.

Heppell and Rathbone (2020) further indicate that the constitutional right to social security, as stated in Section 27(1)(c) of the Constitution, is primarily implemented through the legislative framework provided by the Social Assistance Act 13 of 2004 and administered by the Department of Social Development (DSD). The management, administration, and payment of the Covid-19 SRDG are made by the South African Social Security Agency (SASSA). SASSA is the public entity for the DSD, assisting with implementing cash transfer programmes in South Africa.

Mbajiorgu (2019) mentions that the South African Social Assistance Act 13 of 2004, makes it clear that the Covid-19 SRDG implementation must meet the requirements of section 27(1)(b) of the Constitution, which states that the grant must be made available to those that are poor. The Covid-19 SRDG seeks to close the gap among those struggling to make ends meet, ensuring that the right to adequate food is at least partially realised. According to Jamieson and van Blerk (2022), the government initiated the Covid-19 SRDG as a temporary solution, which was later extended few

times after the government realised that those still unemployed would need it as they do not have any source of income.

It is significant to note that beneficiaries of the Covid-19 SRDG should be unemployed and not receiving any sort of government assistance, including government student loans or bursaries, cash transfers from the government, payments from the unemployment insurance fund, or any other form of government assistance to qualify (Jamieson & van Blerk, 2022). Goldman et al. (2021) urge that until recently, support under the Social Assistance Act was only available to children, the elderly, and people with disabilities; Covid-19 SRDG was only available at times of disaster. The state's post Covid-19 reaction is under considerable pressure because of the persistently high levels of poverty, unemployment, and inequality. As a result, the implementation of the Covid-19 SRDG in South Africa will be discussed in the following section.

2.3.2. The implementation of the Covid-19 social relief of distress grant

According to Choga (2021), the DSD is to be acknowledged for the social assistance and poverty reduction efforts of South Africa's cash transfer programme. Indeed, a significant effort was made to combat extreme poverty after the country transitioned to democracy, and cash transfers have proven to be South Africa's most successful tool since the end of apartheid. Despite these efforts, South Africa continues to be one of the most unequal countries in the world. Millions of people are left behind as a result of its history of social and economic exclusion brought on by colonisation and apartheid, along with slow, uneven, and generally jobless economic growth (Dahlquist, 2022).

According to Devereux (2021), implementing the Covid-19 SRDG in South Africa was difficult since beneficiaries had to register, be vetted, and be verified, which is a complicated process for the SASSA but significantly harder under the Covid-19 lockdown restrictions. The new Covid-19 SRDG took a long time to set up and start paying the beneficiaries, was subject to delays, and was vulnerable to corruption, mismanagement, and fraud. About 12–15 million people were eligible when it was announced on April 21, 2020.

After a month, about 5.1 million applications had been received, 2.6 million were being processed, and payments were being processed for 11,000 applicants. However, only nine people had been paid. Three million people had been paid by July 15, 2020, although it had been more than three months since the lockdown began and there was still a considerable backlog to process. Many unsuccessful candidates were turned down for illogical reasons, and only a small percentage of successful applicants were paid monthly. Two or three payments throughout the six-month programme were usually made (Bhorat & Köhler, 2020). By the end of 2020, a total of R15.6 billion had been paid out monthly to around six million beneficiaries who had previously gone unpaid (Gronbach et al., 2022).

The causes of the delays and inconsistent payments were technological and administrative. Due to the closure of most government offices in April 2020, applications had to be submitted electronically by email, SMS, or WhatsApp. Most of the applicants used WhatsApp, causing the system to crash constantly. Officials from the SASSA then had to verify each application before approving or rejecting it, which took time due to a lack of staff available. As a result of the delays, Covid-19 SRDG spending increased from month to month rather than remaining stable. The Covid-19 SRDG programme was provided with a total of R12 billion to be implemented (Devereux, 2021).

According to Sesona, Torkelson, and Zembe-Mkabile (2021), people were left angry and hungry due to cash shortages at the South African Post Office. Huge crowds of people were lined up outside the South African Post Office branches throughout the country in anticipation of receiving their Covid-19 SRDG. To reach the branch first before cash ran out, beneficiaries frequently slept out overnight in front of South African Post Office branches. The process of collecting funds came with a lot of expenses. Beneficiaries had to visit South African Post Office branches multiple times in the hopes of receiving their funds due to cash flow issues.

Beneficiaries had to travel to larger branches where the cash collection option was accessible because certain smaller South African Post Office branches lacked a Post Bank and did not pay Covid-19 SRDG. Beneficiaries frequently failed to enter their banking information into the SASSA system, leaving them with little choice but to pick up their grants from the South African Post Office. Payments put into bank accounts

where subject to bank costs, including the cost of withdrawing, which reduced the grant's amount (Sesona et al. 2021). Matthews et al. (2022) mentioned that those who selected the bank to receive the Covid-19 SRDG did so because they thought that it would be more efficient than going to a South African Post Office branch to pick up their grant funds.

Arriving at South African Post Office branches also did not promise that beneficiaries of the Covid-19 SRDG would receive their money, as some beneficiaries recalled instances where South African Post Office computer systems were temporarily unavailable or there were not enough funds to pay beneficiaries in the queues, resulting in some people being sent home and advised to come back the next day. Beneficiaries of the Covid-19 SRDG had a wide range of effects, having already faced long waiting times and travel expenses. Some had to borrow more money from family and friends to pay for their travel expenses to the South African Post Office. Beneficiaries of Covid-19 would pay between R25 and R50 per trip to receive their money, using up a substantial portion of the grant's already limited amount (Matthews et al. 2022).

Matthews et al. (2022) and Sesona et al. (2021) share the same sentiments that the beneficiaries of Covid-19 SRDG throughout the country battled with the payments' slowness and inconsistency. Although many beneficiaries of Covid-19 SRDG received their funds on schedule, some had to wait months or weeks to get their funds. After their applications were approved, beneficiaries frequently had to wait a while before their funds would be paid by the South African Post Office. People would go to the South African Post Office only to see if their grants were still available because they were so anxious to get them. Covid-19 SRDG for some beneficiaries would be stopped without any notification, while other beneficiaries' Covid-19 SRDG would be delayed or not be deposited in some of the months. Therefore, unreliability and the inconsistencies in the payment of the Covid-19 SRDG considerably worsened the applicants' anxiety, despair, and feelings of unease.

Gronbach and Seekings (2021) indicated that there were beneficiaries who waited for three months for the application outcome, and they were not happy because they were expecting back pay for the months they were waiting for the payment and it was not paid, and they only received the payment for one month. Conflicting information with

national government databases was the most frequent reason for rejecting applicants for the Covid-19 SRDG. Many applications were turned down because their information was found in outdated databases, including those of the Unemployed Insurance Fund (UIF), South African Revenue Services (SARS), the National Student Financial Aid Scheme (NSFAS), and SASSA. There was no option for applicants to justify their eligibility with further data. SASSA stated that it could not assess updated information.

Regardless of whether the NSFAS bursary was granted or not, or whether it was ended, those who applied for one were turned down. Due to an outstanding balance linked to their identity numbers, applicants with uncollected UIF benefits, even though the amount was a few rands, were turned down. There was also a challenge in small businesses where the processes for UIF impacted some people not being able to get the Covid-19 SRDG (Sesona et al. 2021). Matthews et al. (2022) further mention that the difficulties with rejections based on old UIF databases prompted demands for coordinated efforts to increase understanding of the Covid-19 SRDG's eligibility requirements to prevent people from being unfairly rejected by the system.

The Covid-19 beneficiaries, as well as other community groups, have stated that additional government support, such as extending the Covid-19 SRDG, is required and beneficial to improving the lives of citizens in South Africa. While the Covid-19 pandemic may have worsened many South Africans' socio-economic problems, it primarily brought attention to the existing dismal circumstances faced by the impoverished and unemployed. The Covid-19 SRDG, therefore, needs to be extended or made permanent to continue improving the lives of underprivileged neighbourhoods (Mathebula, Fish & Masvaure, 2022). According to Gronbach et al. (2022), it is critical to note that in most households, at least one person received the Covid-19 SRDG to assist them with their basic needs; this has made a significant difference because people in households have pooled their funds to pay for their basic needs. In the first cycle, the Covid-19 SRDG reached around six million people.

Sesona et al. (2021) agree with Mathebula et al. (2022) that it is not appropriate for the Covid-19 SRDG to be discontinued because people still do not have any income that they can depend on. They will struggle to meet their basic needs. Instead, it should be changed into a basic support income for people with low or no income between the

ages of 18 and 59. Regardless of whether they are a caregiver receiving a grant on behalf of children or a holder of special permission from another nation, it should encompass all people in this age group without income. This is a crucial step towards implementing a universal basic income grant to guarantee that everyone living in South Africa has an appropriate living standard. Those who received the Covid-19 SRDG acknowledge and appreciate the support from the government, as they did not have any other income that they were going to use for their basic needs payment.

Both those who were previously and recently unemployed benefited from the Covid-19 SRDG. Many of those who lost their jobs as a result of the Covid-19 pandemic lockdown were the primary breadwinners in their families. This changed the financial and decision-making power in some households. Additionally, some households had their household incomes significantly decrease, while others became completely dependent on cash transfers like the Covid-19 SRDG (Mathebule et al. 2022).

Although the Covid-19 SRDG implementation got into administrative problems, it brought relief to millions of previously unreachable individuals (Dahlquist, 2022). The Covid-19 SRDG should be extended and made available over time for working-age adults (18–59 years old) who are currently outside the existing system of cash transfer programmes and who have no source of income (Dahlquist, 2022). The Covid-19 SRDG has already been extended a few times due to the ongoing socioeconomic difficulties brought on by the pandemic and lockdown regulations (Mathebula et al. 2022).

Many countries, primarily in West and Central Africa such as Chad, Gabon, Mauritania, Senegal, North Africa Morocco and Southern Africa in countries such as Botswana, Lesotho, and Mauritius set up special funds to raise funds to lessen Covid-19's negative effects such as poverty and unemployment among others (Devereux, 2021). South Africa the Covid-19 SRDG has recently been renewed once more to end in March 2024 (Dahlquist, 2022). The linkage between cash transfers and Keynesian economic theory is presented in the following section.

2.4 The linkage between cash transfers and Keynesian economic theory

The theoretical argument underpinning this research is that when the government injects cash through cash transfer programmes, neighbourhood spending will increase as residents purchase goods and services from neighbourhood businesses. Demand will increase, leading to a higher supply, which necessitates more labour. It is important to acknowledge that not all income received from cash transfers will be spent in the neighbourhood businesses, as some goods and services are not provided by neighbourhood economies, goods such as clothing, furniture shops, and other big wholesale shops, among others (Chitenderu, 2021).

According to Keynes (1973, p. 372), in *The General Theory of Employment, Interest, and Money*, it offered an economic strategy to address the fact that "the outstanding faults of the economic society in which we live are its failure to provide for full employment and its arbitrary and inequitable distribution of wealth and income". Keynesian economic theory prescribes that governments use fiscal policy to stimulate economic growth during economic difficulties. This is relevant to what the government of South Africa has done in implementing the Covid-19 SRDG programme (Chitenderu, 2021).

Keynes (1973, p. 379) further states that "the central controls necessary to ensure full employment will, of course, involve a large extension of the traditional government functions." Fiscal policy is implemented when governments spend to influence the neighbourhood economy. Fiscal policy has strengthened the economy following economic difficulties such as the global financial crisis and the current Covid-19 pandemic. Keynesian economic theory assumes that government actions are the only way to promote economic growth during a downturn. As a result, the government should use its powers to increase neighbourhood spending by increasing government spending (Chitenderu, 2021).

Chitenderu (2021) further mentions that the economic consequences of Covid-19 necessitated rapid and urgent policy actions, notably to help households and businesses. As a result, the South African government's implementation of the Covid-19 SRDG will be expected to meet the assumptions of Keynesian economic theory, namely that as beneficiaries of the Covid-19 SRDG spend their funds, demand, and

supply increase, resulting in an increase in turnover, jobs, and worker income. Government spending is emphasised as vital in Keynesian economic theory to rescue economies during observable declining business cycles. The Covid-19 SRDG programme was provided with a total of R12 billion to be implemented in South Africa (Devereux, 2021). The predicted effects of cash transfers on neighbourhood economies will be discussed in detail below.

2.5 The predicted effects of cash transfers on neighbourhood economies

According to the National Treasury (2018), most neighbourhood business activity is dedicated to food, as is most of the neighbourhood expenditure. This puts the food economy at the heart of any economic development strategy for a neighbourhood. On the other hand, the neighbourhood food economy is vital to the ability of poor urban households to feed themselves. National Treasury (2018) further points out that most low-income households have far less dependable income outside of a monthly cash transfer. They tend to buy a limited amount of products from a formal retail shop once a month, but for the rest of the month, they purchase food daily or weekly as they can afford it. As it is too expensive to travel by public transportation to a formal retail outlet to buy a small amount of food, most of these purchases are made at neighbourhood businesses within walking distance. Neighbourhood businesses such as spaza shops for groceries, vegetable and fruit markets, township restaurants, shebeens, and bakeries for meeting their basic needs

According to some of the authors, Khoza et al. (2018), Ngwakwe and Iqbal (2021), and Lai et al. (2021) have assessed the effects of cash transfers on neighbourhood economies. They agree that cash transfer programmes positively affect neighbourhood businesses. The spending on neighbourhood businesses increases as the individual's income increases, resulting in increased business turnover. This is also expected in the neighbourhood of Mathole Ville. Egger et al. (2019) mentions that households receive cash transfers and spend most of it in neighbourhood shops, resulting in higher neighbourhood economy turnovers. As a result of the positive aggregate demand shock, neighbourhood non-recipient household income appears to rise, resulting in increased spending. This pattern suggests that the cash transfer programme is having a positive multiplier impact. Heppell and Rathbone (2020) argue

that cash transfers, if properly implemented and administered by the government, can help with poverty, inequality, and unemployment reduction.

The effect of cash transfers on the economy is highlighted in a study by Garidzirai and Chikuruwo (2020). They point to two types of impacts: direct and indirect. For instance, the direct impact is that the cash transfer programme ensures income and food security. This is also expected to occur in Mathole Ville as beneficiaries of the Covid-19 SRDG begin to receive the Covid-19 , which will reduce food insecurity and allow them to pay for basic necessities. As a result, the cash transfer programme indirectly increases economic growth and creates jobs through the multiplier effect.

Winchester, King, and Rishworth (2021) also discovered these indirect effects. The authors emphasise how cash transfers give low-income households the purchasing power that helps small neighbourhood businesses thrive and generates jobs. Because the Covid-19 SRDG recipients received the funds, it is expected that their spending in neighbourhood businesses will help those businesses generate turnover and survive, as spending was very low during the hard lockdown due to most people not receiving any income. The authors also argue that cash transfers frequently lead to work opportunities for households that do not receive the funds. Cash transfers ensure food security, foster employment, and promote economic growth. The impact of the Covid-19 SRDG on poverty will be discussed in the next session.

2.6 The impact of the Covid-19 social relief of distress grant on poverty

According to Matthews et al. (2022), the Covid-19 SRDG has made a slight difference in the lives of beneficiaries receiving the funds, as the funds were insufficient. Those who received the Covid-19 SRDG had access to necessities for their families, including food. In addition to offering financial support, the Covid-19 SRDG gave participants a sense of dignity by enabling them to support their families' livelihoods. Furthermore, by covering transportation costs, internet costs, data purchases to send resumes, and so on. The Covid-19 SRDG enabled unemployed people to actively seek employment, potentially easing the transition out of unemployment.

The Covid-19 lockdown impacted food security since it prevented schoolchildren from participating in school feeding programmes, households from engaging in informal

trade, and resulted people to be retrenched with low or no income. The Covid-19 SRDG was expected to assist beneficiaries; in addition, the beneficiaries shared the basic needs they bought with their kids and other family members. It was indicated that the Covid-19 SRDG replaced other sources of payment as the primary factor in family food security. The fact that the Covid-19 SRDG often increased household income to cover basic food needs was also noted. Additionally, the Covid-19 SRDG made it possible for families to pay for other necessities, including food, electricity, clothing, and medications (Mathebula et al. 2022).

Cash transfers are intended to enhance the standard of living for low-income families and allocate funds to ensure that neighbourhoods move in the direction of equality. However, it is important to note that Covid-19 SRDG gave people a small amount of money to support their families and themselves, as the funds will not last long because were not enough to pay for all of their basic needs. With the help of the Covid-19 SRDG, families would buy groceries and nutrient-rich foods. The Covid-19 SRDG also helped families manage the increased costs of services like data and transportation (Mathebula et al. 2022).

Senona et al. (2021) indicate that beneficiaries of the Covid-19 SRDG expressed gratitude for the funds, but acknowledged that R350.00 per month was insufficient to cover all of their necessities. Many beneficiaries suggested R500.00 as an acceptable amount when they requested an increase in the grant. This would be in line with the recommended R585 basic food basket rate (Sesona et al. 2021). The programme touched about six million people throughout the initial cycle. Over 70% were men because many women had previously received the child support grant top-up and were therefore ineligible for the Covid-19 SRDG payment.

The second cycle of the Covid-19 SRDG programme was planned to run through March 2022. Additionally, caregivers who were unemployed and received child support grant benefits on behalf of their dependents would have access to the Covid-19 SRDG (Garidzirai & Chikuruwo, 2020). Garidzirai and Chikuruwo (2020) argue that the cash transfer system in South Africa impacts poverty and inequality in the country in a way that at least those without any income can have funds to pay for their basic needs. Cash transfers are implemented to alleviate poverty and provide those who do not have any income with funds that they can use to meet their basic human needs,

such as food in South Africa. It is expected that the Covid-19 SRDG will also alleviate poverty as beneficiaries will have an income.

Figure 3 below depicts the percentage of beneficiaries who received Covid-19 SRDG in Gauteng province in 2020. Gauteng province had a high percentage of those who benefited from the Covid-19 SRDG programme, which is illustrated in figure 3 below. According to a study done by De Kadt et al. (2021), drawing on quality of life data, at least one adult in a third of all families in Gauteng applied for the Covid-19 SRDG. At least one Covid-19 SRDG was provided to two-thirds of the households who applied (De Kadt et al. 2021). Although experts disagree on the function and impact of cash transfers on beneficiaries' livelihoods, Xaba (2016), Devereux (2021), and Borat Kohler (2020) all believe that cash transfers have a positive impact on the lives of many poor South Africans and in stimulating the neighbourhood economy.

The Covid-19 SRDG, according to De Kadt et al. (2021), was a critical safety net during the Covid-19 pandemic, particularly for marginalised populations. Adults in 35% of households in Gauteng registered for the Covid-19 SRDG, which the government implemented in May 2020, and 67% of applicants received the Covid-19 SRDG, as shown in Figure 3. More than 17 million individuals, or one in every five South Africans, rely on government cash transfers. This statistic is anticipated to rise following the Covid-19 pandemic (De Groot & Lemanski, 2020).

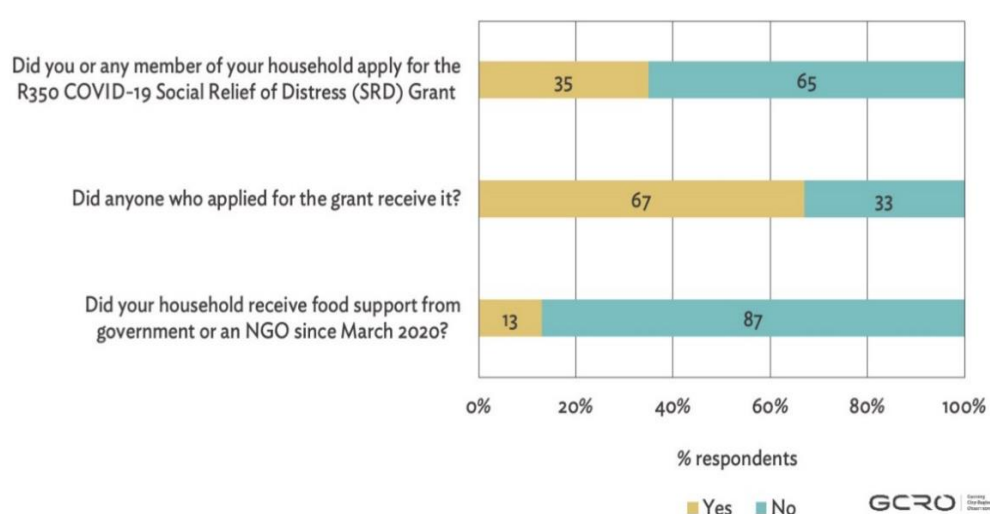


Figure 3: Percentage of beneficiaries who received Covid-19 SRDG in Gauteng province (De Kadt et al. 2021).

2.7 Comparative analysis of the cash transfers in Sub-Saharan Africa

According to Fisher et al. (2017), shocks, stressors, and instability characterise the lives and livelihoods of underprivileged and disadvantaged people in Sub-Saharan Africa. Shocks like disease, death, or crop failure can have severe implications for families and people in a region where poverty, chronic food insecurity, and the HIV/AIDS pandemic contribute to significant vulnerability. In this context, cash transfers are provided to vulnerable households, such as those of unemployed people, the disabled, the elderly, vulnerable children, and orphans, to strengthen their resilience to disruptions and encourage social development.

Fisher et al. (2017) further indicate that there was a study done that presented the perceptions and experiences of the beneficiaries and communities on how the cash transfer programmes improved their livelihoods based on data from six African countries (Zambia, Malawi, Kenya, Lesotho, Ghana, and Zimbabwe) and a cross-case analysis. The study discussed how the communities and beneficiaries saw and experienced the ways that the cash transfer programmes have improved their quality of life. It is therefore important to mention that the provision of cash transfers is a life-sustaining action within modern models of social security for poor people living on the periphery of the global economy, where land-based livelihoods and wage labour are unstable.

Ferguson (2015) points out that cash transfer programmes on the African continent are part of a new politics of distribution in which substantial developments involving cash transfers from government to citizens are taking place across the continent. It was found that cash transfers have grown at an exponential rate since their inception in Latin America in the 1990s, with over 1 billion individuals receiving some type of transfer by 2014. Cash transfer programmes in Africa have grown fast in line with global trends (Ferguson, 2015).

Fisher et al. (2017) further indicate that cash transfers have also been found to stimulate neighbourhood economies in Ethiopia, Ghana, Zimbabwe, Lesotho, and Malawi, mostly through income multipliers from the increased purchasing power of beneficiary households. Non-recipients of cash transfers also receive turnover from neighbourhood trade and services. Thus, it can be concluded that cash transfers can

have a significant impact on output in beneficiary households and on the neighbourhood economies in Africa.

The South African cash transfer system's response to Covid-19 pandemic included top-up payments for current cash transfer recipients. The new Covid-19 SRDG was able to reach a significant number of beneficiaries. Comparing the Covid-19 SRDG's implementation to similar initiatives in other African countries, it was timely and successful. In its initial implementation during the Covid-19 pandemic, the new special Covid-19 SRDG reached almost six million individuals who had previously not been funded. The Covid-19 SRDG not only succeeded in getting South Africa's most impoverished and disadvantaged citizens, but it also widened the country's cash transfer programme for the first time to include unemployed, physically fit adults (Gronbach et al. 2022).

Gronbach et al. (2022) further point out that the capacity to draw on pre-existing institutions and mechanisms was one of the distinguishing characteristics of South Africa's social protection reaction to Covid-19 pandemic. In contrast to many other African countries, South Africa could also use some databases from other government programmes and departments to process applications for the new Covid-19 SRDG since most other African countries lacked similar demographic registrations and databases.

According to Gronbach and Seekings (2021), the success and scope of Southern Africa's cash transfer responses to Covid-19 pandemic mainly followed pre-Covid trends of national government and actor support for or opposition to cash transfers. Fewer governments took responsibility for creating or implementing emergency cash transfer measures in countries where pre-Covid cash transfer systems were primarily managed and funded by donors, in countries such as Tanzania, Botswana, and Zambia.

The example of South Africa, which has a strong and engaged community and a long-standing political commitment to cash transfers, highlights the significance of a supportive policy environment for implementing a prompt and thorough cash transfer response to the pandemic. The persistence and robustness of South Africa's cash transfer system efforts, particularly compared to those of other countries in sub-

Saharan Africa, was another distinguishing feature of its pandemic response. The region's significant number of Covid-19 relief programmes were not prolonged past 2020 or, at most, early 2021, despite the pandemic's extended socio-economic impact and the implementation of new lockdowns in response to a rise in infections in late 2020 and throughout 2021. The Covid-19 SRDG in South Africa was initially intended to be a short- to medium-term initiative. However, was later repeatedly prolonged. South Africa now has the most enduring cash transfer response to Covid-19, thanks to the Covid-19 SRDG relaunch (Gronbach et al. 2022). The linkage between the circular economy and Keynesian economic theory will be discussed in detail in the next section.

2.8. The linkage between the circular economy and Keynesian economic theory

The National Development Plan (NDP) 2030 includes various targets that could benefit from adopting an effective circular economy in South Africa. Although the term "circular economy" is frequently understood as the basic recycling notion, it refers to a complex understanding that strives to accomplish several ambitious goals. These include extending product life cycles, implementing industrial symbiosis, turning goods into services, lowering waste production, and developing a market for second-hand raw materials (Amato, 2022).

According to Nahman et al. (2021), the circular economy is widely acknowledged as a chance to rethink economic development and provide new prospects for job creation and growth while meeting global goals for sustainable development, climate change, and decreasing the negative consequences of resource exploitation and pollution. As a result, a circular economy reduces the demand for primary resource exploitation while lowering waste. It offers prospects for increased resource efficiency and security, lower material and energy use, and reduced climate impacts, all while providing new sources of economic growth and job creation. It is important to note that in most countries, especially in developing countries, the circular economy is acknowledged as the main force behind the post-pandemic economic recovery and a potential source of more substantial and resilient economic growth.

Although South Africa is still developing its national awareness of the circular economy, it has recently received more attention. The idea of a circular economy is

viewed as a critical strategy for addressing some of the country's most pressing and connected development concerns, such as inequality, unemployment, and poverty (Potgieter et al. 2020). Potgieter et al. (2020) and Nahman et al. (2021) further mention that the economy of South Africa is characterised by ongoing inequality, poverty, severe unemployment, and slow GDP. The Covid-19 pandemic has caused the economic crisis to worsen further and emphasises the need for a new development strategy to spur economic recovery.

The need to "rebuild better" in the aftermath of the Covid-19 outbreak presents an opportunity to reconsider how the country uses and manages resources in South Africa. Could deploying resources more efficiently and productively, with a greater emphasis on neighbourhood value addition and stock building, assist in unlocking development and job opportunities (Nahman et al. 2021)? Activities promoting the circular economy are thought to benefit the South African economy. During the 2008 financial crisis, there were hints of Keynesian expansionary policies being implemented. This included public stimulus as well for the green economy, which is the circular economy, to assist with challenges that countries were having (Ghisellini, Passaro & Ulgiati, 2021).

Potgieter et al. (2020) further argue that increased circular economy activities would result in a slightly larger South African economy than in a "business as usual" scenario. Moreover, consumer spending was predicted to be the main engine of the circular economy's favourable economic effects. The expected increase in consumption would be a direct result of the circular economy's activities, which are increasing employment in critical industries like waste management and recycling. Increasing employment causes the economy's disposable income to rise, which in turn stimulates an increase in consumer spending.

Therefore, it is essential to acknowledge the linkage between Keynesian economic theory and the circular economy to assist with the challenges that South Africa is facing. Both Keynesian economic theory and the circular economy, if implemented correctly, will assist with achieving the three challenges of unemployment, inequality, and poverty. The following section will go over the theoretical framework of this study in detail.

2.9 Theoretical framework

This study is informed by Keynesian economic theory, which is a theory of fiscal policy, aggregate demand, or overall economic consumption. Keynesian economics, a demand-side theory, emphasises aggregate demand and its role in the health of the economy. When total demand is low, the economy deteriorates and shows indicators of weak employment. Simply put, decreased demand signals a weak economy and the impending arrival of more difficulties, such as depression. As a result, the theory is in favour of using government intervention to promote growth and decrease the effects of downturns. The government can indirectly affect the demand for products and services by altering public spending. Although it was difficult and gained little support when Keynes initially presented this theory in 1935 as a response to the Great Depression, Keynesian economic models are now frequently employed because of their success in previous financial crises (Chae & Hanson, 2021).

The below Figure 4 illustrates that aggregate demand equals the aggregate supply, which is designated as the point of effective demand (E) in the graphs below the aggregate supply function (ASF). L_f denotes the accessible labour force, while L stands for labour. Keynes contends that government initiatives are required to raise the aggregate demand function to its maximum potential. Keynes specifically supports lower interest rates and higher government spending as active fiscal measures. The Keynesian economic theory also supports an expansionary fiscal policy to boost net public consumption, investment, and expenditure by the government in order to improve the demand for goods produced by firms and decrease the unemployment rate. With the help of fiscal policies like cash injection, it is possible to move the aggregate demand curve higher and end an economic slump (Chae & Hanson, 2021).

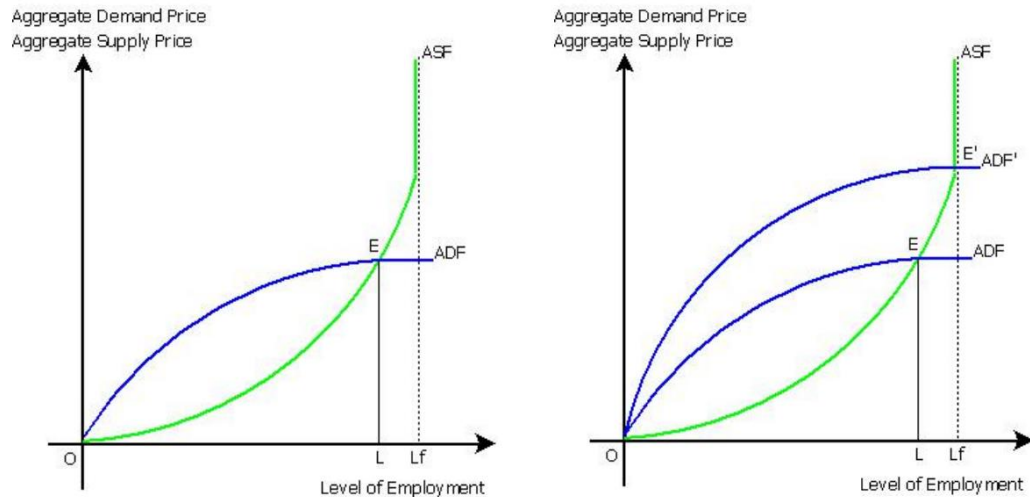


Figure 4: Aggregate demand and supply before and after fiscal policy (Chae & Hanson, 2021).

There is an expectation from the implementation of the Covid-19 SRDG that the assumption of Keynesian economic theory will be met. In the Mathole Ville neighbourhood because of the Covid-19 SRDG cash injection, it is expected that there will be an increase in demand for goods, which will result in an increase in supply, which will lead to an increase in turnover and make businesses hire more people and increase worker salaries (Chae & Hanson, 2021). According to Riza and Wiriyana (2021), the most effective measures to combat the recession in the short term are household and government consumption expenditures. According to Keynes' theory, in order to revive the economy after a crisis, aggregate demand must be raised in order to boost aggregate supply. The South African government created an economic recovery plan that included the economic stimulus because it recognised the crucial role that total household consumption plays in hastening the country's economic recovery.

The Keynesian school of economic thought argued that government spending might stimulate economic expansion. Keynes (1936) stated that public spending is an instrument that provides stability in the short term, but this needs to be done carefully since excessive amounts of it contribute to economic recession, whereas too small amounts of it contribute to unemployment. As a result, Keynes believed that public spending must be reasonable (Ayeni & Olasehinde, 2020). When instabilities like

deflation or inflation are encountered, these instabilities can be prevented by the active involvement of the government. Keynes argued that the government should concentrate now and then on expansionary policies and occasionally on contractionary policies during cyclical stagnation and expansion periods of the economy (Canakci and Arslan, 2021).

Given that aggregate demand influences aggregate production in the short term, Keynes advocated for the introduction of government programmes to promote demand. He demonstrated that the equilibrium of underemployment is the typical economic situation and that employment (or unemployment) depends on the degree of effective consumer demand for goods and services. This demonstrates that, contrary to what classical economists believed, the level of employment is determined by the market for goods rather than labour (Ghisellini et al. 2021).

Ghisellini et al. (2021) further point out that the amount of aggregate demand, which is the sum of consumption, determines the income level. As a result, consumption and the multiplier effect of investments on income depend on the propensity to spend; the greater the consumption growth, the greater the income growth. Therefore, Keynes argues that a rise in income and employment is only possible by increasing aggregate demand, notably by expanding public spending and other policies intended to redistribute wealth and support consumption. Given that the level of income required for full employment cannot be achieved by changes in production factors such as prices, wages, and interests. As a result, an increase in spending is expected, which will lead to an increase in turnover and worker income.

In this way, public spending affects the economy in an anticyclical way. By addressing the economic crisis and providing a fresh, powerful stimulus to the public through cash transfers, which served as the foundation for the modern welfare state in Europe, Keynes helped to illuminate some of the limitations of a market economy (Ghisellini et al. 2021). Most countries during the Covid-19 pandemic implemented various fiscal adjustments to address this financial crisis. They have created a social protection stimulation programmes to give desperate residents in their countries much-needed assistance (Abbass et al. 2022).

Through donations and loans, they have helped other countries that are experiencing financial hardship avoid being caught up in a vicious cycle of debt and dependency, as a result of taking preventative measures to stop the Covid-19 pandemic. The main goal of this cash injection is to suddenly boost household consumption, which at any real interest rate level immediately increases the demand for products from the market and reduces intended national savings. This growth-oriented adjustment enables both employment and output. Moreover, in every neighbourhood if there is a cash injection, the expectation is that it will increase spending and assist businesses to have a high turnover (Abbass et al. 2022).

Aksakal (2019) mentions that development economics has been significantly influenced by Keynesian economic theory. Keynes has paved the way for discovering fresh approaches to economic issues. Although he gave the public sector a wide range of responsibilities, he also made a case for independent national economic control. Consequently, the development of public policy became a far more powerful factor in national economies. The fiscal policy and rescue plans during the 2008 financial crisis were discussed within a Keynesian framework. Significant amounts of public resources had to be used to help large banks, insurance and financial institutions, and industrial businesses, especially in the United Nations and the United Kingdom. To save the financial system, major countries' treasuries and central banks invested nearly \$ 21 trillion. This strategy specifically helped to save the financial industry and, to some extent, lessen the panic that the crisis had caused. This was also done recently by most governments to save their economies and the lives of their residents. There was a lot of funds invested in health care, food security, and job creation, among others (Aksakal, 2019).

This demonstrated the relevance of Keynesian economics in various countries, particularly when it comes to using public spending to combat economic difficulties during disasters. Countries implemented stimulus packages to assist their economies out of contraction and stagnation after the first response of the rescue packages during the 2008 financial crisis. While the stimulus plans differ in various ways, they all feature significant increases in public spending. These increases, along with those in transfer payments and public policies to boost demand, are important for showing that the Keynesian approach is being used.

Figure 5 below illustrates the theoretical framework of the research. The theoretical argument underpinning this research is that when the government injects cash through the cash transfer programmes, neighbourhood spending will increase as they spend the funds in neighbourhood businesses where the demand for goods and services will increase, leading to higher supply, which necessitates more labour. Therefore, an increase in spending in the neighbourhood economy will create and increase the level of employment in the neighbourhood, leading to an increase in household income and government revenues through taxes. This will result in a decrease in the level of poverty and unemployment in the neighbourhood. As a result, it is critical for countries to inject cash during times of disaster or economic stagnation.

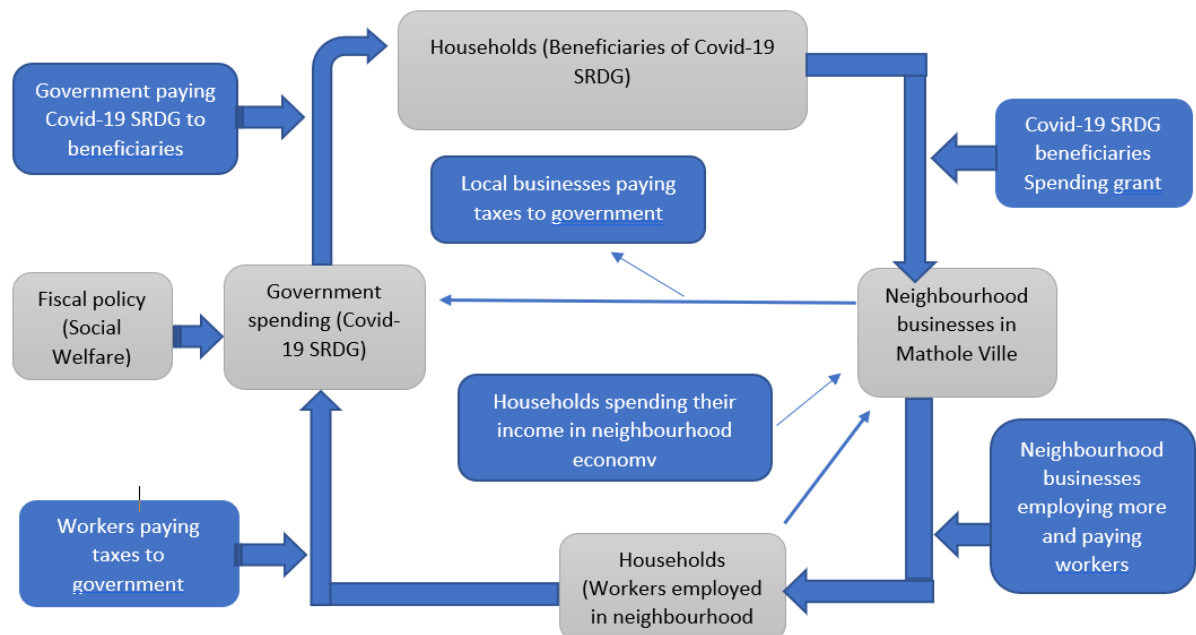


Figure 5: Theoretical framework describing the cash transfer relationship in the neighbourhood economy

2.10 Conclusion

This section covered definitions of terms, the theoretical framework, and a literature review of this study. It presented the definitions of terms and relevant context on the impact of the Covid-19 pandemic on neighbourhood businesses, jobs, and poverty alleviation. It also covered the rollout of the Covid-19 SRDG and presented the linkage between cash transfers and Keynesian economic theory, followed by the predicted effect of the cash transfer on neighbourhood economies. The impact of the Covid-19

SRDG on businesses, employment, and poverty alleviation was also discussed. A comparative analysis of cash transfers in Sub-Saharan Africa was also presented. Furthermore, the linkage between the circular economy and Keynesian economic theory was discussed in detail. Lastly, Keynesian economic theory was discussed in detail.

The research methodology is discussed in the next chapter, covering the research strategy, research design, population, sampling, data collection process, analysis, study trustworthiness, ethical considerations, POPIA, anticipated study limitations, and study site. The next chapter presents the research strategy, design, procedures, and methods.

CHAPTER THREE: RESEARCH METHODOLOGY

This section presents the research methodology of the study. The study used a qualitative research methodology to guide the collection, analysis, and presentation of data. Semi-structured interviews and observations were used when collecting data in Mathole Ville. The methodology used in this study, the research design, the research paradigm, the sample strategies, and the data collection and analysis methods are all presented in this chapter. Even though this was a low-risk study, ethical considerations and limitations are also discussed as they were taken into account during the data collection and analysis process. The chapter also included the discussion of the study area where the data was collected. The research methodology for this study is presented in the subsection that follows.

3.1 The research strategy

In this study, the researcher used a qualitative research methodology. Saunders, Lewis, and Thornhill (2016) state that qualitative research is a strategy for investigating and interpreting how groups or individuals see a societal or human issue. Rather than relying on a single data source, qualitative research methodology typically collects many types of data, such as interviews, documents, observations, and audio-visual information (Cresswell & Cresswell, 2018). According to Eyisi (2016), the participants' responses are gathered through qualitative data tools such as observation, open-ended questions, and in-depth interviews. The techniques used to collect the data provide a complete description of the study as it concerns the participants.

Data collection for the study was conducted at the Mathole Ville neighbourhood where participants are situated, and face-to-face, semi-structured interviews and observations were conducted with 20 participants to understand the effects of the government's Covid-19 SRDG programme at Mathole Ville. It is important to note that this study's topic is complex, making it impossible to obtain data from quantitative research, which relies more heavily on statistical analysis. This is because, at the neighbourhood level, no specific research has been undertaken to explore the effects of the government's Covid-19 SRDG programme. Therefore, it was essential to use qualitative research methodology in this study.

The study's main objective was to engage participants in the neighbourhood of Mathole Ville about their experiences with regard to the Covid-19 SRDG. The use of a qualitative research method was appropriate, as the aim of this study is well-suited to the characteristics of qualitative research, given that the objective of this study was to discover more about participants' perceptions of the Covid-19 SRDG in the Mathole Ville neighbourhood. Below is a section that discusses the research design of the study.

3.2 The research design

A research design is based on how the researcher intends to collect the information and data needed to answer the study's research questions (Bryman, 2016). Authors like Bryman (2016) and Saunders et al. (2016) agree that the best results can only be acquired by using a good research design. According to Bryman (2016), a research design is a way of gathering data. The research design outlines the methods for data collection and analysis and how one will conduct the study. It aids in locating and solving potential issues that came up while conducting research and analysis.

The research design was employed in this study to help ensure that the methods used complemented the objectives of the study, encouraged the gathering of high-quality data, and ensured that the analysis used to address the research questions was appropriate and relied upon reliable sources. This made it possible to get reliable and accurate findings. This study used a case study research design, which will be discussed in detail in the below selection.

3.3 Case selection

To answer the research questions, the study used a case study research design. Saunders et al. (2016) indicate that a case study is a type of research design that involves using multiple sources of data to look at a modern phenomenon in its real-world setting. Choosing the case to study and setting of the study are important parts of defining a case study. Bryman (2016) agrees with Saunders et al. (2016) that case study research involves a thorough analysis of a lot of information and says that it can be done once or many times. It is important to note that this study specifically used a single case study. The single case study looked into the effects of the government's

Covid-19 SRDG programme at Mathole Ville in order to better understand the effects of the government's Covid-19 SRDG programme in the Mathole Ville neighbourhood.

Mathole Ville neighbourhood as a single case study revealed new insights into the Covid-19 SRDG programme. Therefore, the single case study was appropriate to be used in this study. The single case study allowed the researcher to get a complete overview of the Covid-19 SRDG's perceptions and viewpoints from the beneficiaries, workers in neighbourhood businesses, home-based social workers, and owners of neighbourhood businesses in Mathole Ville to indicate the effects of the SRDG programme in the neighbourhood. Mathole Ville, as a single case study, has aided in explaining Keynesian economic theory by demonstrating how the Covid-19 SRDG programme's effects are linked to Keynesian economic theory assumptions and circular economy arguments.

The study participants were selected in the neighbourhood of Mathole's Ville. The neighbourhood of Mathole is located on the west side of Roodepoort Town in Johannesburg. The area is one of the poorest wards in the City of Johannesburg municipality (City of Johannesburg, 2020). The area where Mathole Ville is situated is mainly a residential area with lower levels of economic growth when compared to the central business areas of Randburg and Sandton. Mathole Ville is a peri-urban settlement situated in Region C of the City of Johannesburg. The neighbourhood attracts migrants from other provinces in South Africa as well as from other countries.

The Durban deep mine, which was shut down in 2001, is near Mathole Ville. When the mine closed, the majority of the residents who worked there became unemployed (de Bruijn, 2017). People in the Mathole Ville neighbourhood now have to deal with poverty, unemployment, a lack of housing, a shortage of food and clothing. In addition, a lack of essential services such as health care facilities and education facilities, as the neighbourhood does not have either health care facilities or schools in the area. Residents of Mathole Ville are forced to use health and education facilities from neighbourhoods that are near. The government provided houses to the Mathole Ville neighbourhood; however, there is a section of the neighbourhood that is still living in shacks and lacks proper housing structures. The Mathole Ville neighbourhood is located in a region with slow economic growth, which has a negative impact on job creation and economic activity (City of Johannesburg, 2020).

The majority of the residents that are employed in the neighbourhood of Mathole Ville are working as security guards, domestic workers, and in the retail industry. The Mathole Ville neighbourhood was selected as most of the residents spend most of their income in the neighbourhood economy. The neighbourhood businesses have most of the items they need daily, especially food items. Neighbourhood businesses in Mathole Ville include township restaurants and fast food outlets, where residents of Mathole Ville work. Neighbourhood businesses at Mathole Ville started a long time before Covid-19 started, as they were providing necessities to the residents (City of Johannesburg, 2020).

In Mathole Ville the businesses are in the yards as well as in the main walking areas. Before Covid-19 there were a lot of neighbourhood businesses operating in the area, as the majority of the residents were working. Travelling to the nearest city requires transportation fees, they buy the majority of their food from the neighbourhood fruit and vegetable markets. Another reason for selecting Mathole Ville to conduct a study was that the neighbourhood has a high level of unemployment, which has increased since the outbreak of the Covid-19 pandemic (City of Johannesburg, 2020).

Residents who are unemployed in the neighbourhood depend on cash transfers that other family members are receiving for survival. The neighbourhood of Mathole Ville has a low rate of people that are educated; the majority of the community members do not have a grade 12 qualification, hence most of the work they do is as security guards, domestic workers, or in the retail industry. Even though the study has used qualitative research, it is still possible to generalise this study to neighbourhoods that are situated in the City of Johannesburg or in any other neighbourhood in South Africa that have a similar demographic and socio-economic profile to Mathole Ville. The following section will discuss the data collection for the study.

3.4 Data collection processes

This section outlines the data collection process, including the data collection tools, the target population, and sampling. According to Bryman (2016), data collection involves gathering information from a sample to answer the study's questions. The data collection process for this study will be presented in the following section.

3.4.1 Data collection tools

Sekapan and Bougie (2016) point out that data collection tools are instruments used to gather information from participants. The researcher needs to use a structured approach to collect data for analysis in the study. The study must ensure that the data-gathering tool chosen is reliable and valid. There are two types of data sources: primary and secondary. The study used both primary and secondary data sources. Below is a detailed discussion of each data collection technique.

a. Primary data sources

It is essential to mention that primary data were collected from participants. According to Cohen, Manion and Morrison (2018), primary data sources are tools to collect first-hand information from participants or raw data that has never been documented. This study's primary data sources were interviews and observations. Cohen et al. (2018) further indicate that interviews prevent participants from being restricted in how they respond to their questions. The interview allows the researcher to follow a clear set of instructions while also serving as a guide for additional questions that arise throughout the interview.

The fact that an interview involves a two-way conversation between the interviewer and the interviewee is its critical distinguishing characteristic. The researcher asked oral questions during face-to-face interviews with participants to obtain verbal responses. Participants that were interviewed face-to-face in the study at Mathole Ville were beneficiaries of the SRDG, workers in neighbourhood businesses, neighbourhood businesses, and home-based social workers. Also, it is essential to note that participants were comfortable with the interviews being conducted face-to-face, irrespective of the Covid-19 pandemic still existing. Furthermore, it is essential to indicate the structure of the data collection instrument.

According to Leavy (2017), a study data collection instrument structure is a technique used to collect data depending on the necessary data required to answer the research questions. Leavy also adds that the study's objectives and purpose inform the design of the data-gathering tool. Other parts of the study, such as data analysis and interpretation, are also impacted by the design of the data-gathering tool, including

fully structured, semi-structured, and unstructured data. This research was semi-structured. The semi-structured data collection tool included pre-set and open-ended questions that allowed probing by the researcher of the participants.

Leavy (2017) further mentioned that it is essential to mention that the study sample size and the required research data will guide the instrument's structure to collect data. The larger the sample size, the instrument required to collect data will be closed and structured, and when the sample size is small, the instrument for collecting data will be more and less structured. A few questions in the semi-structured interviews were pre-set questions. However, it is vital to indicate that the majority of the questions were open-ended questions that allowed probing to occur during the interviews. The semi-structured interview questions included different aspects to answer the research questions about the effects of the government's Covid-19 SRDG programme in Mathole Ville. The developed interview schedule can be found in Appendix 1.1.

In addition, the study used observations to collect data on what was taking place when the semi-structured interviews were taking place. Smit and Onwuegbuzie (2018) describe observations as entailing systematic and purposeful data collection using one's senses, particularly listening and looking. Additionally, observations include information in which the researcher records what occurred or what was stated at the moment (Saunders, 2016). In this study, observations were captured as the researcher conducted interviews with the participants, taking note of their reactions as well as what was occurring in the setting where the data was being gathered. In addition, it was relevant to note observations of what was happening in the neighbourhood of Mathole Ville while the researcher was collecting data.

b. Secondary data sources

Cohen et al. (2018) indicate that secondary data is data that was previously collected but has already been used for a different reason; it includes data sources such as scholarly journals, books, official statistics, publications, reports, and national surveys. Therefore, scholarly journals discussing and outlining the Covid-19 SRDG programme, books, official statistics, and publications such as annual reports, income support reports, policies, and national surveys were used as secondary sources in this research. The target population and sampling will be discussed below.

3.4.2 Data collection tools and structure

This section discusses the data collection and tools that were used. Below is a presentation on the study population and sampling.

a. The target population of the study

Saunders et al. (2016) describe the population as the total number of cases or groups that will be part of the study. Grove and Gray (2019) define a target population as a group of individuals from the same neighbourhood that meets a set of requirements, allowing the researcher to choose a sample for a research project. The target population in this study was all neighbourhoods, which allowed the researcher to investigate the effects of the government's Covid-19 SRDG by including those who benefited from it.

The study has selected a single case study of the Mathole Ville neighbourhood. However, the findings of this study can be applied to any neighbourhood with similar characteristics to Mathole Ville. It was critical to gather perspectives on the Covid-19 SRDG programme's experiences and the impact it has on job creation, turnover, and poverty alleviation in the Mathole Ville neighbourhood. The sampling method used to select the target population in the study will be discussed below.

b. The sampling of participants

Sampling is selecting a manageable number of respondents from a target population that is representative of or as close to the target population as possible (Hackett, 2019). Following the identification of the target population, the next step is to determine the study size, and the sample is drawn from the study size (Leavy, 2017). This study has interviewed 20 participants within the neighbourhood of Mathole Ville and were categorised into four groups. Of the 20 participants that were included in the study, there were 7 beneficiaries of the Covid-19 SRDG; 3 home-based social workers; 5 workers employed in the neighbourhood businesses of Mathole Ville; and 5 business owners in the Mathole Ville neighbourhood.

This study used a non-probability sample. According to Bryman (2016), a non-probability sample is a sample that is chosen without using a random sampling

technique. Some population units are more likely to be picked than others. The study will adopt stratified purposeful sampling. Stratified samples are samples inside samples that are assessed within each stratum. Stratified purposeful sampling is a non-probability sample in which each criterion is represented by a sample.

The researcher purposefully sampled participants and stratified the purposeful sample by sub-sections at Mathole neighbourhood. It is important to note that the researcher chose a stratified purposeful sample method in order to focus on those participants who could provide relevant information to the study. Mathole Ville has three sections, the first is called the school side (Lindelani), extension 4, and the main section. The below figure 6 outlines the sections of Mathole Ville in the Map.



Figure 6 : Outline of Mathole Ville neighbourhood sections in a Map

The below table 1 outlines the sampling numbers of Mathole Ville neighbourhood sections. It is important to show the sampling numbers on table 1 that were interviewed for this study.

Table 1: Sampling numbers of the participants per Mathole Ville neighbourhood section

Mathole Ville section	beneficiaries of the Covid- 19 SRDG	home- based social workers	workers employed in the neighbourhood businesses	business owners in Mathole Ville neighbourhood
Main section	3	1	3	3
Lindelani section	2	1	1	1
Extension 4 section	2	1	1	1
Totals	7	3	5	5

The following section will discuss the description of the participants who took part in this study.

c. Description of the participants

A total of twenty participants in Mathole's Ville who were beneficiaries of the Covid-19 SRDG, workers employed in the neighbourhood businesses, businesses in the neighbourhood; and home-based social workers were interviewed to collect data for this study. The beneficiaries of the Covid-19 SRDG were part of the study, as the study wanted the views of the beneficiaries on the funds they were receiving from the Covid-19 SRDG programme. The home-based social workers were selected to be part of the study as they interact with most of the neighbourhood residents who are living in underprivileged conditions. The home-based social workers provided views and experiences they have when engaging with the residents regarding the Covid-19 SRDG.

The workers in the neighbourhood businesses of Mathole Ville were part of the study to be able to indicate if the Covid-19 SRDG that the residents were receiving and spending had resulted in a rise in the income they were receiving from the

neighbourhood businesses. The owners of neighbourhood businesses were included to participate in the study to provide their views about the Covid-19 SRDG and if there was any income or increase in turnover due to spending by the residents of the Mathole Ville neighbourhood in their businesses.

The table 2 below shows the number of participants who took part in the study. It also shows the participant number, age and the date that the interviews and observations were conducted at the neighbourhood of Mathole Ville.

Table 2: Overview of interviewees of study at Mathole Ville neighbourhood

Participant	Gender	age	Interview date
Participant 1	Male	25	02/06/2022
Participant 2	Female	46	30/05/2022
Participant 3	Male	22	30/05/2022
Participant 4	Female	28	02/06/2022
Participant 5	Male	38	02/06/2022
Participant 6	Male	38	02/06/2022
Participant 7	Female	22	30/05/2022
Participant 8	Female	18	02/06/2022
Participant 9	Female	33	03/06/2022
Participant 10	Female	30	02/06/2022
Participant 11	Female	21	02/06/2022
Participant 12	Male	41	02/06/2022
Participant 13	Female	46	30/05/2022
Participant 14	Male	30	02/06/2022
Participant 15	Male	36	03/06/2022
Participant 16	Male	32	30/05/2022
Participant 17	Female	55	01/06/2022
Participant 18	Female	36	01/06/2022
Participant 19	Female	46	01/06/2022
Participant 20	Female	31	01/06/2022

The below Table 3 presents the participants' biographical profiles. A total of twenty participants in Mathole Ville, which were 7 beneficiaries of the Covid-19 SRDG, 3 home-based social workers, 5 workers in neighbourhood businesses, and 5 businesses in the neighbourhood took part in this study. Data was collected through semi-structured interviews and observations. The participants' ages ranged from 18 to 55 years. The gender of participants were twelve females and eight males. The number of male participants was lower as all home-based social workers were females and most of the workers in the neighbourhood businesses were females. Twelve participants have less than a grade 12 qualification, seven have a grade 12, and one had a certificate qualification. Participants in this study are identified by numbers 1 to 20.

Table 3: Participant's biographical profile

Category	Age	Gender	Race	Qualification	Number of respondents
Beneficiaries of the SRDG	18-29= 4	Female= 3	African= 7	Less than grade 12=4	7
	30-39= 2	Male= 4			
	40-49= 1			Grade 12=2	
				Certificate=1	
Home-based social workers	30-39=2	Female=3	African=3	Less than grade 12= 3	3
	40-49=1				
Workers in neighbourhood businesses	18-29=2	Female=4	African=5	Less than grade 12=2	5
	30-39=2	Male=1			
	40-49=1			Grade 12=3	
Businesses in neighbourhood	30-32=3	Female=2	African=5	Less than grade 12= 3	5
	40-49=1	Male=3			
	50-55=1			Grade 12=2	
Total					20

The below figure 7 outlines the Mathole Ville in Roodepoort, to understand its size and location around Johannesburg.



Figure 7: Map showing Mathole Ville neighbourhood in Roodepoort, in Johannesburg (South African Avenues, 2023).

3.5 Data collection and storage

After receiving permission from the Councillor of Mathole Ville, the researcher immediately applied for clearance from the University of the Witwatersrand ethics committee. The researcher only started collecting data after a clearance had been

granted by the University of the Witwatersrand ethics committee for the researcher to collect data in the Mathole Ville neighbourhood. After that, the researcher started preparing for data collection in the neighbourhood. In qualitative research, participant observation, interviews, and focus group discussions are the most often used methods for collecting data. For this research, interviews and observations were used to collect data and were done face-to-face (Moser & Korstjens, 2018).

The researcher planned the dates and times to interview participants in the Mathole Ville neighbourhood. The researcher conducted interviews during the day and individually at their homes, neighbourhood businesses, and offices where the home-based social workers are situated. The interviews were conducted individually to ensure privacy and confidentiality were promoted when collecting data. Before the interview started, the researcher explained the purpose of the study to the participants and asked them if they had any questions or comments to make them feel comfortable before starting to ask the questions.

The researcher prepared the interview guide as was conducting semi-structured interviews and observations. The first part of the questionnaire in all four categories included questions related to demographic information such as the participant's gender, age, highest level of completed qualification, race, and employment status. Then the researcher followed by asking participants questions related to the themes of the study.

To gain a thorough picture of the effects of the government's Covid-19 SRDG programme in Mathole Ville, the researcher was able to probe by using semi-structured interviews. The researcher was able to recognise and investigate new areas of inquiry connected to the effects of the Covid-19 SRDG programme at Mathole Ville because she was well prepared. Participants were able to express their opinions regarding the government's Covid-19 SRDG programme in Mathole Ville by describing its advantages, drawbacks, and impact on job creation, turnover in neighbourhood businesses, and poverty alleviation through the use of semi-structured questions.

Using a semi-structured interview guide, important descriptive data was collected from participants; based on their perceptions and experiences, the researcher could determine the effects of the government's Covid-19 SRDG programme in Mathole

Ville. The participants at Mathole Ville were allowed to share their ideas, views, and experiences related to the SRDG programme at Mathole Ville by using a one-on-one semi-structured interview instrument. The researcher created and used an assessment method to ensure that the data obtained throughout the interview sessions was stored and adequately protected. Only the researcher has access to the interview records, which are kept in a secure location. A master list containing the names of the participants and the numbers assigned to each participant is kept somewhere other than where the data are kept to prevent confidentiality breaches. The research is now working only with the data that has been coded, and the data analysis for this study will be discussed in the next session.

3.6 Data Analysis

According to Creswell and Creswell (2018), the data analysis process entails analysing participants' data, with researchers often employing analytic methods. Preparing the data collected, data coding, creating a description and thematic analysis from the codes, illustrating the study's findings with graphs, figures, and tables, and interpreting the findings are all part of the analysis methods. Data were processed and analysed after being collected from the Mathole Ville neighbourhood during face-to-face interviews and observations. Firstly, the researcher transcribed the interview data; secondly, the data was organised based on predetermined themes from the research questions. Thirdly, the collected data was split up before being analysed, and finally, thematic analysis was used to analyse the collected data.

In this study, a thematic analysis was used in data analysis. Saunders et al. (2016) mention that the primary goal of a thematic analysis approach is to look for common themes or patterns in a data set. Firstly, before analysing the data, the researcher ensured that all information had been recorded correctly. On the interview schedule and the word document for the transcript, the researcher left out the names of the participants in order to maintain anonymity. The researcher identified participants as participants 1, 2, and 3 to number 20 as needed to maintain their identity in the transcript.

The researcher summarised each theme's information, and participants' responses to each theme and sub-theme were compared and contrasted to find commonalities and

discrepancies. Finally, themes and sub-themes were used to analyse and present the research findings. Key themes from interview questions were recorded in an Excel spreadsheet along with each participant's responses. The researcher looked for themes and patterns in the selected codes throughout the semi-structured interviews. The themes that are part of the data analysis in this study are outlined in Table 4.

Table 4: An outline of themes and sub-themes of the study

Themes	Sub-themes
Socio-demographic characteristics	Gender, age, the highest level of education, employment status, and race.
The rollout of the Covid-19 SRDG programme in Mathole Ville	Beneficiaries experience when accessing the Covid-19 SRDG every month
	Challenges encountered when receiving the Covid-19 SRDG
	Mitigation plans to resolve challenges related to the distribution of the Covid-19 SRDG
Perception of the Covid-19 SRDG by the residents of Mathole Ville neighbourhood	Opinions of the government's role in the Covid-19 SRDG by the residents of the Mathole Ville neighbourhood
	The period in which beneficiaries of Covid-19 SRDG started receiving the funds and the number of people who received Covid-19 SRDG in their household.
Impact of Covid-19 SRDG on neighbourhood businesses	Beneficiary's patterns of spending Covid-19 SRDG
	Frequency of buying by the beneficiaries of the Covid-19 SRDG in businesses at the Mathole Ville neighbourhood
	Neighbourhood businesses at Mathole Ville beneficiaries spending most of the Covid-19 SRDG

	The level of turnover in neighbourhood businesses of Mathole Ville due to the implementation of the Covid-19 SRDG
	Covid-19 SRDG spending impact on demand and supply in neighbourhood businesses of Mathole Ville
Impact of Covid-19 SRDG on jobs in neighbourhood businesses	Covid-19 SRDG spending impact on employment in neighbourhood businesses
Impact of Covid-19 SRDG on jobs in Mathole Ville neighbourhood businesses	Covid-19 SRDG spending impact on employment in neighbourhood businesses of Mathole Ville
	Covid-19 SRDG impact on workers' income employed in the neighbourhood of Mathole Ville
Impact of Covid-19 SRDG on poverty at Mathole Ville	Covid-19 SRDG assists beneficiaries and their households in meeting their basic human needs.
	Covid-19 SRDG impact on alleviating poverty in beneficiaries' households
	Impact of the Covid-19 SRDG on beneficiaries and household livelihoods

3.7 The research trustworthiness of the study

This section presents the trustworthiness of the study. Below is a detailed discussion of trustworthiness types: credibility, dependability, and confirmability.

3.7.1 Credibility of the study

Taking into account the possibilities of several accounts for social events, credibility occurs when others accept the researcher's perspective. Therefore, the study promoted the credibility of the study results by ensuring that good research practises were followed and that the results of the study were shared with the participants after

the interviews to ensure that the interview findings were captured correctly (Bryman 2016).

3.7.2 Dependability of the study

According to Saunders et al. (2016), dependability is documenting all processes in the research to create a reliable account of the evolving study focus that others can understand and assess if all procedures were followed. In this study, the records of semi-structured interviews, recordings, and other documents were kept safe and locked up so that the research process could be evaluated.

3.7.3 Confirmability of the study

In research, confirmability refers to verifying that the researcher worked in good faith when conducting the study so that experience and personal interests did not influence the study results. As a result, a checklist was created as part of the criterion evaluation to verify that good faith is observed (Bryman, 2016). The research positionality of this study will be explained below in detail.

3.8 Research positionality

The study took place in the neighbourhood where the researcher grew up, and the researcher has experience in the study area. However, the researcher does not have much information about the current affairs of the neighbourhood as, for the past ten years, the researcher has not been based in the neighbourhood. As a result, the researcher had no influence on the findings because she was unaware of most of what was going on in the neighbourhood. The researcher's family was still staying in Mathole Ville. They were just ordinary residents, not involved in politics or other structures within the neighbourhood.

Her family members and other participants who knew her were not interviewed by the researcher. A research assistant was hired to prevent any risks that could have occurred when those who knew the researcher were unwilling to provide a true reflection of the Covid-19 SRDG. The study's themes were based on the literature and the theoretical framework; the researcher's previous experiences with the neighbourhood could not have caused them to lean towards specific themes, actively

seek evidence to support their positions, or draw unfavourable or favourable conclusions about the participants. The following section will outline the limitations of this study.

3.9 Limitations of the Study

The researcher used a non-probability sampling technique to choose the study's participants. Only 20 residents from the neighbourhood of Mathole Ville were part of this study. This study purposefully focused on those who benefited from the Covid-19 SRDG, employees in neighbourhood businesses, owners of neighbourhood businesses, and home-based social workers. The interview sample could not be widened to non-beneficiaries, foreign migrants, local officials, or representatives from nongovernmental organisations as there were limitations such as resource and time constraints that prevented these groups to be part of the interviews. The exclusion of these groups to be part of the study did not have a huge impact as most of the participants selected were able to provide information for the study, as they have lived experiences.

3.10 Ethical considerations

According to Saunders et al. (2016), research ethics are the norms in place that guide the researcher's behaviour concerning the rights of participants when collecting data from them. Edmonds and Kennedy (2017) and Hackett (2019) highlight the significance of ethics for various reasons, including maintaining participants' confidentiality, obtaining informed consent from participants, and safeguarding participants' values when conducting research.

When collecting data, the researcher took the following ethical considerations into account. Firstly, the researcher received a permission letter from the councillor of Mathole Ville. Secondly, the researcher applied for ethics clearance from the University of the Witwatersrand's ethics committee, and the clearance was provided. After receiving ethics clearance from the University of the Witwatersrand, the research began with data collection at Mathole Ville. There was no misinformation given to the participants regarding the study. Before the study began, the participants were given a thorough description of how it would be conducted.

The researcher did not cause any harm or stress to the participants. Before data collection, the researcher got the participant's consent to interview them. Informed consent was guided by the idea that each participant has the right to decide whether or not to participate in a study after being fully informed about its objectives and potential outcomes. Lastly, all participants consented and signed the consent forms after the researcher prepared and discussed informed consent.

3.10.1 Maintaining participants' confidentiality

Babbie (2016) points out that confidentiality in research refers to an agreement between the participants and the interviewer about how the information provided will be protected and managed, as well as how data analysis and reporting of findings will be done to conceal the respondent's personal information. It is essential to point out that this study is a low-risk study; hence, no harm was inflicted on the participants. When collecting data where the participant was unwilling to provide information, the participant was not forced. The collected data was scanned and kept in a Google Drive to which only the researcher has access. While reporting and analysing data, anonymity and confidentiality were maintained to avoid harming the participants. Adherence to the Protection of Personal Information Act (POPI) was maintained in this study to promote confidentiality.

3.10.2 Informed consent

Saunders et al. (2016) mention that the concept of "informed consent" entails researchers offering adequate security guarantees and information about participating in the study to ensure that participants fully understand the consequences of participating and make an informed decision. It is essential to indicate that participants who participated in this study were informed that they were volunteering and were not forced to participate. The participants signed the informed consent form before the interviews took place. The informed consent indicated that participation was voluntary, and participants have the right to withdraw when they feel uncomfortable providing information.

3.11 Conclusion

This methodology chapter describes the methods the researcher undertook, starting with collecting data and continuing with the analysis and presentation. A qualitative research strategy was used when gathering, analysing, and presenting the data. Both secondary and primary sources were used to gather the data for this study. The scholarly journals discussing and outlining the Covid-19 SRDG programme and theoretical framework for the study, books, official statistics, and publications such as annual reports, policies, and national surveys were used as crucial secondary sources in this research. The semi-structured interviews and the observations were the primary sources for this study.

This chapter also outlines how thematic analysis was used in analysing the data for this study. The area of the study, where the data was gathered, the different categories of participants that took part in the study, and how these participants were chosen to participate were all discussed and provided information. This chapter also reviewed and verified the credibility and trustworthiness of the research findings. Additionally, it indicated how this study considered research ethics. Finally, this chapter discussed all of the research-related limitations that were identified and how these limitations were addressed. The study's research findings are presented in the following chapter.

CHAPTER FOUR: PRESENTATION OF RESEARCH FINDINGS

This study aimed to explore the effects of the government's Covid-19 SRDG programme in Mathole Ville. The theoretical argument underpinning this research was that when the government injects cash through a cash transfer programme, neighbourhood spending will increase as residents spend the grant in neighbourhood businesses, where the demand for goods and services will increase, leading to higher supply, which necessitates more labour and reduces the level of poverty (Chitenderu, 2021).

South Africa introduced and implemented the Covid-19 SRDG as a government strategy to assist those who do not have any source of income to support themselves and their households (Chitenderu, 2021). The study was premised on the understanding that the implementation of fiscal policy occurs when government spending influences the neighbourhood economy. The fiscal policy has strengthened the economy following economic difficulties such as the global financial crisis in 2008 and the current Covid-19 outbreak. This understanding is guided by Keynesian economic theory and the assumption that government actions through fiscal policy are essential to promote economic growth during economic downturns. As a result, the government uses its powers to increase neighbourhood spending by increasing government spending.

This chapter presents the results of the study. The first section discusses the rollout of the Covid-19 SRDG programme. The second section presents results on the perceptions of the Covid-19 SRDG by the residents of Mathole Ville. The third section provides findings on the impact of the Covid-19 SRDG on neighbourhood businesses. The fourth section presents results on the impact of the Covid-19 SRDG on jobs in neighbourhood businesses, followed by the presentation of findings on the impact of the Covid-19 SRDG on poverty alleviation. The final section presents a conclusion drawn from the three sections.

4.1 The rollout of the Covid-19 Social Relief of Distress Grant (SRDG) programme

This section focused on the rollout of the Covid-19 SRDG. The first objective of the study was to establish the views of the participants about the rollout of the Covid-19

SRDG, which includes sub-themes such as beneficiaries experience when accessing the Covid-19 SRDG every month, challenges encountered when accessing the Covid-19 SRDG, and mitigation plans to resolve challenges related to the distribution of the Covid-19 SRDG. The below sections provide participant responses on the sub-themes.

4.1.1 Beneficiaries experience when accessing the Covid-19 SRDG every month

Under this sub-theme, the question focused on establishing beneficiaries' experiences when accessing the Covid-19 SRDG. It is therefore important to mention that there were different methods that beneficiaries of the Covid-19 SRDG used to access the funds. Methods included accessing the Covid-19 SRDG through the South African Post Office and banks at the earlier stage of the implementation of the programme, and later the Covid-19 SRDG was also collected at selected retail grocery stores. The Covid-19 SRDG was collected through the South African Post Office, the funds were deposited, and the message was sent to the beneficiaries to go and collect the funds with their identity documents.

With respect to the question asked about the experiences when accessing the Covid-19 SRDG, the majority of the participants who were beneficiaries the Covid-19 SRDG collected their Covid-19 SRDG through their bank accounts, and only one participant was receiving the Covid-19 SRDG through the South African Post Office. It was noted during the interviews that the majority of the beneficiaries preferred to receive their Covid-19 SRDG through the bank, as they were avoiding challenges such as long queues where they needed to wake up early in the morning or sleep at the queue at night before collecting the grant, as there were many people receiving their Covid-19 SRDG at the South African Post Office.

Furthermore, beneficiaries of the Covid-19 SRDG receiving the funds through the bank did not experience any challenges accessing the funds, and they were observed being happy that they took that decision, to avoid challenges of accessing the funds. It was articulated clearly by participants 1 and 3. Participant 1 mentioned, "I did not experience challenges as I was accessing the Covid-19 SRDG through my bank" (Interview 1). Participant 3 mentioned, "I did not experience any problems as I was receiving the Covid-19 SRDG through a bank account" (Interview 3). In addition, participant 2 mentioned that "I was receiving the Covid-19 SRDG through my bank.

There were no challenges I had when accessing the funds. I have selected to receive the Covid-19 SRDG through my bank account as I did not want to experience challenges at the South African Post Office" (Interview 2).

However, a participant who was receiving the Covid-19 SRDG through the South African Post Office shared the experiences. Participant 5 reported that "there were long queues at the South African Post Office when accessing the Covid-19 SRDG, always one had to arrive early to be able to get the Covid-19 SRDG, and I was once returned by the employees at the South African Post Office as I went there without checking first the payment status" (Interview 5). The reasons noted during the interview with the beneficiary receiving the Covid-19 SRDG at the South Africa Post Office were that the participant did not have a bank account and was not willing to pay the bank charges.

Moreover, participant 9 mentioned that "people had challenges at the South African Post Office when accessing the Covid-19 SRDG, challenges such as long queues that they had to go through before collecting their grant" (Interview 9). Participant 19 stated "they had a challenge accessing the funds. Some did not get the funds on time due to long queues at South African Post Offices" (Participant 19). In addition, participant 17 indicated that "most beneficiaries had a challenge accessing the funds. There were those who did get the Covid-19 SRDG on time because they had to wait in the long queues [...] long queues are a challenge at the South African Post Office" (Interview, 17). Participants pointed out that it was frustrating when beneficiaries had to go through long queues before accessing the Covid-19 SRDG. The findings on challenges encountered when receiving the Covid-19 SRDG will be discussed below.

4.1.2 Challenges encountered when receiving the Covid-19 SRDG

Under this sub-theme, the question focused on establishing challenges encountered when accessing the Covid-19 SRDG. With respect to the question asked about challenges encountered when accessing the Covid-19 SRDG, the study found that the beneficiaries of the Covid-19 SRDG encountered challenges when accessing the funds. Other participants of the study, such as home-based social workers, workers in neighbourhood businesses, and businesses in neighbourhood businesses, observed the challenges as well that their family members, friends, and neighbours encountered.

The majority of participants mentioned that people who applied waited months before they could receive the Covid-19 SRDG. The application process took time before the SASSA responded to the applicants. As a result of the delays Covid-19 SRDG spending increased from month to month rather than remaining stable. All participants provided their views regarding challenges encountered when accessing the Covid-19 SRDG, and from the responses provided by participants, different challenges were identified.

It was clearly articulated by participant 5, who explained that "I had waited for six months to receive the payment after sending the application, and I was unemployed with no income" (Interview 5). Similarly, participant 6 stated, "I had waited more than three months for the Covid-19 SRDG to be paid into the account" (Interview 6). Participant 16 mentioned that "some people had delays of up to 3 months to receive their Covid-19 SRDG, even though they did not have any income. They had to wait for the government to assist" (Interview 16).

Moreover, most participants also observed that people in the neighbourhood of Mathole Ville were unemployed, but when they applied for the Covid-19 SRDG, the system declined their applications, or the status said pending for a long time even though they were not working and earning no income. Some of the Mathole Ville neighbourhood residents were told they were receiving the Unemployment Insurance Fund (UIF) or National Student Financial Aid (NSFAS) support, even though they received assistance from UIF and NSFAS a long time ago, and still, the system declined them from receiving the Covid-19 SRDG .

It was clearly articulated by participant 18, who mentioned that "most of the people were complaining that if previously they had received UIF or NSFAS support, the Covid-19 SRDG system had declined their applications, and they were not provided with an opportunity to explain or their information to be verified with the current information" (Interview 18). Participant 20 furthermore stated that "those who have received UIF previously the Covid-19 SRDG system had declined them not to receive the Covid-19 SRDG, even though they have received UIF or NSFAS long time ago" (Interview 20).

Participant 19 mentioned that "some residents in the neighbourhood of Mathole Ville have indicated that they have applied for the Covid-19 SRDG but did not get it. The

system has declined others, and their status says pending. Some people, when they go to the South African Post Office, their Covid-19 SRDG was not allocated, or they did not get the full amount, including months that were not paid while they waited for the payment" (Interview 19). Moreover, participants observed that those who were declined by the system struggled financially and needed assistance from the Covid-19 SRDG as they were unemployed and receiving no income.

It is therefore important to mention that the results of this study found that there were residents who were not back-dated for months while waiting for the application to be processed and approved. However, others were back-dated. Moreover, for some of the residents of Mathole Ville who have applied for the Covid-19 SRDG, when they went to the South African Post Office, funds were not allocated in their names even though their applications were approved. Some of the beneficiaries their Covid-19 SRDG was not deposited for few months. It was confirmed by participant 14, who mentioned that "there were challenges such as beneficiaries getting less than what was required as a back pay for months that the Covid-19 SRDG was not deposited" (Interview 14).

Participant 8 further stated that "people were approved for the Covid-19 SRDG, but when they go to the South African Post Office to collect the Covid-19 SRDG, there were no funds allocated for them" (Interview 8). Participant 7 mentioned that "the Covid-19 SRDG was not available for some months. For example, in December 2021, my Covid-19 SRDG money was not deposited by the SASSA; I was disappointed as I was expecting the funds to be available and there was no explanation of why the funds were not deposited in my name" (Interview 7).

Participants further mentioned that it was disappointing that the beneficiaries of the Covid-19 SRDG were expecting the Covid-19 SRDG funds to be available, as people have commitments and expectations of what they will do with the funds, and when they do not get the funds, it is frustrating as they do not have any other source of income to use for their basic needs. Therefore, mitigation plans for challenges encountered by beneficiaries of the Covid-19 SRDG needed to be identified to assist with implementing the programme. Subsequently, the following section will discuss mitigation plans to resolve challenges related to the distribution of the Covid-19 SRDG.

4.1.3 Mitigation plans to resolve challenges related to the distribution of the Covid-19 SRDG

Participants provided their views on how the SASSA can improve its processes regarding disbursing the Covid-19 SRDG. It is important to mention that participants were unhappy concerning the challenges they were facing or their family members were experiencing when accessing the Covid-19 SRDG. Most of the participants indicated that waiting longer for the Covid-19 SRDG was frustrating, as they had no other source of income to buy basic needs and support their families.

It was confirmed by participant 2, who indicated that "I waited a month for the Covid-19 SRDG payment. I was disappointed as I was unemployed and had children that I was supposed to take care of. I used the Covid-19 SRDG to buy mealie-meal and chicken meat for the family. My hope was in the government for support with the Covid-19 SRDG[...]buying 12.5kg mealie meal and chicken meat" (Interview 2). In addition, participant 4 indicated that "the government needs to fast track the process so that people do not wait longer for payment after the application process and they should attend people on time and fast track the payment process. If one was in the queue for collecting money and the queue was cut as they were closing at the South African Post Office, the next day those in the queue should be given priority rather than starting the queue again" (Interview 4).

Furthermore participant 7 indicated that "the SASSA should communicate on time for those that the Covid-19 SRDG will not be deposited, as people had hopes that they will be able to pay for their basic needs when they receive the funds, and the next thing the funds were not deposited" (interview, 7). The study also found that participants recommended the SASSA use other platforms to issue the Covid-19 SRDG with no charges, as most of the people who were accessing the Covid-19 SRDG through the South African Post Office had challenges with long queues, where they needed to wake up early or sleep at the nearest South African Post Office for them to have access to the Covid-19 SRDG.

Most participants suggested the SASSA use platforms such as bank accounts, retail stores for those who do not have bank accounts, or even the e-wallet method. It was clearly articulated by participant 5, who mentioned that "the SASSA should use other platforms such as grocery stores, and banks for people to have access to funds

quicker" (Interview 5). In addition, participant 9 mentioned that "the government should make the Covid-19 SRDG available through e-wallet in the banks, as most people do not have bank accounts" (Interview 9). Furthermore, participant 14 indicated that "the SASSA should have deposited the Covid-19 SRDG on the bank account of the beneficiary to have access to the funds soonest" (Interview 14).

For the SASSA not to decline applicants qualifying for the Covid-19 SRDG, participants mentioned that it was important for SASSA to thoroughly check the system to avoid declining applicants who qualify for the Covid-19 SRDG. Because people who received UIF and assistance from the NSFAS a long time ago were not treated fairly by being declined and not receiving the Covid-19 SRDG, it was stressed that there was a need for the SASSA system to check when last the person received the UIF or assistance from the NSFAS. Participants were observed to be disappointed that there were residents in the neighbourhood that were struggling a lot, not having any income, and they were declined to receive the Covid-19 SRDG.

It was confirmed by participant 18, who indicated that "SASSA needed to check when last the applicant received NSFAS or UIF funds. Because it might be that the applicant received those funds a long time ago" (Interview 18). In addition, participant 15 mentioned that "the government needed to do a thorough investigation before declining or approving the application of those who have applied" (Interview 15); furthermore, participant 13 agreed with participants 18 and 15 and stated that "the SASSA needs to check properly in the system before disqualifying people. Because my brother was declined by the system not to receive the Covid-19 SRDG as there was a large sum of money that was appearing in his bank statement, and the money was payment from the funeral insurance" (Interview 13). The following section provides findings on the perceptions of the Covid-19 SRDG by the residents in the Mathole Ville neighbourhood.

4.2 Perceptions of the Covid-19 SRDG by the residents in the Mathole Ville neighbourhood

The second objective of the study was to establish the perceptions of the Covid-19 SRDG by the residents in the Mathole Ville neighbourhood, which included sub-themes such as opinions of the government's role in the Covid-19 SRDG residents in the Mathole Ville neighbourhood, and the period in which beneficiaries of the Covid-

19 SRDG started receiving the grant, and the number of people receiving the Covid-19 SRDG in their households. The below sections provide participant responses on the sub-themes. The first section provides participant responses on the opinions of the government's role in the Covid-19 SRDG from the residents of the Mathole Ville neighbourhood.

4.2.1 Opinions of the government's role in the Covid-19 SRDG by the residents of the Mathole Ville neighbourhood

Under this sub-theme, two questions were asked to establish the residents' opinions of the government's role in the Covid-19 SRDG. Regarding the first question on residents of the Mathole Ville neighbourhood's opinion of the government's role in the Covid-19 SRDG, most participants indicated that the government was assisting beneficiaries and their families by providing the Covid-19 SRDG. It was supported by participant 2, who indicated that "the Covid-19 SRDG helped me a lot, as the government was providing me with money; it assisted me a lot as I am unemployed and not receiving any income" (Interview 2). Participant 4 stated that "the government was assisting people a lot, especially those who were unemployed, as they were not receiving any income and they were able to buy what they needed most" (Interview 4). In addition, participant 14 observed that "the Covid-19 SRDG was assisting people with buying what they needed and adding to things like rent expenses" (Interview 14).

It was clearly articulated by participant 17, who mentioned that "the government was not helping people by giving them R350.00.00. Now the government has stopped the Covid-19 SRDG. If there were employment opportunities for people, it was going to be better, to support themselves and businesses in the neighbourhood for more turnover, rather than depending on the government to provide R350.00.00 that at times is not available at the South African Post Office and people have to wake up very early to go and collect as the queues were long" (Interview 17).

Along the same lines was participant 18, who stated that "the Covid-19 SRDG was not assisting people; the funds were minimal to pay for the basic needs" (Interview 18). In addition, participant 19 mentioned that "the Covid-19 SRDG was assisting people. However, the problem was that their needs were many, so it was not enough, and the food bought was not enough to last the people to the next payment date of the Covid-

19 SRDG, as the funds were not enough to buy food that would last until the next payment date" (Interview 19).

On the second question concerning whether the residents of the Mathole Ville neighbourhood would be affected if the Covid-19 SRDG was discontinued immediately, most participants mentioned that beneficiaries benefiting from the Covid-19 SRDG after it was stopped suffered from hunger as they did not have any income to buy food, as most of the beneficiaries used their Covid-19 SRDG for food. It was supported by participant 2, who indicated that "since the Covid-19 SRDG was discontinued, I am suffering as I do not have the funds to buy groceries such as mealie meal at month's end" (Interview 2). Along the same lines as participant 2, there was participant 5, who stated that "it was hard as the Covid-19 SRDG was no longer provided. It was assisting me, as I am not working. I was using the Covid-19 SRDG mostly for buying food" (Interview 5).

Moreover, participant 8 mentioned that "people were no longer receiving the Covid-19 SRDG, as the government had stopped it, and it resulted in people suffering from hunger, as the majority of residents at Mathole Ville were using the Covid-19 SRDG for buying food" (Interview 8). The researcher observed during data collection as the Covid-19 SRDG was stopped, there were many people that were collecting glasses, and other items for recycling for them to sell and get cash that they will use for food. As a result, it is important to assess the period that beneficiaries of the Covid-19 SRDG started receiving the grant, and the number of people receiving the SRDG in their households will subsequently be discussed in the section.

4.2.2 The period in which beneficiaries of Covid-19 SRDG started receiving the grant and the number of people who received the Covid-19 SRDG in their household

It is essential to indicate the period and the number of people in the households who received the Covid-19 SRDG to understand the participants' perceptions. Therefore, under this sub-theme, three questions focused on establishing the period and the total number of people who received the Covid-19 SRDG per household. Concerning the first question on the period of beneficiaries receiving Covid-19, most participants indicated that they immediately applied for the Covid-19 SRDG after the SASSA

shared the information. The study revealed that most of the beneficiaries received the Covid-19 SRDG from the beginning of implementation, and some who did not receive the Covid-19 SRDG were back-dated.

It was confirmed by participants 5, 6, and 7, who mentioned that "I started receiving the Covid-19 SRDG from May 2020 until it ended again in March 2022" (Interviews 5, 6, & 7). In addition, participant 19 indicated that most of the beneficiaries at Mathole Ville started receiving the Covid-19 SRDG from the beginning as they were happy to be assisted because most people in the neighbourhood lost their jobs during the Covid-19 pandemic. However, it is also important to mention that other participants indicated that they started receiving the Covid-19 SRDG in 2021 for different reasons, reasons such as because they were still employed or studying and funded by NSFAS when the implementation of the Covid-19 started.

It was supported by participant 4, who indicated that "I started receiving the Covid-19 SRDG from August 2021 to March 2022" (Interview 4). Moreover, participant 19 mentioned that "there are residents in the neighbourhood of Mathole Ville who started receiving the Covid-19 SRDG in 2021 and this year, 2022, until the end of March 2022. Therefore, it can be concluded that beneficiaries of the Covid-19 SRDG started receiving the funds at different times due to reasons that differed, such as being rejected previously and reapplying, while others applied as soon as they lost their jobs. Figure 6 below illustrates the period beneficiaries received the Covid-19 SRDG.

On the second question about the period that the neighbourhood of Mathole Ville has been receiving the Covid-19 SRDG, most participants indicated that the neighbourhood of Mathole Ville started receiving the Covid-19 SRDG immediately after it was introduced. During the first month of the Covid-19 SRDG, the neighbourhood of Mathole Ville was benefiting. It was supported by participant 5, who indicated that "the neighbourhood of Mathole Ville received the Covid-19 SRDG from the beginning [May 2020] till the end [March 2022]" (Interview 5). Participant 2 further mentioned that "the neighbourhood of Mathole Ville started receiving the Covid-19 SRDG from the beginning [May 2020] till the end [March 2020], as they were happy that they were receiving the Covid-19 SRDG as most of them had lost their jobs during the Covid-19 pandemic" (Interview 2). During data collection, the researcher observed most of the residents in their homes, and they were just seating and not doing

anything, this observation is in the same line with what Participant 2 mentioned, that most of the residents in the neighbourhood lost their jobs and were no longer working.

Additionally, participant 20 mentioned that "the neighbourhood of Mathole Ville started receiving the Covid-19 SRDG from [May 2020], when the implementation started, until [March 2022], when the government stopped the Covid-19 SRDG in [March 2022]" (Interview 20). Despite most beneficiaries receiving the Covid-9 SRDG, the study revealed that a few people did not start receiving the Covid-19 SRDG immediately after it was introduced. Some residents started receiving the Covid-19 SRDG towards the end of 2020, during 2021 and in 2022 as illustrated by figure 8. The below figure 8 shows that most of the residents in the Mathole Ville neighbourhood started receiving the Covid-19 SRDG at the beginning of the implementation, when the government started paying the grant. The figure 8 also illustrates that few people were applying for and receiving the Covid-19 SRDG during the programme's implementation.

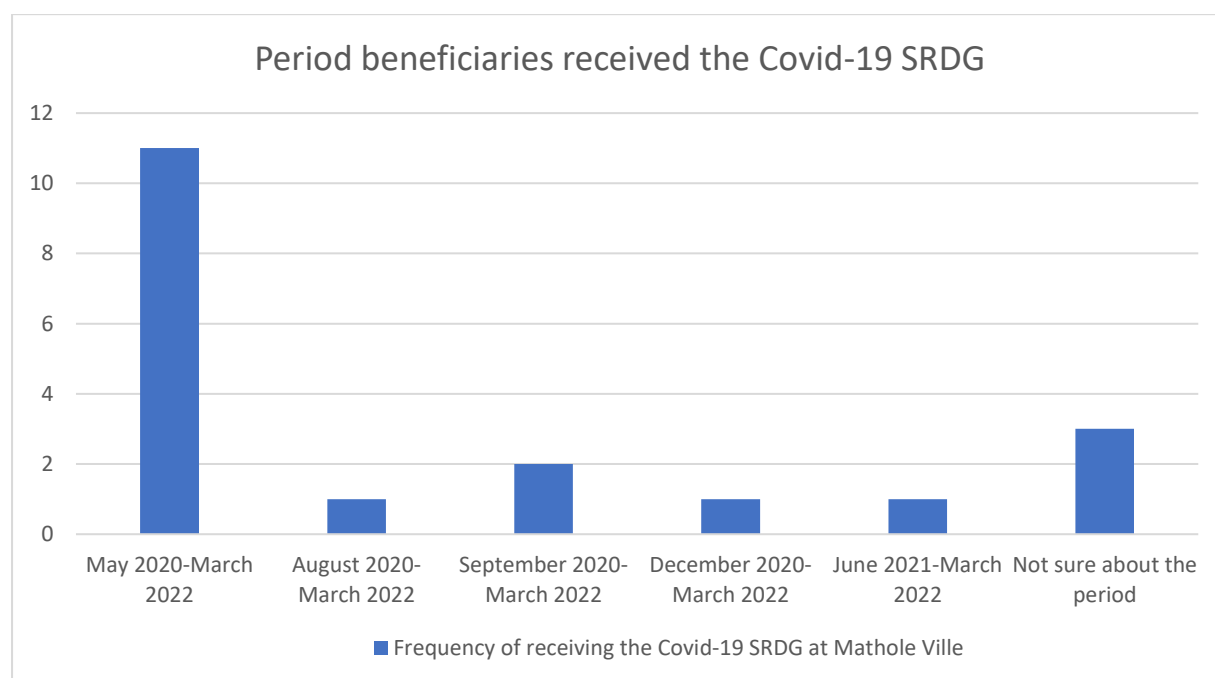


Figure 8: Period beneficiaries received the Covid-19 SRDG

The last question is on the number of residents in the Mathole Ville neighbourhood receiving the Covid-19 SRDG per household. The below figure 9 illustrates that in households at Mathole Ville neighbourhood, there was an average of one person and

two people receiving Covid-19 SRDG in their households. The figure 9 also demonstrates the findings of the study that there were households with no one receiving the Covid-19 SRDG. Most of the participants interviewed in the household that there was no one receiving the Covid-19 SRDG, pointed out that there was no one receiving the Covid-19 SRDG as they were all employed in the neighbourhood of Mathole Ville, or their children were still young to receive the Covid-19 SRDG. These include home-based social workers, workers in neighbourhood businesses, and owners of the neighbourhood businesses.

It is also essential to note that there were households in which more than two people were receiving the Covid-19 SRDG, and participants indicated that the funds were helping a lot as they used the funds to buy what they needed in the household. It was clearly articulated by participant 1, who mentioned that "the Covid-19 SRDG assisted the family as we added it together to buy food that will last longer, electricity, and also to pay for stokvel, as five family members were receiving the Covid-19 SRDG" (Interview 1). Participant 15 stated, "Four people in my household were receiving the Covid-19 SRDG [...] they used to add together the funds they received from the Covid-19 SRDG in the house to buy groceries, and the groceries will last a bit longer in the household" (Interview 15).

It can be concluded that in the Mathole Ville neighbourhood, most households had at least one person receiving the Covid-19 SRDG, and households where many people were receiving the funds were able to pool their funds together to buy food that lasted them longer when compared to households where just one or two people were receiving the Covid-19 SRDG.

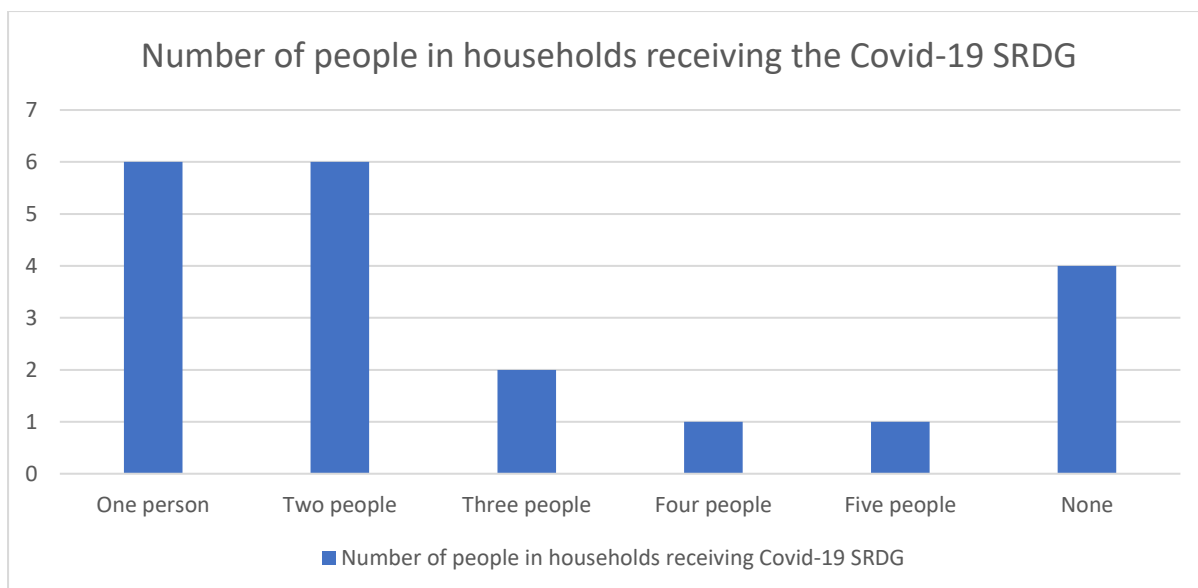


Figure 9: Number of people in households receiving the Covid-19 SRDG

4.3 Impact of Covid-19 SRDG in neighbourhood businesses, jobs, and poverty at the Mathole Ville

The third objective of the study was to establish the impact of Covid-19 SRDG on neighbourhood businesses, jobs, and poverty alleviation in Mathole Ville. In the original Keynesian theory of employment, spending and high demand are viewed as the primary drivers of job creation, and spending increases supply, which calls for more labour (Keynes, 1936). Therefore, it is essential to highlight the impact that the Covid-19 SRDG had on the neighbourhood businesses, employment, and poverty alleviation at Mathole Ville. The below section will discuss the impact of Covid-19 SRDG on neighbourhood businesses in Mathole Ville.

4.3.1 The Impact of Covid-19 SRDG on neighbourhood businesses of Mathole Ville

This section focuses on the Covid-19 SRDG impact on neighbourhood businesses in Mathole Ville. Under this sub-theme, five questions focused on the impact of the Covid-19 SRDG on neighbourhood businesses. It was important for the study to provide findings on the impact that the Covid-19 SRDG had on the neighbourhood of Mathole Ville and to see if the findings correlate with Keynesian expectations.

Research findings on beneficiary spending patterns of Covid-19 SRDG in the Mathole Ville neighbourhood will be discussed in the following section.

a. Beneficiaries' patterns of spending Covid-19 SRDG

Spending of the Covid-19 SRDG by the residents of Mathole Ville on their basic needs was necessary as the funds they received were the only funds. The study revealed that beneficiaries of the Covid-19 SRDG have used the funds in different ways as a result of their needs. They had things they were supposed to prioritise buying with the limited funds of the Covid-19 SRDG in their households. The study revealed that most residents in the neighbourhood of Mathole Ville were using their Covid-19 SRDG to buy groceries, clothes, and essentials such as paraffin for sections that do not have access to electricity, as most people receiving the Covid-19 SRDG were unemployed.

It was supported by participant 2, who mentioned, "Mostly, I used the Covid-19 SRDG in the purchase of groceries as I was not receiving any other income to use in buying food" (Interview 2). Participant 20 stated that "people in the Mathole Ville neighbourhood were using the Covid-19 SRDG for different things such as buying paraffin, food, toiletries, and clothes, but the majority of people were using the Covid-19 SRDG for buying food" (Interview 20). In addition, participant 9 indicated that "most people in the neighbourhood of Mathole Ville were spending the Covid-19 SRDG mostly on food and groceries, and some of the people were using the funds for buying clothes" (Interview 9).

b. Frequency of buying by the beneficiaries of the Covid-19 SRDG in businesses at the Mathole Ville neighbourhood

The frequency with which beneficiaries of the Covid-19 SRDG spent the funds on the neighbourhood businesses of Mathole Ville was essential to assessing if the businesses were making turnovers from the spending of the Covid-19 SRDG funds. The below figure 10 illustrates the spending frequency of the Covid-19 SRDG by beneficiaries of the Covid-19 SRDG in the Mathole Ville neighbourhood. The study revealed that most of the beneficiaries used the Covid-19 SRDG funds they received once or twice a month. Most participants mentioned that the Covid-19 SRDG funds were insufficient to last the whole month as they had many things to buy in their households.

It was supported by participant 5, who stated that "I had used the Covid-19 SRDG funds once or twice a month, as the funds were too little and I could not buy much with the funds" (Interview, 5). Participant 10 further mentioned that "people used the Covid-19 SRDG once or twice a month; the funds were not enough, hence they could not use the funds every day to pay for their basic needs" (Interview, 10). Along the same lines, participant 19 stated that "beneficiaries of the Covid-19 SRDG in the neighbourhood of Mathole Ville were using the funds once or twice a week. The funds were too little" (Interview 19). There were also participants, as depicted by figure 10, which indicated they used the Covid-19 SRDG once or twice a week in payment of their basic needs.

It was important to note that no participant indicated that they used the Covid-19 SRDG every day, as most of the participants mentioned that the funds received from the Covid-19 SRDG were too little to cover all of the expenses to be used for the whole month; the items bought finished before they received another payment as the funds were not enough to buy more items required in the households.

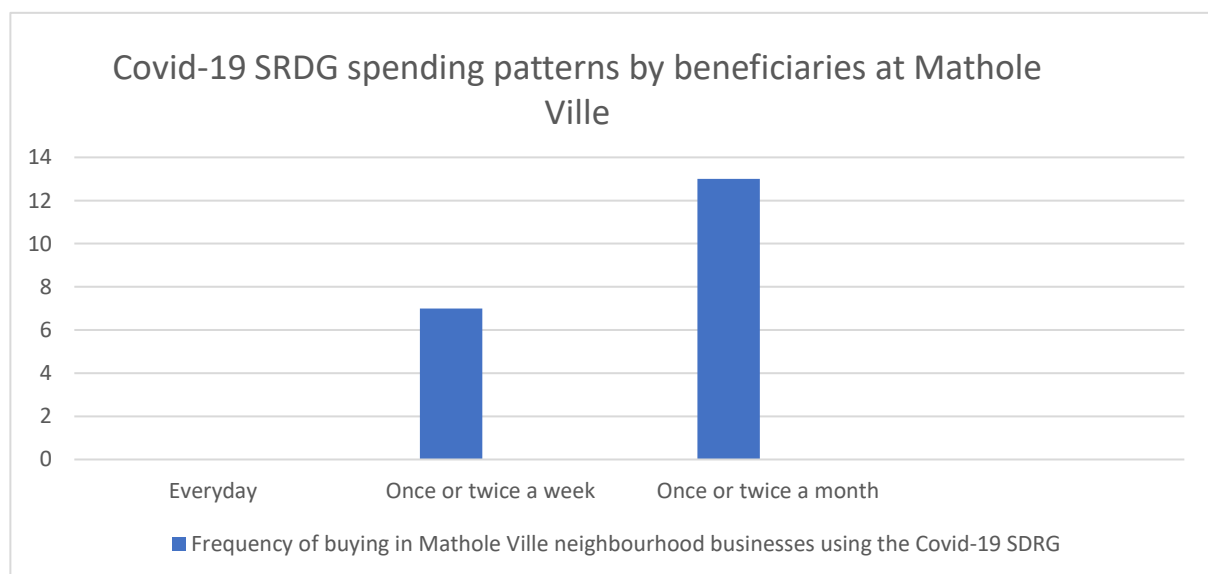


Figure 10: Covid-19 SRDG spending patterns by beneficiaries at Mathole Ville

c. Neighbourhood businesses at Mathole Ville beneficiaries spending most of the Covid-19 SRDG

The Mathole Ville neighbourhood has different businesses operating in the area that are providing the residents with their basic needs. For this study, it was essential to assess businesses where beneficiaries of the Covid-19 SRDG were spending most of their funds. The below figure 11 illustrates how neighbourhood business beneficiaries spent most of their Covid-19 SRDG. The figure 9 shows that most of the beneficiaries in the Mathole Ville neighbourhood spent most of their Covid-19 SRDG funds at spaza shops for groceries.

Furthermore, participants indicated that they used funds from the Covid-19 SRDG mostly on food as it was their primary need, and they did not have other income. The beneficiaries then spent more on vegetables and fruit markets, followed by the township restaurants and bakeries. It was clearly articulated by participant 17, who mentioned that "most people were using their Covid-19 SRDG to buy food as the majority of the neighbourhood residents of Mathole Ville were unemployed, and they depended on the Covid-19 SRDG to have food in their households" (Interview 17). Participant 15 further stated that "most of the residents in the neighbourhood of Mathole Ville used the Covid-19 SRDG on groceries" (interview 15). In addition, participant 9 mentioned that "most of the people at the Mathole Ville were using their Covid-19 SRDG for buying food and groceries" (Interview 9).

The figure below 11 also illustrates that fewer people used their Covid-19 SRDG in shebeens due to most people using their Covid-19 SRDG on food and groceries, because they did not have any additional income to supplement the Covid-19 SRDG funds and buy alcohol. It was supported by participant 15, who indicated that "most of the people at Mathole Ville who supported the Shebeen business were immigrants, who were not receiving the Covid-19 SRDG [...] the Shebeen was not gaining from the Covid-19 SRDG [...] the Covid-19 SRDG funds were too little for one to buy alcohol and food at the same time [...] people in the neighbourhood of Mathole Ville who were receiving the Covid-19 SRDG used it for buying food and paying for other basic needs" (Interview 15).

Furthermore, other participants mentioned that they only used the Covid-19 SRDG on groceries because the funds were insufficient to cover all the household's needs and that was the only income they received. It was observed by the researcher during data

collection, that neighbourhood businesses that were selling groceries and other food items were busy compared to businesses such as sheebens.

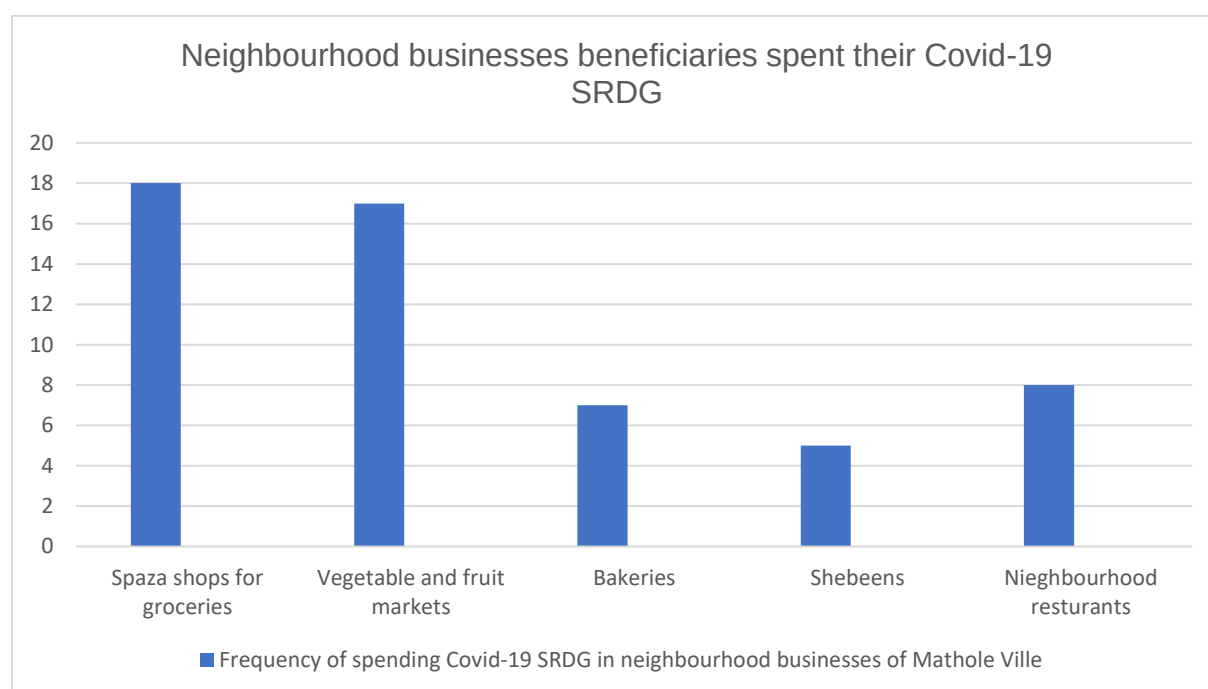


Figure 11: Neighbourhood businesses beneficiaries spent their Covid-19 SRDG

d. The implementation of the Covid-19 SRDG has increased the level of turnover in Mathole Ville's neighbourhood businesses.

It is important to note, that beneficiaries of the Covid-19 SRDG did not spend equally in all businesses in the Mathole Ville neighbourhood. The beneficiaries have spent their Covid-19 SRDG funds according to the basic needs of their households. As a result, for neighbourhood businesses such as the shebeens, bakeries, and township restaurants, the turnovers were insufficient when compared to businesses such as spaza shops for groceries, vegetables, and fruit markets, which met most of the basic needs for the households at Mathole Ville.

The study revealed that as beneficiaries of the Covid-19 SRDG who were unemployed when they received the funds, they spent them in the neighbourhood businesses. It is also essential to note that they spent most of their Covid-19 SRDG on groceries, vegetables, and fruits markers, and could not spend much on other things, as participants indicated that the funds were not enough. Most of the participants interviewed indicated that the turnover had increased in the neighbourhood

businesses of Mathole Ville. It was clearly articulated by participant 20, who mentioned that "when the beneficiaries of the Covid-19 SRDG were spending in the neighbourhood businesses, it had assisted with the operations of the businesses as people were buying in their neighbourhood businesses" (Interview 20). Participant 16 stated that "there was an increase in the turnover as people were buying in the neighbourhood businesses; people, when they receive their funds from the Covid-19 SRDG, will come here to buy" (interview 16).

Furthermore, participant 18 reported that "the turnover had increased as people who received the Covid-19 SRDG were buying in the neighbourhood businesses, and there were also people who had opened businesses using the Covid-19 SRDG funds so that they could get extra income from their businesses" (Interview 18). In the same line as Participant 18, participant 5 stated that "I was able to open a small business with the money that I received from the Covid-19 SRDG" (interview 5). The researcher observed Participant 5 was very happy that at least now, the income is receiving was more than the amount that he was receiving from the Covid-19 SRDG.

e. Covid-19 SRDG spending impact on demand and supply in neighbourhood businesses

With regards to the Covid-19 SRDG impact on demand and supply in neighbourhood businesses, the study revealed that the Covid-19 SRDG positively impacted the demand of businesses in the Mathole Ville neighbourhood. However, the increase in demand was not significant because the Covid-19 SRDG funds beneficiaries received were not substantial. It was supported by Participant 16, who mentioned that "the neighbourhood of Mathole Ville was using the Covid-19 SRDG to buy basic needs, and it was better than nothing. People were coming and using the Covid-19 SRDG. Businesses were able to stock up on goods more frequently than during the hard lockdown. When businesses were closed, the residents of Mathole Ville were not receiving any income" (Interview 16).

Participant 18 stated that "there was an increase in the demand and supply, which increased the turnover of businesses as most of the people were buying groceries, fruits and vegetables as they use them more often" (Interview 18). Participant 9 also stated that "there was an increase in demand and supply as people in the neighbourhood supported the businesses in Mathole Ville by buying goods after

receiving the Covid-19 SRDG, and neighbourhood businesses had to stock more to sell" (Interview 9). In the same lines, participant 5 stated that "most of the residents at Mathole Ville that support the shebeen businesses were immigrants who were not receiving the Covid-19 SRDG as they do not qualify to receive it, and most of the people that were receiving the Covid-19 SRDG spend the funds on food and groceries" (interview 15).

But other participants also noticed that both the demand and supply of products in food and grocery stores have gone up. The demand and supply did not increase in the shebeens as most people used their Covid-19 SRDG on groceries and food. As well it was important to note that during the lockdown, there were restrictions on which products and shops should operate, and unfortunately, the shebeens were not part of the essential shops that were operating, it was mostly shops that provide groceries and food items to the residents, which has also negatively impacted shebeen and restaurants businesses as they were not operating.

The researcher has observed that in some of the yards and along main walking areas, there are empty or closed neighbourhood businesses that are no longer operating. When the researcher asked, it was mentioned that most of the neighbourhood businesses closed as a result of the Covid-19 lockdown impact. Therefore, to see if an increase in turnover has positively impacted job creation in the neighbourhood of Mathole Ville, the following section will present the impact of the Covid-19 SRDG on jobs in neighbourhood businesses.

4.3.2 The impact of the Covid-19 SRDG on jobs in neighbourhood businesses

Under this sub-theme, two questions aimed to establish the impact of the Covid-19 social relief of distress grant on jobs in neighbourhood businesses in Mathole Ville. Subsequently, the Covid-19 SRDG spending impact on employment in neighbourhood businesses will be discussed.

a. Covid-19 SRDG spending impact on employment in neighbourhood businesses

Concerning the first question on the impact of Covid-19 SRDG spending on employment in neighbourhood businesses, the study revealed that in Mathole Ville, neighbourhood businesses experienced an increase in turnover. However, the turnover was not very high. As a result, the Covid-19 SRDG spending did not positively impact increasing employment opportunities in the neighbourhood of Mathole Ville. It was supported by participant 8, who indicated that "there was no increase in employment as a result of the Covid-19 SRDG spending. The neighbourhood businesses did not employ anyone as there was no increase in turnover" (Interview 8).

Participant 4 further mentioned that "there was no increase in employment as there were still many people that were unemployed in the neighbourhood of Mathole Ville" (Interview 4). In addition, participant 17 indicated that "there was no increase in jobs as the turnover was not much to add more employment opportunities; however, there are still people that are employed in the neighbourhood businesses" (Interview 17). These findings were also supported by the observation from the researcher, the researcher observed many residents in the neighbourhood, just seating outside in their yards not doing anything, as data were collected during the week when they were supposed to be at work.

b. Covid-19 SRDG impact on workers' income employed in the neighbourhood businesses

The Covid-19 impact on workers' income employed in the neighbourhood of Mathole Ville was assessed during data collection. The study revealed that there was no increase in worker income employed in the Mathole Ville neighbourhood, as in some of the neighbourhood businesses there was low turnover and in others, there was no turnover. Most participants mentioned that the funds provided for the Covid-19 SRDG were not enough for the beneficiaries to spend more on the neighbourhood businesses, as they could use the funds received from the Covid-19 SRDG the whole month, especially on businesses such as shebeens, township restaurants, and bakeries, as beneficiaries spent most of the funds they received on groceries and food.

It was clearly articulated by participant 8, who mentioned that "there was no increase in workers' income as the turnover in the business did not increase" (Interview 8). Participant 14 further mentioned that "there was no increase in the income of workers

employed in neighbourhood businesses as there was no huge increase in the turnover" (Interview 14). Along the same lines as participant 14, was participant 9, who stated that "there was no increase in employee's salaries in neighbourhood businesses as there was no higher increase in turnovers" (Interview, 9).

Moreover, it is important to point out that most participants mentioned that spending by the beneficiaries of the Covid-19 SRDG assisted the neighbourhood businesses with survival as the businesses were negatively impacted during the Covid-19 pandemic hard lockdown. Unfortunately, due to limited funds that were not enough for beneficiaries to buy most of the things they wanted, there was no considerable impact that it had on the income of workers employed in the neighbourhood businesses. Because the Covid-19 SRDG did not affect the income of workers in Mathole Ville's neighbourhood businesses, it will be interesting to see how the Covid-19 SRDG affected poverty. Therefore, the impact of the Covid-19 SRDG on poverty will be subsequently discussed in the next section.

4.3.3 The Impact of the Covid-19 SRDG on Poverty Alleviation

The main reason for implementing the Covid-19 SRDG by the government in South Africa was to assist those without income to pay for their basic needs. Therefore, this section focuses on the impact of the Covid-19 SRDG on poverty. Under this sub-theme, three questions focused on the impact of the Covid-19 SRDG on poverty levels in the Mathole Ville neighbourhood. Subsequently, how Covid-19 SRDG assists beneficiaries and their households in meeting their basic human needs will be discussed in the following section.

a. Covid-19 SRDG assisting beneficiaries and their households in meeting their basic human needs

With regards to the first question of the Covid-19 SRDG assisting beneficiaries and their households in meeting their basic human needs, the study revealed that the Covid-19 SRDG assisted the neighbourhood of Mathole Ville in meeting their basic needs to reduce the level of poverty, as most of the residents in the neighbourhood were unemployed. Most of them lost their jobs during the Covid-19 pandemic lockdown. Most participants mentioned that people were not receiving any income; hence, when the Covid-19 SRDG was introduced, most of the residents in the

neighbourhood applied. Participant 5 stated clearly, "the Covid-19 SRDG helped me to buy food and also to open a business as I was back paid for months that I did not receive the Covid-19 SRDG, the funds that I have received assisted me a lot and prevented hunger in my household" (Interview 5).

Participant 12 stated that "people who were receiving the Covid-19 SRDG, some of them were using the funds for buying food, especially those living in poverty to meet their basic human needs, as they did not have any additional income" (Interview 12). In addition, participant 19 indicated that "after people in the neighbourhood of Mathole Ville received the Covid-19 SRDG, their situation improved because they could afford food, electricity, and laundry soap for washing their clothes" (Interview 19).

Furthermore, participants confirmed that the funds that beneficiaries of the Covid-19 SRDG received have helped them a lot, as they had no other way to access food. It was supported by participant 2, who mentioned that "I was suffering from hunger; after receiving the Covid-19 SRDG, my children were able to have food and not sleep with hunger as I was able to buy groceries, mealie meal, and chicken meat" (Interview 2). On the same lines as participant 2, participant 6 stated "that the Covid-19 SRDG assisted me as I was able to buy essentials for my family, such as food for the children to go to school, as I am not employed" (Interview 6).

Moreover, participant 12 indicated that "those living in poverty conditions were using the Covid-19 SRDG for buying food" (Interview 12). It can be concluded that the Covid-19 SRDG positively impacted the lives of those who depended on the funds for survival. The Covid-19 SRDG impacted the beneficiaries' ability to meet their basic needs. In that case, it is also essential to assess if the Covid-19 SRDG had an impact on alleviating poverty in beneficiary households. As a result, Covid-19 SRDG 's impact on alleviating poverty in beneficiary households will be discussed in the following section.

b. Covid-19 SRDG impact on alleviating poverty in beneficiary households

On the second interview question, on whether Covid-19 SRDG had an impact on alleviating poverty in beneficiary households, the study revealed that the Covid-19 SRDG could not alleviate poverty in the neighbourhood of Mathole Ville. The study showed that the Covid-19 SRDG was insufficient, as most people were using the funds

for food and groceries, and the funds were not enough to pay for all the basic needs they needed. The funds were exhausted in a single day or within a week because they were insufficient to support everyone in the household.

Also, this was clearly articulated by participant 17, who indicated that "the Covid-19 SRDG was not enough as people had many needs such as paying rent, paying school fees for children, buying food, and other things that required money. Most families in the neighbourhood of Mathole Ville have big families that require a better Covid-19 SRDG amount, as the R350.00 amount could not cover all the needs of the families" (Interview 17). Participant 10 further stated that "the Covid-19 SRDG could not alleviate poverty as the funds were insufficient, there were families that were big that required more support from the government" (Interview 10). In addition, participant 19 mentioned that "the Covid-19 SRDG could not alleviate poverty in the neighbourhood of Mathole Ville, the funds were not enough as they finished the same day. The Covid-19 SRDG could not buy everything people needed" (Interview 19).

Participants further mentioned that the Covid-19 SRDG was not enough as the amount was minimal, and the needs of beneficiaries and their households were many. The food and other things bought using the Covid-19 SRDG did not last for a month, which leaves other days in the month for people to not have basic needs such as food. It was supported by participant 6, who stated that "the Covid-19 SRDG was not enough as what the beneficiaries bought with the R350.00 was not enough to last for a month; groceries and electricity bought could not last for the whole month" (interview 6). Therefore, the impact of the Covid-19 SRDG on the beneficiary and household livelihoods will be discussed in the below section.

c. Impact of the Covid-19 SRDG on the beneficiary and household livelihoods

With regards to the impact of Covid-19 SRDG on the beneficiary and household livelihoods, the study revealed that most of the participants indicated that the Covid-19 SRDG assisted them in buying food that they share with their families and also in paying for other household expenses, such as electricity, paraffin, and toiletries. Even though what they bought did not last the whole month, it was better than nothing. Covid-19 SRDG contributed to the livelihoods of beneficiaries and their households.

However, it is essential to note that the contribution was not a lot, as the funds received were limited and below the poverty line.

It was supported by participant 1, who pointed out that "it had assisted my family as we added the Covid-19 SRDG together to buy food and electricity" (interview 1). Participant 20 mentioned that "it had contributed, and there was a change because, in the section of Mathole Ville where I am staying, there was no electricity connection; at least people were able to use the Covid-19 SRDG to buy paraffin; the Covid-19 SRDG was assisting people" (Interview 20). In addition, participant 2 indicated that "the Covid-19 SRDG contributed to the livelihood of myself and my children as I was unemployed and my children wanted food; at least I could use the funds received from the Covid-19 SRDG to pay for the basic needs" (Interview 2).

Other participants further elaborated that even though the Covid-19 SRDG was not enough to bring a massive change in the livelihoods of their households, it was better than nothing. All beneficiaries mentioned that their households were benefiting a lot from the Covid-19 SRDG funds that they were receiving and that they were using the funds mainly in their households. For instance, participant 3 indicated that "my household was benefiting from the Covid-19 SRDG as I was assisting with buying electricity and other necessities, such as food" (Interview 3). Participant 6 mentioned that "I was able to assist with buying groceries for the family" (Interview 6), and in addition, participant 5 indicated that "I have kids. I was buying things for my child as I am not working" (Interview 5).

Other participants also confirmed that the Covid-19 SRDG had contributed to their livelihood. Participant 18 indicated, "I was benefiting because my child was receiving the Covid-19 SRDG. He was buying his toiletries, so I did not need to give him money to buy his toiletries, and I will use the money that I was supposed to give him for other things in the house" (Interview 18). Participant 14 further stated that "I was benefiting from the rent that was paid by the beneficiary of the Covid-19 SRDG" (Interview 14). In addition, participant 16 mentioned that "the Covid-19 SRDG contributed to the livelihood of my family as I was benefiting from food that was bought using the Covid-19 SRDG" (Interview 16).

It is important to note that when the data for the study was collected, it was during the period (May/June 2022) when Covid-19 SRDG had ended in March 2022, and residents in the Mathole Ville neighbourhood were in the process of reapplying. The participants were observed to be unhappy about the government's decision to stop the implementation of the Covid-19 SRDG, as most of the participants indicated that residents of Mathole Ville were struggling to get their basic needs met and did not have any income. The participants were worried that the basic needs they usually bought using the Covid-19 SRDG could not last a month as the funds were insufficient to cover most of the household expenses.

The participants also suggested that it would be better if the Covid-19 SRDG could be increased in amount to between R500.00 and R1500.00, as those receiving the Covid-19 SRDG did not have other income to supplement the funds that they were receiving from the Covid-19 SRDG. Moreover, participants have requested that it would also be better if those qualifying for the Covid-19 SRDG were also provided with vouchers and employment opportunities, as they do not have any other income.

4.4 Conclusion

As presented in the above sections, the Covid-19 SRDG assisted those living in dire conditions. The amount that was provided for the Covid-19 SRDG was insufficient. However, there is a difference in that the study participants illustrated how the Covid-19 SRDG helped them. The challenges that beneficiaries of Covid-19 encountered when accessing the funds were delaying the process of beneficiaries receiving the funds and paying for their basic needs, as they were using these funds to pay for their basic needs such as food and groceries.

There is an impact that the Covid-19 SRDG have brought to the neighbourhood of Mathole Ville, a positive impact such as contributing to the livelihood of the beneficiaries as well as to their families, increasing the demand, supply, and turnover in the businesses that were selling food and groceries as the beneficiaries spent most of their income there. However, it is also important to note that the Covid-19 SRDG is unlikely to have a positive impact on job creation, income growth in neighbourhood businesses, or poverty reduction. This was due to a limited amount that was less than the poverty line rate. The next chapter of this study discusses the research findings.

CHAPTER FIVE: DISCUSSION OF RESEARCH FINDINGS

This chapter discusses the results of the research, drawing on the theoretical framework from Chapter 2. The Covid-19 pandemic containment measures implemented by the South African government during the first half of 2020 to reduce the spread of the virus put a significant brake on various socio-economic activities (Chitenderu, 2021). In South Africa, the Covid-19 Social Relief of Distress Grant (SRDG) programme was implemented to provide income to those who had lost their jobs and had no source of income during the Covid-19 pandemic. Despite all these efforts, economic inequality and unemployment continue to rise, and poverty has not decreased to the targeted level (Ngwakwe & Iqbal, 2021).

The Mathole Ville neighbourhood was no exception. The neighbourhood already had a high level of unemployment, and the Covid-19 pandemic increased the number of people without jobs, many of whom received the Covid-19 SRDG for survival. As a result, the study attempted to explore the effects of the government's Covid-19 SRDG programme at Mathole Ville. Although different studies have been conducted in South Africa about cash transfers, the research focused on the effects of the Covid-19 SRDG programme at the neighbourhood level.

The discussion of research findings is divided into three sections. The first section will discuss the research findings on the rollout of the Covid-19 SRDG programme. Followed by the discussion of the research findings about the perceptions of the Covid-19 SRDG by the residents of Mathole Ville. The last section will provide an interpretation of the impact of Covid-19 SRDG on neighbourhood businesses, jobs, and poverty alleviation at Mathole Ville. The discussion of research findings on the Covid-19 SRDG programme rollout will be presented in the following section.

5.1 The rollout of the Covid-19 SRDG programme

This section will present research findings about the beneficiaries' experiences accessing the Covid-19 SRDG every month. In this section, the research findings were interpreted in light of the rollout of the Covid-19 SRDG programme. The research themes covered in this section include the beneficiaries' experiences when accessing the Covid-19 SRDG every month, challenges encountered when receiving the Covid-

19 SRDG, and mitigation plans to resolve challenges related to the distribution of the Covid-19 SRDG.

5.1.1 Beneficiaries experience when accessing the Covid-19 SRDG every month

The government provided the Covid-19 SRDG to assist with the negative impact of unemployment for those who did not have any income due to the Covid-19 pandemic. The main objective for the government was that the beneficiaries would use the Covid-19 SRDG for their basic needs. The implementation of the Covid-19 SRDG programme in Mathole Ville was critical to ensuring that people in the neighbourhood have income that they can use, as they were experiencing financial difficulties due to the loss of income, as the majority of Mathole Ville residents lost their jobs as a result of the Covid-19 pandemic. As a result, the implementation of the Covid-19 SRDG was critical for Mathole Ville residents to receive.

The experiences that Mathole Ville beneficiaries have when accessing the Covid-19 SRDG on a monthly basis were critical to report on because they had influenced Keynesian economic theory in the Mathole Ville neighbourhood. The study revealed that beneficiaries of the Covid-19 SRDG who were receiving their funds through a bank account did not experience any challenges. Those who received their Covid-19 SRDG through the South African Post Office, on the other hand, had difficulty receiving their funds because they were required to wake up or even sleep at the South African Post Office in order to receive their funds. This finding is similar to what Sesona et al. (2021) pointed out vast crowds of people were lined up outside the South African Post Office branches throughout the country in anticipation of receiving their Covid-19 SRDG. In an effort to reach the branch first before cash ran out, beneficiaries frequently slept out overnight in front of South African Post Office branches.

Matthews et al. (2022) concur with this finding that those who selected the bank to receive the Covid-19 SRDG did so because they thought it would be more efficient than going to a South African Post Office branch to pick up their grant funds. They did not want to experience challenges such as long queues and, at times, funds that were not available to be disbursed. It is also important to mention that beneficiaries being at the South African Post Office was not a guarantee that they would receive their Covid-19 SRDG, as most of the time, the cash at the South African Post Office will run

out or the system will not be working. As a result, beneficiaries of the Covid-19 SRDG were requested to come the following day to collect the funds. It is essential to mention that beneficiaries who requested their funds to be deposited at their banks wanted to avoid having challenges at the South African Post Office when collecting their funds.

Furthermore, it is significant to note that there were beneficiaries of the Covid-19 SRDG who still preferred to use the South African Post Office even though the banks were introduced, as collecting at the selected grocery stores was introduced later during the implementation of the Covid-19 SRDG. The beneficiaries who preferred to collect their Covid-19 SRDG at the South African Post Office revealed in the study that they were avoiding the bank charges. This finding supports the fact that beneficiaries of Covid-19 SRDG desperately needed the funds for survival, for them, spending R10 less or more for bank charges was a lot of money as they needed every cent from the Covid-19 SRDG funds. This is similar to what Sesona et al. (2021) mentioned, that payments put into bank accounts were subject to bank costs, including the cost of withdrawing, which reduced the Covid-19 SRDG amount.

The study found that most participants were unhappy concerning the challenges they were facing, or their family members were experiencing in accessing the Covid-19 SRDG as well as during their application phases. It is essential to mention that beneficiaries of the Covid-19 SRDG encountered challenges when accessing the Covid-19 SRDG. There were challenges, such as some of the people being rejected by the application system, and most reasons for being rejected were that they were currently receiving the Unemployment Insurance Fund (UIF) or the National Student Financial Aid System (NSFAS). Most of the applicants were rejected, and most were not currently receiving the UIF or the NSFAS as the database used was outdated; hence, most people who were rejected from receiving the Covid-19 SRDG based on the UIF or NSFAS reasons were frustrated.

The study revealed that most of the beneficiaries waited for months before receiving the Covid-19 SRDG, and there were inconsistencies in the payment of the grants, as in some of the months, the grant was not paid. Additionally, the study found that beneficiaries were frustrated when the funds were not available for payment, as they desperately wanted the funds to support themselves and their families. Gronbach et al. (2021) concur with this finding that there were beneficiaries who waited for three

months for their application outcome, and they were not happy because they were expecting back pay for the months that they were waiting for the payment, and it was not paid, and they only received the payment for one month. Furthermore, Matthews et al. (2022) mentions that payments for the Covid-19 SRDG were unreliable and inconsistent in some of the months, which resulted in people no longer trusting the government

With regards to the mitigation plans that participants provided for better implementation of the Covid-19 SRDG programme. The study revealed that it was important that the waiting period from the application process to when the beneficiary receives the grants be improved. Those who have applied for the Covid-19 SRDG do not have any income for survival, and they cannot afford to wait longer periods to receive the funds. The study's findings indicated that additional platforms could be used for beneficiaries of the Covid-19 SRDG to avoid the challenges of long queues at the South African Post Office. The study suggested that the Covid-19 SRDG can be made available for collection at the bank, selected retail stores, and the South African Post Office. The results from the study also showed that there was a need for the South African Social Security Agency (SASSA) to get an updated government database to avoid rejecting applications that desperately need financial support from the Covid-19 SRDG.

Based on the challenges that the beneficiaries faced, such as payment delays and funds not being available at the South African Post Office, the findings suggest that at the start of the implementation of the Covid-19 SRDG programme in the Mathole Ville neighbourhood, there was no visible impact that the neighbourhood experienced based on the assumptions of Keynesian economic theory. Therefore, the cash transfers that the residents of Mathole Ville received through the Covid-19 SRDG at the earlier phase of the implementation of the programme and, in some instances, in the middle of the implementation have impacted the spending in the neighbourhood of Mathole Ville to be lower as the majority of people were waiting to be approved and still struggling to get the funds at the South African Post Office. Because if the residents of Mathole Ville were not receiving grants from the Covid-19 SRDG, their spending patterns would be low, which would negatively impact demand, supply, and

the level of turnover and employment in the neighbourhood businesses of Mathole Ville.

It is essential to mention as well that the findings suggest that the level of positive impact on poverty at the earlier phase of the implementation of the Covid-19 SRDG was not much, as most residents of Mathole Ville were still struggling to get the funds and the waiting period for the application process was long. The research findings point out that inadequate staff availability at the SASSA offices and challenges experienced by people when applying for the Covid-19 SRDG negatively impacted the spending and turnover in neighbourhood businesses in Mathole Ville at the beginning of the implementation of the Covid-19 SRDG. As a result, the below section will provide a discussion of research findings on the perceptions of the Covid-19 SRDG by the residents of the Mathole Ville neighbourhood.

5.2 Perceptions of the Covid-19 SRDG by the residents of the Mathole Ville neighbourhood

This section presents the discussion of findings on the perceptions of the Covid-19 SRDG by the residents of the Mathole Ville neighbourhood. There were two sub-themes under this theme. The first was residents of Mathole Ville's opinions on the government's role in the Covid-19 SRDG. The second sub-theme was the period in which beneficiaries of the Covid-19 SRDG started receiving the grant and the number of people who received the Covid-19 SRDG in their household. Both sub-themes for discussion of the research findings will be provided below.

5.2.1 The opinions of the government's role in the Covid-19 SRDG by the residents of the Mathole Ville neighbourhood

Two questions were asked regarding the first sub-theme on the opinions of the government's role in the implementation of the Covid-19 SRDG by the residents of the Mathole Ville neighbourhood. Regarding the first question on the residents of Mathole Ville neighbourhood's opinion of the government's role in Covid-19 SRDG. The findings of the research suggest that beneficiaries of the Covid-19 SRDG were using the funds for survival because they were not receiving any other income.

The research findings revealed that the government was assisting beneficiaries of the Covid-19 SRDG as they could use the funds to meet some of their basic needs. However, it is important to note that even though the Covid-19 SRDG was assisting the beneficiaries, it was necessary to note that the funds were not enough as they were below the payment rate suggested for the poverty line. Sedona et al. (2021) concur with the researcher's findings that the beneficiaries expressed their gratitude for the Covid-19 SRDG but acknowledged that R350.00 per month was insufficient to cover their basic needs.

On the second question concerning whether the residents of the Mathole Ville neighbourhood would be affected if the Covid-19 SRDG was discontinued immediately, the study found that for the period that the Covid-19 SRDG was discontinued, majority of the beneficiaries, including their households, were suffering from hunger as they did not have any other source of income. This finding clearly illustrates the main reason why the beneficiaries spend most of their Covid-19 SRDG on food at the neighbourhood businesses. Beneficiaries of the Covid-19 SRDG and their families depended on the Covid-19 SRDG for payment of their basic needs, such as food, for the period they were receiving the Covid-19 SRDG. Sesona et al. (2021) and Mathebula et al. (2022) agree with this finding that it is not appropriate for the Covid-19 SRDG to be discontinued because people are still not having any income that they can depend on and will struggle to meet their basic needs.

The Covid-19 SRDG programme was implemented to provide income to those who did not have any other income, and the study revealed that the government's plan to implement the Covid-19 SRDG programme was relevant and vital, as people required assistance from the government in order to have an income to pay for their basic needs. However, the discounting of the Covid-19 SRDG resulted in a decrease in turnover in the neighbourhood businesses, which means there was a decrease in spending in the neighbourhood businesses and a rise in the level of poverty. When conducting the study at Mathole Ville, the researcher observed some of the neighbourhood residents collecting glasses and bottles for recycling. This illustrates that residents in the neighbourhood of Mathole Ville have been trying to do something for themselves to receive an income since the Covid-19 SRDG was discontinued. It is important to note that these findings imply that the Keynesian economic theory was

relevant for the government to provide the Covid-19 SRDG for beneficiaries and their families to have funds to pay for their basic needs.

This data suggests that the circular economy was relevant to the neighbourhood of Mathole Ville. The recycling that the residents of Mathole Ville were doing to get some income for survival, also supports the plan for the government to use the circular economy as one of the plans to deal with the negative impacts that the Covid-19 pandemic has resulted in, such as an increase in poverty and unemployment. The following section will discuss research findings on the period in which beneficiaries of Covid-19 SRDG started receiving the grant and the number of people who received the grant in their households.

5.2.2 The period in which beneficiaries of Covid-19 SRDG started receiving the grant and the number of people who received the Covid-19 SRDG in their household

Concerning the sub-theme on the period in which beneficiaries of the Covid-19 SRDG started receiving the grant and the number of people who received the Covid-19 SRDG in their household, under this sub-theme, three questions focused on establishing the period and the total number of people who received the Covid-19 SRDG per household. Regarding the first question on the period of beneficiaries receiving Covid-19 SRDG per household, the study demonstrated that most residents in the Mathole Ville neighbourhood applied for the Covid-19 SRDG immediately after the announcement.

These findings illustrate that beneficiary of the Covid-19 SRDG could not wait to get assistance from the government as they did not have any other income to pay for their basic needs. Bhorat and Köhler (2020) concur with this finding that 3 million people had been paid by July 15, 2020, although it had been more than three months since the lockdown began and there was still a considerable backlog to process. By the end of 2020, a total of R15.6 billion would have been paid out every month to around six million previously unpaid beneficiaries

Concerning the second question with regards to the period that the neighbourhood of Mathole Ville has been receiving the Covid-19 SRDG, the results from the study

showed that the majority of the beneficiaries of the Covid-19 SRDG started receiving the grant at the beginning of the implementation of the programme, this shows that the Covid-19 SRDG beneficiaries could not wait to get assistance from the government. There were some beneficiaries that were backdated, and others that were not backdated for months that they were not paid. It is also important to note from the findings that some of the beneficiaries started receiving the Covid-19 SRDG towards the end of 2020, in 2021, and in 2022 before the grant ended in March 2022. Therefore, the data suggest that beneficiaries of the Covid-19 SRDG started receiving it at different times due to reasons that differ.

Concerning the last question on the number of residents in the Mathole Ville neighbourhood receiving the Covid-19 SRDG per household, the study found that in the Mathole Ville neighbourhood, there is an average of between one and two people receiving the Covid-19 SRDG in households. The findings also showed that there were households where no one was receiving the Covid-19 SRDG. However, this was a result of everyone being employed or having children below the age of eligibility for the Covid-19 SRDG in their households. Gronbach et al. (2022) concurs with this finding that at least one person in a household has received the Covid-19 SRDG to assist them with their basic needs. In the first cycle, the Covid-19 SRDG reached around six million people.

Additionally, the findings also illustrated that there were households in which more than two people were receiving Covid-19 SRDG, and the funds had a positive impact on the households as they were adding the funds together to pay for the basic needs in their households. It is essential to mention that although the Covid-19 SRDG was not a lot, households with more than one person receiving the funds could buy food that would last them for more days compared to households with just one person receiving the Covid-19 SRDG.

The study further revealed that most beneficiaries in the Mathole Ville neighbourhood applied and started receiving the Covid-19 SRDG at the beginning of the programme implementation. These findings illustrate that the spending on neighbourhood businesses in Mathole Ville started at the beginning of the implementation of the Covid-19 SRDG. This means that Keynesian expectations started from the beginning of the implementation of the Covid-19 SRDG programme. However, the delays in

approving the applications and payments had impacted the spending on the funds. Subsequently, the discussion of research findings on the impact of Covid-19 SRDG on neighbourhood businesses, jobs, and poverty alleviation at Mathole Ville will be presented in the below section.

5.3 The impact of the Covid-19 SRDG on neighbourhood businesses, jobs, and poverty alleviation at Mathole Ville

This section discusses research findings on the impact of Covid-19 SRDG on neighbourhood businesses in Mathole Ville. The research sub-themes to be discussed in this section include the impact of Covid-19 SRDG on neighbourhood businesses, the impact of Covid-19 SRDG on jobs in the neighbourhood of Mathole Ville, and the impact of Covid-19 SRDG on poverty alleviation in the Mathole Ville neighbourhood. Demand and spending were viewed in the Keynesian economic theory of employment as a job-creating engine as a result of higher supply, which necessitates more labour (Keynes, 1936).

5.3.1 The impact of Covid-19 SRDG on neighbourhood businesses

Under this sub-theme, five questions were asked to assess the impact of the Covid-19 SRDG on neighbourhood businesses at Mathole Ville. The first question focused on the beneficiaries' patterns spending of the Covid-19 SRDG. The study found that in the Mathole Ville neighbourhood, most of the Covid-19 SRDG funds were spent on groceries and food as it was the only income that beneficiaries of the Covid-19 SRDG were receiving. This finding shows that most of the beneficiaries at Mathole Ville wanted the Covid-19 SRDG for survival because buying food was their priority. If they did not buy food with the funds, they received from the Covid-19 SRDG, they would suffer from hunger. This finding illustrates that the government's aim to prevent hunger among people was met partially, not entirely, because the study revealed that the government's funds for the Covid-19 SRDG were insufficient to pay for all the needs that they had.

Khoza et al. (2018) agree with the finding that spending patterns of funds received from cash transfers were that most of the beneficiaries used the funds to meet household and personal needs. Spending on food, personal care, clothing, school

supplies, and airtime were typical personal expenses. Spending also included a contribution for family groceries. The funds that were received from the cash transfers were mostly used in the households to meet their basic needs.

The second question was about the frequency of purchases by the beneficiaries of Covid-19 SRDG in neighbourhood businesses of Mathole Ville. According to study, the majority of Covid-19 SRDG beneficiaries spent the funds they received once or twice a month in Mathole Ville neighbourhood businesses. This demonstrates how little funds of the Covid-19 SRDG beneficiaries received. The results of this study indicated that beneficiaries were happy that they were receiving the grant. However, the amount they received was too little—not enough for them to pay for all of their basic needs.

Therefore, it is essential to acknowledge that the spending frequency of the beneficiaries in the neighbourhood of Mathole Ville was limited by the funds they received from the Covid-19 SRDG. Mathebula et al. (2022) support this finding by pointing out that the Covid-19 SRDG gave people a small amount of money that could not support their families and themselves, as the funds would not last long because they were not enough to pay for their basic needs.

The third question focused on the neighbourhood businesses at Mathole Ville, where beneficiaries of the Covid-19 SRDG spent most of their money. It is important to note that the Mathole Ville neighbourhood has different businesses, such as spaza shops for groceries, vegetable, and fruit markets, shebeens, bakeries, and township restaurants. The study showed that beneficiaries of the Covid-19 SRDG at Mathole Ville spent most of their grants on spaza shops for groceries, vegetables, and fruit. In addition, they spent some of their funds on the township restaurants.

These findings illustrate that beneficiary of the Covid-19 SRDG wanted the funds to be spent on their basic needs, such as food, as it was their priority to spend. The study also indicates that few spent their funds on shebeens. Also, it is vital to indicate that most of the people supporting the shebeens in buying were immigrants who were not receiving the Covid-19 SRDG. The frequency of spending by the beneficiaries on neighbourhood businesses under the Covid-19 SRDG can be concluded to have positively impacted businesses that were selling food at Mathole Ville, as per the

expectations of Keynesian theory. Sesona et al. (2021) agree with the finding that the Covid-19 SRDG was insufficient to cover all their necessities. They had to prioritise food to avoid hunger in their households, even though it was not enough to pay for the basic needs.

The next question under this sub-theme, which was part of the research, focused on the level of turnover in neighbourhood businesses in Mathole Ville due to the implementation of the Covid-19 SRDG. It was essential to assess the level of turnover from the spending of the Covid-19 SRDG to see if the Keynesian expectation was happening in the neighbourhood of Mathole Ville. The study demonstrated that the beneficiaries of the Covid-19 SRDG were spending most of their funds on their basic needs. As a result, businesses that have received more turnover from Covid-19 SRDG funds were neighbourhood businesses selling food and groceries.

The amount that the beneficiaries received was not enough. Hence, spending in shebeens was lower as beneficiaries had to prioritise food. As a result, one can conclude that the Covid-19 SRDG had a positive impact on businesses selling food and groceries in the Mathole Ville neighbourhood, and Keynesian expectations were met. Khoza et al. (2018), Ngwakwe and Iqbal (2021), and Lai et al. (2021) have assessed the effects of cash transfers on neighbourhood economies. They agree with this finding that cash transfer programmes positively affect neighbourhood businesses. The spending on neighbourhood businesses increases as the individual's income increases, resulting in increased business turnover.

The last question in this sub-theme concerned the Covid-19 SRDG spending impact on demand and supply in neighbourhood businesses in Mathole Ville. According to Habanabakize and Muzindutsi (2018), spending by the neighbourhood plays a critical role in ensuring the demand and supply of products that will positively impact employment and economic growth. The study revealed that the Covid-19 SRDG positively impacted the demand and supply of businesses at Mathole Ville. However, it is essential to point out that the demand and supply came from neighbourhood businesses that sold food and groceries. Other businesses in the neighbourhood of Mathole Ville did not benefit from the Covid-19 SRDG, as funds were limited for the beneficiaries to spend on food, groceries, and other things.

It is also crucial to keep in mind that at the start of the Covid-19 lockdown, some items were restricted, and the focus was only on essentials for people. Businesses like shebeens were impacted because they did not provide essential services, and for a while, they had to be closed down. Egger et al. (2021) concurs with this finding that households receive cash transfers and spend most of it in neighbourhood shops, resulting in higher neighbourhood economy turnovers. As a result of the positive aggregate demand shock, neighbourhood non-recipient household income appears to rise, resulting in increased spending.

Moreover, it is also essential to point out that demand and supply were not massive, as the beneficiaries of the Covid-19 SRDG have received limited funds. Therefore, it can be acknowledged that the Keynesian expectation of increasing demand and supply was met by the spending of the Covid-19 SRDG as a result of the cash injection. It is also essential to point out that the study also revealed that there were beneficiaries of the Covid-19 SRDG who opened businesses using the funds they received to get extra income. The discussion of research findings on the impact of Covid-19 SRDG on jobs in neighbourhood businesses in Mathole Ville will be presented in the following session.

5.3.2 The impact of Covid-19 SRDG on jobs in neighbourhood businesses

Under this sub-theme, two questions were asked, which focused on the impact of Covid-19 SRDG spending on employment in neighbourhood businesses and Covid-19 SRDG's impact on worker's income employed in the neighbourhood businesses of Mathole Ville. With regards to the first question focused on the Covid-19 SRDG spending impact on employment in neighbourhood businesses in Mathole Ville. The study found no impact of the Covid-19 SRDG on employment in neighbourhood businesses in Mathole Ville. This is because of the low turnover in neighbourhood businesses from the Covid-19 SRDG, which is not enough to create additional employment in the neighbourhood businesses of Mathole Ville.

Beneficiaries of Covid-19 SRDG also confirmed that the funds were insufficient to spend more on their basic needs, which means that there was also a limitation in the turnover businesses received in Mathole Ville. Therefore, it is vital to note that the Covid-19 SRDG funds allocated could not have a positive impact in such a way that

additional employment was required in neighbourhood businesses in Mathole Ville. This shows that for employment to increase, it depends on the amount that the government injects, which will make the Keynesian economic theory expectations of an increase in employment happen. Therefore, the findings of the study do not agree with Winchester et al. (2021) assertion that cash transfers frequently lead to work opportunities for households that do not receive the funds, as the turnover received by neighbourhood businesses was not enough for businesses at Mathole Ville to increase the number of people working in their businesses.

The last question under this sub-theme was regarding the Covid-19 SRDG impact on worker's income employed in the neighbourhood businesses of Mathole Ville. The study revealed that the workers' income in the neighbourhood businesses did not increase as the level of turnover received from Covid-19 SRDG spending by the beneficiaries was not enough to cover the additional costs of increasing the workers' income. These findings show that a high amount of turnover is required for neighbourhood businesses to receive them to increase the worker's income. Therefore, it is essential to note that the Covid-19 SRDG funds were limited to impacting the workers' income.

This finding does not agree with what Habanabakize and Muzindutsi (2018) illustrate. They have argued that the impact of government spending on consumption results in an increase in wages and employment, which is a different situation in the neighbourhood of Mathole Ville. As a result, the Keynesian expectation of government spending that will result in workers' income increasing due to spending could not happen in the Mathole Ville neighbourhood. Subsequently, the discussion of research findings on the impact of Covid-19 SRDG on poverty alleviation at Mathole Ville will be presented below.

5.3.3 The impact of the Covid-19 SRDG on poverty alleviation in Mathole Ville.

The Covid-19 SRDG programme was implemented in South Africa to assist with the negative impact that the Covid-19 pandemic had. Negative impact such as unemployment and a high level of poverty. This sub-theme has three questions that were asked to assess the impact of Covid-19 SRDG on poverty alleviation in the Mathole Ville neighbourhood. The three questions focused on the Covid-19 SRDG 's

assistance to beneficiaries and their households in meeting their basic human needs, the Covid-19 SRDG's impact on alleviating poverty in beneficiary households, and the impact of the Covid-19 SRDG on beneficiary and household livelihoods.

Concerning the first question of the Covid-19 SRDG, assisting beneficiaries and their households in meeting their basic human needs. The study found that the neighbourhood of Mathole Ville was assisted by the funds it received from the Covid-19 SRDG. The beneficiaries of the Covid-19 SRDG and their households were able to use the funds to pay for their basic needs. The study further showed that beneficiaries of the Covid-19 SRDG did not have any income that they would have used to pay for their basic needs, such as food, that they desperately needed. As a result, the Covid-19 SRDG was of great assistance to them. Garidzirai and Chikuruwo (2020) agree with this finding that the cash transfer system in South Africa impacts poverty and inequality in the country. Cash transfers are implemented to alleviate poverty and provide those who do not have any source of income with funds that they can use to meet their basic human needs, such as food in South Africa.

The second question concerns the Covid-19 SRDG's impact on alleviating poverty in beneficiary households. The study revealed that the Covid-19 SRDG did not alleviate poverty in the Mathole Ville neighbourhood. The study showed that the funds the beneficiaries of the Covid-19 SRDG received were not enough to alleviate poverty because they could not meet all their basic needs with the funds. Although the Covid-19 SRDG brought a positive impact, such as paying for some of their basic needs, it was limited due to the funds that beneficiaries were receiving.

This finding was supported by Garidzirai and Chikuruwo (2020), who argued that cash transfers below the poverty line were insufficient to meet essentials, which was the case with the Covid-19 SRDG that was being implemented in South Africa. Considering that the Covid-19 SRDG beneficiaries did not have any other sources of income that could supplement the Covid-19 SRDG funding, the programme's beneficiaries have complained that the amount they received was insufficient.

The study revealed that beneficiaries of the Covid-19 SRDG will pay for basic needs with the funds they received from the Covid-19 SRDG, primarily food, and it will not last the entire month because the beneficiaries had to share with their households, and they will have to go some days without basic needs before they can receive the next Covid-19 SRDG payment. This shows the negative impact of paying the cash transfer to those who desperately need it below the poverty line. This is as well supported by observations of residents in the Mathole Ville neighbourhood collecting bottles and glasses for recycling to generate some income after the Covid-19 SRDG was discontinued.

The last question focused on the impact of Covid-19 SRDG on beneficiaries and household livelihoods. The study demonstrated that the Covid-19 SRDG had contributed positively to the livelihoods of beneficiaries and their households because of the beneficiaries paying for the basic needs and using them in their households. However, it is essential to note that the funds that the Covid-19 SRDG provided were not enough to cover all of the basic needs, but it is essential to acknowledge the difference and impact that the Covid-19 SRDG funds have had on the beneficiaries and their households.

These findings show that the funds provided in the Covid-19 SRDG programme were vital for achieving the desired outcomes. Because if the funds that are allocated for initiatives that are dealing with reducing poverty are not having any impact on the targeted groups in society, the desired outcomes will not be met. Therefore, the amount provided for the Covid-19 SRDG needed to be assessed to determine whether it was suitable for bringing about the desired outcomes that the government and the neighbourhoods needed, such as alleviating poverty and contributing to the livelihoods of beneficiaries and their households.

5.4 Conclusion

Keynesian economic theory has suggested that government spending through fiscal policy will promote spending that will assist in dealing with challenges such as unemployment, economic growth, and poverty. However, it is essential to note that the amount the government provides in spending to meet Keynesian economic theory expectations should be within the poverty line rate. Firstly, the Covid-19 SRDG is a

significant intervention to assist those who are struggling financially and who have no income source. The implementation of the programme had challenges at the beginning, and with time some of the challenges were addressed, but it is essential to note the negative impact it had on spending and poverty alleviation even though the funds did not last for long as they were not a lot.

Secondly, the Covid-19 SRDG has assisted beneficiaries and their households who were not receiving any income for survival, as they could use the funds they received to pay for their basic needs, mainly food and groceries. Some of the beneficiaries used the funds to start their own businesses to supplement their income. Thirdly, it is essential to note the impact the Covid-19 SRDG had on the neighbourhood businesses of Mathole Ville. This impact was significant as most of the businesses were struggling due to the impact of the Covid-19 pandemic, and the funds have assisted the businesses to continue operating as the number of people that have lost their employment is high in the neighbourhood of Mathole Ville. As a result, funds from the Covid-19 SRDG contributed to the neighbourhood business's turnover.

The neighbourhood businesses in Mathole Ville that benefited most from the Covid-19 SRDG were those selling food and groceries. This shows the importance of beneficiaries spending their Covid-19 SRDG on items that meet their basic needs. Furthermore, the demand and supply of food and groceries increased as the Covid-19 SRDG beneficiaries spent most of their income on food and groceries for survival. The Covid-19 SRDG had no positive impact on job creation, worker income, or poverty alleviation because the funds beneficiaries received were insufficient to cover all of their basic needs and spend more in neighbourhood businesses. Lastly, the neighbourhood of Mathole Ville was getting involved in circular economy activities such as collecting bottles and glasses for recycling to receive an income because, during the time that the study was conducted, the neighbourhood of Mathole Ville was not receiving the Covid-19 SRDG as it ended in March 2022. Most of the residents were still in the process of re-applying for the Covid-19 SRDG.

CHAPTER SIX: SUMMARY OF KEY FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This study sought to contribute to the academic literature on cash transfer programmes by adopting the neighbourhood as its unit of analysis. The study was premised on the understanding that the implementation of fiscal policy occurs when government spending influences the neighbourhood economy. The fiscal policy has strengthened the economy following economic difficulties such as the global financial crisis and the current Covid-19 outbreak.

This understanding was guided by Keynesian economic theory, based on the assumption that government actions are essential to promote economic growth during economic downturns. As a result, the government use its powers to increase neighbourhood spending by increasing government spending. This chapter first presents a summary of key findings, followed by this study's conclusion and recommendations.

6.1 Summary of key findings

It is essential to highlight this study's key findings to assess if the theoretical argument that the study was based on is in line with it. This section of the study provides a summary of key findings. First, this section will provide key research findings on the rollout of the Covid-19 SRDG programme, followed by key findings on the perceptions of the Covid-19 SRDG by the residents of Mathole Ville, and lastly, the impact of Covid-19 SRDG in neighbourhood businesses, jobs and poverty at Mathole Ville.

6.1.1 The rollout of the Covid-19 SRDG programme

The appropriate implementation of the Covid-19 SRDG by the South African Social Security Agency (SASSA) required the SASSA to work with other government departments and stakeholders to assist each other and to prevent any challenges that previous applicants of the Covid-19 SRDG experienced. The Covid-19 SRDG beneficiaries and households benefited from the funds as it assisted them with basic needs in their households. The application process for most of the beneficiaries was not easy as they had to wait for extended periods, making them frustrated about the process as they did not have any income to support themselves and their families.

Long queues worsened their frustration at the South African Post Office and delays of payments after their applications were approved.

In some months, Covid-19 SRDG was not deposited in their accounts or allocated to their name if the Covid-19 SRDG was collected at the South African Post Office. Most of the beneficiaries of the Covid-19 SRDG preferred to use their bank accounts to avoid challenges experienced at the South African Post Office. The system that the SASSA was using for declining applications of those who received Unemployed Insurance Fund (UIF) and National Student Financial Aid (NSFAS) a long time ago made those declined not have any other option of getting income as the SASSA system was not checking when was the last time people received the UIF or NSFAS, as applicants received the UIF and NSFAS assistance long time ago.

Participants provided mitigation plans for the SASSA to assist with the rollout of the Covid-19 SRDG programme. Most unemployed residents in the Mathole Ville neighbourhood depended on the Covid-19 SRDG to pay for their basic needs. Participants emphasised that SASSA should improve their processes to ensure they do not decline applicants who qualify for the Covid-19 SRDG, as most beneficiaries desperately needed the funds to assist them. Instead, thorough checking needs to be done during the application process. It was important for SASSA to implement the Covid-19 SRDG programme well, as most of the people in the country received the Covid-19 SDRG for survival. The key findings on perceptions of the Covid-19 SRDG by the residents of Mathole Ville will be presented below.

6.1.2 Perceptions of the Covid-19 SRDG by the residents of Mathole Ville

The key findings from the residents of Mathole Ville about the perceptions of the Covid-19 SRDG were that the beneficiaries of the Covid-19 SRDG were happy that they were receiving the Covid-19 SRDG. However, the funds they received were not enough to pay for most of their monthly basic needs. This was made worse because during the period that the study was collecting data in the Mathole Ville neighbourhood, the residents were not receiving the Covid-19 SRDG funds as it ended on 31 March 2022. By then, the residents were frustrated as they were still unemployed without any other income to pay for their basic needs. The residents were experiencing hunger due to the Covid-19 SRDG being discontinued. Few residents were observed collecting glasses and bottles for recycling to receive some income from selling them, therefore

using the circular economy as a strategy to assist them in getting an income, for survival. The impact of Covid-19 SRDG in neighbourhood businesses, jobs and poverty alleviation at Mathole Ville key findings will be presented below.

6.1.3 The impact of Covid-19 SRDG in neighbourhood businesses, jobs and poverty alleviation at Mathole Ville

Based on the findings of this study that was supported by the theoretical framework and the literature, the Covid-19 SRDG have contributed positively in some areas in the neighbourhood of Mathole Ville. A summary of key findings from this study will be presented below on the impact of the Covid-19 SRDG in the neighbourhood of Mathole Ville.

a. Impact of Covid-19 SRDG on demand and supply at neighbourhood businesses of Mathole Ville

It is important to note that there was an increase in demand and supply in neighbourhood businesses, although the increase in demand and supply was mainly in food and groceries businesses. As a result of the beneficiaries of the Covid-19 SRDG spending most of their income on basic needs such as food and groceries. Additionally, the funds from the Covid-19 SRDG were not enough to spend on other things. The beneficiaries had to prioritise and spend their income on food and groceries.

Moreover, it is also vital to mention that the demand and supply increased for a specific period as the beneficiaries of Covid-19 SRDG would spend once or twice in the neighbourhood businesses as their funds from the Covid-19 SRDG were limited. This finding was in line with the Keynesian economic theory. The theory suggests that government spending positively affects demand and supply. This shows that Covid-19 SRDG cash injection increased spending as the beneficiaries of the Covid-19 SRDG were paying for their basic needs, and it resulted to an increase in demand and supply, at least at neighbourhood level.

b. The Impact of Covid-19 SRDG on businesses turnover

The Covid-19 SRDG increased the turnover in the neighbourhood businesses of Mathole Ville. However, it is important to note that the turnover was not a lot as the funds that beneficiaries of Covid-19 were receiving have been limited. Businesses that

benefited from the Covid-19 SRDG were selling food and groceries because that is where the priority spending was for beneficiaries of the Covid-19 SRDG. This shows that government spending in a form of Covid-19 SRDG has increased the demand and supply due to beneficiaries spending their funds on neighbourhood businesses, resulting in an increase in turnover, at least at neighbourhood level. Moreover, it is also essential to point out the impact of Covid-19 SRDG as there are residents who opened businesses using the funds they received to get extra income, as a results it has met the expectations of the Keynesian economic theory, at least, at neighbourhood level.

c. Impact of Covid-19 SRDG on employment at Mathole Ville

The turnover received was insufficient to cover extra expenses for additional employees in the neighbourhood businesses. Therefore, one can argue that the increase in turnover has to be huge for neighbourhood businesses to hire additional workers. As a result, the Keynesian assumption of that cash injection by the government results in increased demand and supply, which causes an increase in employment did not hold in this case. It is safe to say that it depends on the cash injection that the government is providing to be able to have an impact on job creation. This shows that an increase in the turnover does not guarantee an increase in the number of Jobs; at least, not at neighbourhood level.

d. Impact of Covid-19 SRDG on workers income employed at neighbourhood businesses of Mathole Ville

Workers income employed in the neighbourhood businesses at Mathole Ville income did not increase. This was caused by the limited turnover that businesses in the neighbourhood received, which could not impact the workers' salaries or incomes. As a result, the Keynesian expectations could not happen due to the limited income that beneficiaries of the Covid-19 SRDG had. Which resulted in a limited turnover and prevented neighbourhood businesses from increasing the income of workers. Therefore, it can be concluded that the cash injection by the government through Covid-19 SRDG had increased demand and supply, and turnover in neighbourhood businesses. However, the increase in the turnover could not increase the income of the workers. This shows that an increase in the turnover does not guarantee an increase in the income of the workers; at least, not at neighbourhood level. The level

of the increase in turnover is the one that determines if the income of workers is to be increased or not.

e. Covid-19 SRDG assistance with the basic needs of the beneficiaries and household's livelihoods

The Covid-19 SRDG positively impacted the basic needs of the beneficiaries and the livelihoods of the households, at least, at Neighbourhood level. The beneficiaries could use the funds they were receiving to pay for basic needs. However, it is essential to point out that the Covid-19 SRDG was not enough to cover all of the basic needs, but it was better than nothing as the beneficiaries were not having any other source of income.

f. Covid-19 SRDG poverty alleviation in the neighbourhood of Mathole Ville

The Covid-19 SRDG that beneficiaries were receiving could not alleviate the poverty; at least, not at neighbourhood level. This is a result of the limited funds that the government was providing in the form of Covid-19 SRDG that was below the poverty line. Therefore, the government's rate in paying the Covid-19 SRDG was essential to ensure a reduction in poverty levels, especially for those beneficiaries receiving the Covid-19 SRDG.

g. Circular economy's positive impact in the neighbourhood of Mathole Ville

It was observed during data collection at Mathole Ville neighbourhood that some of the shebeens business were keeping some of the bottles for recycling, and some of the residents were collecting the bottles and glasses for selling to receive income so that they can pay for their basic needs. Therefore, it is essential to mention that the circular economy assists with creating employment opportunities as well as reducing the level of poverty; at least, at neighbourhood level to all residents of Mathole Ville. There is a link between the circular economy and the Covid-19 SRDG. Both the circular economy and the Keynesian economic theory can be recovery plans for the post-Covid-19 , providing income and employment to the neighbourhood of Mathole Ville.

6.2 Conclusion

The Covid-19 pandemic has worsened challenges that neighbourhood have been facing for years, such as unemployment and poverty. Mathole Ville was no exception

regarding unemployment and lack of basic needs. The neighbourhood had a high level of unemployment, and Covid-19 pandemic have increased the number of people in the neighbourhood who were unemployed, and these individuals were receiving the Covid-19 SRDG for survival. As a result, this study explored the effects of the government's Covid-19 SRDG programme at Mathole Ville, Roodepoort, South Africa. Chapter one of this study discussed the background of the research, problem statement, purpose statement, research questions, and the chapter's outline.

In an attempt to assess the effects of the government's Covid-19 SRDG programme at Mathole Ville, Roodepoort, South Africa, the questions were considered and turned into research objectives as follows:

1. To assess the rollout of the Covid-19 SRDG programme
2. To explore the perceptions of the Covid-19 SRDG at the Mathole Ville neighbourhood
3. To investigate the impact of Covid-19 SRDG on:
 - a. Neighbourhood businesses;
 - b. Jobs; and
 - c. Poverty alleviation

The reviewed literature and theoretical frameworks were discussed in Chapter 2. Concepts such as neighbourhood, cash transfer and unemployment were briefly defined in chapter 2. Additionally, relevant literature from previously released studies and journal articles was reviewed. These included publications that provided literature on cash transfers, poverty, unemployment, Keynesian economic theory, neighbourhood economies, circular economy and the Covid-19 SRDG. The literature review information included was in line with the study's research questions.

In chapter three, the study's research methodology was covered. This illustrated the research strategy, research paradigm, sampling strategy, and data collection and analysis processes. Additionally, the research area's profile was described in the research methodology chapter. The process of gathering data using all available sources, including secondary and primary sources, was discussed. Journal articles, reports and documentation from the DSD and Statistics South Africa were examples of secondary sources used for this study. Semi-structured interviews

and observations made up the primary sources. Stratified purposive sampling was used in selecting participants in the neighbourhood of Mathole Ville.

Participants were informed beforehand that interviews were audio recorded, and data was gathered through interviews and observations. In order to prevent the researcher from losing or overlooking any crucial information, data was recorded. The recorded information was then transcribed and used accurately. Thematic analysis was used to analyse the data, and the results were presented and analysed to highlight the main conclusions.

The researcher received approval from the Mathole Ville neighbourhood and the University of the Witwatersrand before collecting the data. Throughout the data collection process, confidentiality was upheld and all participants were addressed with dignity. The study's limitations were identified and addressed in the research methodology chapter. The presentation of the research findings was done in chapter four and chapter five discussed the research findings. The summary of key findings, conclusions and recommendations was provided in chapter six.

6.3 Recommendations

After a thorough analysis of the effects of the government's Covid-19 SRDG programme at Mathole Ville, Roodepoort, South Africa, a few recommendations can be made, and are listed below:

- The Covid-19 SRDG funds are insufficient to meet most of the basic needs. This study suggests that the Covid-19 SRDG should be increased to be at least in the poverty line payment rate so that beneficiaries can buy most of the basic needs. By increasing the rate to be within the food poverty line, the government will ensure that households with multiple members that qualify for the Covid-19 SRDG may meet their basic needs in accordance with their constitutional and human rights by providing assistance to residents.
- By increasing the amount of the SRDG, it will bring huge impact on neighbourhood businesses, as beneficiaries will have funds that they can pay for most of their needs.
- The neighbourhood of Mathole Ville has a high unemployment rate and is now worse due to the impact of the Covid-19 pandemic. A few residents were observed during the study at Mathole Ville collecting glasses and bottles for

recycling to be able to get an income. This study suggests that there is a need to promote a circular economy in the neighbourhood of Mathole Ville to be able to reduce the level of unemployment and poverty in the neighbourhood.

- Residents of Mathole Ville struggle financially, especially those who are currently unemployed or who lost their jobs as a result of the Covid-19. The Covid-19 lockdown made the three challenges of poverty, inequality and unemployment worse. It also put further strain on the chronically poor households' already inadequate resources. The results of this research make it evident that the government must continue to provide assistance in the form of the Covid-19 SRDG until the pandemic decreases and, more crucially, until they have developed strategies for reducing the level of high unemployment rate. It is recommended that the Covid-19 SRDG be used as an interim measure until the government implements the universal basic income grant on an ongoing basis for those living in dire conditions.
- The study has found that in the Mathole Ville neighbourhood, many residents were unemployed, and the majority of those residents' highest qualification was below grade 12. As a result, it contributed to high unemployment in the neighbourhood. This study suggests that there is a need for the neighbourhood of Mathole Ville to have a programme that will motivate residents to finish their grade 12 as there were also a few young residents that were part of the study who were not having grade 12. Additionally, those willing to go back to school should be motivated and provided with options available to finish their grade 12.

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APPENDICES 1.1

Appendix 1.1_ Section A: Interview guide for the Covid-19 SRDG beneficiaries in Mathole Ville

Dear Sir/Madam

My name is Refiloe Lidaga, I am a student at the University of the Witwatersrand Johannesburg. I am currently conducting a study at Mathole Ville, Roodepoort in Gauteng province South Africa.

The purpose of the study is to explore the effects of the government Covid-19 SRDG programme in Mathole Ville, Roodepoort.

Please note that the interview will be face to face, and will take around an hour to be completed. All information will be handled with the utmost confidentiality.

Part 1: Biographical Information

The researcher will ask the below questions to beneficiaries to collect descriptive data.

1. What is your gender?

Female	
Male	
Prefer not to answer	

2. How old are you?

3. What is your highest level of completed education?

Less than grade 12	
Grade 12	
Certificate	
Diploma	
Undergraduate degree	
B-Tech/Honours	

Masters/PHD	
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4. Are you currently employed? Yes/No

a. If not, why?

5. What is your race?

African/Black	
Coloured	
Indian	
White	

Part B:

6. The rollout of the Covid-19 SRDG programme in Mathole Ville.

6.1 How do you access the Covid-19 SRDG?

6.2 What have you often experienced when accessing the Covid-19 SRDG every month?

6.3 Have you encountered any challenges when receiving the Covid-19 SRDG?

6.4 What mitigation plans do you think can be brought forward to resolve any challenges related to the distribution of the Covid-19 SRDG in a neighbourhood like Mathole Ville?

7. The perceptions of those who have received Covid-19 SRDG

7.1 What is your opinion on the government's role in the Covid-19 SRDG provision?

7.2 How are you benefiting from the Covid-19 SRDG? (how is the Covid-19 SRDG helping you)

7.3 As a beneficiary of the Covid-19 SRDG:

A. How long have you been a benefiting?

B. How many people are receiving the Covid-19 SRDG in your household?

7.4 Reflecting on the situation before and after the receipt of the Covid-19 SRDG, do you think the Covid-SRDG has contributed to your livelihood and household?

A. Please explain

7.5 Do you think the Covid-19 SRDG is beneficial to others in your household?

A. If so, how?

7.6 Who else do you know that is receiving the SRDG in the neighbourhood?

7.7 For how long has the residents in the community been receiving the Covid-19 SRDG? (How many months)

7.8 How many people have had access to the Covid-19 SRDG?

7.9 How will you be affected if the Covid-19 SRDG was discontinued immediately?

8. The impact of Covid-19 social relief of distress grant on neighbourhood businesses at Mathole Ville

8.1 How are you spending the Covid-19 SRDG?

8.2 How often do you buy in neighbourhood businesses at Mathole Ville?

Every day	
Once or twice a week	
Once or twice a month	

8.3 Where do you spend Covid-19 SRDG the most amongst the neighbourhood business at Mathole Ville?

8.4 Which top three neighbourhood businesses at Mathole Ville you spend most of the income received from the Covid-19 SRDG?

Spaza shops for groceries	
Vegetables and fruits markets	
Township restaurants	
Shebeens	
Bakeries	

9. The impact of Covid-19 social relief of distress grant in jobs at neighbourhood businesses of Mathole Ville

9.1 What was your employment status before Covid-19 SRDG?

Employed/Unemployed

9.2 Did the Covid-19 SRDG spending increase employment in neighbourhood businesses at Mathole Ville?

10. The impact of Covid-19 social relief of distress grant in poverty at Mathole Ville

10.1 How has the Covid-19 SRDG assisted in meeting your basic human needs as well as other household expenses or necessities?

10.2 What are you able to afford now that you could not?

10.3 How has the Covid-19 SRDG assisted you in alleviating poverty in your household?

10.4 Is the Covid-19 SRDG sufficient to alleviate poverty?

A. If not, why not?

10.5 How long does the Covid-19 SRDG last?

10.6 How much do you think will be suitable for Covid-19 SRDG to reduce poverty for the unemployed?

10.7 What are some of the recommendations you will make to SASSA or other stakeholders involved in the roll-out of the Covid-19 SRDG?

End.....

Appendix 1.1_ Section B: Interview schedule for workers employed in neighbourhood businesses

Dear Participant

My name is Refiloe Lidaga, I am a student at the University of the Witwatersrand Johannesburg. I am currently conducting a study at Mathole Ville, Roodepoort in Gauteng province South Africa.

The purpose of the study is to explore the effects of the government Covid-19 social relief of distress grant programme in Mathole Ville, Roodepoort.

Please read all of the questions carefully to ensure that you understand what is required. All information will be handled with the utmost confidentiality.

PART A: Biographical Information

Please mark the appropriate response in the box with a (✓) or an X, one box to be chosen.

1. What is your gender?

Female	
Male	
Prefer not to Answer	

2. How old are you?

3. What is your highest level of completed education?

Less than grade 12	
Grade 12	
Certificate	
Diploma	
Undergraduate degree	
B-Tech/Honours	
Masters/PHD	

4. What type of business are you employed in the neighbourhood of Mathole Ville?

5. What is your race?

African/Black	
Coloured	
Indian	
White	

Part B:

6. The rollout of the Covid-19 SRDG programme in Mathole Ville.

6.1 What are some of the challenges that beneficiaries encountered in accessing the Covid-19 SRDG?

6.2 What mitigation plans you think can be brought forward to resolve the challenges related to the distribution of the Covid-19 SRDG in a neighbourhood like Mathole Ville?

7. The perceptions of Covid-19 SRDG by those employed in the neighbourhood businesses at Mathole Ville

- a. What is your opinion on the government's role in Covid-19 SRDG provision?
- b. How will residents be affected if the Covid-19 SRDG is discontinued immediately?
- c. How many people are receiving the Covid-19 SRDG in your household?
- d. Who else is receiving the Covid-19 SRDG in your community?

7.5 For how long has the residents in this community been receiving the Covid-19 SRDG? (How many months)

7.6 How many people have had access to the Covid-19 SRDG?

8 The impact of Covid-19 SRDG in neighbourhood businesses at Mathole Ville

8.1 How is the neighbourhood of Mathole Ville spending the Covid-19 SRDG?

8.2 How often do they buy in neighbourhood businesses at Mathole Ville?

Everyday	
Once or twice a week	
Once or twice a week	

8.3 Which top three neighbourhood businesses at Mathole Ville do the beneficiaries of Covid-19 SRDG spend most of their income?

Spaza shops for groceries	
Vegetables and fruits markets	
Township restaurants	
Shebeens	
Bakeries	

8.4 Please give your views on how other residents in Mathole Ville who are receiving the Covid-19 SRDG have used the funds.

9. The impact of Covid-19 SRDG on jobs in neighbourhood businesses at Mathole Vile

9.1 Did the salary you received from neighbourhood businesses increased demand and supply in neighbourhood businesses?

A. Please explain the increase.

9.2 Did the Covid-19 SRDG spending increase employment in neighbourhood businesses?

A. Please explain.

9.3 Did the Covid-19 SRDG increase worker's income employed in the neighbourhood businesses?

A. Please explain.

10. The impact of Covid-19 SRDG in poverty at Mathole Ville

10.1 How has the Covid-19 SRDG assisted you to alleviate poverty in beneficiaries households?

10.2 Is the Covid-19 SRDG sufficient to alleviate poverty?

A. Please explain?

10.3 How much do you think will be suitable for the Covid-19 SRDG to reduce poverty for unemployed?

10.4 In your opinion, how can the Covid-19 SRDG be used to alleviate poverty among unemployed beneficiaries in local communities?

10.5 What are some of the recommendations you will make to SASSA or other stakeholders involved in the roll-out of Covid-19 SRDG?

Appendix 1.1_Section C: Interview schedule for owners of the neighbourhood businesses at Mathole Ville

Dear Participant

My name is Refiloe Lidaga, I am a student at the University of the Witwatersrand Johannesburg. I am currently conducting a study at Mathole Ville, Roodepoort in Gauteng province South Africa.

The purpose of the study is to explore the effects of the government Covid-19 social relief of distress grant programme in Mathole Ville, Roodepoort.

Please read all of the questions carefully to ensure that you understand what is required. All information will be handled with the utmost confidentiality.

Section A: Biographical Information

Please mark the appropriate response in the box with a (✓) or an X, one box to be chosen.

1. What is your gender?

Female	
Male	
Prefer not to answer	

2. How old are you?

3. What is your highest level of completed education?

Less than grade 12	
Grade 12	
Certificate	
Diploma	
Undergraduate degree	
B-Tech/Honours	
Masters/PHD	

4. What is your race?

African/Black	
Coloured	
Indian	
White	

5. What type of business are you involved in?

6. Are you the resident of Mathole Ville?

Part B:

7. The rollout of the Covid-19 social relief of distress grant programme in Mathole Ville.

7.1 What are some of the challenges that beneficiaries encountered in accessing the Covid-19 SRDG?

7.2 What mitigation plans you think can be brought forward to resolve the challenges related to the distribution of the Covid-19 SRDG in a neighbourhood like Mathole Ville?

8. The perceptions of Covid-19 social relief of distress grant by owners of the neighbourhood businesses in Mathole Ville

8.1 What is your opinion on the government's role in the Covid-19 SRDG provision?

8.2 How are you benefiting from the Covid-19 SRDG?

8.3 How many people are receiving the Covid-19 SRDG in your household?

8.4 Reflecting on the situation before and after the implementation of the SRDG, Do you think the Covid-19 SRDG has contributed to your business profit?

A. Please explain.

8.5 For how long has the residents in this community been receiving the Covid-19 SRDG? (How many months)

8.6 How many people have had access to the Covid-19 SRDG?

9. The impact of Covid-19 social relief of distress grant in neighbourhood businesses at Mathole Ville

9.1 How are the community of Mathole Ville spending the Covid-19 social relief of distress grant?

9.2 How often do they buy in neighbourhood businesses at Mathole Ville?

Everyday	
Once or twice a week	
Once or twice a month	

9.3 Which top three neighbourhood businesses at Mathole Ville do the beneficiaries of the Covid-19 social relief of distress grant spend most of their income?

Spaza shops for groceries	
Vegetables and fruits markets	
Township restaurants	
Shebeens	
Bakeries	

9.4 Please give your views on how other residents in Mathole Ville who are receiving the Covid-19 social relief of distress grant have used the funds.

9.5 Did profit increased in neighbourhood businesses due to the implementation of the Covid-19 social relief of distress grant?

A. Please explain.

10. The impact of Covid-19 social relief of distress grant on jobs in neighbourhood businesses at Mathole Ville

10.1 Did the Covid-19 social relief of distress grant spending increased demand and supply in neighbourhood businesses?

A. Please explain the increase.

10.2 Did the Covid-19 social relief of distress grant spending increased employment in neighbourhood businesses?

A. Please explain.

10.3 Did the Covid-19 social relief of distress grants increased worker's income employed in the neighbourhood businesses?

A. Please explain.

11. The impact of Covid-19 social relief of distress grant in poverty at Mathole Ville

11.1 How did the grant help to alleviate poverty in the Covid-19 social relief of distress grant recipient's households?

11.2 Is the grant sufficient to alleviate poverty?

A. Please explain?

11.3 What is the appropriate amount for a Covid-19 SRDG that will be suitable to reduce poverty for those who are unemployed?

11.4 In your opinion, how can the Covid-19 SRDG be used to alleviate poverty among unemployed beneficiaries in the neighbourhood?

11.5 What are some of the recommendations you will make to SASSA or other stakeholders involved in the roll-out of the Covid-19 SRDG?

End.....

Appendix 1.1_Section D: Interview schedule for home-based social workers

Dear Participant

My name is Refiloe Lidaga, I am a student at the University of the Witwatersrand Johannesburg. I am currently conducting a study at Mathole Ville, Roodepoort in Gauteng province South Africa.

The purpose of the study is to explore the effects of the government Covid-19 social relief of distress grant programme in Mathole Ville, Roodepoort.

Please read all of the questions carefully to ensure that you understand what is required. All information will be handled with the utmost confidentiality.

Section A: Biographical Information

Please mark the appropriate response in the box with a (√) or an X, one box to be chosen.

1. What is your gender?

Female	
Male	
Prefer not to answer	

2. How old are you?

3. What is your highest level of completed education?

Less than grade 12	
Grade 12	
Certificate	
Diploma/Undergraduate degree	
B-Tech/Honours	
Masters/PHD	

4. What is your race?

African/Black	
Coloured	
Indian	
White	

Part B:

5. The rollout of the Covid-19 social relief of distress grant programme in Mathole Ville.

5.1 What are some of the challenges that beneficiaries encountered in accessing the Covid-19 social relief of distress grant?

5.2 What mitigation plans you think can be brought forward to resolve the challenges related to the distribution of the Covid-19 SRDG in a neighbourhood like Mathole Ville?

6. The perceptions of Covid-19 social relief of distress grant by home-based social workers in Mathole Ville

6.1 What are your opinions on the government's role in Covid-19 social relief of distress grant provision?

6.2 How are you benefiting from the Covid-19 SRDG?

6.3 How many people are receiving the Covid-19 SRDG in your household?

6.4 Reflecting on the situation before and after the implementation of the Covid-19 SRDG, Do you think the Covid-19 SRDG has contributed to business profits in the neighbourhood?

A. Please explain.

6.5 For how long has the residents in this community been receiving the Covid-19 SRDG? (How many months)

6.6 How many people have had access to the Covid-19 SRDG?

7. The impact of Covid-19 social relief of distress grant in neighbourhood businesses at Mathole Ville

7.1 How are the community of Mathole Ville spending the Covid-19 SRDG?

7.2 How often do they buy in neighbourhood businesses at Mathole Ville?

Everyday	
Once or twice a week	
Once or twice a week	

7.3 Which top three neighbourhood businesses at Mathole Ville do the beneficiaries of the Covid-19 SRDG spend most of their income?

Spaza shops for groceries	
Vegetables and fruits markets	
Township restaurants	
Shebeens	
Bakeries	

7.4 Please give your views on how other residents in Mathole Ville who are receiving the Covid-19 SRDG have used the funds.

7.5 Did profit increase in neighbourhood businesses due to the implementation of the Covid-19 SRDG?

A. Please explain.

8. The impact of Covid-19 social relief of distress grant on jobs in neighbourhood businesses at Mathole Ville

8.1 Did the Covid-19 SRDG spending increased demand and supply in neighbourhood businesses?

A. Please explain the increase.

8.2 Did the Covid-19 SRDG spending increased employment in neighbourhood businesses?

A. Please explain.

8.3 Did the Covid-19 SRDG increased worker's income employed in the neighbourhood businesses?

A. Please explain.

9. The impact of Covid-19 social relief of distress grant in poverty at Mathole Ville

9.1 How did the Covid-19 SRDG assisted in alleviating poverty in the households?

9.2 Is the Covid-19 SRDG sufficient to alleviate poverty?

A. Please explain?

9.3 How much do you think will be suitable for Covid-19 SRDG to reduce poverty for the unemployed?

9.4 In your opinion, how can the Covid-19 SRDG be used to alleviate poverty among unemployed beneficiaries in the neighbourhood?

9.5 What are some of the recommendations you will make to SASSA or other stakeholders involved in the roll-out of this program?

End.....

