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THE HOME OWNERSHIP BENEFIT IN SOUTH AFRICA: AN OBSCURED PILLAR OF THE BASKET OF SOCIAL WELFARE SUPPORT

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A Dissertation submitted to the Faculty of Built and Environment, University of the Witwatersrand, Johannesburg, in fulfilment of the requirements for the degree of in Masters of Town & Regional Planning

DECLARATION

I Lerato Vuso Student number: 0616914k am a student registered for Masters by Research in Town and Regional Planning. I hereby declare the following:

- I am aware that plagiarism (the use of someone else's work without their permission and/or without acknowledging the original source) is wrong.
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Signature:  Date: 06/09/2019

DEDICATION

This research is dedicated to my husband and my parents. Thank you for always believing in me and inspiring me to reach my full potential. Your limitless support is very much appreciated.

ABSTRACT

Women headed households are considered to be vulnerable in many countries. Their vulnerability is caused many factors and they are more prone to be living in poverty. Poverty is a social ill which affects more women than men due to historical past injustices. The South African government has adopted certain programmes to deal with poverty such as social grants and RDP/BNG housing. These programmes are targeted mainly at households who cannot make ends meet and they provide them with some form of assistance. Both social grants and state funded housing programmes are administered separately but share similar outcomes of reducing poverty.

The research thus explores how the basket of social welfare support articulates with the home ownership benefit (i.e. RDP/BNG housing subsidy programme) to contribute meaningfully to poverty reduction in the lives of women headed households. The case study for this research was a township in Pretoria called Soshanguve and the methodological approach adopted in this study is the qualitative method by using a case study and thematic content analysis. The findings reveal that the effect or level of impact on poverty is not analogous. The impact each strategy has is quite unique and is associated with its own dynamics because of different needs, experiences and interactions with each service.

Further to that, the research presented a mixed synopsis of beneficiaries and non-beneficiaries' interaction, experiences and challenges with state supported housing and social grants. Additionally, this study reveals the multiple rationalities amid the state practitioners understanding of the conceptual or institutional relationship of state supported housing with other social welfare services.

Keywords:

Livelihoods, Women headed households, Assets**,** Poverty, Vulnerability, State supported housing, Social grants, Social welfare services, Deprivation, Gender, Title deeds, Formal ownership.

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I owe the deepest gratitude to my loving husband and the rest of my family for having been patient with me and allowed me space and time to produce this piece of work.

I was privileged enough to have Dr Sarah Charlton as my supervisor who diligently and patiently walked me through this, without her this thesis would have not been possible.

I owe heartfelt gratitude to all the women participants from Soshanguve (Block XX & B2) and 'Marry Me' informal settlement who opened their homes to me and shared their experiences. Their willingness to assist was heartwarming. To the government officials who also participated I have deep respect and appreciation for the time you took to participant in my study.

I am humbled by the fact that, I have learnt a lot through this experience not only academically but personally. The road was definitely not easy but by the grace of God I have achieved my goal.

-GOD IS ABLE

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ACRONYMS:

ANC: African National Congress

BNG: Breaking New Ground Policy

COT: City of Tshwane

CSG: Child Support Grant

DOHS: Department of Human Settlements

HBB: Home Based Business

NGO: Non-governmental Organization

RDP: Reconstruction and Development Programme

SASSA: South African Social Service Agency

UNICEF: United Nations Children's Fund

CHAPTER ONE: INTRODUCTION

1.1 Introduction

This chapter presents the context of state supported housing and social welfare services in which the research is located. It outlines how fulfillment of the research aims and objectives will make a contribution to the expanding body of research with specific focus on the nexus between social welfare support and South Africa's home ownership benefit, funded through the Breaking New Ground ([1]BNG) subsidy. The research constructs a conceptual framework which connects social welfare interventions and state supported housing ownership as an asset, through using the lens of poverty.

The topic will be investigated through a twin approach: one will be the experiences of recipients or potential recipients of welfare services and housing, and the other will be through officials/ practitioners in the housing and social welfare sector and their understanding of how housing and welfare benefits relate. The research question I ask is; "In what way does the home ownership benefit interact with social grants to alleviate poverty for women headed households in Pretoria, South Africa?" Guided by this question, the purpose of this study is to evaluate what the relationship is between state supported housing and the other basket of social welfare services from a poverty perspective.

Particular focus will be placed on female headed households, both those who are beneficiaries and non-beneficiaries of the BNG subsidy and are recipients of the social welfare services. The major social welfare services which will take precedence in this research is social grants and BNG housing but connections will be made to the other services such as education and healthcare. The discussion starts off with a background of the research, statement of the problem and rationale of the study, the theoretical framework that was adopted, a summary of the research methodology and concludes by providing the structure of the research report.

[1] The term 'BNG' while widely used is not a formal name as the generally known term is Department of Housing, 2004 'A Comprehensive Plan for The Development of Sustainable Human Settlements'

1.2. Background

During the period of 1995 to 2000 South Africa has had a noticeable increase in the roll out of social grants and subsidized housing (Van der Berg, Louw and Du Toit, 2009). A large proportion of South Africa's budget is spent on these services. A proportion of the budget allocation in 2019 for grants is 17% and for housing is 13%. The budget review for 2019 by National Treasury revealed that the consolidated government expenditure for 2019/20 is 278.4 billion for social development which includes social grants and 208.5 billion for community development which includes housing (National Treasury, 2019). The high demand for the social grants and state supported housing is attributed to the fact that historically the black population especially women have always been disadvantaged.

During the apartheid era the white population had better access to education, health care, social grants, housing, employment opportunities and infrastructure. Social welfare and housing policies were designed to only meet the needs of the few and marginalize the majority. This resulted in an increase in the poverty levels in South Africa. Poverty is a multidimensional phenomenon which extends beyond income. In order to understand the elements of poverty the concept of livelihoods can be used. Livelihoods are activities that individuals create or adopt to be able to survive (i.e. people's capabilities, assets, and income) Sustainable livelihoods are important for individuals in order for them to deal with any potential risk and shocks that they might face (Chambers and Conway, 1992).

As noted in the 2013 Budget Review document central to poverty reduction and improving lives is an improved quality and access to education, public health, housing, municipal amenities and welfare services (National Treasury, 2013). The South African government can attest to the fact that, the delivery of state supported housing and social welfare services are some of their major achievements to date. The main goal of these services is to eradicate poverty and inequalities as they are meant for beneficiaries who are identified as 'poor' or vulnerable in communities. Based on the reported success of these anti-poverty strategies one can hypothesize that if women can have access to income support through social grants and assets through housing this could improve their lives through exploring various livelihood activities so that they can be less vulnerable to poverty.

Despite the strengths of the social grant system and state supported housing there are challenges too. For one, a question can be asked on whether these programmes are a step towards independence from the state, or help the poor regain control over their lives. The main intent of the social grants and state supported housing is to alleviate poverty and enhance social functioning. However, these programmes have not fully achieved their intended goal of alleviating poverty and enhancing social functioning.

What is of importance is whether the provision of these state supported services responds to poverty reduction in the lives of women headed households, as women are majorly affected by poverty. The nature of gender dimensions in social grants are that women are often classified as the primary care giver. Even in the case of pension grants recipients, women are the primary care givers because they take care of their own children and grandchildren. In most cases, these women are often receivers of non- wage income with no formal pension benefits after retirement. It is further assumed that women are often more responsible than men in using income collectively and developmentally (Goldbatt, 2003).

1.3 The research problem

There has been a critical shift in South Africa in terms of policy and practice to try redress the disparities and inequalities that women have experienced under apartheid by not being able to access social grants and state supported housing. Several discussions have been presented by authors like, Posel and Rogan (2012) and Woolard and Leibbrandt (2010), Charlton (2013), Charlton and Meth (2017) that these programmes play a critical role and different functions in the lives of the poor to reduce poverty or vulnerability.

One may think that since the BNG housing subsidy and social grants are state supported services that are intended to reduce poverty in the lives of beneficiaries then they should be considered together. For example, social grants can address income poverty while housing can address asset poverty and potentially address income poverty if it is utilized as an economic asset. Furthermore, both these benefits (i.e. social grants and housing) impact access to other social welfare services (i.e. free education and free healthcare). In practice though, state supported housing and other basket of social welfare services are not seen under the same rubric by the government.

There has not been much published research on the relationship between state supported housing and other basket of social welfare services therefore one can argue that the gap stimulates a need for more discussion on the relationship between the two. Furthermore, housing and social welfare services are each conceptualized by the state as making a contribution to poverty alleviation but how they do so in combination, what is the relationship between them, is not well understood because they are not typically seen as part of the same cluster of services.

1.4 The objectives of the study

The broader aim of the study is to explore how the basket of social welfare services articulates with the home ownership benefit (i.e. [2]RDP/BNG housing subsidy programme) to contribute meaningfully to poverty reduction. The particular focus of this study is to investigate what form of additional assets does the state supported housing in combination with social grants represent for women headed household. This will mean exploring how social grants and BNG housing have impacted upon household livelihood strategies and understanding what women headed households' experiences of these services has been.

In other words, the objectives of this dissertation could be broken down into the following components:

- To critically assess the conceptual and institutional relationship between the provision of subsidized housing and other social welfare services.

- To analyse the views of women headed households on the role and importance of welfare interventions (social grants) in combination with or alternatively in the absence of and low-income housing as a poverty reduction approach.

- To ascertain the challenges faced by housing beneficiaries and non-beneficiaries in terms of accessing basic social grants and housing.

- To identify what challenges are experienced by women headed households in their use of social grants and state supported housing benefit as an asset to reduce poverty.

[2]The term 'RDP/BNG housing' refers to low-income housing or fully subsidized housing delivered through state after 1994. 'RDP/BNG" when used to refer to housing is a nickname or an informal name

1.5 The research questions

The question formulated to address the problem and guide the research is "In what way does the home ownership benefit interact with social grants to alleviate poverty for women headed households in Pretoria, South Africa?" This study will look at the following sub questions:

- How is the state-supported housing benefit and social grants each intended to help alleviate poverty?
- How is housing intended to relate to other social welfare services in alleviating poverty?
- What are women headed household's perceptions and experiences in respect to social grants and RDP/BNG housing?

1.6 An overview of the research design and methodology

This study employed a qualitative research approach and the research design was explorative descriptive in nature. The research was conducted in the Soshanguve community where a sample of twenty-four participants was drawn using the snow balling sampling technique. A semi-structured interview schedule was used to guide the face-to-face interviews that were conducted to collect data. The interviews which were conducted with the women participants were in Setswana whilst the interviews with the state practitioners were conducted in English. The interviews were tape-recorded and then translated by me. In analyzing the data, the researcher made use of the thematic content analysis method and key informant's responses which are the women participants and state practitioners.

1.7. Outline of the research report

This research report comprises of five chapters. This first chapter provides an introduction to the study and covers the following; the research problem, objectives of the study, the research questions and an overview of the research methodology. Chapter Two is the theoretical and conceptual framework which provides a detailed literature review focusing on the brief overview of South Africa's social welfare policy, the role of various social welfares services as a poverty reduction tool in the lives of women headed households. Then it moves over to explore the concept of home ownership and its role as a poverty reduction tool.

Moreover, the literature review section provides an overview of social welfare and housing policy, then it deliberates how state supported housing and social grants can be seen as poverty reduction tools. Therefore, it looks at post occupancy/post receipt research which focuses on the impact social grants and housing has or hasn't had on poverty reduction through a gendered perspective. In addition to that, it will highlight people's experiences and challenges through their interactions with state supported housing and social grants. I also consider the perspectives that have criticized state supported housing and social grants in addressing poverty.

The section further discusses the notion of poverty, deprivation and livelihoods. This is followed by a discussion of women's land and property rights. Chapter Three's focus is on the research design, data collection, data analysis and the methodology which was employed in this study. The methodological approach adopted in this study is the qualitative method by using a case study and thematic content analysis. The site of study for this research is Soshanguve.

Chapter Four focuses on the presentation and analysis of the main findings from interviews with beneficiaries, non-beneficiaries and state practitioners. Thus, it discusses the views and experiences of those who have benefited from the state supported housing and those who aspire to be beneficiaries of the state supported housing programmes. It further reveals the perspectives of the state practitioners on their understanding of the relationship between state supported housing and social welfare services. Lastly, Chapter Five provides a summary of the key arguments of this study and any possible connections between state supported housing and social welfares services and recommendations for further research.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

Chapter two is divided into two main sections. The literature review section enables the formulation of a conceptual framework and thus Section A will deal with that. I firstly provide a brief overview of the theoretical models of welfare state theory and then discuss policy development of the South African social welfare services policy and housing policy. Then as part of Section A I discuss a range of key concepts that provide a particular lens or frame for this study. Thus, the section will focus on frequently used concepts such as 'poverty', 'deprivation' and 'livelihoods'. These key concepts relate to the state's expected outcomes that are meant to be addressed through the delivery of social grants and state supported housing.

Broadly in Section B I discuss the intended outcomes of social grants and state supported housing as poverty alleviation tools and how they are meant to give women sustainable livelihood options so that the women are able to mitigate risks and shocks. In addition to that, I further discuss social grants and state supported housing as broader concepts of social welfare.

As part of Section B, I draw on a range of literature on social grants and state supported housing practices to establish the critical role of social grants and state supported housing in the lives of women headed households. It is imperative to note that this research focuses mainly on women headed households and one of the complexities of this study is the non-availability of household data which is gender specific. Notwithstanding this difficulty the other aspect Section B reflects the gender dynamics related to the provision of these social welfare services. From a gender lens, these gender dimensions have facilitated some inequalities between men and women.

2.2 Theoretical model of the welfare state theory

In view of the importance of the idea of a welfare state to this research I provide a theoretical overview of the welfare state theory. There are varied definitions of the term welfare state as it different from country to country depending on the socio-political and socio-economic context. The concept of welfare state emerged in 1930s and 1940s. Lindbeck (2006:2) provides a narrowed definition which simply highlights that in a welfare state there are two types of government spending arrangements: (i) cash benefits to households (transfers, including mandatory income insurance); and (ii) Subsidies or direct government provision of human services (such as child care, pre-schooling, education, health care, and old-age care).

The concept of a welfare state continues to develop and Stiglitz (2017:13) describes the twenty-first-century welfare state as focusing on "achieving a just society and improving the well-being of ordinary citizens, recognizing that markets, on their own, won't necessarily do this, and that corporate interests and national interests (interests of ordinary citizens) are often markedly different". In countries such Scandinavia, the welfare state model is characterized by universality and distribution. Welfare benefits are for all citizens and it is compulsory that all citizens with an income should to pay their share. It might seem like the expense is channeled back to taxpayers through high taxes but so are the benefits (Oyen, 1983).

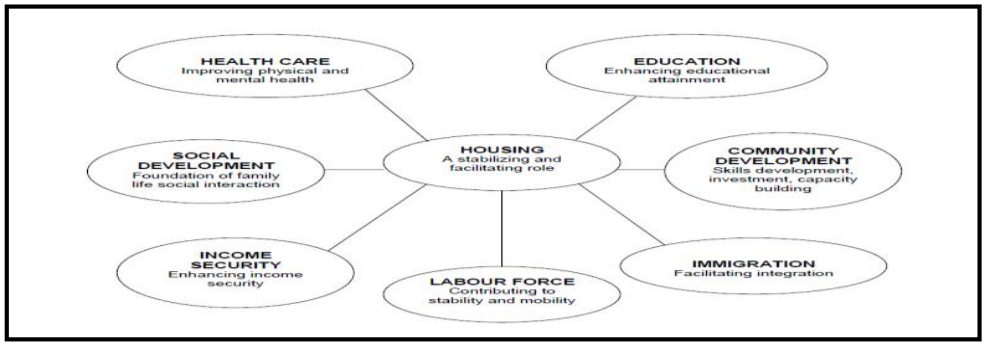
In the United States, social programs are more on an ad-hoc basis and citizens have to be more self-reliant and take responsibility for their own life. Esping-Andersen (1990) writes social policies were developed by the state as a safety net for those households unable to access welfare through the market, focusing especially on elderly, sick and unemployed people. Aravacik (2018) mentions some of the general criticisms about the welfare state which relate to reduced poverty and unemployment rates and social welfare policies have not been successful, increases in taxes and social expenditure. Still on the idea of welfare state theory there has been some association with housing as a welfare function. Venter et al, (2015:347) cite the work of Malpass (2004), Ronald (2006) that define welfare policy as an interdependent policy through which welfare (social security, pensions, education, healthcare and sometimes housing) is produced and allocated by the state.

The use of the term 'sometimes' in the latter sentence emphasizes the isolation. They further explain that housing under the welfare state theory has a welfare function and is related to the other pillars of the welfare state. By contrast, the South African White Paper on housing was developed outside the context of social/welfare services. Even the BNG housing policy considers housing to be separate from social/welfare services despite the fact that it has a social function (Venter et al, 2015:357). As cited in Malpass (2008:1) Torgersen (1987) uses the phrase of 'wobbly pillar' under the welfare state to describe housing in relation to other welfare services. In terms of the 'wobbly pillar' metaphor Torgersen (1987) argues that welfare sectors such as social security, education and health have a number of characteristics in common that are not shared with the housing sector.

What this means is that unlike the other welfare services housing is not always regarded as a universal right or provided as a free subsidised welfare services in all countries. Thus, housing delivery can be in different forms such as subsidised, private or public (Kemeny, 2001; Kemeny et al, 2005). Kemeny (2001) states how housing differs from the other welfare pillars "in being rarely, if ever, considered as a universal form of public provision. While social security, education and health are often – though by no means always – provided by the state and paid for largely out of taxation, state provision of housing has hardly ever been so in the United Kingdom" (Kemeny, 2001:54).

In view of these perspectives, if housing was to be integrated with the other welfare services which are also intended to enhance the wellbeing of its recipients, then it could arguably improve its effectiveness in addressing poverty. This observation is based on the fact that housing can be deemed as an essential service due to its multi-purpose functions in the lives of those who are vulnerable. The below image illustrates the central role housing can play in social policy.

Figure 1: The role housing can play in social policy



Source: Carter and Polevychok, 2004

The above figure 1, shows that there is a link between housing and other social welfare services such as social development, healthcare and education. Therefore, housing plays a central role of stabilizing or enhancing people's quality of life as it positively impacts other developmental outcomes such as social, healthcare and education. For example, if an individual has access to housing then their health care can improve because they are in a better position to deal with actual illnesses related to living informally such as stress (i.e. worrying about their next meal or accommodation). This highlights the potentially seamless interaction between housing and other social welfares which contradicts with the observation made in the later section which shows how the implementation of social grants does not include housing.

2.3 Policy Development in South African Context:

2.3.1 Overview of the Social welfare services policy

Welfare in South Africa is delivered by both the state and Non-Governmental Organizations (NGO's). This is common in developing countries where the state relies on NGO support to deliver welfare services due to capacity and funding limitations in government (Hochfeld, 2016). The White Paper for Social Welfare, 1997 uses the term 'social welfare' to refer to the overarching system in which social services and other programmatic interventions in relation to housing, health and education, for example, run alongside each other to achieve optimal social development, social justice and social functioning. The White Paper for Social Welfare further explains that;

> *"*Social welfare is intrinsically linked to other social service systems through which people's needs are met, and through which people strive to achieve their aspirations. Social welfare services and programmes are therefore part of a range of mechanisms to achieve social development, such as health, nutrition, education, housing, employment, recreation, rural and urban development and land reform (White Paper for Social Welfare, 1997:9)."

'Social welfare services', which seems to be used synonymously with 'social services' includes other interventions such as housing, health and education. Thus, for the purpose of this research I use the term 'social welfare' and the term 'social services' to mean state supported or government services which are provided to meet important human basic needs and to create opportunities for people to live better.

The South Africa's social welfare system was formerly characterized by racial inequality and this was an influence of Apartheid in South Africa. In dealing with this injustice and inequality the government transitioned into a transformative period during the dawn of democracy. The approach evolved to a developmental approach that would allow all South Africans to access social welfare services. It became explicitly stated in the South African Constitution of 1996, Section 27 (1c) that "Everyone has the right to have access to social security, including if they are unable to support themselves and their dependents". During the year 2000, the focus was on the principles of working through local and community processes to empower people using a people-centered development approach. The people-centered development approach focuses on the participation of people in decision-making.

Gray (2006:11) reiterates a key point that *"*development through participation and partnership rather than social service provision was regarded as the main means of alleviating poverty*".* The White Paper of 1997 clearly identifies poverty as its major focus and sees development as the main means of poverty alleviation (Gray, 2006). Thus, the envisioned policy outcome was to alleviate poverty through development. Developmental social welfare (DSW) represents a clear paradigm shift for South Africa and is believed to be a powerful approach as it is directed towards poverty alleviation by making people economically independent (Dutschke, 2006). This can be achieved through income support.

Various scholars like Patel (2005), Lombard (2008) and Mhiribidi (2010) have conceptualized the definition of DSW within the South African context. Patel (2005) describes this model as focusing on a rights-based approach to service delivery, integrated family-centered and community-based services, generalist approach to service delivery and lastly community development and developmental welfare services (Patel, 2005). Lombard (2008) highlights that the developmental approach to social welfare embraces socio-economic rights, including the right to cash transfers and anti-poverty strategies.

Mhiribidi (2010:126) as cited in Ntjana, 2014 affirms that developmental social welfare should discourage dependency and promote active, productive involvements in their own development. Mhiribi's (2010) point relates to the other premise of this research which is to investigate the impact of social welfare services as active or productive source for reducing poverty for women headed households which is discussed in the later section of this research. Notably, over the past 25 years of democracy the government's contribution to creating a social welfare system that is transformative and inclusive is undeniably recognizable (Mhiribidi, 2010).

Furthermore, policy reform has allowed for equitable access to all in need of social assistance and this is highlighted in the 2018 budget vote speech which was delivered by the Minister of Social Development Ms Shabangu. She indicates that the government is paying social grants to over 17.4 million beneficiaries, which represents 32% of our country's population. She further stated that the budget allocation for 2018/2019 financial year is R163 billion for social assistance which is a large proportion of government's expenditure (Shabangu, 2018). In terms of policy restrictions, the South African social welfare system generally has no restrictions on what the money can be spent on. However, the Child support grant (CSG) is mainly intended to meet the child's needs. Additionally, the current social welfare eligibility criteria allows for any gender and racial group to apply for social assistance.

Despite these preceding positives aspects there are some emerging policy gaps that need to be addressed. For instance, Minister Shabangu (2018) makes mention of the fact that the White Paper for Social Welfare, 1997 is currently undergoing a process of review so that it can be aligned with the principles and agenda as set out in the National Development Plan (NDP). She explained further that, the new draft White Paper aims to clarify the concept of developmental social welfare (DSW) that serves as the underlying concept for the White Paper's proposals (Shabangu, 2018).

2.3.2 Overview of the Housing Policy Framework

The Housing White Paper (1994) forms the basis of current housing policies and legislation. The national housing vision at that time was "to establish viable socially and economically integrated communities, situated in areas allowing convenient access to economic opportunities as well as health, educational and social amenities" (Department of Housing, 1994). The Housing White Paper, 1994 further details the roles and responsibilities of the three spheres of government. Policy development is the responsibility of both the national and provincial government while the local government is responsible for the physical planning for housing delivery (Department of Housing, 1994).

The housing policy during apartheid was formulated on racial exclusion. Housing for all post the 1994 elections was a major priority for the ANC government. The introduction of the Reconstruction and Development Programme (RDP) in 1994 was part of the quest of fast-tracking housing delivery and redressing the inequalities of the past. Previously the housing terrain was dealing with spatial segregation and marginalization of black people form the apartheid system.

The ANC government committed to building 300 000 houses a year, with a minimum of "1million low-cost houses constructed within five years" (Reconstruction and Development Programme 1994:7-120). Due to the urgent need for government to rapidly deliver housing on adoption of the 1994 policy Charlton and Kihato (2006:254) indicate, "The intention was to deliver a starter house, which beneficiaries would add to and consolidate over time." What this point captures is the basic nature of housing delivery at that time and the type of houses were popularly known as 'match box' houses. This form of housing was generally criticised for its poor quality, peripheral location and perpetuating the apartheid spatial planning model (Joseph and Sebina, 2014).

In addition to that, the RDP programme had its own failures since the government could not meet the demands for housing due to limited resources. This led to a revised housing framework widely known as Breaking New Ground (BNG). This release of a new wave of housing policy in 2004 orientates housing delivery towards creating sustainable human settlements instead of the 'RDP' housing programme which was focusing on quantity to redress the inequalities of the past. BNG involves a transfer by government of a fully funded serviced site and house to qualifying beneficiaries with aims of progressively addressing poverty through homeownership (Department of Housing, 2004).

The plan wanted to focus more on a demand responsiveness approach rather than uniformity (Department of Housing, 2004). This adopted revised housing framework is set on the principles of the White Paper on a New Housing Policy and Strategy, 1994. Some of the key objectives of this comprehensive housing plan includes (Department of Housing, 2004);

- Accelerating the delivery of human settlements as a key strategy for poverty alleviation.
- Ensuring that property can be accessed by all as an asset for wealth creation and empowerment.
- Utilising the provision of human settlements as a major job creation strategy.

As mentioned in Charlton and Kihato, (2006) this comprehensive plan was encapsulated under the premise of poverty alleviation. While it cannot really be said that the plan has achieved this goal of alleviating poverty it has had positive results particularly in providing the vulnerable masses with shelter. The government's massive state supported housing programme has delivered over 2 975 197 houses between the period of 1994-2017 (Department of human settlements, 2017).

Against this significant achievement BNG was criticised for the development of backyard dwellings in state supported housing. These dwellings are categorised by the government as informal as they are not aesthetically pleasing and these informal practices contributes to 'dysfunctional settlements' (Charlton and Kihato, 2006:257). The current housing system is riddled with extensive housing delivery backlogs that gives rise to informal practices. A further point of criticism is that as highlighted by Venter et al(2015:360) ownership is one of the cornerstones of the housing subsidy programme and unfortunately due to the growing housing demand it became common practice to not register completed housing units. The main reason for this was due to administrative incompetencies.

Another challenge mentioned by Venter et al (2015:363) is that housing size was prioritized while basic infrastructure was neglected because of mediocre planning at municipal level. Marais, (2015:2) argues that some have argued that government-subsidised houses have not become the social, financial and economic assets envisaged in the early 1990s. This can be attributed to issues of peripheral location or understanding the context of asset creation and wealth creation as suggested by FinMark Trust in their study. This means that for the secondary property market to be functioning, people must be able to afford housing finance and mortgage lenders must be willing to move downmarket (Marais, 2015:3). In the next section I move to, I will discuss some of the key concepts which underpin this research study and I will return to discuss further the South African housing programmes link to one of the key concepts of poverty.

2.4 Key Concepts underpinning this research:

2.4.1 Poverty:

The concept of poverty has been a subject of debate for many years and it can be argued that there is no one set definition to describe poverty. Poverty can broadly be explained in terms of individual in capabilities and structural forces. Poverty is experienced in different ways, leading to different meanings and their impact on an accurate definition (Dixon and Macrov, 1998). The increased poverty trends in South Africa have led to the formation of strategies to alleviate poverty. In this particular research emphasis will be placed on housing and social welfare as possible poverty alleviating strategies.

Statics have shown that women are far poorer than men. According to the 2015 Statics South Africa survey, female-headed households remain significantly poorer than male-headed households. The incidence of poverty for male-headed households increased to 33% (a 1.3% increase from 2011) compared to 50% for female-headed households [a 2.2% change from 2011] (Stats SA, 2015). In terms of earnings the Stats SA Quarterly Labour Force Survey (QLFS), 2015 revealed that men earned a [3]median income of R3500 per month while women earned R2700 per month. This data shows that women earn 23% less than men (Stats SA, 2015).

Buvinic and Gupta (1997) identify three channels that are likely to determine why female-headed households are poorer than male-headed counterparts. Firstly, female headed households in general have more dependents because they are primary care givers. Their household composition is often made up of their own children, elderly parent, and nieces/nephews. Therefore, you find that there is a higher non-worker to workers ratio compared to other households. Secondly, female heads typically work for lower wages and have less access to assets and productive resources compared to men owing to gender bias against women.

Thirdly, women typically bear the burden of household chores that result in time and mobility constraints compared to male-heads. Chambers (1983) defines poverty as a lack of physical necessities, assets and income. It includes, but is more than, being income-poor. Poverty can be distinguished from other dimensions of deprivation such as physical weakness, isolation, vulnerability and powerlessness with which it interacts (Chambers, 1983; 108). Baumol and Binder (2009:448) recognize that poverty is often viewed in two-fold, absolute and relative. Absolute poverty refers to "the inability of the poor to afford basic or minimal necessities of life such as food or shelter" (Machado, 2006:4).

Baumol and Binder (2009) say that the relative poverty approach maintains that the situation of the poor is determined by the distance from the other strata of society. According to the relative approach, those belonging to the lowest fraction of the economy are the poor. Graham et al (2010) says that any understanding of poverty in the world today, locally and internationally, has to include the perspectives of poor people themselves, that is, how they themselves interpret their situation.

[3] The median income is the value where half of people's income falls above it and the other half falls below.

From this perspective, households are poor because of various reasons such as their living circumstances, lack of adequate education, no access to resources, healthcare and economic opportunities (Graham et al, 2010). Not possessing assets in the form of housing or land is a further factor, as well as the non-availability of services (water, electricity and transport). Social exclusion from political and economic processes also contributes to the cycle of poverty (Graham et al, 2010).

In South Africa race and gender dimension do intensify poverty. Poverty is also socially distributed, across spatial and temporal scales. Not everybody is poor in the same way. Spatial, factors such as access to and control over resources and institutional linkages from individuals to the international level affect poverty distribution (Anderson and Broch-Due, 2000; Murray, 2002; O'Laughlin, 2002; Rodima-Taylor, 2011). Even at the household level, poverty differs between men and women and age groups, (Alkire and Santos, 2010). These differences influence poverty levels and increase women's vulnerability because of inequalities that have put women at a disadvantage of gaining access to material and social resources.

2.4.2 Livelihoods and Assets:

Graham et al (2010) stated that the livelihoods approach to understanding poverty draws on the capabilities approach and demonstrates that in order to understand poverty and development, a multi-dimensional approach is necessary. Thus, the term livelihood can be defined as the capabilities, assets (tangible and intangible), and activities required in order to make a living (Chambers and Conway, 1992). The livelihoods framework focuses on the various assets that are available to households and how these are leveraged to ensure the survival of the household (Chambers and Conway, 1992) in difficult circumstances.

They depend on access to natural, human, physical, financial, social, and cultural capital (assets); the social relations people draw on to combine, transform, and expand their assets; and the ways people deploy and enhance their capabilities to act and make lives meaningful (Scoones, 1998; Bebbington, 1999). Ultimately, successful livelihoods transform assets into income, dignity, and agency to improve living conditions, a prerequisite for poverty alleviation (Sen, 1981). Poor and rich people both pursue livelihoods to make a living. The poor particularly women headed households usually have to engage in livelihood activities to supplement the reduced income that they receive from either informal work or social grants as seen in the work of (Raniga and Ngcobo, 2014:523).

Raniga and Ngocobo's study was conducted in Bhambayi Kwa Zulu Natal and it explored the economic experiences of single mothers who embarked on individual livelihood activities. The women were involved in sewing, knitting, bead-making, cooking and baking, gardening, hairdressing and vending in spite of the other household responsibilities they had of caring for their children and homes (Raniga and Ngcobo, 2014). As revealed in the results of their study the women were motivated to supplement their menial income received from social grants to support their families and break out of poverty despite the hardships the encounter (Raniga and Ngcobo, 2014).

It is of outmost importance to also highlight the factors that constrain people's livelihoods. As indicated in Raniga and Ngcobo's (2014:524, 525) the women felt that their livelihoods were not valued and were uncompensated because they do not form part of the formal sector. In addition to that, the women have difficulties in balancing their household responsibilities and their job. The women were not confident to approach or negotiate male bank personnel because of their low literacy levels which made it difficult for them to access credit or capital from the banks (Raniga and Ngcobo's, 2014:523).

Critics of the livelihood framework such as Murray (2000) say that the framework encourages the poor to use what they have which somehow implies that living in poverty is acceptable. Moreover, the livelihoods approach may underplay the structural constraints that keep the poor in poverty. This therefore gives the impression that that those who are poor are actually richer than they seem when they are truly struggling (Murray, 2000). Households are identified as resilient when they are in a position where they can cope with and recover from shocks and stress, and maintain or enhance the household's capabilities and assets, including the natural resource base both currently and in the future (Department for International Development, 1999).

There are a number of interlocking reasons why women are more vulnerable than men. Inequities in gender run parallel to inequities in income and assets. With increasing economic insecurity women become vulnerable. This exacerbates social, economic and cultural inequalities (economic need, lack of employment opportunities, poor access to education, health and information), which define women's status in society (IFAD, 2001:10).

Chant (2003) directs her attention to female households resisting remittances from male counterparts or absent fathers. That is, choosing not to accept any money payments. The women may do this because of not wanting to be involved in a relationship with a male counterpart who is abusive. In such cases, the female heads may choose to rather lose their assets for example the house and social networks to evade abusive relationships. While this may have an impact on their household's earning capacity it also reduces their vulnerability of male heads to exert power over family members (Chant, 2003). Chances are the household income may decrease and you find that the women become financially vulnerable which causes them to either find new partners or go back to their ex partners. Any form of vulnerability causes households to face a range of potential shocks.

The types of shocks most frequently experienced vary across regions and according to the socio-economic status of the household. Examples of the 'shocks' to which households are subjected include when someone dies or becomes chronically ill, when someone loses a job, when an extra person moves in, or when economic changes such as price rises occur (Graham et al, 2010). Households use a range of coping strategies to deal with shocks; in many cases, assets may play a key role. One of the main reasons for households to acquire and accumulate certain assets is due to their function as a store of wealth, in that they can be sold or pawned to cope with shocks (Doss et al, 2015). As shown by Beall and Kanji (1999) citing (Chant, 1994, 1996; Escobar Latapi and Gonzalez de la Rocha, 1995; Kanji, 1995; Moser, 1996) a cities level study has revealed that the social response to economic crisis and austerity has produced other changes at the household level.

These include increased labour force participation by women and income earning on the part of children, reduced overall consumption often differentiated by gender and in some contexts, increased domestic tensions and even violence (Beall and Kanji (1999). There has also been increasing emphasis on the importance of social networks and social capital or social assets as cited in Beall and Kanji, (1999) as a resource for poor people in their efforts to survive and prosper. The table below indicates some of the coping mechanisms adopted by households in order to survive when they experience shocks.

Table 1: Coping mechanisms or survival strategies adopted by households

Strategies aimed at improving food security	Strategies aimed at raising & supplementing income to maintain household expenditure patterns	Strategies aimed at alleviating the loss of labour
• Substitute cheaper commodities (e.g. porridge instead of bread) • Reduce consumption of the item • Send children away to live with relatives • Replace food item with indigenous/wild vegetables • Beg	• Income diversification • Migrate in search of new jobs • Loans • Sale of assets • Use of savings or investment	• Put in extra hours • Hire labour • Relatives come to help • Diversify source of income

Source: UNAIDS (1999)

What the table above details is that poor households adopt different strategies to counter the shocks. With access to social welfare services and state supported housing households can mitigate potential risks better because they have assets in the form of housing and income security through social grants which make them resilient. Having access to other social welfare services such as healthcare and education is beneficial because households are not at risk of diseases or illnesses and unemployment because of a lack adequate education.

2.4.3 Deprivation:

Another concept associated to poverty is deprivation. Townsend (1979) defined people as poor if ''they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved in the societies to which they belong'' (Townsend, 1979: 31). This idea underpins the model of multiple deprivations which Noble and Wright (2013) discuss. Their view of multiple deprivation allows the separate measurement of different dimensions of deprivation, such as education deprivation and health deprivation. Vearey, (2008:363) mentions that in the context of developing-country urban environments, the effects of HIV arguably contribute an additional deprivation for urban-poor groups.

According to Noble et al (2001), the considerable problems of measurement of material deprivations such as lack of adequate diet, clothing etc., mean that a measure of low income or consumption could be regarded as a useful proxy for material deprivation. Income deprivation measures the proportion of households below a particular low-income threshold at National level. The indicators include the following: the number of people living in a household or the number of people living in a household with neither a television nor a radio (Nobel et al, 2001).

Through the above definitions and many other definitions there is a common element of material insufficiency especially the lack of resources needed for survival. Further as mentioned by Chambers (1983) there is insufficiency through not having access to information through illiteracy and feeling powerless and humiliated. Section A has discussed the theoretical model of welfare, policy development and key concepts of this study.

I now move to Section B which contextualizes welfare services in South Africa particularly social grants and state supported housing. It will detail the significance of these services as poverty reduction tools and how women headed households interact with these services. Lastly it will discuss the importance of home ownership for women through formal title.

2.5 Conceptualization of social welfare services in South Africa

Social welfare services in this research incorporates a range of state supported interventions such as social grants, housing, education and health which are implemented by different government Departments. As previously mentioned in the introduction the primary focus of this research is on social grants and state supported housing.

2.5.1 Social grants:

In South Africa social assistance (i.e. social grants) is administered by the South African Social Service Agency (SASSA).The social grant system has been modified over the years and one notable modification was in April 2018 when the South African Post Office took over the social grant payment system from Cash Paymaster Services in April 2018. When the new card system was introduced there were reported glitches wherein some beneficiaries could not access their money (Ngubane, 2018). This incident obviously affected those households who solemnly rely on social grants as a source of income. Despite this incident, it is imperative to outline the extensive reach of social grants in South Africa which is evident from the results of the General Household Survey of 2017.

This survey revealed that the percentage of individuals that have benefited from social grants has consistently increased from 12, 8% in 2003 to 30, 8% in 2017. Furthermore, nationally social grants are reported to be the second largest main source of income for households at 20, 1% (Stats SA, 2017). The social assistance programme consists of seven long-term grants and one temporary grant (www.sassa.gov.za). The below table depicts the different types of social grants in South Africa; who each type of grant is aimed at and how much the recipients receive (the data is from 2018).

What is illustrated in table 1 below is the various types of grants are targeted at selective group of individuals. The criteria itself is inclusive of both males and females. Inevitably, the implementation of the social grants system is dependent on other government institutions such as the Department of Health, Department of Education, Home Affairs, South African Police Services as mentioned in Goldblatt et.al (2006:2). For one to qualify for any grant they must have an identity document which is obtained from the Department of Home Affairs. Another applicable criterion for the child support grant for children between the age of 7 and 18 is that a school attendance certificate from the school must be produced.

From the abovementioned remarks, it is evident that housing intervention is not considered in the implementation of social grants. This reiterates the arguments of the international authors, Torgersen (1987) and Kemeny (2001) who are saying that others within the welfare sector tend to view housing in isolation to other welfare services.

Table 2: Different types of grants

Type of grant	**Grant for Older Persons**	**Disability Grant**	**War Veteran's Grant**	**Foster Child Grant**	**Care Dependency Grant**	**Child Support Grant**	**Grant-in-Aid**
Target	Men and women aged 60 and older quality.	People who are unable to work because of disability (18-59 years old).	People who are disabled or older than 60 and who served in the Second World War or Korean War.	Main caregiver of a foster child	Main caregiver of a child with a permanent, severe disability. Earn less than R169,200 (if single) or R338,400 (combined income if married) per year.	Main caregiver of a child 18 or younger. Earn less than R39,600 (if single) or R79,200 (combined income if married) per year.	People receiving the Grant for Older Persons, Disability or War Veteran's Grant, and who require full-time care because of physical or mental disability.
No of recipients	3,521,733 million recipients	1,058,263 million recipients	105 recipients	345,560 recipients	149,745 recipients	12,440,728 million recipients	215,268 recipients
Amount per month	R1,700 per month for people under 75 R1,720 for beneficiaries older than 75	R1,700 per month	R1,720 per month	R960 per month.	R1,700 per month	R410 per month	R410 per month

Source: www.sassa.gov.za [Accessed, 24 February 2019]

2.5.2 The significance of social grants as a poverty reduction tool

Social grants have been dubbed as governments most effective poverty alleviation tool (RSA, 2014:45). The provision of social assistance is regarded as an important investment which contributes substantially to the social goal of society to reduce poverty (Patel and Triegaardt, 2008). However, there is little evidence on the effectiveness of social welfare services in alleviating poverty, but this does not take away from the contribution they have on the lives of many beneficiaries. Social grants can be perceived to be developmental in nature as they seek to meet people's needs and provide them with income support.

Dutschke (2006) mentions that the developmental approach even led to some officials believing that the main job of social services was to enable the receivers of grants to become independent of social security payments (Dutschke, 2006). Dubihlela (2014:165) did allude to the fact that a significant proportion of female headed households' income is made up of social grants and that grants play an important role on alleviating poverty. Other studies by Posel and Rogan (2012) and Woolard and Leibbrandt (2010) suggested that social grants did have a significant impact on poverty. Posel and Rogan (2012:103) indicate that that 64.3 per cent of all South Africans would have been poor had they relied only on income earned from employment, but that with the inclusion of social transfers, the extent of poverty fell to 59.1 % - this information was based on data from the 2006 General Household Survey.

Woolard and Leibbrandt (2010) also contended that "the depth and severity of poverty have improved markedly because of grants" (Woolard et al., 2010:17). The other positive developments as mentioned in the research concluded by ILO (2011) and Soares et al (2010) is that cash transfers in various parts of the world have helped reduce income inequality. Furthermore, cash transfers have improved household consumption with associated improvements in health, nutrition and expenditure on children (Soares et al, 2010).

Within the South African context, a study which was done by Patel et al (2012) suggested that child support grants (CSG's) lead to positive multiplier effects on household food security, empowerment on women, and on children in the form of improved health and nutrition status, better care and regular school attendance (Patel et al 2012: 2). Furthermore, social grant recipients automatically qualify for the school fee exemption which is beneficial for their children because their children have a better chance to access schooling (Dass and Rinquest, 2017).

2.5.3 State supported housing:

RDP/BNG housing programme is the main homeownership benefit that this research places focus on. The state supported housing benefit is changing the lives of many South African's and this section wants to illuminate the positive and negative impacts of state supported housing as a poverty reduction strategy. The BNG housing policy explicitly stipulates that housing is to be utilized by beneficiaries as a productive asset which can further reduce income poverty. This plan makes it clear in its objectives that housing provision should address poverty alleviation, economic growth, improve the quality of life of the poor and create an asset for the poor and ultimately develop sustainable human settlements (Department of Housing, 2004).

Gordon, et. al (2011) writes that the initial intention of the housing subsidy programme was to provide shelter for poor citizens however by early 2000 the concept of housing as an asset was introduced. The term 'asset' has gained popularity over time in many countries although the contextualization of the term is diverse. Countries such as the United Kingdom have asset-based welfare (ABW) policies that are concerned with the individual ownership of assets such as houses which is important for individual welfare. The main focus of ABW is on the idea of the 'asset-effect'.

Sherraden (1991) argues that by providing people with stocks of assets creates an 'asset-effect' which has affinity with concept of individual empowerment. Assets can be considered as strategic poverty reduction tools which have multidimensional effects on individuals, households and empowerment is one. The term that Nam, Huang, and Sherraden (2008) use to refer to this is 'assets-for-development' framework because assets are supposed to lead to people developing their individual capacities. Sherraden (1991) explicitly differentiates between assets and income by stating that assets are stock variable and income is flow variable.

My understanding of this differentiation is that assets are accumulated or developed over time and can be measured or transferred at a point in time. On the other hand, stock can take on various forms such as financial wealth, property or physical wealth (Nam et al, 2008). Prabhakar (2018) writes that the ABW policy approach is concerned mainly with small amounts of financial wealth and ignores the importance of housing as type of asset. As a result, the failure of recognizing the dominant role of housing has sparked immense criticism from other scholars such as Doling & Ronald, (2010).

Doling and Ronald's (2010) understanding of the asset base welfare is that 'asset' in asset-based welfare has frequently become property or housing asset' (Doling & Ronald, 2010). Housing asset-based welfare is centrally concerned with investment in housing as housing is a very important asset to many (Prabhakar, 2018). The housing asset-based welfare approach focuses on investing in property assets and over a certain period of time your assets will grow in value. Consequently, this approach allows for beneficiaries to be more responsible and independent to counter the risk of poverty in their lives.

2.5.4 Significance of BNG housing as a poverty reduction tool

The South African Government views homeownership as one of the critical aspects to help alleviate poverty. The former Human Settlements Minister's assertions concur with this point;

> *"*There is no doubt that housing or homeownership is an important tool against poverty ……as government we have since 1994 injected into housing more than R44.1 billion. It would therefore be a catastrophic waste of this investment if we do not finally see a normalized housing market." (Minister Lindiwe Sisulu, 2007)

An important objective of South African BNG housing policy is to uplift the poor from a background of income poverty through providing adequate houses that could be used as an asset for income generation and access to economic opportunities (Department of Housing, 2004). However, income generation in the form of home –based businesses and backyard rentals is not universally accepted by the government (Charlton, 2018).

Several interviews have been conducted with the former Human Settlements Minister Lindiwe Sisulu where she contextualizes the concept of housing as an asset. During an interview in 2005 she said:

> *"*We are moving towards the concept of a house as an asset. You have to give people title deeds to give them complete ownership of the house. Then they can rebond a house and have access to more money . . . or they can improve the house and sell it a few years down the line and make a profit." (SA Delivery, 2005: 47*)*

In another online article in Money web Mhalaka (2016) makes reference to the former Human Settlements Minister Sisulu's interpretations of housing as an asset;

> "I have also said [on many occasions] that I do not encourage poor beneficiaries to sell their homes, unless they have moved on in life and can afford a bigger house. "Beneficiaries can use properties as collateral to access bank loans to start a business or build rental rooms for an income source." (Minster Lindiwe Sisulu, 2016)

Evidently so, the Minster discourages the sale of RDP housing unless beneficiaries find them themselves in a better position financially to move up the housing ladder. Her comments are supported by the Housing Act, 1997 which prohibits beneficiaries from selling their houses before 8 years lapses. A restriction on the sale of a house before a defined period is generally built into each title deed. The state's position on RDP housing as asset is quite ambiguous. On the one side, government encourages beneficiaries to use their properties as collateral to access bank finance to start businesses or transact in the property market.

With that said, beneficiaries can only transact in the property market post the 8-year period as enforced by the sale restriction clause and only if they can afford to buy a better house. Further to that, certain practices such as backyard rentals and off register sales are considered to be illegal or informal. This is contradictory because the government views such practices (backyard rentals) as undermining the main intended use of an RDP house of shelter purposes (Lemanski, 2009). In my opinion even though there is no substantial evidence to show the performance of RDP housing stock and whether people are renting out backyard shacks or selling their homes for a profit. There is a possibility that beneficiaries who are involved in such practices, might be perceived no longer indigent because they want to derive an income from their RDP house.

A counter view from the government's stance is shared by Kellett and Tipple (2002) on the use of the house as collateral to access bank loans because in Indonesia and India studies revealed that with most of the Home-based business (HBB) owners are unemployed, and without any other dependable sources of incomes. Even if they had approached the banks their chances of being granted credit are remote. Beneficiaries also fear that, if they are not in a position of being able to pay back the loan the bank will come and repossess the house and their family will end up living in the streets (Kellet and Tipple, 2002).

This simply shows that the poor are very reluctant to risk losing such a major asset. (Kellett and Tipple, 2002). Cross (2006) considers a more positive outlook on HBB's. She argues that HBB's present a viable means of survival for the urban poor in context of high levels of unemployment. Writing from a Ghanaian context Adarkwa (2010) echoes the sentiment that housing is a source of income because people can use their house to generate income, either through home-based businesses or through renting it out especially if it is located in a safe suburb of the city.

He further writes that adequate housing is one of the effective means to reduce poverty because shelter is usually the most expensive item for households (Adarkwa, 2010). In relation to Lemanski's (2009) investigations into backyard dwelling it can be said that RDP housing backyard rental accommodation is a lucrative market especially in townships that generate additional income for households even if the government is adamant that such practices are illegal and undermine the state's intention (Lemanski, 2009). Without a doubt, I agree with the notion that the income earning potential of housing as an economic asset is evidently publicized by the number of home-based businesses (i.e. spaza shops) and backyard rental accommodation in the townships.

There is a wide range of literature that has been undertaken (see for example Charlton, 2004 and 2013; Zack and Charlton 2003; Charlton and Meth, 2017; Lemanski, 2011 and 2015; Huchzermeyer, 2003; Gilbert, 2004; and Tipple, 2002) that give insights to the lived experiences of beneficiaries. Key housing concepts have suggested that housing is not merely just for shelter purposes but can fulfill other 'psychological needs' such as privacy, safety, status and dignity (Zack and Charlton, 2003:45, 50). Residents from the Johannesburg study that was initiated by Charlton (2013) displayed significant improvement on their living circumstances after receiving their houses.

While speaking positively of the housing benefit, the residents shared how housing has provided them with security and hope for the future. Some individuals did indicate feel that their homes were important for them to hold onto rather than sell it (Charlton, 2013:268,269). Similarly, a study that Charlton and Meth (2017) investigated unveiled that many of RDP housing interviewees were very grateful to the government for providing them with houses. The participants also alluded to the sense of permanence and stability their RDP housing has fostered.

This was not only significant for themselves but was also a crucial legacy for their children (Charlton and Meth, 2017:97). Consequently, the above evidence has shown some value of housing a social asset and economic asset and not necessarily on the performance of RDP housing as a financial asset. Beyond this notion of housing as a social asset Charlton (2018:2171) states that the 'RDP' house is intended to provide a platform for further development of the household – improving health, prosperity and education by virtue of providing a stable, safe place to live.

Despite the presented positive outcomes there are some negative associations with the state supported housing programme. Related studies (see for example Charlton, 2013 and 2018; Lemanski, 2011 and 2015; Huchzermeyer, 2003; and Gilbert, 2004) have identified that state supported housing does come with its own demands and difficulties in relation to excessive expenses, location issues, and limited access to social amenities and economic opportunities.

I. Burden of costs

Concerns about the burden of costs may extend to the beneficiaries' ability to keep their homeownership benefit. This issue not only affects the risk of losing formal security of tenure, asset accumulation but also allows for beneficiaries to get involved in illegal practices (i.e. off register housing sales and illegal electricity connections. Beneficiaries who are unable to afford housing related costs see this an opportunity to get involved in informal sale transactions (Gordon et al, 2011).

Charlton (2013) notes in her study that some people's experiences with the RDP housing was not as positive as they ended up selling their RDP house. This was exacerbated by the burden of cost for municipal services, costs to maintain their house and travelling costs to their place of employment. Just like owning any house you need to pay for water and electricity which is your obligation as a homeowner. Beneficiaries end up being disconnected by the municipality because they can't afford to pay for these services end up illegally connecting electricity (Charlton, 2013).

Lemanski (2011) also highlights the same issue of the burden of home ownership costs. She did a study of Westlake village and the residents are liable to pay for local municipal rates and electricity costs. Due to high unemployment and low household income many of the residents reported their inability to afford these additional costs.

The City of Cape Town like other municipalities has an indigent programme which recognizes the issue of the burden of costs and most of the Westlake Village households do qualify for free water (max. 6,000 litres), sanitation (4,200 litres), and electricity (max. 50kWh) for households earning below R1, 640 (Lemanski, 2011).

II. Locational issues of RDP housing

The other criticisms besides the burden of costs associated with RDP housing projects the issue of location. The point of location is critical aspect of state supported housing because it can affect many factors such as the marketability of a house if a beneficiary wants to sell the house or when someone wants to buy a house (Charlton, 2013). The buyer will consider the houses location in proximity to services, amenities and transport routes. The location of the house within a settlement can impact the viability or success of a home based-business (Charlton, 2013).

For example, if your house is situated at the back of other houses then the possibility of attracting customers is very little compared to a corner house which is situated along the main road or near a taxi rank which is more visible. As noted by Lemanski (2015) the small size, poor quality and peripheral location cause low transaction value meaning that the property cannot be sold at a sufficient amount in order to allow the beneficiary to move up the property ladder (Lemanski, 2015). Other related debates are from Huchzermeyer (2003) and Gilbert (2004: 31) who argue that, the location of most RDP homes on the urban periphery results in the creation of isolated and poverty-ridden 'ghettos' that do not produce valuable assets (Huchzermeyer, 2003; Gilbert, 2004: 31).

The other view is from Charlton (2018:101) who mentions that the locational disadvantage coupled with expensive transport costs are some of the reasons that impact people's ability to find jobs. Kerr (2015) noted that the average commuting times for black households have increased from 88 to 102 minutes a day over the decade. Ultimately the cost of travelling becomes impractical and expensive for them. Further to that, these areas have very little income earning potential because of their location and infrastructure challenges.

Another concern in relation to the issue of location is the impact it has on children's ability to attend school and access healthcare particularly if the RDP houses are located at the periphery away from educational and healthcare facilities. Conversely, I feel that the peripheral location of some RDP housing neighbourhoods should not be considered as disadvantageous as previous evidence has shown practical positive value of housing as a social and economic asset.

III. RDP housing as incubators of poverty

Goebel et al (2010) articulates the view that placing women in peripheral townships traps them in poverty as they are socially and economically marginalized. Even though not every RDP housing neighbourhood is located far but the peripheral location of an RDP house can perpetuate poverty in the lives of beneficiaries since they spend more time on long distance commuting to potential areas of economic opportunities. The last perspective is echoed by the Gauteng Premier David Makhura who indicates that RDP houses are 'incubators of poverty' rather than assets to help lift people out of hardship (Kerr, 2015).

I think his concern is valid because the government itself has not done enough to motivate beneficiaries to explore housing beyond its social asset function. In line with the arguments presented by Charlton, (2013); Charlton and Meth, (2017) and Tipple, (2002) housing as an asset does have an impact on the lives of beneficiaries in the sense that it provides families with stability, security and comfort. Furthermore, it has the potential of generating an additional source of income for families. As argued by Tipple (2002) housing beneficiaries have the ability and initiative to run home-based enterprises and other income generating activities in order to reduce their income poverty (Tipple, 2002). However, such initiatives require conditions to be favourable for this to take place for example access to water or electricity because the living experiences of residents in a neighbourhood is dependent on availability and access to these amenities and other support services (Charlton, 2004).

It can therefore be argued that improved housing conditions do contribute to poverty reduction in many countries and stable housing is both a foundation for well-being as well as a platform for connecting people to services and resources that include quality health care centers, schools and community centers. When housing is stable and affordable, families can spend more time and resources on food, transportation and creating a source of income.

A stable home provides the family with comfort, shelter and security (Charlton, 2013). Shelter is usually the most expensive item for households (Cunningham and McDonald, 2012). On the other hand, the enforcement of housing as an asset and a poverty reduction tool may not be feasible in certain instances where conditions are not ideal.

Charlton and Kihato (2006) do make a valid point by highlighting the fact that analysts in the sector contend that due to various reasons such as poor location, cost of home ownership in the form of rates and service charges, and unemployment, increased access to low- income housing by the poor has had limited impact on poverty alleviation (as cited in Charlton and Kihato (2006) see for example Charlton, Silverman & Berrisford, 2003; Khan & Ambert 2003; Rust 2003; Zack & Charlton 2003).

2.6 Women headed household's interaction with social welfare services

2.6.1 Women's interaction with social grants

Over the years the South African government made considerable effort to target more women in the provision of access to social welfare services particularly social grants and state supported housing. In many women headed households, you find that female caregivers are the primary care givers and the breadwinners for their families. Several studies such as Duflo (2003); UNICEF (2006) have suggested that women are more likely to spend money or use resources to benefit their children. The women collect the money and have to turn it into food, clothing, education, health and shelter for their children (Goldblatt, 2005). This implies that the effect of social grants on children's well-being is greater when it is in the hands of women than men. Women are more responsible as caregivers than men.

Consequently, social welfare services can be seen as an active pillar of inclusion. Social welfare services are there to remove barriers that prevent vulnerable individuals such as single mothers or women from accessing socio- economic opportunities and encourage that they do not become fully dependent on the state (Potts, 2012). A similar sentiment was shared by a pension grant recipient who was interviewed by Khumalo (2013) for an online news publication. She stated that; "her main goal was to get her grandchildren through school so that they can become independent and not rely on government to support them" (Khumalo, 2013).

The women's response not only shows the role of social grants (i.e. allowing children to access schooling) but that she is motivated to get rid of the any intergenerational dependency on social grants and the government for income support. In certain instances, some women use the grant money to take their children to a doctor and buy medicine where public hospitals are inaccessible (Goldblatt, 2005:253). This intersects with the study done by Wright et al (2015) that identified that CSG gave some women a sense of dignity, as they are able to provide for their children.

Another positive outcome of social grants is that, some women are able to sacrifice the little income they receive mostly from social grants to start livelihood activities (Raniga and Ngcobo, 2014). These livelihood activities are adopted to supplement the inadequate social grant and reduce poverty. As mentioned in Patel et al (2013:70) the disproportionate level of poverty for women has meant that the "receipt of social grant income may have been relatively more effective in reducing particularly the depth of poverty for females and female-headed households".

In respect to women who are receiving CSG's, it was concluded that CSG's may give women power and control to take decisions on financial household matters. Therefore, this contributes to empowerment and positive transformative effects in the lives of women (Patel et al, 2013:80). In spite of these positive outcomes the work of Goldblatt, (2006) and Wright et al, (2015) discuss some of difficulties associated with accessing grants especially for women.

IV. Stigmatization

Kelly, (2013) and Goldblatt, (2009) mention in their work the utterances of many conservatives who argue that government welfare programmes foster an attitude of dependency on the government, young women falling pregnant on deliberately and mother's using the grant money for personal use. Kelly (2013) in her article discusses the unsympathetic social discourse, which classifies social grant recipients as lazy.

She indicates that such criticism doesn't take into account nature of poverty and the inequalities that affect our society and the difficulties poor people encounter. Goldblatt (2009) makes reference to the negative accusations from conservatives who claim that young women fall pregnant just to receive grants. Some other accusations are that some mothers use the grant for their personal benefit and leave their children with grandparents (Goldblatt, 2009:464).

V. Grants insufficiency to meet needs

Studies have highlighted the problematic features associated with the impact of social grants and experiences of women in accessing social grants. For one, many social grants recipients do express that the grants are insufficient to meet their children's needs and their own needs (Wright et al, 2015). Khosa and Kaseke (2017) also indicate how child support grant (CSG) recipients from their study pointed out that the CSG on its own is not sufficient to meet their needs. This is one of the contributing factors to the rising poverty levels within women households because the modest social grant on its own is not a sufficient source of income support.

VI. Unpleasant experiences in accessing social grants

Another challenge of social grants relates to the experiences of women in terms of accessing social grants. The unpleasant application process has impacted on women's sense of dignity and self-worth. Wright et al (2015) found that the women felt that they had to queue for lengthy hours and be subjected to disrespectful behaviour from government officials. For the mere fact that, women spend a long time in queues doesn't only affects their dignity but their opportunity to seek employment or other livelihood activities.

Another concern is that there are still barriers which prevent women from accessing social opportunities. The below story of Jabulile cited in an article by Hochfeld (2016) reveals one of the barriers women face in accessing state support services.

Jabulile's Story:

Jabulile lives with her niece and her own children. Jabulile gets a grant of R350 for each child which is not enough to meet her household needs. All her school age children are given a fee exemption. Her challenge as Thando's legal guardian is that every year she has to go find her sister to sign the fee exemption form before Thando can be exempted. Furthermore, her eldest son has Down Sydrome. Her recently turned 18 and therefore had to leave his special needs school which doesn't cater for learners, after his age. Now her son's speech has deteriorated and all he does is spend hours lying on his bed staring at the ceiling. Staff members at various adult facilities for mental disabilities have told her that placement in a learning or working setting is extremely hard to find, Hochfeld (2016).

The above story illustrates some of the challenge's women experience in accessing state support services such as the no school fee exemption for their children. Jabulile as Thandos' legal guardian who is receiving the grant on her behalf should automatically qualify for the no fee exemption, but the lack of service integration and the paucity of welfare services makes it difficult for Jabulile and many women to access these services. This further undermines Jabulile's role as a care giver and damages her dignity as she has to fight for what she is rightfully entitled to her as a legal guardian. Unfortunately, the burden of fighting for services lies with the people who need it most and they end up not receiving social justice (Hochfeld, 2016).

VII. Social grants targeting a select few and reinforcing gender roles

Jehoma and Guarnieri (2016) argue that the social grant system is not a universal grant as it is only targeting a select few based on the principle of need. For example, women recipients access social grants either through their children, or when they reach the age of 60 to qualify for the pension grant (Hassim, 2005). Women can access the other grants on condition that they are either disabled, looking after foster children or in dire need of social relief.

Furthermore, Plagerson and Ulriksen (2015) take issue with the fact that, in South Africa and elsewhere grants still reinforce the traditional gender roles even though social policy approach in South Africa intends to be gender neutral. One finds that women are responsible for the welfare and health of (extended) family members and this can worsen women's position. More women are Child Support Grants (CSG) recipients than males. This could be attributed to the fact that women spend more time on unpaid care work (i.e. domestic chores) than men.

This responsibility is time consuming and leads to many women not being able to look for paid work which is an account of gender divisions at a household level. As argued by Bertrand et al. (2003) anti-poverty strategies tend to be gender biased as they don't sufficiently acknowledge gendered division of labour at household level, the bargaining power of men in intra-household decision-making and in capturing household resources (Bertrand et al., 2003). In today's society women have become economically active and earning their own income but this has not necessarily translated into them acquiring more power in the household. By and large, men still dictate how the money that women receive or earn should be spent and allocated within the household (Mosoetsa, 2011).

Another downside of the social support system is that women headed households who receive social grants or RDP housing can still be subjected to abuse from their partners. Once the women benefit from these initiatives the role of their male partners, who tend to be perceived as the 'breadwinner' gets diminished as each woman is empowered to 'hold her own'. Men believe that the radical change in their economic position undermines their manhood (Mosoetsa, 2011:59). This can result in high levels of domestic violence as they attempt to hold onto their power in the home.

Moreover, there are double standards that apply in our society. For instance, if a young woman who receives a social grant and uses it for personal benefit and not on her child is accused of being selfish and irresponsible. A young man though is not expected to contribute to household expenses in the same way as the young woman (Mosoetsa, 2011). Linked to the idea of gender inequality is that, previously the pension grant eligibility criteria in South Africa used to be discriminatory towards men because women used to qualify at the age of 60 years whilst men only qualified at the age of 65 but this was equalized in 2011 wherein the standard qualifying age for both males and females was changed to 60.

2.6.2 Women's interaction with BNG housing

Shelter is considered as a basic human right in South Africa in terms of Section 26 of the Constitution (South African Constitution, 1996). In general, the State's housing programme has fulfilled both physical, social and psychological needs of beneficiaries by providing them with access to basic services, security of tenure, shelter and giving them a sense of status, privacy, safety and dignity in having a place to call home (Zack and Charlton, 2003:45, 50). The late President Mandela is cited in the State of the Nation address (SONA) of 1994, saying that;

> "[F]reedom cannot be achieved unless women have been emancipated from all forms of oppression ... [T]he objectives of the RDP will not have been realised unless we see in visible and practical terms that the condition of the women of our country has radically changed for the better, and that they have been empowered to intervene in all aspects of life as equals with any other member of society (SONA, 1994)".

From the foregoing statement by former President Mandela, it can be said that the government at that time was starting to realize the struggles of women. It aimed to emancipate and empower women to become equals by getting equal opportunities in society and leading better lives. A large percentage of single mothers are forced to take responsibility for the emotional and financial support of their dependents particularly in the absence of fathers therefore having an RDP house should considerably improve their disadvantaged circumstances (Budlender, 2015). More generally feminist literature also criticizes the spatial isolation of women in suburban housing due to the fact that gender relation and roles are central to the allocation of resources and opportunities in the city, which is important to the structuring of urban space (England, 1991).

In South Africa, women's access to the city has been limited due to social discourse around men's traditional role as head of the household and the primary breadwinners of their families (Mosoetsa, 2011). In contrast in many instances, the women's role is confined to being at home and taking care of the family. Entry into the city for workers from the disadvantaged communities was often through the development of single male hostels that catered only for males (Todes and Walker, 1992). Education is another determinant of how one can get to access opportunities in the city. Previously disadvantaged women seldom get the chance to be employed in the formal market due to the fact that most them are inadequately educated and are mostly employed in the informal sector.

Mosoetsa, (2011) indicates that the gendered nature of the labour market under apartheid guaranteed men higher wages than women because of South Africa's migrant labour system and mining industry (Mosoetsa, 2011:60). Hassim (2005) notes that women were among the most vociferous critics of attempts to control the movement of African people and limit women's access to the labour market through the imposition of pass controls (legislation controlling black people's mobility in urban areas). For the mere fact that today many women earn less through non-wage income compared to men they will continue to have limited or no access to opportunities in the city.

Nevertheless, the South African government has been making considerable attempts to accommodate women in the delivery of housing through the standard housing eligibility criteria that allows both men and women to apply for housing. Housing policy has also identified the need to acknowledge women in housing delivery.

As stipulated in the White Paper on Housing (1994), government has specifically identified the need to support the role of women in the housing delivery process (Republic of South Africa, 1994:21). Goebel and Dodson (2011) discuss how the housing subsidy policy has relatively been inclusive of women "the housing subsidy policy has been de facto biased in favour of female recipients, especially those who have family depend" (as cited in Goebel and Dodson 2011: 246). Another policy document Goebel and Dodson (2011) make reference to is the 'Mainstreaming Gender in the Housing and Human Settlement Sector' (CSIR / DOH 2006) which takes into account gender dynamics in housing policy and implementation.

Goebel and Dodson (2011:51) mention former Human Settlements Minister Lindiwe Sisulu's comment on women's housing needs where she says that;

> "Housing offers women a sense of security, comfort and space to bring up families, to set up small and micro businesses, to rest and feel a sense of community belonging (Sisulu, 2006)"

The comment is true to a certain extent because housing offers women security of tenure and a privacy and space to raise their children but not every women is able to afford to start a small business because of the lack of income if they are unemployed and dependent on the grant. Once more, in 2014 the former Minister suggested that policy should be cognisant of women and advocate for their right to housing. News 24 reported that the Minister said;

> "Policy should entitle women to get the house in a case where a couple is living in a free government house and they get divorced. She further explains that mothers are primary caregivers for their children (News 24, 2014)".

This has not been implemented in the current policy as shared ownership is given to a married couple. The South African housing policy promotes gender equality and has ''no policy-related obstacles to women becoming homeowners'' (Venter and Marais, 2006:72). However, there are gaps in the gender agenda as echoed by Charlton (2004) where policy tends to focus more on women's engagement in construction rather than after occupation of housing. That particular needs of women who might be abused or vulnerable in some ways are not prioritized and that gender- related issues post occupation are not considered (Charlton, 2004). These gaps are due to the historical injustices and the exclusion of women.

Women were constrained in accessing housing opportunities because of their lack of earning power and therefore they had to settle into entering into convenient marriages or even stay in abusive relationships for security (Todes and Walker, 1992). Previously, in the rural area's women used to struggle to get access to land or housing because of traditional principles or patriarchy. Typically, traditional leaders gave land to the men as they were considered the head of the household and the women were considered as minors but today there seems to be some improvement in women's access to land (RSA, 2014;73).

Concerted efforts have been made by the government to ensure that women's ownership rights are protected. As Mabandla (2003) states there were occurrences where women were recorded in the National database as beneficiaries of housing but only their male partners were often recognized as the official homeowners (Mabandla, 2003). Meth's and Charlton's (2016) work discuss how men end up abusing their partners so that they can end up living in the RDP house because they know that the woman will flee from the house for safety purposes. They therefore compensate for their sense of powerlessness by exerting power over women (Mosoetsa, 2011).Therefore, the solution to this difficulty was through the Department of Human Settlements directive to the Provincial Departments which was to ensure that title deeds for housing are registered in the name of the applicant and his or her partner (Charlton2004).

The statistics also confirm the shift in prioritizing women in housing. It has been reported that since the introduction the ANC government's subsidy-based housing policy more than 50% of housing subsidies have gone to female headed households (Department of Housing, 2003). What was further revealed in the General Household Survey of 2017, is that there was a higher percentage of presumably single female-headed households (17,3%) than single male-headed households (11,0%) who received some form of government housing subsidy (Statistics SA, 2017).

From a gendered perspective this shows that the availability of RDP housing as a home ownership benefit together with other social welfare services have potentially provided an important context for woman-headed families to grow. I further concur with the fact that, access to housing is pivotal in women achieving autonomy (Venter and Marais, 2006). Access to housing for women headed households can be seen as a powerful tool that can give women the capacity to make their own decisions and to provide women with economic security. Maybe, this idea of autonomy can be considered a step towards addressing gender inequalities.

2.7 Conceptualizing women's land ownership through formal title

2.7.1 Overview of women's land and property rights in South Africa

In sub-Saharan Africa, the policy discourse around land tenure often begins with an assumption that women have weaker land rights than men (Pedersen, 2015; Whitehead & Tsikata, 2003). This foregoing view does resonate with the historical background of South Africa. Due to the historical discriminatory policies black women were disadvantaged particularly when it came to land ownership. Previously black women did not have the right to own land. Culturally a man in the marriage had the right to own land as he was head of the household and the women were regarded as minors by the Black Black Administration Act of 1927 (RSA, 2014;73). It can be said that, the patriarchal system which was embedded in the customary law gave rights to tribal authorities to no consider women as land owners.

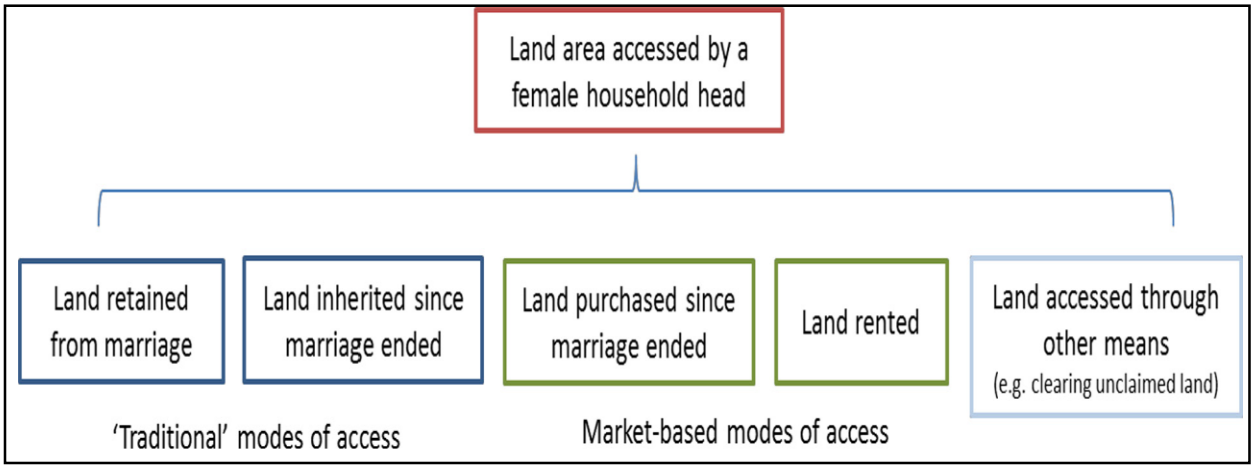
Kingwill et al (2006:7) do mention that the key legacy of the previous regime was weak and insecure property rights for black South Africans in both urban and rural areas. With the advent of democracy, the new approaches to legislation and policies is to open up the world of private property to those who were previously disadvantaged thus beneficiaries of state supported housing are entitled to full private ownership and registered title deeds (Kingwill et al, 2006). It is further stated by Kingwill et al (2006) that the securest form of tenure in South Africa is private property ownership which is recognized through the national title deed registration system. This is an echo of this Roux and Barry's (2011:2) statement that registered ownership should provide tenure security for RDP landholder.

On the other side of the spectrum, the customary law in South Africa has slowly transformed where black women are now being given the right to property. It is important to note that in certain instances, having property rights does not equate to full private ownership, as a consequence of the communal land and ownership clause (Sepotokele, 2018). As echoed in Meth and Charlton, (2016:40) the transformative processes of land reform have been hampered by a multitude of factors such as low priority of land reform initiatives to the national state, the wider focus on racial inequality rather than gender inequality and a lack of local capacity to support beneficiaries who lack other resources.

2.7.2 Women's acquisition of property rights and the significance of land titling

Women can acquire property rights in many different ways either through acquisition, land tenure, during or after marriage or by inheritance from their family or relatives. Figure 2 below figure 2 depicts some examples of how female headed households across the world access land.

Figure 2: Different ways of female headed households' access to land



Source: A. Wineman, L.S.O. Liverpool-Tasie / World Development 100 (2017) 108–122

Place et al. (1994) define three dimensions of tenure security: robustness, duration, and assurance of rights. Robustness refers to how many of the rights are held. Duration is the length of time for which a right is valid. A woman may have the right to utilize a piece of land for only a season, or for her lifetime. Assurance is the certainty with which the rights are held and the extent to which the rights are enforceable (Place et al., (1994).

Meizen-Dick et al, (2017:1) mention that women own less land than men whether solely or jointly. Whether a woman is the sole owner of a plot of land or shares the ownership with her husband may have different implications for many household and development outcomes (Meizen-Dick et al, (2017:2). For example, duration of tenure security will affect willingness to invest in land. Someone who has tenure for only one season would not be expected to make investments with longer-term payoffs. Formal legal documentation of one's rights may strengthen tenure security, but this is not always the case, especially for women (as cited in Maizen-Dick et al, 2015:2).

This can relate to the issue of burden of municipal services costs (see Charlton, 2013) because if you cannot afford to pay for these services you end up selling your property and get pushed further into poverty. In Panda and Agarwal's (2005) work they recognize that the control of property affects women's welfare through multiple pathways. Women's possession of immovable property is found to be associated with less spousal violence in India. This highlights that access to land and housing outside of marriage can effectively provide wives with an 'outside option', shifting the balance of power within their households (Panda and Agarwal, 2005).

The opposite view from Panda and Agarwal's (2005) assertions on spousal violence is that even women have land or housing they can still be affected by domestic violence. One of the participants from Meth and Charlton's (2016) study, shared an incident where a man and a woman started fighting for a house but when they were living in the shack everything was fine. The man ended up beating the woman so that the woman will run away. The man was left alone in the house and took ownership of it (Meth and Charlton, 2016: 17)

Hernando De Soto, Peruvian economist postulates that capitalism can be made to work for the poor by formalising their property rights in houses, land and small businesses (Kingwill et al, 2006). De Soto sees informally held property as "dead capital" because it can't be leveraged to produce growth – it can't be mortgaged because it lacks proper title guarantee to use it as collateral (Paeth, 2005). Gordon et al, (2011:9) advocate that in order for a subsidy house to operate best as a financial asset it is necessary that the beneficiary has the title deed for the property. Relatively speaking, De Soto's idea is to make homeowners out of the world's poor squatters through formalizing individual properties with titles. Once this is done the poor will have access to credit, loans and investment, as their dead assets are transformed into live capital which will ultimately help the poor to participate in the residential property market (Gravois, 2005).

Likewise, a discussion document by the ruling party in South Africa (the ANC) indicates that the failure to provide title deeds to land and houses 'sterilizes the enormous value of these existing assets, which could so easily be turned into collateral to secure access to capital' (as quoted in Kingwill et al 2006:3). Simply put, no title deed means no access to finance from bank. However, many scholars (Barry, 2017; Kingwill et al, 2006) have argued that, a house does not necessarily translate to access to capital for beneficiaries because of the inequalities of our financial systems.

A beneficiary of RDP housing does not necessarily meet the criteria for a bank loan and banks see them as 'high risk' clients. This is probably because banks realize they don't stand to gain much from repossessing shanties in rotten locations (Gravois, 2005). Banks do not lend to the poor because of the high risk of non-repayment, the low value of their assets, and relatively high transaction costs. In South Africa households earning less than around R3,500 per month are unlikely to get access to formal credit using land or housing as collateral, whether or not they hold title deeds to their homes and land (Kingwill et al, 2006).

Beneficiaries themselves are not willing to risk losing their homes just to get a bank loan because many consider housing as a social asset (Gordon et al, 2011:63). I agree with the embedded expectation that registered title encourages investment in properties, but not necessarily through bank mortgage financing. Charlton (2013) discusses how the fabric of many RDP housing developments tends to change aesthetically as beneficiaries extend and improve their homes. Often the funds for these improvements are personal funds of the beneficiary either through long time savings or as and when money becomes available (Charlton, 2013). This correlates to De Soto's opinion but it is not a straightforward confirmation of de Soto's ideology. Indicatively, there are many other academics such as Rowlingson and McKay (2012); Piketty (2014) view housing as a valuable financial asset.

A key challenge that still remains in South Africa is that there is a large number of approved subsidy beneficiaries who have been allocated houses but without title deeds as highlighted in an article written by Schermbrucker et. al (2017). This restricts beneficiaries who find themselves after 8 years and in a better financial position unable to utilize their RDP houses as a financial asset. Beneficiaries are unable to trade the property formally for a bigger quality houses, and this legal exchange is a critical point of entry into the formal property market.

2.8 Conclusion of Literature Review

The literature review has highlighted the various ideologies that exist in terms of housing and social welfare through a poverty lens. I have discussed key themes of poverty, livelihoods, social welfare services and state supported housing which will assist me in researching this topic of women in relation to state supported housing and social welfare benefits. Constitutionally, access to housing and social welfare services is a basic human right. State supported services (i.e. social grants, housing education and healthcare) are implemented by different government institutions despite the fact that they fall within one rubric of social welfare services. Notably, there is a lack of a coherent approach to welfare services. The current systems present a rigid isolation between housing and other welfare services. Undeniably, these state supported services are aimed at alleviating poverty and if they are administered in isolation to one another they cannot achieve the government's intended goal.

The endemic of poverty and deprivation is an ongoing issue across the world, and it continues to disfigure many countries and evidently so South Africa is not an exception. Historically, poverty has always been rife in the lives of the disadvantaged whereas poverty levels for the white population is far lower as compared to the black population. From the literature presented is it is evident that, social support services and state supported housing in South Africa were designed as poverty reduction and developmental initiatives aimed at improving the quality of life of households. The relationship between the two initiatives is indirectly symbiotic even if there isn't any explicit evidence to prove this existence. The overlap is mainly on their aim of reducing poverty, but the mismatch arises from the lack of conceptual and institutional linkages. There is a divide in the initiatives policy outcomes and administrative processes. These initiatives were juxtaposed in this Chapter to understand their role and impact on reducing poverty in the lives of women headed households.

BNG housing potentially plays a multi-functional role as a social, economic, and financial asset. Similarly, social grants have provided households with income and food security and improved education and health outcomes. Despite the undeniable benefits of these initiatives they seem to lend themselves to a number of criticisms. As apparent from the earlier discussion, the initiatives still don't fully meet the needs of beneficiaries, social and gendered inequalities still exist and as alleged by the conservatives they foster dependency on the government and so forth.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research methodology that was employed in this study namely the research design, the data collection method and data analysis, geographical location of the case study, sampling procedures and the research instrument. Ethical issues that were considered during this study, the limitations of the study are also discussed in this chapter.

3.2 Research design

Silverman (2000) defines a methodology as how one will go about studying any phenomenon. It is imperative for the researcher to plan how the aims and objectives of the study will be achieved. The research process started by first identifying how does state supported housing articulate with other social welfare services which then led to the question of **"**In what way does the home ownership benefit interact with social grants to alleviate poverty for women headed households in Pretoria, South Africa?"

The research study was then conceptualized and analyzed by exploring key factors which includes; defining different concepts, exploring the connection between housing and social welfare services. Thus, in further developing the problem l then had to familiarize the reader with some of the available body of literature as shown in the above literature review section. The methodological approach I adopt in this study is the qualitative method by using a case study and thematic content analysis. This approach is relevant to my study because the research focuses on understanding the views and individual experiences of social grant beneficiaries who are also beneficiaries or non-beneficiaries of state supported housing. It further considers the perceptions of the state practitioners who are at the helm of administering social grants and state supported housing and those who are the manifestation of housing policy.

Qualitative research is aimed at studying human action from the insider's perspective. The goal is not to predict, but rather to describe human behavior. Emphasis is therefore placed on staying close to the subjects of study (Vos et. al., 2002). In an attempt to pursue the objectives of the study, the research used the case study research method.

A case study was chosen to understand the geographical setting of the low-cost housing programme that some of the women participants have benefited from in Soshanguve. It in this setting that I can probe the lived experiences and challenges the women face since living in a BNG house.

3.3 The case study of the research

The geographical focus for this study is Soshanguve Township and the investigation is delimited to three specific areas within Soshanguve namely; Block XX, B2 and the 'Marry Me' informal settlement as depicted in Figure 3. The areas in question are located within close proximity to each other and to major routes (Hebron road and R80 highway)

Figure 3: The areas of focus for this research



Source: Google maps, 2019

3.3.1 Overview of Soshanguve

Soshanguve was established in 1974 during Apartheid on land scheduled to be incorporated into a Bantustan bordering on Mabopane in Bophuthatswana which consisted of people who were resettled from Atteridgeville and Mamelodi. This township contains a mix of people from different ethnic groups.

The name Soshanguve is an abbreviation for Sotho, Shangaan, Nguni and Venda people and that is how residents were divided according to their tribes. While this was meant to make admin easy for the Apartheid government, it left the community divided (Mahlatjie, 2016).

Soshanguve is situated in Region 1 which falls within the jurisdiction of the City of Tshwane (COT) Metropolitan Municipality. The geographic location of Soshanguve Township is 40 km north of Tshwane CBD and like many other formal townships in South Africa it is spatially considered as relatively poorly located at the periphery and away from urban core activities (see figure 4).

Figure 4: Locality map of Soshanguve township relative to Pretoria CBD



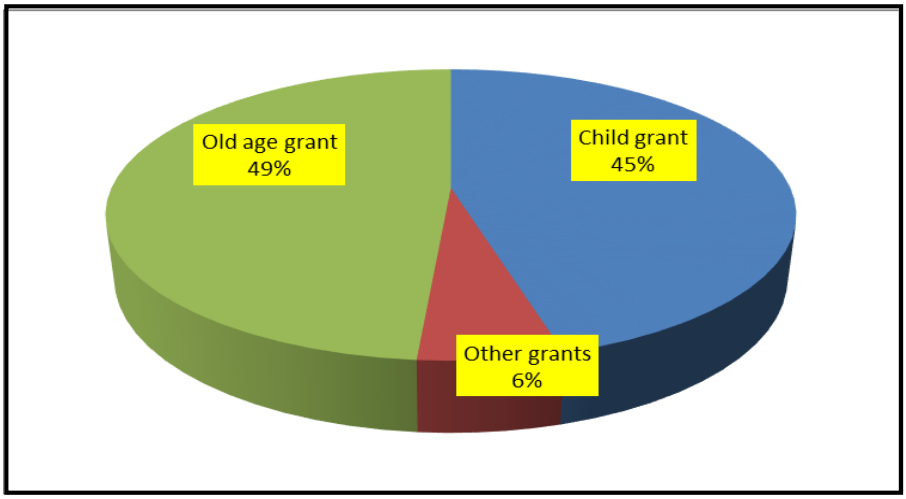
Source: Google Maps, 2019

The main reason for choosing Soshanguve as a case study is due to its various layers of relevance to my research. The first layer of relevance is based on the fact that the northern part of the region (i.e. Mabopane, Soshanguve etc) accommodates a third of the city's population in low-income settlements (subsidised housing and informal settlements). In addition to that, Region 1 has a very large population (33% of metro) with low levels of education, high unemployment, very low incomes and poor living standards (SDF, 2013).

The second layer relates to a study that was conducted by Mokwena (2016) which revealed that most of the beneficiaries of social grants come from Soshanguve (45%), followed by Atteridgeville (35%) and Tembisa (20%). The grants in Soshanguve are distributed as per the figure 5 below where the majority receives old age grants at 49% followed closely by child grants at 45% and the rest is other grants at 6%.

Mokwena's study further revealed that, of the households that were receiving child support grants female headed households received more child support grants (50%) than male headed households (37%) while the male headed households (57%) received more old age grants than female headed households (43%) (Mokwena, 2016). The last layer for the choice of this area, is due to my own personal connections and knowledge. I grew up in an area called Mabopane which is within close proximity to Soshanguve and some of my relatives reside in Soshanguve.

Figure 5: Distribution of various types of grants in Soshanguve



Source: Mokwena, 2016

There is very limited information and scholarly work on Soshanguve which not only makes it difficult to get relatable contemporary information but shows that there is a need for robust research on townships such as Soshanguve. The Department of Land Affairs (now Department of Rural Development and Land Reform) conducted a study in 2007 and it revealed how growth within the City of Tshwane during 1994-2002 showed similar trends as the Apartheid era of distorted spatial patterns. That growth was occurring mainly on the peripheries of existing townships such as Mamelodi, Soshanguve, Atteridgeville, Garankuwa, Mabopane and Winterveldt (Department of Land Affairs, 2007).

The concentration of non-white residents in the places mentioned in the sentence just above do not have appropriate basic infrastructure services, they still have to travel long distances to work and they are segregated from the elite. Statistics from Stats SA, 2011 show that there is 37, 5% households headed by females and presumably as might be expected 69, 4 % of those who are working are between the ages of 15-64 (Statistics South Africa, 2011). The gender distribution is almost the same, with females making up 50.7% and males making up 49.3 percent of the population. The racial makeup of the township is made up of 99.2 percent Black Africans, 0.3 percent Coloureds, 0.1 percent Whites, 0.1 percent Indians/Asians and 0.4 percent others (Global insight, 2014).

The City of Tshwane Spatial Development Framework identifies Mabopane railway station in Soshanguve as the busiest pedestrian railway in the country. As explained in the SDF (2013) the population in northern area is very dependent on rail transport and this is probably due to fact that the railway station serves a larger catchment area outside of Mabopane/ Soshanguve. Out of the five urban cores identified by the city, the station has been developed the furthest (SDF, 2013). Soshanguve is fairly accessible as it is connected to the CBD by the Mabopane railway station and the R80 highway. The Gauteng Provincial Government in 2006 had identified Soshanguve as one of townships in the 20 Priority Township Project which aimed to improve the lives of citizens by changing townships into decent residential areas (Brand South Africa, 2006).

At the time, the initiative aimed at building safe and sustainable communities where residents would have decent shelter and facilities such as roads, clinic and schools (Brand South Africa, 2006). Over the past couple of years, I have seen visible changes to the Soshanguve area with various developments such as RDP houses, upmarket schools (i.e. Curro Academy Soshanguve and Prestige College) and a new shopping mall (The Crossing Soshanguve). The above discussion has shown that Soshanguve has been rapidly growing since post-Apartheid despite its peripheral location. Soshanguve is characterized by poor living standards, low levels of education and income. A large number of female headed households who are child support grant recipients and depend on social grants as a form of income support.

3.4 Sampling method

The primary focus of the study is on women headed households. According to the literature reviewed, women are more at risk to poverty, and by extension; female-headed households are therefore in a more vulnerable position (Saranel, 2005; Woolard, 2002; Finne, 2001). The study made use of the purposive sampling technique, also called judgment sampling. A participant is deliberately chosen to participate due to the qualities that the participant possesses (Campbell, 1955).

Simply put, the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge or experience (Bernard, 2002; Lewis & Sheppard, 2006). Key participants are observant, reflective members of the community who know much about the topic and are both able and willing to share their knowledge (Bernard, 2002). This would refer to the state practitioners who were identified to participate. Another method I used was the snowball sampling or chain referral sampling where research participants recruit other participants for a study.

This method is used by researchers to identify potential subjects in studies where subjects are hard to locate or is limited to a very small subgroup of the population (Mesa et al, 2016). This was the case for recruiting the women participants. The following characteristics for selection were aligned to the purpose of the study which was, a female heading a household who is a recipient of social grant and is either:

- A beneficiary of the RDP housing programme
- On a waiting list to receive an RDP house
- Using their RDP house to generate income

The state practitioners were selected based on their involvement and experience with either social grants or RDP housing from the National or Local Government. Below is a summary of the total number of interviews conducted for this study.

Table 3: Categories of interviewees

Category of interviewees	Number of interviews
1. Beneficiaries	10
2. Non-beneficiaries[4]	10
SUB-TOTAL (women headed household participants interviewed)	20
3. State practitioners	4
TOTAL NUMBER OF INTERVIEWS	**24**

Semi-structured interviews were conducted based on the availability of the different groups or participants at their homes or office. The first batch of interviews was conducted with group 1: women headed households who are currently living in a state supported house and accessing social welfare services. The second group of interviews was with group 2: women headed households whom were on a waiting list to get a government house.

In the group 3 interviews the intention was to interview state practitioners who are either working for the National Department of Human Settlement, National Department of Social Development, Gauteng Provincial Department, City of Tshwane and SASSA (local), but only official from the National and Local government were interviewed which I explain further in the limitations section.

The main purpose of categorizing the women headed households into groups was to try and establish if there is a connection between benefiting from social grants and RDP housing. Relatively, how do these support services complement or otherwise impact on each other (possibly to have a negative or positive impact) and the role each service plays within households in terms of reducing poverty/addressing shocks, what challenges households face in terms of accessing these services and their daily experiences of these services.

[4] The term Non-beneficiaries refers to beneficiaries who are await 'RDP/BNG' houses

As I have already mentioned, the intention was to interview state practitioners from national, provincial and local government but in the end only two spheres of government (i.e. national and local) were interviewed because of the unavailability of their staff and time constraints. The main purpose for interviewing the third group, was to find out what form of relationship is there between these three arms of government in terms of responsibilities in social grants and housing delivery. Social grants are administrated locally but are funded by the Provincial Government and RDP/BNG housing is funded provincially and often delivered locally by the municipality. National government is the overarching policy developers of social welfare services and housing policies.

3.5 Data collection

For this study the primary method for data collection which was used is through conducting semi-structured interviews and observation. De Vos et. al. (1998:297) identified interviewing as the most common method of data collection used by researchers to inform them about social life. Interviewing could thus be regarded as the universal mode of systematic enquiry as it seeks to understand that person's perspective. The interview schedule is a guideline for the interviewer and contains questions and themes that are important in this research (De Vos et. al., 1998:299).

In this case, semi-structured in-depth face-to-face interviews were used to collect data, and this enabled the researcher to gather in-depth information and understand the perspective of each participants in this study. All of the interviews conducted were done through acquiring either written or verbal consent from the participants and on average each interview was approximately an hour.

3.6 Data collection process

The strategy I used to identify participants who are grant recipients and are either beneficiaries or non-beneficiaries of housing assistance was to go to the South African Social Security Agency (SASSA) payment point within the Soshanguve area because it also serves people with RDP houses. At the SASSA payment point I then randomly approached individuals to see if they met the research criteria and to see if they would be prepared to participate in the study. Most of the people were a bit hesitant to participate and some did not meet the criteria.

I therefore adopted a different approach which was to ask family and friends if they possibly knew someone who lives in an RDP house within the Soshanguve area. This assisted in getting an initial pool of people to interview as a family friend did assist in referring me to someone who was staying in an RDP house and receiving a social grant. I approached the interviewee and explained the study to ask if she would be prepared to participate. Unfortunately, she indicated that she did not meet the research criteria because for this research I was looking for a single parent or adult female heading a household. She then referred me to other social grant beneficiaries who were staying in RDP houses within the same area as her as they all came from the same informal settlement before they benefited from the Soshanguve Block XX and B2 RDP housing projects.

The women did meet the research criteria as they are heading their own households and are beneficiaries of social grants and RDP housing. She then indicated that, she has a friend who lives at the Marry Me informal settlement which is within close proximity to Soshanguve Block XX and B2. The interviewees from this informal settlement did meet the criteria because they are on the RDP waiting list, they are women heading households and also social grants recipients.

I do acknowledge my positionality in this research particularly in identifying state practitioners to potentially interview. I am a government employee and over the past few years in my professional career I have made relationships with people from the local, provincial and national government. I therefore used the contacts I had to access information and to secure interviews with the relevant state practitioners at the City of Tshwane, Gauteng Provincial Government and the National Department of Human Settlements. Although I did not have any contacts at the Department of Social Development, I then contacted the Soshanguve local SASSA offices in order to speak to the relevant practitioners dealing with the administration of social grants which resulted in an interview with one of the administrators from that office.

I did ask the administrator if she knew of any policy practitioners which I can contact, and her response was no but they situated at the National Office in Pretoria. In summary, I did manage to secure interviews with the one housing administrator from the City of Tshwane, one grant administrator from SASSA and two housing policy practitioners from National Department of Human Settlements.

3.7 Data Analysis and process

The analytical method of interest in this study is thematic content analysis. This method was used to analyze the data collected from the field. This common form of analysis is mainly used in qualitative research. Thematic analysis (TA) and content analysis (CA) are methods that enable the researcher to capture the meanings within the data. This narrative is developed from the identification of categories and themes within the data (Braun and Clarke, 2006).

During the interview's permission was granted by all the participants to audio record the interview and the researcher also made notes which assisted with retrieving and analyzing the collected data. Once all the information was collected, the data was categorized according to key themes that have been identified as part of the research in conjunction with the current literature available. The process of analyzing data can be described as a twofold process. De Vos et al. (2011) argue that data can be analysed during the collection process as well as after all the data has been collected.

I briefly analysed the data during the actual interview process as data was being collected and an in-depth analysis was done after I had completed collecting all her data. Content analysis is a process consisting of a number of steps. Some authors, e.g., Elo and Kyngas (2008), use a simple three phase process of Preparation, Organising and Reporting. Preparation deals with the design, identifying units of analysis and representative sampling. In the preparation phase of handling the data collected, the researcher typed her field notes. I then perused all the data collected so as to become familiar with it and to obtain a general sense of what the data could mean. While going through this data I then made notes of the various themes that were emerging from the interviews.

The organisation phase deals with the analytic process of coding and identification of categories. The researcher organized the material in segments or categories and read through the data to get a deeper understanding. Through this process I started to identify key themes as they emerged from the data collected. The final phase is the reporting phase which is the presentation of the results which requires linking the findings to previous knowledge which is dealt with in Chapter 4.

3.8 Limitations of the study

Initially, my aim was to interview at the least 4 to 6 state officials and 15 to 20 women participants who have either benefited or not benefited from state supported housing but have benefited from social assistance, to try and relate their experiences. Unfortunately, due to some difficulties encountered during the fieldwork the number of state officials interviewed for this research was only 4. This was the biggest difficulty of this research as I had relied on obtaining the views of state housing practitioners at the Provincial sphere and Social Development policy practitioners at the National sphere to form part of this study. Securing discussions with these officials resulted to be a challenge due to their work demands and unavailability.

I firstly, scheduled a brief meeting with one state housing practitioner from the Provincial Government at their Pretoria office to explain the purpose and objectives of my research. During that meeting he did indicate the difficulties of securing face to face interviews with him and his colleagues because of time constraints and their work demands. He suggested that I should send the interview questions electronically and he will distribute it to the relevant officials, and I did so. I repeatedly tried to make a follow up with him but unfortunately, he was non-responsive.

I then made efforts to contact the Social Development Pretoria office and I secured a meeting with an official who works for the Human Resource Policy Directorate. She then referred me to the Head of Policy he indicated that a formal letter must be sent to the Director General's office to get permission to conduct interviews with officials. Due to the time constraints related to my research submission and the long departmental administrative processes this resulted in the interviews not being conducted.

I do acknowledge that the experiences and views of the state housing practitioners from the Provincial government and the Social Development policy practitioners from the National office whom were not interviewed would have added a robust layer to this research. However, this difficulty did not entirely affect the research as it gave opportunity for the research to be strengthened as more women participants were interviewed. The snowballing technique used to identify the women participants who are living in the same neighborhood and not extended to other areas might suggest a bias or generic process, but this was not the outcome since most of the women had different experiences and opinions.

A further limitation relates to the small sample group size selected for this study. This might appear to be a diverse set of participants as it was only focusing on a small group of individuals. I can confirm that this study was not trying to be strictly diverse hence the chosen sample size. What the research aims to do is to probe the issues that affect this small group of women participants without aiming for generalized conclusions but instead to reflect on what this case reveals about the articulation of social grants with the housing benefit and how to explain this.

3.9 Ethical considerations

The following section will discuss some of the ethical issues that the researcher considered in this study as the study group for this research involves mainly women headed households and sensitivity towards their potential vulnerability needs considered.

3.9.1 Approval from the Wits Ethics Committee:

It is an institutional requirement as stipulated in the University's code of Ethics on Human subjects (Wits, 2011) that before any researcher can start to conduct any field work ethics clearance must be granted by the University of the Witwatersrand Ethics Committee (Non-Medical). The research committee is also responsible for ensuring that the researcher has minimized the risks faced by the research participants before the proposal can be approved (Babbie and Mutton, 2001). I was granted ethics clearance by the Ethics Committee before commencing with any field work.

3.9.2 Informed consent

Mason and Bramble (1989) say that subjects must provide informed consent. Participants should be willing to take part in the study after being informed of all aspects of the research that might influence their decision. Interviewees should have all the information about the study that they need to make an informed decision about participating. They should not be misled in any way. Firstly, it was required of me to write a letter to the Department of Social Development to obtain formal permission prior to approaching any recipient or state official at their premises.

Secondly, a participant information sheet in both English and Setswana was made available and read to the participants. The participants were informed about the research title, the purpose of the research, the research objectives and the type of research and what method will be used to fulfill the research. I did explain that there is a consent form that the government officials have to read and sign but for the women participants they had to give me verbal permission before they took a decision to participate. The reason for adopting different strategies around consent is due to the fact that some of the women participants might not be able to read or write therefore they will be able to give verbal consent.

3.9.3 Sensitivity to vulnerable participants

To a certain extent the women participants whom were identified to participate can be perceived as being vulnerable due to their living circumstances (i.e. eligible for social grants and housing subsidy) and perhaps poverty stricken with restricted choices. However, within this general category the research is not targeting specifically vulnerable people. I did exercise some level of sensitivity towards the women participants by not asking personal or sensitive questions. In addition to that, I made sure that the interviews were conducted during the day at a place where they felt safe and comfortable to share their experiences (i.e. their homes) because their children were still at school and to avoid any disturbances.

3.9.4 Anonymity and confidentiality

Mason and Bramble (1989), indicate that subjects have the right to insist that their anonymity as participants in the research be observed. They should be assured that they will not be identified by their performance or the nature of their participation. For the women participant's anonymity was guaranteed because the actual interview was scheduled in a private space which was at their homes. In the case of the government officials, the institution they work is not kept anonymous, but their names are kept anonymous. Pseudonyms are used in this research. I discussed with the participants that the results of the interview and that their personal opinions will not be linked to them in the final report. In the event that I use any direct quote from the interviews their identities will not be revealed at all.

3.9.5 Publications and Access to the research results by participants

It was highlighted on the participant information sheet that the final document will be available electronically and can be accessed publicly on the Wits online library system as the researcher had the responsibility to inform participants about possible publication of this study. According to Strydom (2011), it is essential to ensure that the findings are available for public reading and the written report should be as clear as possible for readers to understand what the researcher wrote. Lastly, I did make it clear to the participants that the research findings are strictly for academic purposes and there are no financial gains if they volunteer is to take part in the study.

3.10 Summary of the chapter

This chapter outlined the research methodology that was employed in this study. The chapter discussed the qualitative research design that was adopted in this study, the study population and sampling procedures, the research instrument, data collection method as well as data analysis method which relate to the qualitative research approach. Ethical issues that were considered during this study, the limitations of the study and the method of data verification were also discussed in this chapter.

In chapter four, I will discuss the results or findings that came out of the interviews conducted and reveal the participants understanding on the role of state supported housing and social welfare services, the practices, experiences of beneficiaries and non-beneficiaries. Lastly, I deliberate the broader challenges associated with these initiatives from the perspective of the women headed households and state practitioners.

CHAPTER FOUR: PRESENTATION AND ANALYSIS OF RESULTS

4.1. Introduction

This chapter will present the research findings and further discuss the research themes which emerged from the data collected during the interview process. Firstly, the discussion in this chapter will discuss the biographical profile of each women participant this includes their age, number of household members and education levels and then later detail the profile of the state officials who were interviewed. Thereafter, the chapter will separately detail the research findings of both the women participants (beneficiaries and non-beneficiaries) and the state practitioners whilst relating the discussion to the objectives of the study and highlighting significant themes relative to the supporting literature.

4.2 Women headed households' participants results and findings

The table 4 and 5 summarizes the biographical profile of the 20 women participants who were interviewed. The ages of these women range from 25 to 70 years. Some of the women participants don't have any education at all whilst others do not have any post matric education. Majority of them are currently unemployed so therefore they depend on the grant. Only a few have additional sources of income. The time frame of when the beneficiaries of Soshanguve Block XX and B2 benefited from the RDP housing programme is between 2008 and 2009.

The non- beneficiaries are from an informal settlement in Soshanguve called Marry Me and they are all on the housing waiting list. The general waiting period since the time that they applied for an RDP house has been very long approximately 10 years across the grouping from 2008 to 2018. In adhering to the norms of anonymity of the participants no names were taken therefore pseudonyms were used for each participant. As part of the data analysis process several themes and subthemes emerged from this qualitative exercise. The themes and sub themes identified can be summaries as follows; experiences of these women headed households in accessing social grants and BNG housing, impact of social grants and state supported housing in alleviating poverty, challenges affecting both beneficiaries and non-beneficiaries of BNG housing programme; BNG housing as way of empowering women and the living conditions of non-beneficiaries.

Table 4: Biographical profile of beneficiaries of state supported housing

Pseudonym	Area	Age	Highest Education levels	Type of grant	No of years living in the RDP	Income generating activity	Number of household members	Other notes
P1-Rebeccah	Soshanguve XX	45	No education	Child support grant & Foster care grant	2008	Rental shack	9	Wants to start a business
P2-Katlego	Soshanguve XX	39	No education	Child support grant and Disability Grant	2008	No	3	Wants a job
P3-Adelaide	Soshanguve XX	37	Grade 7	Child support grant and Disability grant	2008	No	5	Wants a job
P4-Gogo Catherine	Soshanguve XX	56	[5]Bantu education	Child support grant via her daughter	2008	No	3	Doing a recycling job
P5-Gogo Maria	Soshanguve XX	53	No education	Disability grant	2008	No	6	Wants jobs for her children
P6-Rachel	Soshanguve XX	34	Grade 11	Child support grant	2010	No	3	Wants to start a business
P7-Gogo Lorraine	Soshanguve B2	70	No education	Pension grant	2009	No	4	Too old to want a job or start a business
P8-Gogo Martha	Soshanguve B2	60	No education	Pension grant & foster grant	2009	No	10	Wants a to start a business or have a backyard shack to rent out
P9-Gogo Thelma	Soshanguve B2	60	Grade 2	Disability grant	2009	No	2	Has a small vegetable Garden
P10- Millicent	Soshanguve B2	36	Grade 9	Disability grant	2014	No	5	Wants to start a business

[5] Old apartheid education system for blacks South Africans

Table 5: Biographical profile of non-beneficiaries of state supported housing

Pseudonym	Area	Age	Highest Education levels	Type of grant	Years in the RDP programme	Income generating activity from their house	Number of household	Other notes
P11-Mama Ruth	Marry Me	46	Grade 12	Child support grant	Waiting list	No	4	Does piece job but wants a permanent job
P12-Promise	Marry Me	36	Grade 12	Child support grant	Waiting list	Yes	4	Atchaar business
P13-Gugu	Marry Me	30	Grade 12	Child support grant	Waiting list	No	2	Part-time promoter but wants a permanent job
P14-Tina	Marry Me	33	Grade 11	Child support grant	Waiting list	No	3	Wants a job
P15-Sylvia	Marry Me	27	Grade 12	Child support grant	Waiting list	No	2	Wants a job
P16-Boitumelo	Marry Me	25	Grade 10	Child support grant	Waiting list	No	4	Wants a job
P17-Cindy	Marry Me	33	Grade 11	Child support grant	Waiting list	No	4	Wants to start a business
P18-Dimpho	Marry Me	28	Grade 10	Child support grant	Waiting list	No	5	Wants a job
P19-Lesego	Marry me	30	Grade 11	Child support grant	Waiting list	No	4	Wants a job
P20-Kate	Marry me	31	Grade 10	Child support grant	Waiting list	No	2	Wants a job

4.3 Theme 1: Women headed household who are social grants beneficiaries

4.3.1 Subtheme: Social Grants as a source of income for its beneficiaries

Social grants do provide income support for women headed households and reduces the level of income inequality in the lives of women who do not earn a livable wage. This statement is consistent with the accounts of ILO (2011) and Soares et al (2010) who recognize that cash transfers have helped reduce income inequality. Smith (2018) writes in her article that Janina Hundenborn said; "social grants are a significant mitigating factor, reducing income constraints for households in financial need- a sign that this policy is achieving its desired effect".

This study revealed that many of these women are unemployed and rely largely on social grants as their primary source of income. Having an income regardless of the type or source does have an effect on reducing poverty. The majority of the women respondents acknowledged that social grants are their only monthly source of income. The grant has changed their lives in a way where they can afford to put food on their table, buy their children clothes and pay for their child's needs and even pay for stokvels or social clubs. Millicent (P10) said that the grant has changed her life in the way that she is able to buy food for her children. Tina (P14) said her life has changed for the better because when she didn't have any source of income, she was not able to meet her children's needs and now she is even able to pay for school trips.

Noticeably, for others like Promise (P12) she is able to buy stock for her Atchaar business with the grant money as so that she can have an additional source of income. Thus, she revealed that her life is better off as she is able to have a little business with the social grant money she receives. When I asked the women participants how it would affect them if the government would discontinue the grants the popular response was "*Itjo ke ka swa*" meaning it I would die. This response not only suggests the significant role and impact the grants plays in the lives of women headed households. This view confirms the position of advocates of social welfare that social welfare plays a central role in trying to reduce poverty in the lives of the poor (Cassim and Bhorat, 2014).

4.3.2 Subtheme: Adequacy of the grant to meet the needs of women headed households and their utilization of the grant

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

When asked whether the grant money is adequate to meet their needs, the point that was repeatedly by made by many of these women is that the money is not enough, and government should either increase the money or create jobs.

Dimpho (P18) elaborated that;

> "*The money is not enough. I would like the government to provide us with jobs. They should not consider only those who have passed matric or have qualifications when they are creating jobs because most of us did not even finish matric".*

An observation which was made during the interviews is that, the women had either no education at all or had gone to school but did not get to complete school. This is a contributing factor to their struggle of finding employment. This further relates to the challenge's women face in accessing opportunities and being expected to meet their needs without any means. Non-employment is positively associated to poverty if there is no employed member within the households then the household is predisposed to poverty. Basically, they are unable to meet all their household needs.

Statistics have shown that women headed households are poorer than their male counterparts. Women seldom get a chance to get employed in the formal market because they are expected to be the caregiver in the household, and they are undereducated hence these women participants' only get temporary jobs in the informal market such as domestic work, sewing factory, recycling and doing promotions.

These types of jobs are not stable as they occur irregularly. Having an education would give them a better chance of getting formal employment within the labour market which would open up more economic opportunities for them. This would result in them being economically active and have a more stable source of income in addition to the grant money in order to try and meet their needs.

4.3.3. Subtheme: Impact of social grants as a poverty reduction tool

Many of the women participants said that poverty can be experienced in different ways and there is not just one definition for it. The common definition provided by these women was not having money to afford something at that specific time or the lack of having something. This can therefore be defined as absolute poverty. Machado (2006:4) define absolute poverty as "the inability of the poor to afford basic or minimal necessities of life such as food or shelter".

As explained by Gogo Catherine (P4);

> "*Poverty is when you want something, but you can't afford it. Your heart desires certain things but unfortunately you do not have the money".*

In response to the enquiry concerning how their lives have changed after receiving a social grant all the grant recipients do acknowledge the fact that their lives have changed ever since they started receiving the grant money. All of them considered the grant as a stable source of income for them and their families as they are unemployed even those participating in other income generating activities. With that said, they still feel that the money is not enough to reduce poverty in their lives completely. This was a shared view amongst the younger participants who actually feel that they are still living in poverty even if they are receiving a grant, they still want the government to either increase the amount or provide them with jobs.

Millicent (P10) says;

> "*The grant money is not enough they government must increase it to at least R2000*".

Adelaide (P3) raises a valid point in saying that;

> "*Food is very expensive these days and the grant is not enough*".

Ultimately even if the grant money is increased the increase in food prices results in more spending of their household income. In contrast to the above views, of the grant money not being enough some of the elderly participants felt that the money is more than enough, and they no longer consider themselves living in poverty.

Gogo Lorraine (P7) says that;

> "*This grant money is too much for one person and ever since I started receiving my grant, I do not live in poverty anymore*".

Her response is surprising but understandable as she is only supporting herself with the money, she receives whereas other recipients are supporting more than one person. Gogo Lorraine's (P7) children are employed and they take care of the household expenses. Gogo Lorraine (P7) only assists when it is necessary. Many of the participants felt that they are still affected by poverty, but it is better compared to when they did not receive a social grant. The state supported housing beneficiaries said that it was better than when they were still living in the informal settlement.

In addition to that, the different perspectives demonstrated that grants have more impact in reduce poverty in the lives of the elderly because they have less responsibilities in terms of the number of dependents and they are able to save up their money. Whilst the younger generation have more dependents and responsibilities, they are getting lesser money than the elderly in terms of the value of the different grants. Therefore, the CSG grant is not sufficient to meet their needs or reduce poverty in their lives.

4.3.4 Subtheme: Experiences of women headed household's when accessing grants

Our social grant system is considered progressive and covers a wide range of vulnerable individuals in our society from childhood to adulthood and into old age. Most of the participants are either receiving a child support grant, disability grant or pension grant. Only two of the participants are receiving the foster care grant for their sibling's children as they have passed on. The general experience of these women participants in terms of applying for their social grant was very good according to them because it was very easy for them.

The process of applying for a grant is that the individual needs to go to their nearest SASSA branch and fill in a form in the presence of a SASSA officer. In order for them to qualify they need to meet some of these general requirements which are not limited to following;

- Must be a South African Citizen; permanent resident or refugee
- Must be a resident in South Africa
- Must submit a 13-digit bar coded identity document

Many of these women expressed that when they were applying for their grants, the process was very easy, and they only waited for a month before they started getting their grant money. The general feedback was that there no difficulties with the application process.

Gogo Martha (P8) even said;
"*The process was very easy. I am even surprised [now] because people are even turned away and they are told that they will call them back. Even when I was applying for these children for the orphan grant, I did not struggle but many people are struggling now to apply. It really shows that Modimo o kgona go bona ngwana wa kutsana [God can see an orphan child*]".

However, not everyone is fortunate enough to receive a grant or to not experience difficulties when applying for the grant. A good example of this is Gogo Catherine (P4) who is currently staying with her grandchildren. Her daughter is receiving the child support grant for her children and normally sends the money to Gogo Catherine (P4). Thus, Gogo Catherine (P4) is indirectly receiving the child support grant.

She did indicate that they in the process of registering her as the legal guardian of these children so that she can receive the grant money directly. Gogo Catherine (P4) also relayed that according to her family members she is old enough to start receiving a pension grant but unfortunately, she is not able to access the pension grant yet because of the issue of her birth date.

She (P4) said,

> "*My challenge is that my mom never knew when I was born and so my mother's employer just gave me a birth date under the Dom pass system. The birth date which she gave me was 1962 so my ID shows this date. Many other people have said that I should be getting a grant because I was born before 1962. This problem has therefore discouraged me from applying because my ID document shows 1962 so I don't qualify in that sense."*

Gogo Maria (P5) had a different challenge from Gogo Catherine (P4). Her challenge is with the re-application process for a disability grant. Gogo Maria (P5) is currently receiving a temporary disability grant for her illness which is not chronic. She has to get re-assessed after 6 months by the doctors to see whether she can still qualify for the disability grant. Only recipients who don't have a permanent disability or chronic medical condition have to go through the process of re-assessment.

Gogo Maria (P5) expressed her frustration with the process and said;

> *"When they stop my grant after 6 months, I sometimes encounter challenges when I have to re-apply because they get different doctors each time. When I go there to collect my money at times, they tell me my re-application has failed and I have to wait a period of 3 months before I can get my money again. I wish the government should extend the validity period of my grant to 5 years instead of 6 months."*

A smaller number of women raised the issue of not accessing their money on time when the new SASSA card was introduced in April 2018. Participants reported their dissatisfaction with the new card system since they could not access their money the first time when they started using the new card and this was a general problem around the country as a whole. They said the new card system was not even explained to them. Not being able to access their money really affected them and their families.

Katlego (P2) relayed her experience and said;

> "*My experience with the new card system was bad at first because when I went there and found that there was no money. I almost fainted. A couple of days later I went back again the money was there and I was assisted by the security guard at the ATM because I didn't know how to withdraw the money. There were even bank charges of R40*".

These encounters show that despite the numerous benefits of social grants there are also challenges with the process or system that affects these women. These challenges include the lack of clear information being conveyed to recipients (i.e. new card system), the complexities of re-applying for the disability grant and the discrepancies of the apartheid ID documentation.

The stories narrated by these women in this study relate to the many other studies which have revealed the many ongoing challenges women face when applying or accessing social grants. Women have reported being made to feel unworthy by being required to queue for very lengthy periods, having to negotiate burdensome and unclear qualifying criteria, and being treated disrespectfully by government officials (Wright et al, 2015 and Goldblatt, 2006).

4.4. Theme 2: Perceptions or stigmatization of social grant recipients

4.4.1 Subtheme: Social grants as way of creating dependency

There is a common stigmatization by conservatives that grant recipients are usually accustomed to being dependent on either the government and their partners or family members to provide them with assistance. Another perception is that the government has created an attitude of dependency through distributing grants and the recipients are labelled as being 'lazy' to even find employment or become independent.

Three of the women participants currently have additional generating income sources from various livelihood activities that they are involved in. Gogo Catherine (P4) is currently doing a recycling job for herself, Rebeccah (P1) has backyard shack which she is renting out and Promise (P12) has an Atchaar business.

Two of the women participants used to have temporary jobs: Gugu (P13) used to be a part time promoter for a clothing store, Adelaide (P3) used to work at a sewing factory and Rachel used to work for an industrial company in Rosslyn. Gogo Thelma (P9) has a small vegetable garden which she is growing for home use purposes. The various livelihood activities that these women are involved in demonstrates that these women are not "lazy" and are making means with the available resources to better their lives even if they are undereducated. As mentioned by Raniga and Ngcobo (2014) these livelihood activities supplement the modest social grant income support and shows the women's motivation to break out of poverty. Only three of the interviewees stipulated that they receive financial contributions from their partners or family members.

Adelaide (P3) said that her children's grandparents usually assist with paying the transport fees for her children on a monthly basis. Understandably so, in the case of Adelaide she has four children, she is unemployed and her 18 year old has just been cut off from the grant because she is now over the age limit. Therefore, Adelaide (P3) is receiving less money than before. Boitumelo (P16) also confirmed that the father of her child is assisting with looking after their child even though they are no longer together. With Millicent (P10) though it is a different story because she stays alone. Her children were taken away from her by the social services. Her disability grant money is spent on food and the "mashonisa" (loan shark). Subsequently, the money she is borrowing is mainly for her own expenses.

Millicent (P10) said;

> *"When I do not have food during the month because I have to pay back the mashonisa, I call my boyfriend and tell him to buy me food."*

Generally, most of the participants indicated that they don't borrow any many from family members or get assistance from their families. Most of younger women indicated that they don't have partners because of their previous experiences or heartbreak. In the case of the elderly women most of them their spouses had passed away and were not even interested in having partner. Thus, they only rely on their grant as their only income source. I also asked if they are supporting another family member outside their households and all of them answered with 'No'.

Katlego (P2) replied by saying that;

> "*I only support my children with the grant that I receive. Those people ('relatives') eat their money on their own and don't share it with me why should I share my money with them***."**

The fact that these women are not supporting any other additional family members outside of their households or even relying on others to support them shows that they are independent. This shows that they are responsible and understand that the grant is intended for their children's use and not any other person. Another reason for them not to support outside family members, is that the money is simply not enough to be shared with others outside their immediate household structure.

4.4.2 Subtheme: Utilization of the grant by recipients

Another well-known critique by conservatives of social grant recipients as mentioned in the work of Goldblatt, 2009 is that, they do not use the money to look after their children instead they spend it on themselves and as a result they end up neglecting the needs of their children. This ultimately leads to the intended beneficiary of the grant not benefiting from the grant. In response to the question concerning the utilization of the grant the women participants openly shared that used the grant mainly on the following items; food, school related expenses, healthcare, stokvel/ social club membership contribution, water & electricity and clothing but not on a monthly basis. The women participants do acknowledge that the grant does ameliorate their situation because without it they would not be able to survive.

Cindy (P17) in her response did show care on how she spends her grant money and said,

> *"You need to use the grant money wisely so that it can assist your children and make their lives better. I use the grant to buy food, I give my son his pocket money for school, and I have a stokvel which I participate in."*

The grant did provide the elderly participants and the women's children access healthcare. One elderly participant disclosed that she has a heart condition and is on certain treatment.

Gogo Thelma (P9) said;

> *"I have a heart condition, so I also use my [disability] grant to purchase pills.'*

Some of the women participants did indicate that they use the grant to cover doctor's consultation fees when the clinic is over-crowded and on transport costs to the hospital if it is located far.

Adelaide (P3) said;

> *"I sometimes have to take my newborn to Garankuwa Hospital, so I have to use the grant to cover the transport cost to the hospital."*

The reason for Adelaide (P3) to go to Garankuwa Hospital instead of Soshanguve is due to the fact that there is only clinics in Soshanguve and no government hospitals close by. The close by government hospitals are situated in Mabopane and Garankuwa but due to the distance it would require her to use transport. The women did confess that a portion of their grant money gets allocated to other household expenses such as stokvels. The CSG grant is not intended for stokvel's purposes which can be seen as a problem in the eyes of the state. CSG grants are meant to meet the child's needs. Even if this is the case, participation in a stokvel does have some benefits to it because it generates income after a few months.

The benefits of participating in a stokvel in some instances does accrue to the child benefiting. One of the women confirmed that when she receives her stokvel money she buys her children Christmas clothes or school uniform for the coming year. This shows a sense of responsibility and discipline by this mother and in an indirect way the intended beneficiary of the grant does end up benefiting.

The women participants also shared their own personal views on how other grant recipients use utilize their grant money. All of them noted that people are different, there are some who abuse the grant and do not take care of their children but there are those who use it properly. This verifies the perceived l stigma that some caregivers use the grant for personal benefit which raises a concern because the child suffers in that case and poverty will continue to persist in their households.

Katlego (P2) flagged out that;

> *"Some go and play cards/ gamble with the money and some go partying. They even put on make-up and ba apere maoto a dikgogo [wear high heels]. You even find their child looking dirty and not even wearing any shoes whilst the mother is well dressed up and clean. We are really not the same."*

The stigmatization of recipients' use of the grant is even prevalent amongst the recipients themselves. Some of the women claim that they personally know of caregivers who misuse the grant for their own personal benefit and to show off.

4.5 Theme 3: Women headed household who are beneficiaries of the state supported housing programme

4.5.1 Subtheme: State supported housing as a poverty reduction tool

Housing has the potential of playing a major role in the lives of beneficiaries and this research focused first on its ability to reduce poverty, and also on its interaction with other forms of state support notably grant payments. Several of the participants who now live in RDP houses acknowledged that their living conditions are now better than at the informal settlement.

Rebeccah (P1) indicated that;

> "*I can proudly say that after receiving an RDP house my life changed for the better because the poverty that I used to experience when I was staying at the informal settlement is less now*".

The type of poverty that Rebeccah is referring to is absolute poverty. Where she could not afford to maintain her basic living standards such as affording a house. Therefore, she experienced more poverty when she was living at an informal settlement. I can only assume that, since she has an RDP house she can now utilize her income for other essential resources such as food instead of worrying about a house.

Others like Gogo Maria (P5) have a different view. Gogo Maria (P5) indicated that;

> "E*ven though I have an RDP house I still feel that my life has changed but not for the better*". [This could possibly mean that her life is worse because she is not able to achieve her goal of expanding her house because of the little money she has]

Gogo Maria's (P5) response was somewhat surprising since having a formal house is concomitant with a better standard of living. Nonetheless, Gogo Maria (P5) was not expecting that her life would be worse off after receiving an RDP house. She wants to have money in order to extend her house and with the little money she receives she is not able to save anything because she also supports her children. With that said, this illustrates that for some beneficiaries benefiting from the state supported housing programme has been beneficial because the level of poverty is not the same as compared to when they were living in the informal settlement [Gogo Lorraine (P7), Rebeccah (P1) and Rachel (P6)] but for other beneficiaries it has had a very limited impact on their situation (Gogo Maria (P5) and Adelaide (P3).

4.5.2 Subtheme: Housing as an asset

The concept of Housing as an asset is quite key in the BNG policy and it has been the buzz word for the state and many scholars. The idea of deploying your house as a resource simply refers to using it as way of dealing with shock or vulnerability through income generation which resonates with the idea of housing as economic or financial asset (Rust, 2006; Gordon et al, 2011). This would link with the livelihood framework as discussed by Chambers and Conway (1992) and Sen (1981). They provide the analysis that various assets that are available to households can be used as leverage to ensure the survival of the household, transform their situation through income generation.

As part of this research I wanted to find out if the women participants recognized the housing benefit as an asset which could reduce poverty in the lives and what difficulties they have encountered in terms of utilizing their houses as an asset. What was surprising for me is that, only one participant was utilizing their home for income generation purposes via backyard rental.

Rebeccah (P1) did respond by saying;

> "*I am currently renting out that backyard shack for R550. I use that money to buy household items and this money adds onto the social grants [CSG & Foster care] money. I would also like to start a fruit or vegetable business one day when I have money*".

Rebeccah (P1) seems to be the only one who has taken the opportunity to utilize her housing asset to transform her family's situation through deriving an additional income so that they can survive. Her motivation to supplement her grant income with another livelihood activity of rental accommodation shows that she is self-reliant and not just waiting on the government to create opportunities for her. The above finding is consistent with the argument put forth by Kellett and Tipple (2002); Adarkwa (2010) that housing can be a source of income which people can use it to generate income, either through home-based businesses or renting it out.

As I was conducting the interviews, I then recognized that there was a polarized view amongst the state supported housing interviewees. Four of the interviewee's (Rachel (P1), Gogo Martha (P8), Millicent (P10) and Rebeccah (P1) stated that they had an interest in starting a business whilst the other RDP housing beneficiaries wanted to get a job instead of starting a business. Those interviewees who wanted to start a home-based business did share some of their difficulties in not being able to start their business.

Rachel (P6) described her interest in starting a business and what is her main challenge in starting one;

> "I *do have an interest in starting my own business of selling kota (bunny chow) but the issue here is the location of my house. There are many other spaza shops on the same street as my house which are selling the same thing*".

On the other hand, others had no interest at all and just wanted the government to provide them with jobs. The main reason for some beneficiaries to not want to start their own business is because they felt that they are not business minded and the rental accommodation business is not safe for women, as tenants can be problematic. From the comments of the majority of the women, I can deduce that many of these women did not have a better idea of the notion of housing as an economic or financial asset.

Furthermore, this observation could mean that most of the women just see their houses as a social asset which provides them and their families with shelter or a safety net. Their houses have also given them a sense of belonging within the community. There were some women who did aspire to have a home-based business but did not realize their houses can be economic assets. They expressed how they would rather wait for employment opportunities from the government. Their lack of motivation to utilize their home as an economic asset can be ascribed to a variety of factors such as support from the government, lack of additional income to start a home-business, and not being confident enough to start their own home-based business.

The BNG housing policy states that its main objective is to uplift the poor from a background of income poverty through providing adequate houses that could be used as an asset for income generation (Department of Housing, 2004). Contrary to this objective, the same government has legislated an 8-year waiting period clause for the reselling of an RDP house and deriving an income through a rental accommodation rom your RDP house is perceived to be 'illegal'.

This not only illustrates the disparities within housing policy and legislation, but that government has a simplified approach to housing that is to address shelter needs. This obscures the idea of housing as an asset which can address income needs of beneficiaries. In addition to that, the government does not have any tools or mechanisms which are directed to assisting or recognize the income generating methods of beneficiaries hence many of these women do not consider their houses as asset or even aspire run a business.

4.5.3 Subtheme: State supported housing as way of empowering women to have more decision-making powers

As head of the household you are the highest decision-making structure of the household. The decision-making structure decides on how the household expenses are going to be met whether it's through the grant money or through making other means. As a homeowner/head of the household you take full responsibility on whether there is food and electricity in the house or that municipal services are paid up. In addition to that, you are in control of you household resources therefore you are able to decide on how your household is run and how your children are brought up.

Many of the younger interviewees were living with their children who are mostly attending school for free. This shows that, the women are empowered to take decisions about their children's future by allowing them to attend school. Several women admitted that (Rachel P1, Katlego P2, Cindy P17, and Gugu P13), the grant has had an impact on their children's performance at school because they are able to buy food for their children's school lunch and that ensures that their children do not go to school hungry. Some children are able to carry pocket money to school because of the grant. This has resulted in the children concentrating better at school as they don't go there hungry.

Neves et al. (2009:16) possess a similar view as they highlighted that there has been an improvement with nutritional intake, health, growth and school attendance amongst child grant beneficiaries whilst the opposite has been noted amongst poor households of non-grant recipients. When asked the women how their lives have changed after receiving an RDP house the mutual response was that having a home gives them happiness and pride because their children have a place to call 'home'. They also feel like they have earned their place within the community and can be like everyone else.

Rachel (P6) responded by saying;

> *"My life changed immensely and for the better. There is no one who is giving you instructions to cook or clean or was the dishes. I do it at my own time because I am staying in my own house and controlling what happens in my household. It's not like when I used to stay with my in-laws. My son helps around the house, he has chores."*

The above commentaries express the sense of happiness and empowerment which comes with owning an RDP house. It also gives women control and the ability to take decisions on what happens in their homes. Over and above that, the women participant's had aspirations of wanting to invest in their properties as registered homeowners. Many indicated that they were interested in extending their houses in order to have more space for their children.

Katlego (P20) did indicate that;

> "*You see those bricks in the corner I bought them so that extend my house so that we can have more space. Unfortunately, due to financial constraints I am not able to extend my house hence the bricks have been sitting there for years*".

Gogo Martha (P8) was lucky enough to be able to extend her house. She said that she used the money she got after her late husband passed on to build an additional room. Gogo Lorraine (P7) has been able to invest in her property by making improvements through utilizing her pension grant money. She detailed how in the below response;

> "*I saved my grant money until I had enough. I then plastered the house, put in a ceiling, tiles but now I don't have money to do more improvements. Once I save up enough money, I will plaster the outside of my house".*

It is clear that Gogo Lorraine (P7) ingeniously took the initiative to save her grant money in order to invest in her property by doing improvements. Compared to the other women Gogo Lorraine's (P7) circumstances are relatively better because her daughter is working and is able to take care of her own children's needs. Therefore, the burden of household costs does not lie on Gogo Lorraine's shoulders. The other women appeared to be less fortunate because they use of their grants and houses to basically survive. This could mean that the other women don't have additional income because their children are still young, unemployed or don't earn enough thus they have more household expenses to cover on their own.

4.5.4 Subtheme: Challenges experienced by women headed households who have benefited from the state supported housing programme

RDP developments are mostly criticized for various aspects such as poor location or the costs related to maintaining an RDP house (Charlton, 2013). The concern raised with the issue of location is that the RDP housing projects are typically situated at the periphery away from the CDB where most of the services and economic opportunities are. The problem relating to costs is that beneficiaries are required to maintain their homes and pay for municipal services which they cannot afford because they are not working.

To get more insight on these concerns, I started by considering the geographical location of the RDP settlement the research is focusing on. Soshanguve (Block XX, B2 and Marry Me) is located approximately 40 km from the Pretoria CBD meaning the travel distance to and from the city is close to an hour. In addition to this, the area is 5 km away from Rosslyn which is an industrial area. The township is quite developed with various neighborhood facilities such as schools, clinics and a police station. The RDP housing projects in Soshanguve Block XX and B2 have attracted some economic opportunity stimulant such as a shopping complex.

From my own observation, most of these women due to their unemployment status are confined to just being at home and taking care of the children therefore they do not travel often to the CBD. When they go and collect their grant money or buy groceries, they go to the shopping complex close by. I did ask if they use any transport when they go to collect their grant. The general response even from the elderly women was that they walk because it's close by. Despite the peripheral location of this area in spatial planning context, I can assume that it is not too much of a hindrance for these women headed households.

The second challenge I investigated, was the issue around the burden of cost for maintaining their houses. The response from most of the women was that they are not able to maintain their houses especially when there are leaks or plumbing issues. They don't have enough money to pay for maintenance services to their homes. At times, they are forced to borrow money to pay for plumbing services. The severe financial burden has led to many, not even affording to make any minor physical alterations or improvements to their RDP house post-occupation (Gogo Maria (P5) and Katlego (P2). With the issue relating to the costs of services most of the women have applied for the Tshwane indigent services because they cannot meet the expense of paying for water and electricity.

According to the City of Tshwane Indigent Policy Review (2012:8), the indigent in its jurisdiction will get 100 percent rebate of refuse and removal and free basic services. The registered indigents will receive a pre-determined quantity of electricity and water free of charge on a monthly basis. This programme was introduced to alleviate poverty in the lives of the indigent and give them access to services, increase their affordability and possibly increase their household income. Gogo Catherine (P4) indicated that she was in the process of applying for the indigent programme because she is not able to afford the municipal service costs.

The rest of the women have been granted the rebate, but they still feel that they are burdened with particularly electricity costs because the predetermined quantity given is not enough for the whole month. Some are not even able to afford to buy electricity during the month. Many did say that they try to pay these municipal costs but do end up in arrears. Another household cost relates to maintaining their homes when there are plumbing issues or household items that need to be repaired. Many said that they have never improved their homes ever since they moved in, others said that they have to lend money to pay for the services of a plumber when there is a leak or pipe burst.

Despite being burdened by maintenance and services costs these women still residing in their RDP houses. Their decision to stay does not necessarily mean they are able to afford these costs hence they applied for the indigent service. These women exemplified that; they are not able to afford these costs because of the little grant money they receive. The other major challenge that these women expressed is having to raise their children on their own.

They wish that they had a partner to assist because they feel it is easier to raise children when both parents are around financially and emotionally. Many of the women who have sons shared that boys need to have a father figure in their life to guide and discipline them. They voiced out that they have a problem in disciplining their sons because they are women and don't understand men issues. This situation contrasts with the conventional view that a house should ultimately be a route to more prosperous circumstances where beneficiaries are less vulnerable to poverty with an improved quality of life (Charlton, 2013: 400).

4.6 Theme 4: Women headed households who are non-Beneficiaries of the state supported housing programme

This section will discuss the experiences and challenges faced by non-beneficiaries of state supported housing programme who reside in the 'Marry Me' informal settlement. 'Marry Me' is an informal settlement situated in the township of Soshanguve. As explained in Coenraad (2018) proposal document the name 'Marry Me' originates from the fact that the majority of the people who live in this settlement were frustrated with staying with their parents or relatives, so they wanted to have their own residence.

'Marry Me' informal settlement is strategically located along a major route (i.e. Hebron road) and like Block XX and B2 it is situated within close proximity to the Rosslyn industrial node, other RDP housing settlements, schools and the Soshanguve Plaza mini complex.

4.6.1 Subtheme: Experience of non–beneficiaries' access to state supported housing

There has been an online article piece written by (Moatshe, 2017) questioning the transparency of RDP housing allocation process for the Marry Me residents. The perceived narrative is that process is too slow transparent, and it's tainted with corruption from some government officials. The main issue is that the women applicants raised was that they are unable to pay bribes to either government officials or councilors hence they have not received a house.

To gain a better understanding of the non-beneficiaries experiences I enquired how their experience was when they were applying for an RDP house. In the interviews, all the women spoke positively of the application process and said that it was very easy to be registered on the waiting list because the government officials came to their informal settlement. The women participants did explain the application process and indicated that the government officials came to their homes and requested for their details and ID numbers. The officials also took pictures of the houses outside and then issued them with barcodes. The barcodes were issued to show that the applicant has been recorded on the housing waiting list system.

According to one participant, the officials stated that if the applicant wants any information pertaining to the progress of their applications the feedback will come through their respective ward councilors during the ward committee meetings. This is somewhat misleading, since the Promotion of Access to Information Act, 2000 allows for beneficiaries to get information from their local housing authority regarding the status of their application. Applicants may even ask to view their details on the waiting list at their local housing office at any time. The non-beneficiaries concurred that they only started experiencing problems with the application process after they had applied for the RDP house. They mentioned that they used see government vehicles coming to transport people from their area to their new homes even though these people applied after them.

When the women made any follow up's pertaining to their application the response was always not positive in terms of the fact that they were told that progress regarding the status of their applications will come through their ward councilor or that nothing has changed with the status of their applications. Another issue they raised is that, people who have money to pay bribes are the ones who are receiving the houses which are meant for them. The interviewees further disclosed that they have been on the waiting list for approximately 6 years with no success. The situation has become worse since the passing of their ward councilor a couple of months back. In essence, there has been no progress, and everything has been halted.

This draws attention to the fact that, the struggle still continues for many women headed households until they can have decent housing and experience the feeling of owning a house. These women's utterances describe their perceptions around corruption in the delivery of housing. This could be seen as a way of denying the poor access to housing because those with money get first preference over those who have been on the waiting list for many years. The government needs to put more effort in scrutinizing and monitoring the allocation process to avoid further unfairness and manipulation.

4.6.2 Subtheme: Current Living conditions of non-beneficiaries

Many of our Informal settlements are riddled with challenges such as lack of basic services, overcrowding, crime and hazardous living conditions. This is certainly true in the case of 'Marry Me' informal settlement. The area over the years has been experiencing a large number of shack developments. The City of Tshwane official that I interviewed, indicated that the occupants illegally occupied this piece of land and that is how the informal settlement was formed. The area has no access to individual running water, electricity or sanitation but it does have a communal tap and shared public ablution facilities.

The residents of the area have been protesting for many years for the municipality to formalize and upgrade the informal settlement but their plea to date has not been heard. According to Moatshe's (2017) article piece, a final decision had not been taken by the City of Tshwane Municipality on plans to formalize the 'Marry Me' informal settlement as per the resident's demands. A sobering thought of the dire living conditions came to mind as I walked through this informal settlement. In almost every corner there is a group of men either smoking, gambling or just sitting.

The houses are congested together such that you can't even differentiate on whether it is one house or two different houses. The pathways are dusty and narrow which makes it difficult and unsafe to get around.

Figure 6: Marry Me informal settlement



Source: Jack Bloom on Twitter (twitter.com)

The women described their unhappiness with their current living conditions.

Mama Ruth's (P11) reply was;

> *"There is no happiness here. We are staying under immense pressure, fear and stress. We also don't get along with the foreign nationals. There is this hatred amongst us that is not always evident. For example, I will leave my laundry on the washing line and go buy bread when I come back my laundry is gone, and you find that the foreign nationals have taken it. The streets are dirty and the living conditions here are bad."*

Boitumelo (P16) replied by saying;

> *"The conditions here are the same as those people who live in the rural areas. There is no water or electricity. Sometimes you don't even get water after standing in the long queue. We walk long distances while carrying our children on our backs to go and get water".*

Dimpho (P18) embodied the same sentiments in her answer;

> *"The living conditions here are poor. Firstly, we use pit toilets that are supplied by the government. Sometimes people push them over and all the dirt comes out. It becomes very smelly and unhygienic. Secondly, the municipality doesn't deliver water every time. There is also a lot of dirt in this area and you find our children playing in that dirt which is very dangerous for their health".*

The daily hardships experienced by these women is evident in the abovementioned statements and this emphasizes the deplorable and dire living conditions they live in. This corroborates the trajectory of poorly serviced informal settlements where there is no access to basic infrastructure such as running water and sanitation. The unhygienic situation places a rick on people's health and a growing uncontrolled population density. Moreover, this is a reminder of South Africa's increasing housing backlog. The reality is that, various approaches that are being adopted by municipalities to try and curb the increasing number of informal settlements which are clearly not yielding any successful results.

Figure 7: Residents living conditions



Source: https://citizen.co.za/news/south-africa/115215/cvbloomy/ and **picture:** Christine Vermooten

According to the manual count and survey conducted by the City of Tshwane: Housing and Human Settlements Department post elections of 2016, there are 173 informal settlements. Of these, only 133 are receiving potable water from the City in the form of JoJo tanks and communal stand pipes. While only 76 are receiving sanitation services. The City is committed to addressing the poor living conditions affecting these informal settlements and has plans of upgrading and providing housing (IDP, 2017). The City indicated that the improvement of basic service provision and the formalization of informal settlements has been prioritized in the IDP and Budget. Over R 105 million has been allocated towards this priority in the 2017/18 financial year (IDP, 2017).

Many of the participants proposed that since government is failing to deliver houses for them then government should give individuals stands. They stated that, they will still be happy with this option since they will be landowners. By improving access to land for these poor households through stands along with title deeds will result in improved livelihoods and asset creation. This form of tenure through title directly speaks to tenure security. The benefits of this tenure arrangement can yield benefits for beneficiaries as the productive use of land can result in social and economic opportunities.

4.6.3 Subtheme: Challenges experienced by non-beneficiaries of the state supported housing benefit

Embedded in the daily struggles of these women is a number of contributing factors such as their personal life challenges, their living circumstances and their need for decent housing. These women living in the informal settlement are faced with more hardships on top of being tasked with a huge responsibility of raising their children and heading a household. These women spend more time trying to access basic services such as water by walking long distances and they don't have access to various livelihood options compared to those women who have benefited from state supported housing. Consequently, the expectations of assuming the role of heading a household comes with immense pressures.

I therefore wanted to better comprehend what kind of hardships do these women living in the informal settlement encounter as heads of the household and in terms of not benefiting from the state supported housing programme. I firstly asked what are the daily challenges they experience as women heading a household? The below details some of the responses from these women;

Mama Ruth's (P11) reply was;

> "*I have a challenge with my son who is now a teenager. Most of the time I want to discipline him, but I cannot. We can't even discuss certain things that he is experiencing as a man. I have to be a mother & father at the same time. I wish that he had a father figure in his life who can be his role model, but I try in that sense. Lastly, we have a challenge of food because we don't always have food in the house."*

Boitumelo's (P16) comment was;

> "*I have a lot of challenges for example you have a lot of responsibilities as the head of the household. Everyone is dependent on you to do everything*."

The above responses from Mama Ruth (P11) and Boitumelo (P16) reveal some of the heavy burdens that the head of the household has to carry because they have to be the bread winner, the disciplinarian and take care of the house household. Having to perform all these roles a person can be quiet stressful.

Sylvia (P15) said that;

> *"For example, in winter/summer I can't afford to buy my children clothes. I can't even afford to be part of a social club and they are important for one to a be part of. I usually struggle with buying food for my family and as you can see now the paraffin price has also gone up. Those are some of the things I get pressure on and that stresses me a lot.*"

Sylvia's (P15) comment highlights that the grant is not enough to meet all her household expenses such as buying food, paraffin and clothes for her children. She can't even afford to participate in any social club. Social clubs are important to many women because they are long term investment clubs which bring in additional income when the investment matures after a certain period and some social clubs assist with burial cover.

Secondly, I asked how has not benefiting from the state supported housing programme impacted their lives?

Tina's (P14) response was that;

> "*One of the challenges of not having an RDP house is the issue of space. We all do not have any privacy. My children wish that they were living in a house where they can have their own rooms."*

The anxiety raised by Tina (P14) is understandable because the housing size of an informal structure is quiet small. Both the parent and children do not have any privacy or space. This raises a concern because in most cases children get exposed to many things which can affect them psychologically.

Promise (P12) said;

> "*My life is very difficult here. I am always scared when there are strong winds because they might blow away my shack. Even if you clean you shack there is always dust inside because a shack has holes. We are always coughing, and we always get flu. As you can see now it very cold but even when we are wearing enough clothes, we still get cold. We also use a paraffin stove and we end up inhaling the fumes which is dangerous for our health."*

One of the challenges associated with rudimentary structures is that the structural integrity of the building materials that people use to build their homes is not durable to withstand bad weather conditions hence the women are fearful when there are strong winds. As described by Promise (P12) the zinc structure has holes, so her house is prone to dust and water coming in. Another risk associated with informal settlement living is that they use paraffin, so they end up inhaling fumes. In addition to that, during cold weather conditions the temperature in the shack is very cold so even if they are wearing enough clothing, they still end up contracting flu which impacts their health.

Cindy's (P17) reply was;

> "*The challenges are a lot but let me just name a few. A person wants to have a place that they can call home. Because if you are a woman like me you feel like you are nothing when you don't have a house. You tend to also think about where your children will live once you have passed on. If you leave them with a house, you know that they have a place to call home. It will be up to them if they want to sell the house at least you did you part as a parent.*"

The above-mentioned view reveals the significant role and value of housing as a social asset in the context of poverty. Housing as a social asset gives families a sense of security because they have a roof over their heads and a place to call 'home'. Formal housing creates stability for a family (Lemanski, 2011). The replies confirm that both beneficiaries and non-beneficiaries experience similar challenges when it comes to heading a household and being a single parent, but their living circumstances are totally different.

Those who live in RDP houses live in better physical conditions because they have access to municipal services and live in a brick and mortar structure which is safer and sustainable. Whilst on the other hand, the non-beneficiaries have to deal with the lack of services and a living in non-durable zinc structure leaving them even more stressed and unsafe. The women's ability to cope with the shocks is restricted in the sense that their source of income is minimal, no housing asset, inadequate access to basic services, and limited livelihood activity options.

4.6.4 Subtheme: What it would mean for non-beneficiaries to benefit from the state supported housing programme

Being a homeowner comes with a sense of pride and achievement of having a place to call 'home' (Charlton, 2013). The intended outcome of the state supported housing programme was to have an impact on lives of beneficiaries and give them a chance to a better quality of life. As captured by Charlton (2013) people have a physical and emotional relationship with their houses. The women in this study did share some heartfelt sentiments of what it would mean for them to get an RDP house. The dream of owning a house signified a sense of hope that one day they will get to own a house and that their children will have a proper place to call 'home'.

Lesego's (P19) response was;

> *"I would be happy actually more than happy. The happiness will be something that I have not even experienced before."*

Kate (P20) shared her thoughts and said;

> *"I would be very happy. My children will have a place to call home. Even if I would pass on, they would have a house to stay in."*

Kate's (P20) response reiterates the importance of housing as a social asset because having a housing would give her children a sense of stability and the house will be their inheritance once she has passed on.

Boitumelo's (P16) comment was;

> *"I would be so happy. At least, I would have a proper house for my children. I would buy a nice fridge and my kids would have a TV in house. My house would be beautiful."*

Boitumelo's (P16) reply reveals her aspirations of wanting her children to live in a proper home with beautiful appliances. This shows that living in a house brings families a sense of stability, achievement or dignity. Some even confessed that, living in an informal settlement made them feel like they have not earned their rightful place in society because people look down on them. Their dignity is diminished by not having an RDP house and having a house would give them a sense of pride, self-worth and dignity. The overall observation is that, housing represents or signifies different meanings for these women. For some it has sentimental value, for others it signifies having a rightful place within society and a sense of responsibility or control over household.

Generally, I can say that the strategic location of this informal settlement allows for the women to walk so that they can access various amenities. Majority of the women participants walk to go and collect their social grants and to buy groceries. Thus, the strategic positioning of this informal settlement is beneficial for the women as it reduces household costs because they don't have to spend money on transport.

Another cost saving factor is that, the women are owning their structures therefore they do not have to pay any rental. Many of the women indicated that they were unemployed and were not involved in any income generating livelihood activity. Only one woman (Promise-P12) was actually running an Atchaar business from her shack. Gugu (P13) indicated that she is a part-time promoter but during the time of the interview she was not employed.

4.7 Conclusion

It is evident that the majority of the respondents who are receiving social grants are very grateful for benefiting from the social grant system. They acknowledge the considerable efforts of the government and feel that the grant has provided them with a source of income as many have not finished school and are unemployed. Moreover, the grant has reduced the depth of poverty in their lives because it has improved their children's access to food, education and other basic needs. Despite the positive outcome of social grants has had on their households, the women did criticize the fact that it is not sufficient to meet all their household needs and most of them feel that the government should increase the grant.

Some of the older participants felt that the value of their grant is more than enough, and they can even save up money. This is mainly due to the fact that, their needs are different and they live with their employed children therefore their grant is a supplementary income which is only used when it is really required. For most of the younger women feel that they are still affected by poverty even if they are receiving the grant because the money is not sufficient to pull them through a whole month. For many they had to wait until the next payout and that meant not having food or even paraffin in the house for the rest of the month.

This evaluation shows that the impact of social grants in reducing poverty in the lives of women is dependent on number of factors such as the amount of the grant, the size of the household, household needs and livelihood activities available. The grant has more impact on older recipients compared to the younger recipients. The interviewees demonstrated their various interactions with social grants and a large proportion showed that they were using the grant to try and meet their children's needs even though there were a few who used it on stokvel's. Evidently, the majority of these women heading a household have decision-making powers to take decisions in the interest of their children, how money is spent on each resource and managing their own lives.

The only differences within the grants was that the elderly women were receiving more money than the child support grant beneficiaries. For that reason, the elderly women perceived their grant income to be more than enough while the child support grant recipients said the money was not enough to meet their household needs. On their thoughts of how other social grant recipients utilize their grant money the widely held view was that, it depends on the individual as people are all different. They voiced how some recipients use the money appropriately to buy food, clothes for the children, electricity, and some invest in their property by extending their homes. At the same time, there are others who are perceived to just misuse the money by buying expensive clothes, participating in social club or stokvels and gambling or playing cards.

From the perspective of the respondents, the grant in certain cases does not reach its intended beneficiary (i.e. the child) but in other instances where the primary care giver is responsible the money gets spent on the child's need and the household as whole. My overall observation is that beneficiaries and non-beneficiaries of state supported housing do not share the same level of poverty. This assessment is based on the fact that, beneficiaries of state supported housing are at lesser risk and exposure to shock. Having an asset such as a house increases beneficiaries' abilities to mitigate shocks better since they don't have to worry about decent shelter, health risks from bad living conditions, lack of basic services and disrupted livelihoods.

Non-beneficiaries are more exposed to impoverishment and an increased burden of poverty because their time is spent on; planning for potential natural disasters, walking long distances, standing in lengthy queues to access water instead of doing productive household activities. As a whole it can be concluded that both these services are accompanied by benefits of access to other social support services like education and healthcare. In general, all the women's children who are of school going age shared the same sentiment that their children are able to attend school. This is due to the fact that they are exempted automatically form paying fees which highlights one of the positive outcomes of social grants.

What was also positive is that the social grant recipients have allowed for these women to provide food security for their children hence they are able to attend school because they carry lunch or even pocket money so that they can be like other children and not go hungry.

The state supported housing beneficiaries indicated that they are able to afford to pay for medication, doctor's consultation and pay for transport costs to go to healthcare facilities because of the social grant money. In addition to that, living in a formalized RDP housing settlement has made it easier for the ambulance services to come directly to their homes because when they were living at the informal settlement the ambulance was not able to access their homes it just stopped at the main road.

Besides, the state supported housing beneficiaries live in an area where schools are close by and their children are able to walk to school, so they don't have to be concerned about transport costs. Only one woman (P3) said that she has to pay for transport costs but, it is not clear why her child is attending a school which is further away from home as there are schools in the area.

4.8 State participants results and findings

The third group of interviewees was with four state officials involved with the social development and human settlements sector. These interviewees were chosen for their involvement in policy matters or the admiration of social grants and BNG housing. The below table summaries their information. As noted in the methods section, I tried repeatedly to access officials from the Gauteng Provincial Government and National Department of Social Development but in the end due to time constraints these below mentioned four officials are the only ones that were available and agreed to be participate in the study.

The themes and subthemes in this section discuss the views of state practitioners in relation to; the relationship and isolation between state support housing and social grants; the role of these two services in the lives of women headed households, women headed households interaction with these services, the institutions progress in prioritizing women households in the delivery of these two services.

Table 6: State participants biographical profile

Pseudonym	Department or Institution	Position	Sphere of Government
Lindiwe	City of Tshwane Metropolitan Municipality (COT)	Human Settlements (Administration)	Local
Celina	South African Social Security Services Agency (SASSA)	Supervisor (Administration)	Provincial
Nokwanda	Department of Human Settlements (DOHS)	Policy	National
Shirley	Department of Human Settlements (DOHS)	Policy	National

4.9 Theme 5: Relationship between state supported housing and social grants

4.9.1 Subtheme: State's understanding of the conceptual and institutional relationship between state supported housing and other social welfare services

Policy documents and literature do not explicitly discuss the interface between state supported housing and other social welfare services. There are a number of assumptions I can make for this shortcoming firstly; the institutional and conceptual relationship is not well understood by state administrators and policy practitioners. Secondly, these services are not considered under one basket of social support services hence the isolation. To probe this, I further asked the state practitioners what their own understanding was of the relationship between state supported housing and other social welfare services.

Celina who works for SASSA admitted that she isn't quite aware of any relationship between the two services. She explained that on several occasions social grant beneficiaries come to their offices to request a letter to prove that they are receiving a grant in order to apply for the City of Tshwane indigent services programme.

Lindiwe who is working for the City of Tshwane shared the same understanding as Celina but provided more detail;

> "*There is a link between them, but you need to remember that Social Development has its own social worker professionals. Before a person can get registered for the indigent services the social workers need to go and verify whether indeed you are in need of an indigent service. Once they approve your application it means you must start receiving such services. Therefore, that is where the link comes in".*

These comments above detail a generic institutional link between the City of Tshwane and SASSA. The one Department does the verification by issuing a letter of confirmation that a beneficiary is indigent and the other one captures the information and processes the application for indigent services. I then posed the same question to the policy practitioners from the Department of Human Settlements Nokwanda's response was;

> *"[The link is] that both these services fall under the basket of social support services (i.e. social grants, free education, fully subsidized housing, free healthcare etc.) which are meant to reduce poverty in the lives of their beneficiaries. Furthermore, in order to ensure that poverty is reduced in the lives of beneficiaries there should be a system wherein you can punch in an individual's ID number and you are able to see that this person is receiving a RDP house and social grant this would mean that they should also access free education, free healthcare and their children should be on the school nutrition programme wherein they get food at school. From that we can successfully say that we are assisting vulnerable groups and women headed households to get them out of poverty."*

From this, I can agree that state supported housing or social grants on their own will not reduce poverty or bring radical change in the lives of women. The key to unlocking poverty in the lives of women headed household should be through ensuring that they have access to all support services, which can possibly translate to a better life. Furthermore, the relationship between state supported housing and other social support services would become more coherent if they are seen under one rubric and considered under the same basket of social support services even if they are administered by different Departments.

The objective of either service is to reduce poverty in the lives of beneficiaries, and this can be achieved if they are collectively accessible. I later discussed with state practitioners what their views are on how this relationship between state supported housing and social welfare services is understood by the state practitioners including policy practitioners. The most common frustration amongst the state administrators from SASSA and the COT was the lack of communication between their own organization and with various other state institutions. An example was given by Celina (SASSA) where she said that;

> "*I do agree that we all have different mandates/policies, but our office is servicing grant beneficiaries and these beneficiaries are also required to submit certain documentation such as an ID and a medical record for the disability grant applicants. Our clients are therefore serviced by other Departments such as; the Department of Home Affairs and Department of Health and so forth but my work does not speak to the work of these other institutions and surprisingly we are all servicing the same client. In South Africa, we have beautiful laws but come implementation are they dead…… The hierarchy here going down does not talk to each other hence at the ground level everything is just chaotic."*

Lindiwe (DOHS) noted that;

> "*The relationship between the two is not really understood. Remember in policy making as an administrator I am not part of the policy development committee. Whoever is making policy is either making it based on their assumption and if I would make a policy it would be based on my practical experience. Therefore, it will differ. That is why the policies that are being made are not helping the system at all.*"

Nokwanda who currently working in the policy Directorate at the Department of Human Settlements did relay her extensive experience in the policy sphere both in policy development and policy review. She used to work for the Department of Social Development where she was dealing with policy related matters. Currently, she is serving on numerous committees and one of the committees is for policy review of other Departments. Her experience and knowledge in the subject matter unveiled her understanding of the relationship between the state supported housing and social grants. Shirley who is also a policy practitioner from the same Department did concur that policy practitioners do have a grasp on the relationship between state supported housing and social grants.

Her response was;

> *"I do think that policy practitioners do understand the relationship between the state supported housing programme and social grants due to the fact that they serve the same purpose which is to alleviating poverty in the lives of its beneficiaries".*

This brief picture provides some context to this discussion which illustrates that there is a fracture between the institutional relationship of state supported housing and other social welfare services. In accordance to the explanation provided by Celina (SASSA), the implementation of social grants is dependent on other Departments efforts such as Health, Education, Home Affairs and SAPS but there are difficulties of alignment between the functions of each institution. The departments are working in silos and focusing on their own mandate. This ambiguous relationship as described by the Lindiwe (COT) and Celina (SASSA) is ascribed to the lack of communication within their own individual organizational units and ineffective inter-governmental relations with other government Institutions.

On the other hand, policy practitioners from DOH have a different outlook as they feel that they have a nuanced conceptual understanding of the relationship between state supported housing and other social welfare services. This is evident in their both Nokwanada (DOH) and Shirley's (DOH) comments because the consensus is that the services are meant to alleviate poverty in the lives of beneficiaries. Nokwanda (DOH) further states that state supported housing and social grants fall within the same basket of social welfare services.

Thus, a streamlined system showing comprehensive information about an individual must be developed so that the government can ensure that this vulnerable individual is accessing all the social support services so that the intended goal of poverty alleviation can be effectively realised. Currently, the services are not collectively accessed by the vulnerable poor as they are administered in isolation to one another. What is therefore telling from these two held positions is that there is a need for continued research to better comprehend this multifaceted symbiotic relationship.

4.9.2 Subtheme: Isolation of state supported housing from the basket of other support services

The Welfare state theory suggests that state housing programmes have a fundamental welfare function and are clearly related to the other pillars of the welfare state (Venter et al, 2015). Similarly, from an Irish perspective housing is generally regarded as one of the pillars of the welfare state, ranking in significance alongside social security, health and education (Fahey and Norris, 2011).

Consequently, the rationale for this study is centered on the idea that social welfare appears to be connected to a much broader range of services which are delivered to the poor. This includes services like; education, health provision and housing but the nature of this connection is unclear. In practice, state support housing generally is not seen under the same rubric as the other social support services. Explanations for this isolation can be due to variations in policy objectives and deliverables, funding, administration and the impact.

In the South African context, the government's housing programmes are relatively multi-faceted and large and do not only focus on rental housing. However, the concept of housing being more identified as meeting the need of shelter first rather than income generation coincides with our government's position. In attempt to gain a pragmatic understanding of this isolation I asked the state practitioners on their thoughts of why is there an isolation between state supported housing and other social grants.

Lindiwe's (COT) thoughts were;

> *"We are stand-alone Departments. Social Development has its own executives who have a different thinking from us here at Housing. That is why there is an isolation. We are dealing with different issues but if you look at RDP housing and social grants both programmes require the services of social workers. I think there is a need for social workers in the housing sector because we also deal with people who are evicted or coming from divorced backgrounds which can affect one's mind. We have an indigent burial service within the City where we assist family who can't afford to bury their family members. Housing, social services and indigent burial services were supposed to be under one Department as we are dealing with vulnerable or poor people."*

Celina (SASSA) stipulated that;

> "*Each Department has its own Minister and own mandate. We have our own policies and year plans. For example, if we have a target of registering a certain number of children under child support grants we have to ensure that we reach those targets. On the other hand, the same child support grant recipients are the same ones who have benefited from the RDP Housing programme."*

From the above comments it is clear that the institutional isolation is due to the fact that each Department has its own mandate and they are dealing with separate issues. My understanding of Celina's point is that the two services are targeting similar groups of people but there is no clear programme to ensure the two coincide as the two services fall within two separate government departments with different policies and mandates.

Nokwanda (DOHS) indicated that;

> *"I support the President's proposal to merge certain Departments together. This will assist with better alignment and co-ordination between Departments."*

Shirley (DOHS) stated that;

> *"I agree with the isolation between housing and social grants. [That is a good thing] even if they both aim to reduce poverty. For example, housing has other sub programmes which are targeted at various income groups not just those who are vulnerable or in need."*

Overall, the state practitioners did display awareness on the possible reasons of this isolation between state supported housing and social grants. A similar view which was shared amongst the state practitioners was that these Institutions are stand-alone Departments with different mandates and policies. A common link is that the two services are targeted at indigent individuals and therefore the intent is to alleviate poverty in their lives.

4.10 Theme 6: Role of state supported housing and social grants in poverty reduction

4.10.1 Subtheme: Role of state supported housing and social grants in the lives of its beneficiaries particularly in women headed households

Literature has asserted that one of the greatest challenges affecting South Africa is poverty and as a way of addressing this challenge the government has made provision for social assistance and fully subsidized housing. Inevitably, these anti-poverty strategies do play some role in reducing poverty in the lives of beneficiaries. Lindiwe (COT) illustrated her understanding of the role of housing in the lives of beneficiaries as providing shelter, title deeds and alleviating poverty.

> *"Every person who is alive whether you are employed or unemployed you need shelter. You might not be employed but at least if you can have a home for you children that is part of alleviating poverty. The only thing that you are focusing on is looking for employment whereby you will only provide for food and clothing for your children because you have a home already. Furthermore, we don't just give them houses we also register them as property owners, so we provide them with title deeds. Which is a legal document that indicates that you are the legal owner of this property. Even better some even have a social grant and a home therefore they are able to buy something for their children. In that case, it is assisting in alleviating poverty even though on the other hand [free housing] creates dependency."*

Shirley (DOHS) expressed her thoughts as well;

> "*Housing gives beneficiaries and their families a place to call home. They do not have to worry about shelter. Moreover, it is intended to alleviate poverty in the lives of women headed households*."

These preceding views correlate with some of the objectives of BNG Housing policy which state that housing provision should address poverty alleviation, economic growth, improve the quality of life of the poor and creating an asset for the poor and ultimately developing sustainable human settlements (Department of Housing, 2004).

The major role of housing is to alleviate poverty as understood by both Lindiwe (COT) and Shirley (DOHS) as it provides shelter and security for families. Thus, it is recognized more as a social asset. Lindiwe (COT) goes further to highlight the perceive stigma around free state supported services of creating dependency on the government. Similarly, social grants are perceived to have an impact on poverty alleviation and this was confirmed by Celina's (SASSA) sentiment;

> *"The main role of social grants is to alleviate poverty and relieve them of the social economic challenges moreover with money. If you look at our economy now, the prices of food are extremely high. In most cases, we have mothers who are married but their husbands are nowhere to be found. These women do qualify for a grant. As much as we say we are helping beneficiaries to alleviate poverty at the same time there is a lot of abuse [misuse] of social grants."*

What Celina (SASSA) is referring to is that even though the social grants have a positive impact on reducing poverty there is a downside which relates to misuse of social grants by recipients.

Nokwanda (DOHS) shared a different view because she asked the question;

> "*Are we really alleviating poverty in the lives of women headed households? Yes, we are giving these women free houses and social grants but does this women's children have access to free schooling, are her children on the free nutrition programme at school, do they have access to free health care and what income generating activity does she have*?"

Her insightful reflection has relevance because if one does not have access to the various social support services in combination to housing, you will still be affected by poverty in one way or the other. Undoubtedly, many other researches have critiqued or mentioned criticisms (Jeffrey, 2015; Goldblatt, 2009; Patel et al, 2012) the policies and outcomes of BNG housing and social assistance programmes and one of the criticisms was that these programmes create a sense of dependency on the government. The other problem as highlighted in the above findings is that some beneficiaries themselves, their own relatives, and government officials tend to abuse the system.

4.11 Theme 7: Women headed household as beneficiaries of state supported housing and social welfare services

4.11.1 State's perspective on women headed household's interaction with state supported housing and social grants

Studies have revealed (Charlton, 2013; Meth and Charlton, 2017; Jeffrey, 2015) shortcomings in the interaction between beneficiaries' interactions with social grants and state supported housing. The most common shortcoming is of dependency on the state to provide for all their needs. Beneficiaries are even labelled as "lazy" or "leeches" by critics. The conservative's allegations as mentioned in Goldblatt (2009:464) is that recipients do not want to be independent and that young girls deliberately fall pregnant so that they can access the grant. As already mentioned in this research, there is no evidence which has proved these allegations to be true.

This area of discussion has been contested by Patel et al, (2012:3) as they argue that such negative allegations stigmatises who are receiving grants as others tend to look down on them. These negative views also create unnecessary fears of the grant being cancelled amongst social grant recipients. What was highlighted in the findings is that the views expressed by the state practitioners was varied as some expressed exasperation and others empathy towards how women headed households interact with these benefits.

Shirley (DOHS) had a more compassion in her response;

> "*Women generally more responsible than men. I say this because, women have a more nurturing character and are better caregivers. I think that they would spend the grant money wisely and use it solemnly for their children. They would also appreciate better the house that has been given to them because its shelter for their children."*

Celine (SASSA) not only spoke about her frustration on the whole social grant system but also on her observations of how women beneficiaries interact with the social grants. Her point of view is almost similar to what the conservatives argue that social welfare programmes create dependency and promote moral corruption as highlighted in Kelly's (2013) article, Patel et al, (2012) and Goldblatt's, (2009) work.

Celina's (SASSA) view was;

> *"If I was a Minister, I would scrap out child support grants completely more especially for children at school. I would say that anyone who falls pregnant at the age of 16 will never qualify for a social grant. In this way you will save the country and the population. Social grants have created a dependency on the government and people no longer want to think or do anything for themselves. What will sustain all these free services [in the long run]. Furthermore, if you go to the mall at Shoprite on the day of the grant payouts you would really cry inside when you see all the cards swiping there. When you look at the groceries inside their trolley you see a whole lot of junk food (sweets, chips, yoghurts etc.) and if you calculate all of that they have already spent R100 of their grant money."*

Lindiwe (COT) was unsympathetic in her response and said the following;

> *"Some consider these houses as a home for their children. Remember, it is difficult for a person to keep a house when they are unemployed. [Referring to the temptation to sell your house because you need money] …. Additionally, there are some women who a naturally "lazy" and they don't want to work at all. You find that a person will get a house and if they meet a man, they just accommodate that man because they are thinking that he will provide for them. At a later stage these women end up losing the place because men are more powerful than women. He can beat you or even chase you away. In fear of your own life up leaving [your home]. Then that man takes over the property."*

The abovementioned comment from Lindiwe (COT) not only rehashes the prevalent stigmatization of beneficiaries but highlights the gender and power dynamics which affect women. It certainly not fair to classify these women as 'lazy' as they are faced with real daily struggles of unemployment and poverty. Her response seems to buy into the discourse of the 'undeserving poor' and dependency syndrome. Undeniably, most of these women are indeed 'cash poor' and are unaware that having a house means you are 'asset rich'.

It is unfortunate that the women participants in the study are not privy to the various dimensions of housing performance and the power of housing as an asset. This generally makes women susceptible to being dependent on the government, their partners and sometimes being exposed to abuse.

4.11.2 State's response to the challenges faced by women headed households in terms of accessing state supported housing and social grants

The beneficiaries had expressed their dissatisfaction with these two programmes such as, long waiting periods on the housing list, lack of information to applicants, extensive processes for re-applying for the disability grant, 18 years cut-off period, and alleged ongoing corrupt practices of government officials. I therefore proceeded to investigate the state's response to the abovementioned challenges.

VIII. Long waiting periods on the housing waiting list

Several of the participants from the 'Marry Me' informal settlement indicated that they have been on the housing waiting list for many years. Some of the women participants had applied for an RDP house before they moved to 'Marry Me' but they still have not received a house to date. They also mentioned that when the make follow ups on their applications they never get a clear answer. Things are even worse now because their councilor passed on and there has been no progress with their applications.

I then raised the issue with Lindiwe the administrator from COT and she firstly clarified the issue of how the Marry Me informal settlement was developed (i.e. through illegal land occupation).

> **"***There is a difference between a person who is registered in the national needs register which is recognized by government as a proper waiting list for a low-cost house and people that have invaded land and turned it into a squatter camp. Therefore, Marry Me is a squatter camp because they were not formally placed there. We are not bound by the law to build houses where they are located. They know exactly what process should be followed but for some reason they decided to squat on privately owned land."*

This above comment illustrates the attitudes of state officials and non-beneficiaries, the ways of differentiating and treating people differently. For one, the non-beneficiaries' attitude towards government processes and laws seems to be invasive as they felt the need to invade privately owned land which does not have access to basic services. One can only assume that this was done out of frustration as they have been waiting for years for the delivery of the RDP houses. On the other side of the spectrum, the state official's attitudes towards the informal settlement dwellers is partly dismissive. Her impression alludes that the informal dwellers intentionally invaded private land and ignored government processes so that they can be prioritized.

What is further apparent Lindiwe's (COT) response, is that there are ways of differentiating and treating aspirant housing beneficiaries. Seemingly the differentiation is that, those who are on the waiting list are recognized by the government and will be prioritized while those who are squatting at the informal settlement will not be considered because they are assumed to have not followed the proper housing application procedures. Therefore, they are undeserving state supported housing. This assertion was puzzling to me because the constitution in Section 26 (1) clearly stipulates that everyone has the right to housing and no individual should be discriminated against.

On the issue of the waiting list, Lindiwe (COT) noted the boarder challenges with the system;

> *"The main challenge with the waiting list is that there a growing number of informal settlements. That in itself has a major impact on the [housing] backlog because the focus then shifts to people who are [living in those informal settlements] and who are not even registered on the waiting list. Even if there are individuals who are already registered on the national waiting list you find that when an emergency RDP housing project is complete, they still don't qualify. Such challenges negatively impact applicants who are already on the national housing register. It is a well-known fact that the National needs register is not working that is why a lot of applicants are heading to informal settlements because it is a faster way of getting a home rather than waiting for a government house."*

What I can gather from Lindiwe (COT)'s reply is that informal settlements are an additional problem the ongoing housing backlog. In certain instances, you find that an emergency RDP housing project is initiated by the government in order to accommodate informal settlement dwellers who are in urgent need of housing due to emergency circumstances. You find that these dwellers are not even registered on the housing waiting list, but they get prioritized by default (i.e. due to dire circumstances) over other informal settlement dwellers who have been on the waiting list for many years. In addition to that, the National Housing register has become known for its complications and this has presumably resulted in housing applicants moving to informal settlements because of exasperation with the system.

Shirley (DOHS) on the other hand, encourages women to fight for their right to housing because if they do not do that, they will never get a house and will remain on the waiting list.

> *"Women need to fight to get an RDP house. I used to see my mother go to the municipality every week to make a follow up on her application until she got a house for us. Women should ask the municipality questions such as where are you building the RDP houses? Is there a school in that area? When will the project be complete? Women must take a stand because if they don't fight, they will never get anything."*

The abovementioned comment from Shirley (COT) puts the onus on women applicants to hold the state accountable. This statement insinuates that, women should equally fight for their right to housing and not allow the flaws of the housing waiting list system to hold them back. Legislation does give applicants the right of access to information on the application process but in reality, the administration processes tend to be lengthily and unpleasant. In certain instances, you find that officials are not always patient and transparent especially in informing applicants of the actual reasons for delays in the application process. This may be one of the reasons why applicants are reluctant to enquire frequently about their application status because of the unpleasant experience and long waiting periods.

IX. Extensive re-application processes and 18 years cut off period

One of the elderly participants who is receiving a disability grant for her medical condition voiced out her frustration of having to re-apply after every 6 months.

The child support grants recipients with older children complained about the 18 years cut off period and said that it should be extended to until the child finishes school. They argued that you find that on the child's 18th birthday that same month the grant gets cancelled. The government doesn't care whether the child is still attending school or not.

Celina (SASSA) did acknowledge that there is an 18-year cut off period;

> *"Yes, there is the 18 years cut off period. For example, if the child's birthday is on the 10th of June that same month the grant will be stopped. It is really unfortunate because there are children who are in need of this grant and you understand their pain. That is why you find young girls falling pregnant because there is no source of income then you see the value of that R400 grant."*

In terms of the tedious re-application process for the disability grants Celina (SASSA) explained that;

> *"With any type of grant you have a right to apply but for you to get it is a privilege. SASSA has a team of doctors who assess the clients but before they do the assessment the client firstly comes and collects the forms. Then goes to their respective doctor. Our doctors will make an assessment based on the doctor's report and the [prescribed] medication. If a person is given 6 months temporarily it is in accordance to the doctor's assessment…. After 6 months because you are on treatment you are meant to get well. The doctor's assessment is different now because you are [considered as being] well. There are some medical conditions which are permanent, so they get it every month. We also didn't understand this process as employees at first."*

These strict regulations and processes mentioned above by the state officials might seem unfair or unreasonable to beneficiaries, but these are valid government procedures that are enforced so that people do not manipulate and misuse the system further. This process might be perceived by some as denying applicants access to the disability grant because of the lengthy process for reapplications.

X. Abuse and corruption of the state supported housing and social grants system

There are some reports which have shown (see Mahlatjie, 2016; Goldblatt et al, 2006) that there are barriers associated with the provision of state supported housing and social grants and its related to abuse, corruption and fraud by officials and recipients. Lindiwe (COT) shared light on her personal opinion on the issue of abuse and corruption by officials and councilors.

> *"There is some truth to this statement. For one, [municipal] officials have access to the system that the Province is using. [This system can be manipulated because] the approval system we are using is not linked to the needs register...With the ward councilors many of them are being assisted by officials because they are not allowed to do the administration of RDP allocation. They become corrupt during the relocation process. The ward councilors assist their own people from outside and not the people who are physically occupying that informal settlement at the time of relocation. Lastly, there was an incident wherein the MMC had to initiate an investigation because there was a rumor that officials were selling RDP houses and it was not true. When they conducted site visits, they realised that the beneficiaries were actually the one's selling the houses and not officials because there were affidavits to even prove these transactions."*

Celina (SASSA) relayed her experience of how grant recipients or family members of the elderly grant recipients tend to abuse system through fraudulent practices. She gave two examples;

> First example: *"An elderly person who is receiving an old age grant might be living with her children or grandchildren. Most of these elderly recipients suffer abuse from their children and grandchildren. You find that her children or grandchildren on pay day go and withdraw all their monies without their knowledge or consent. Then the elderly beneficiary comes to our offices to report this matter and it's really sad."*

> The second example*: "We have lots of cases of grandmothers coming to report that their own children have abandoned their kids. Which means that the grandparents are left with having to take care of the grandchildren while the mother has disappeared with the SASSA card. The parent doesn't even buy food or clothes for their children, but they are receiving the grant monthly."*

The above findings unveil the misuse of the social grants and the housing benefit. It also illustrates the corrupt behavior and actions of some state officials, beneficiaries and in the case of social grants beneficiaries' family members. The failures and challenges of the social grant and state supported housing benefit are to some extent attributed to corruption and misuse. The sad reality is that those who are in dire need of either social grants or housing are the worst affected.

XI. Lack of information to beneficiaries on the new SASSA card system

A few of the interviewee's believed that they were not adequately informed about the new SASSA card system and how it operates. I wanted to hear from Celina who works for SASSA on whether the women's claims of the lack of information from SASSA were true or not.

Celina (SASSA) refuted these claims and her words were;

> *"You know that is so untrue. We have put notices at Block X community hall, Kopanong community hall, Valhalla community hall and even here at our Nafcoc offices. Last month it was aired on radio and television. We have been working even on Saturdays and by the influx of clients was very low. Since the beginning of this month [August 2018] the number of clients even at pay points has increased. They stayed deliberately at home to see if really this new system was going to be implemented. In terms of communication we have done our best."*

This response refutes the claims that were made by the women participants of the lack of information from SASSA about the new card system. Celina (SASSA) is adamant that enough information was given out to recipients on various platforms about how the new SASSA card system will work and when will it be implemented. She further stated that enough time was given to beneficiaries to change their cards as they were also working on Saturdays, but recipients waited deliberately until the last minute to change to their cards.

What is evident from these observations is that, as much as there are benefits to these services there are still some systematic challenges which not only affects the state but beneficiaries as well. Thus, the challenges faced by both the state and beneficiaries have a negative implication on the delivery and outcome of these programmes.

4.11.3 Ways in which the state can accommodate or support beneficiaries' income generating methods

The economic asset function of RDP housing is largely neglected by the government's restrictive land use regulations even though the BNG policy documents encourages beneficiaries to use their house as an asset that can generate income. As identified by Charlton (2013) there is a fundamental disconnection between housing policy intent and policy outcomes in terms of the use of housing as an asset. She further states that "houses are used for income generation in more diverse, complex and confounding ways than the state anticipated" (Charlton, 2013:348).

There seems to be state censure on what type of income generating activities one can partake in from their place of residence and to what extent can one utilize their home as an asset. From this point of view, I therefore wanted to gain insight on the state's understanding of what income generating opportunities can the housing asset offer to beneficiaries and what mechanisms have government put in place to assist beneficiaries in realising the full potential of such an asset.

Lindiwe COT echoed a harsher perspective on this subject matter and said;

> *"You can't really want the government to incorporate various beneficiary income generating activities especially for someone who does not have the will for it. A person can only start a business once they take that decision to do so you can't force them into business. This decision largely lies with the beneficiary and not the government. It's an individual's decision to take."*

The point that Lindiwe makes resonates with Marias (2015) argument that it is important to understand assets in the context of the life cycle of the asset holder and that assets play different roles depending on the life cycle of the asset holder (Marais, 2015: 10). Which is true because, for some of the women in the study their housing asset is important for securing a home for their children and finding work and for some it's important for securing an additional household income. This shows their different positions within the life cycle as an asset holder.

Shirley DOHS revealed that;

> "*There was a proposal made to supply RDP housing beneficiaries with basic material [to build a structure] so that they can start running their own business from home, but this idea did not pass. The reasons for the disapproval was that these people had already benefited from the state supported housing programme and eventually this idea will not be sustainable. In addition to that, it is illegal to have backyard rental on your property."*

The aforementioned statements from the government practitioners may suggest a policy gap in terms of additional government assistance or support to beneficiaries who are poor and unable to further grow their asset. This can be a result of the fact that some practices undermine the main intent of shelter provision that the state supported housing programme is supposed to offer beneficiaries (Charlton, 2018). There is a general uneasiness on informal practices or additions because of the issue of aesthetics (Tipple, 2000). The results from the field showed that only 6 of the women participants were either already involved in one income generating activity or had an interest in actually starting a business of their own from their house.

This resonates with Lindiwe's point that a beneficiary should have the will to start a business and it is a personal choice. Cognizance should be made to the fact that there are a number of compelling reasons mentioned by the women participants as to why they did not have any interest to start a business. The first reason is that, the women are not confident enough as they felt that they are illiterate and not business minded hence they only rely on the government to create employment opportunities for them. Some of the women felt that renting out rooms is difficult and unsafe business especially for female landlords.

Rachel (P6) shared a good business reason relating to the location of her house which has ultimately discouraged her from starting a home-based business. I feel that, this outlook is disheartening since they have little faith in their capabilities and the available housing asset. My assumption is that, their way of thinking is prompted by the fact that they are ill-equipped and don't have the necessary support from the government. Nokwanda (DOHS) took a different position which was more sympathetic in approach. She stated that it should be a collaborative effort between the state and beneficiaries. Both groups need to be actively involved in creating income generating opportunities:

"*Women need be more active in seeking opportunities to create income for themselves with the resources that they have. For instance, if you have a neighbor who has children and they either need to be taken care of when they come back from school/creche or even when the mother wants to attend an event you can offer to babysit the kids for a fee at your house. Government can also step in by providing seed packets for women headed households so that they can grow their own vegetables and possibly sell them."*

Nokwanda's (DOHS) remark is dissimilar to the state's general conceptualization that once a beneficiary has benefited from the state supported housing programme they should become self-reliant and less dependent on the state. She encourages that beneficiaries should create their own opportunities to increase their livelihood options. Additionally, the state's attitude should not be an attitude of exempting itself completely from having any involvement in providing assistance and support to beneficiaries. Assistance from the state can be through a variety of ways such as her example of the 'seed' supply programme from or free beneficiary education on housing as an asset and skills training on how you can increase your livelihood options.

Although this issue was not raised by respondents in this research there are discussions around the 8-year sale restriction period clause enforced in title deeds of RDP housing beneficiaries. Scholars such as Barry & Roux, (2016:92) and Geyer & Geyer, (2014:45) have argued that the sale restriction clause is the cause of the many off-register sales. From an empowerment perspective the sale of RDP housing will create supply for the already bottle necked housing market and realize the role of housing as a financial asset. It will even give beneficiaries some proceeds which they can use to buy a better house assuming they sell at a reasonable price.

On the other side of the spectrum, as highlighted by Roux and Barry (2011:12) the circumstances of the beneficiary may determine the type of sale. If a beneficiary is experiencing financial distress or is burdened by municipal costs they may insist on an off-register sale because of frustration and desperation of needing money in a short time period. As speculated by Roux and Barry (2011:13) buyers tend to buy these properties because of the affordable price. This may suggest that beneficiaries are selling their properties for way less than it is actually worth.

Therefore, I can assume that one of the setbacks of off- sale register transactions is that beneficiaries end up not moving up the housing ladder and go back to the informal settlements. The former Minster's did discourage the sale of RDP housing unless the beneficiaries were in a position of move up the housing ladder and into a better home. This is captured in her response below;

> *"I have also said that I do not encourage poor beneficiaries to sell their homes, unless they have moved on in life and can afford a bigger house*." (Minster Lindiwe Sisulu, 2016)

Shirley's (DOHS) view was that;

> "Indeed, *there is a pre-emptive title deed clause which restricts beneficiaries from selling their house. In my personal opinion, I think that we should not have that clause because it's like we want to tell beneficiaries what to do with their houses. For example, you can't give someone money and still want to tell them what to do with the money. But on the other hand, I understand why the clause is there because it suggests that after 8 years a person can be able to climb up the housing ladder so that they can participate in the economy."*

As Shirley (DOHS) has mentioned in her reply above, the clause was meant to assist beneficiaries to climb up the housing ladder and surely this was a good intention from the government. However, the very same clause is part of the reasons why there is high rates of off-register sales as highlighted by Barry & Roux, (2016:92) and Geyer & Geyer, (2014:45). At face value, housing as a financial asset does have the potential of allowing beneficiaries to transact in the housing market but the reality is that beneficiaries interact differently with the housing benefit because of their circumstances.

Furthermore, in order for beneficiaries to realize the value of housing as financial asset they would need support from the government and the banks. Thus, even though the intent of the restrictive clause was to protect the value of the housing asset in practice it is presumably restrictive as it disempowers beneficiaries who are facing difficulties in keeping their houses.

Lindiwe from the COT stated;

> *"The issue of reselling RDP houses is a challenge. There is no section in the Housing Act that is dedicated to say how such a challenge should be addressed. There is no monitoring post-occupation to really see who is selling or not. Therefore, there should be strict measures to monitor beneficiaries but even if we can go and do verifications, what are we going to do after finding out that they have sold their RDP houses? As the City we do comply with this clause by not waiving the pre-emptive right before the 8 years lapses and we do preach that an RDP house is not for sale. The National Department of Human Settlements should review the existing policies and not the Municipality. Municipalities are just there to implement."*

The impression gained from Lindiwe's (COT) thoughts are that the sale restriction was enforced by the government but without clearly stipulating what resolve mechanisms should be in the case where beneficiaries are involved in off register sales prior to the lapsing of 8-year period. To me, this reveals a gap in the housing policy to adequately regulate the sale of RDP housing.

4.11.4 State's view on the institution's progress, failure/ challenges in prioritizing women headed households in the delivery of social grants or state supported housing

Enshrined in the South African Constitution in Section 26 and 27 is the right to access adequate housing and social security. Without a doubt, the government has made significant effort to conform to these constitutional rights through programmes such as the social assistance and state supported housing. Despite these efforts literature and discourse have flagged out some of the successes and failures of such initiatives. I wanted to shed light on how state respondents in this study objectively rate their success or failure in terms of prioritizing women headed households.

Nokwanda (DOHS) articulated her view by saying;

> *"I can't give you a yes or no answer because the stats indicate that the Department of Human Settlement's has targeted a larger number of women, but it does not say in which housing programmes/subsidy specifically. Another point is that, what are the reasons why women are not able to make it on time to go and apply for a BNG house. There are many reasons why women do not come forth or heed to the call when applications for fully subsidised housing are announced.*

It could be due to the fact that they are looking after their children, or at work, or cannot afford to pay for transport. Women are caregivers and face many struggles so there are many reasons why."

This comment surely points out specific practical difficulties around women applying for housing and some of these could be financial constraints of not being able to afford transport or childcare. This highlights the point that was made by some of the majority of the women participants that the child support grant is very small in value to meet their needs. Truly so, because the main intent of child support grants is to cover very basic costs for the child. Therefore, there isn't any money from the grant to cover the caregiver's costs. If beneficiaries of RDP housing have access to additional income which can be generated from their housing asset, then that income can be used to cover their own costs which would enable them to afford transport costs.

Shirley who is also from the DOHS has a fairly different view from Nokwanda and she indicated that;

"The Department of human Settlements has prioritized women. I just think that women do not fight hard enough or do not come forward more. Women should take the initiative of asking and making follow ups. They need to become vocal."

To some extent Shirley's commentary can be understood to be implying that women are to be blamed because they are not vocal enough and they don't take the initiative. It's not that simple because there are practical difficulties which women face as mentioned by her colleague Nokwanda above such as financial issues or household responsibilities.

Celine (SASSA) expressed that;

"In terms of prioritizing women, we have progressed a lot. When we check our system, we have a lot of [women] beneficiaries."

The last perspective is echoed in Lindiwe's comment from COT;

> *"Women as I have previously indicated are being favored by the criteria that we are using in housing. As a woman whether you are a widow or single with dependents you are allowed to apply for an RDP house. Women are empowered in terms of housing benefits and we [as women] are the ones who are inviting these men into our lives…. Most of the time, we do advise women that cohabitating is problematic when they are applying for an RDP house but if a person chooses to go ahead with it then there is nothing we can do*."

The issue that Lindiwe raises is similar to Mabandla (2003) arguments that women are recorded in the National database as beneficiaries of housing, but their male partners are often recognized as the official homeowners. For this reason, the provincial departments have been mandated to ensure that title deeds for housing be registered in the name of the applicant and his or her partner (Mabandla, 2003). The counter argument to this view, is that even though there are measures put in place by the government to protect women's ownership rights the truth is men are more powerful than women. You find that the women will move out of the home because of fear for her own life and to protect her children so they end up inadvertently losing their rights to the property (see Meth and Charlton, 2016).

The previous Minster of Human Settlements Lindiwe Sisulu did advocate for women rights and she argued that she wanted policy to enable women to get the rights to the property in the case of a divorce;

> "Policy should entitle women to get the house in a case where a couple is living in a free government house and they get divorced. She further explains that mothers are primary caregivers for their children (News 24, 2014)".

Unfortunately, the current policy does not allow for women to be entitled to the house when they divorce. Usually what happens is that if a couple is married in community of property when they divorce the house is equally shared between the two parties regardless of whether the mother is the primary caregiver. The discussion above reveals the apparent differences in perspectives amongst the state practitioners on the successes and failures of their Institutions in prioritizing women. Several of the state practitioners were rather optimistic about the success of their respective Institutions and insinuated that the women were actually their own worst enemy.

Through this assumption, the state practitioners flagged out a range of issues such as; women not being vocal, women not fighting hard enough for their right to housing and the issue of women cohabitating with their partners. The main problem with cohabitation wherein there is incidents of violence is that the male partner ends up having a right to the RDP house even if the home is registered in the women's name because the women has run away out of fear. This can be seen as a drawback for women as homeowners because they waiver their property rights and their power within the household structure diminishes. The issue of contention that was raised through Nokwanda's (DOHS) observation was that she cannot directly comment on her Departments success or failure in prioritizing women in RDP housing benefit.

She stated that the household survey's which was completed by Statistics SA do not specify the type of housing subsidy the women received which makes it difficult to rate the level of success or failure of her Department. Of use to this research, as she further pointed out is to understand the dynamics as to the why women are not able to come forth and what are the daily struggles they face. These struggles are creating difficulties for some women headed households to benefit from the RDP housing programme.

There is a possibility that these women have extensive household commitments as a caregiver, or not able to afford money for transport to go to the municipal offices to apply. Based on these reasons, you find that more men get an opportunity to come forward because they are not caregivers and they are more active in the labour market. This sentiment is confirmed by Buvinic and Gupta (1997) who indicates that women typically bear the burden of household chores that result in time and mobility constraints compared to male-heads.

4.12 Conclusion of the research findings

There is hardly any evidence that has been presented within the Literature context to show how the state supported housing benefit articulates with other social welfare services. It can be said that the connection is not explicit even though the government significantly associates both state supported housing and social welfare services with poverty reduction. What has been partially argued by a few scholars (Torgersen, 1987) is that there is an isolation of state supported housing from the other social welfare services.

Generally speaking, RDP housing and social grants can provide a base for poverty reduction. I say this because social grants address income poverty whilst housing addresses asset poverty in the lives of the poor. Social grants main role as revealed in the study is to provide women headed households with a source of income. This source of income mainly intended to meet the child's need (i.e. food, clothing, education, healthcare) but due to the difficulties women face it ends up being utilized for the overall household expenses (food for the whole household, stokvels, water and electricity).

The findings did reveal some indicators that show that benefiting from social grants alone does allow children to access schooling as it is directly linked to the no fee school policy and are able to go to school with food. Furthermore, social grants do empower women headed households in making intra-household decisions because most of the women decide on how the household income should be spent and on what. Another positive outcome of social grants is that it has allowed beneficiaries of state supported housing to pay for municipal services (i.e. water and electricity). Evidently so, the beneficiaries were able to channel a portion of their grant so that they can access healthcare and pay for transport costs for healthcare purposes.

Beyond the social grants benefit, state supported housing has positive developments on women headed households. RDP housing is an asset base which has multiple functions in the lives of women headed households. As seen in this study most of state supported housing beneficiaries regarded their houses as a social asset which represents shelter, and security of tenure rather more than being a financial or economic asset. Only one women participant was actually generating an income from her house through backyard rental. Therefore, her house is significantly used as a social and economic asset.

There were a few women who aspired to utilize start a home-based enterprise at their homes but were constrained because of the issue of location, lack of money to start a business, or even fear of running a backyard rental accommodation. For women participants who had aspirations of owning a house they associated housing with a sense of dignity, belonging, inheritance, security and an improved living environment. By living in an RDP neighborhood that has educational and healthcare facilities it is easier for beneficiaries to have better access to these social amenities as they are nearby. In addition to that, they neighborhood infrastructure is better compared to an informal settlement therefore the ambulance service is able to reach their homes.

Holistically, these services to some extent have positive outcomes on access to income support, schooling and healthcare but the impact on reducing poverty is not fully realised. It is clear from the study that while social grants have created a source of income for these women headed households they are still faced with challenges of inadequate education, unemployment, a minor source of income and being single parents. These difficulties exacerbate the levels of poverty in their lives and obviously the levels of poverty are not the same.

From the women participants who have benefited from the state supported housing benefit only Rachel (P1) can been classified as 'asset rich' as the other women have not fully realised the use of housing as an economic asset. The elderly women who are receiving the pension grant (i.e. Gogo Lorraine) can be regarded as 'cash rich' as she is able to save up money and invest in her property which increases the value of her asset.

It can be said that collectively social grants and state supported housing have a greater impact on women headed households particularly those who have benefited from both programmes. I say this because they are at a greater advantage as they have already started with asset accumulation through formal security of tenure, have potential to explore multiple livelihood options, are in close proximity to social support services and live in better conditions than the women at the 'Marry Me' informal settlement. Thus, the state supported housing beneficiaries are able to mitigate shocks and risks better.

The picture that was painted by those officials who were interviewed in this research is that they have a partial understanding of the institutional relationship between state supported housing and other social welfares services. But at the same time, the relationship is conflated by the weakened intergovernmental relations and internal miscommunication within their organizations. Whereas, one policy practitioner (Nokwanda) had well versed understanding of the conceptual relationship beyond that they are both intended to impact on poverty but rather that they fall within the same basket of social welfare services and they need to be administered collectively to be more effective in addressing the needs of the poor.

Consequently, the state must assess how the simultaneous co-existence of state supported housing with other social welfare services can be effective poverty reduction mechanisms. The findings further revealed that the state practitioners defended some aspects of the state supported housing programme and social grants whilst still being critical of certain parts.

These initiatives have their own benefits but have been met with their own undesired challenges. The state practitioners and beneficiaries' suppositions were in some instances very critical of each other particularly on the abuse and corruption on both systems. Lastly, the state has not fully examined how beneficiaries can effectively utilize their house as an asset to curb poverty in the lives of beneficiaries. Hence, the idea of housing as an income generating asset is unacknowledged by the state but BNG policy hints at the use of housing as an asset.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The final chapter presents a summary of the findings, conclusions and recommendations of the study. The main objective of this research as stipulated in the introduction was to explore how the home ownership benefit interacts with social grants to alleviate poverty for women headed households as it is relatively tough to find research that discusses this relationship. This gap in knowledge translates in a vague understanding in practice of the relationship between state supported housing and social grants and the isolation of housing from the other basket of social welfare services. The purpose was then to seek out the possibility of a connection within the differences that exist between the states supported housing and other social welfare services.

As a key dimension of this research I investigated what form of additional asset does the state supported housing in combination with social grants represent for women headed household. This meant exploring what the relationship of social grants and housing is and how they collectively interact to reduce poverty in the lives of women headed households. This was done through probing the experiences of state supported housing beneficiaries and non-beneficiaries'. I further examined the conceptual and institutional relationship between the provision of fully subsidized housing and other social support services.

5.2 Summary of main findings

5.2.1 Objective 1: To explore the conceptual and institutional relationship between the provision of subsidized housing and other social welfare services

The study revealed that there is no empirical evidence that elucidates how the homeownership benefit articulates with social grants in the pursuit of reducing poverty. Partial research has been conducted (see Torgersen, 1987 and Venter et al, 2015) that recognizes the ''detachment'' of the housing from other social welfare services. Based on this fact, this thesis makes a meaningful contribution by identifying this gap and showing that there is a need to understanding how the homeownership benefit articulates with social grants primarily in reducing poverty in the lives of women headed households.

In doing so, I reflected on views of this group of state respondents understanding of the conceptual and institutional relationship between the provision of state supported housing and other social welfare services. From policy perspective, the policy practitioners had an understanding of the conceptual relationship between state supported housing and social welfares provision. They detailed how these services fall within the same basket of social support services and share similar intentions of alleviating poverty.

The state administrators described a fractured institutional relationship in relation to the provision of state supported housing and social welfare services. The split is mainly owed to miscommunication internally amongst administrators and policy practitioners, and from the top to the bottom structures. Furthermore, there is a lack of intergovernmental relations between Institutions who provide social support services. Lastly, on the reasons for the isolation the state practitioners indicated that all the Departments are stand-alone Departments with their own mandate and policies.

The Departmental principles are not similar even though they acknowledge servicing the same indigent group and more specifically the social grants system is dependent on the other government institutions. Indeed, this sentiment is true because there are variations in policy objectives and deliverables, funding models and administration processes hence the impact of these services is not the same.

5.2.2 Objective 2: To probe the views of women headed households on the role and importance of welfare interventions (social safety nets) in combination with or alternatively in the absence of and low-income housing as a poverty reduction approach

In terms of the role and importance of social welfares services in combination or in the absence of state supported housing the opinions of non-beneficiaries and beneficiaries were quite similar on the social grant benefit. On the issue of state supported housing the feedback was diverse. On the subject of social grants, the women all shared their gratitude for the grants that they are receiving because it is their only source of income. It has therefore created income security for their households as they unemployed.

What they did also indicate is that, the grant allows them to put food on the table for their children, it also helps with providing their children with access to education and healthcare. These comments corroborate with the fact that; social grants do assist caregivers to meet the basic needs of their children despite not being enough in value.

The diversity in perspectives with BNG housing as that those who have benefited felt that having has led to an improved quality of life and has given their children a secure place to call home. Besides the fact that state supported housing has provided beneficiaries with tenure security they are able to mitigate shock or risks better when they encounter them. In a way that, when these families can't afford to buy food during the month, they are able to eat left over food from the fridge and in the case of Gogo Thelma (P9) she has her own home vegetable garden which is a food source for her and her family.

For one beneficiary (Rebeccah P1), it has also given her an opportunity to generate an additional source of income therefore she can supplement her grant income with the rental money she receives. This point coincides with the BNG policy objective which alludes to housing as an asset. This policy objective is there on paper, but the state tends to not acknowledge this practice and refers to backyard rentals as an informality (Charlton, 2018). In addition to that, most of the women participants are not sensitized to the concept of housing as a financial asset or economic asset which can potentially be used to generate income. Even through there are difficulties such as maintenance and municipal services costs associated with state supported housing, it is evident that state supported housing has a positive multi-functional role.

Non-beneficiaries of state supported housing felt that their living conditions are the informal settlement are dire and really put them at more risks and shocks. Some of the shocks relate to issues of instability of their shack structures, lack of space and privacy, lack of water, sanitation and electricity. Thus, it is difficult for them to mitigate these challenges without the housing benefit. Most of the non-beneficiaries relayed how their lives would be better off once they get a BNG house as they would be in a better position to give their children a safe and secure place to call home. Furthermore, the women explained how they will be able to buy fridges or a TV because they currently don't have those things now because there is no electricity at the informal settlement. They explained how they would have more space and privacy in a BNG house. Their patience with the government to deliver BNG houses seems to be fading away since many proposed that the government should just give out stands instead. My general observation is that their level of poverty is exacerbated by not having access to a BNG house.

5.2.3 Objective 3: To ascertain the challenges faced by housing beneficiaries and non-beneficiaries in terms of accessing basic child support grants, health care and education, as well as housing

The study showed that, the application processes for state supported housing and social grants was fairly transparent without any hick-ups as described by the women participants. However, for non-beneficiaries of BNG housing they experienced challenges after the application process when they had to get an update on the status of their applications or receive their homes. They hinted at the fact that, government officials are abusing the system and are corrupt. They detailed how those who are able to pay for bribes get preference over those who have been on the waiting list for years. Most of the children of the women interviewees are attending school for free. Only a few mentioned that they had to pay a once off registration fee.

This observation illustrates that both groups of women automatically qualify for the no fee schooling and therefore their children are able to directly get access to free education. This available evidence shows the importance of social grants in the absence of housing and it basically suggests that not only does housing alone ensure access to education but that even social grants on their own can ensure access to education. In relation to the access to healthcare the women did stipulate that they sometimes use the grant to buy medication or for doctor's consultation fees and even pay for transport to the hospital. Generally, they walk to the nearby clinic when their children need medical attention but obviously the distance is farther for the women staying in the informal settlement as the clinics are located in the RDP housing settlements around.

The location of the clinic gives the state supported beneficiaries easier access compared to the non-beneficiaries. This constraint doesn't necessarily deny non-beneficiaries' access to healthcare it's just that they have to walk a longer distance. Furthermore, what was mentioned by the housing beneficiaries is that the ambulance is able to come to their homes compared to when they used to stay in the informal settlement. I can only assume that the same is applicable to informal settlement dwellers of Marry Me as the road infrastructure narrow and not easily accessible. It can be suggested that having a well-located state supported house within close proximity to social amenities (i.e. clinics) does allow for better access to healthcare as opposed to non-beneficiaries in the informal settlement.

Another challenge experienced by non-beneficiaries is the lack of access to other basic services such as water and electricity. The informal settlement that they are staying in doesn't have access to electricity but there is a water truck that comes by from time to time. The women detailed how they walk long distances to get water and they have to stand in long queues. Evidently so, regardless of the absence of the housing benefit both groups of women are able to access education and healthcare but the lack of not having a formal house disadvantages them and their families. This is due to the fact that, non-beneficiaries have to walk long distances to access social amenities and basic services such as water. Moreover, their living arrangements are inadequate, and they are more vulnerable to risks such as natural disasters.

It can be concluded that, collective access to both the social grants and state supported housing initiatives is a gateway to gain better access to various social support services. Accordingly, the two state supported programmes (i.e. housing and social grants) are mechanisms which support the nexus between housing and other support services (i.e. social grants, education and healthcare).

5.2.4 Objective 4: To identify what challenges are experienced by women headed households in their use of social grants and state supported housing benefit as an asset to reduce poverty

Evident from this study was that the majority of the women participants did not conscious understand the concept of asset. The components of asset are social, financial, economic or productive aspects. Government's supposition is that the performance of housing can be in relation to the concept of an asset.

I did observe that largely housing did perform a social asset role since it provided recipients and their families' safety, tenure security, dignity and gave them a sense of belonging. The same can be said with the social grants as it provided families with income and food security. Social grants did give the women a sense of dignity as they are able to provide for their children even if the money is not that much.

In terms of the financial asset performance there is no evidence that shows that these women used the housing benefits as collateral to gain finance from the bank. The majority of the women indicated that they don't borrow any money from the bank through loans or even with the loan shark. Only one beneficiary of the state supported housing admitted to borrowing money from the loan shark but the criteria for borrowing the money is not known.

I cannot assume that she used her housing collateral for that transaction. On the idea of social grant and housing as an economic/ productive asset one of the BNG housing beneficiaries has taken the opportunity of generating income through renting out a backyard room (Rachel P1). A few of the women participants did have an interest in starting a business but felt that they are not business minded, they don't have money to start a business, and the other one raised the issue of location of her house. The government classifies certain practices such as backyard rentals as 'illegal' practices. This shows government's censorship on the performance of these benefits as economic assets (Charlton, 2013).

It is therefore clear that women headed households face difficulties in fully utilizing the housing benefit particularly as an economic asset due to issues of location, lack of funding and the censorship from the government on housing as an economic asset. Most of the women participants admitted to using social grants to participate in stokvels. A stokvel can be perceived as a way of generating additional money in a long-term period. Only one social grant beneficiary (Promise P12) was exploring a livelihood activity (Atchaar business) to supplement her grant income. Gogo Thelma (P9) has a home vegetable garden which supplements her food security which is an additional livelihood for her and her family. This shows that there are various livelihood options women can explore to mitigate income or food shocks.

5.3 Conclusion

The government has initiated social grants and state supported housing as important tools to try and curb poverty in the lives of the disadvantaged and truly these efforts are laudable. These anti-poverty strategies have a wide geographical coverage across the country and to some extent have changed the lives of many. Notably, these initiatives face difficulties in fully addressing the needs of its beneficiaries and effectively alleviating poverty in their lives.

The findings from the study revealed that a symbiotic relationship between state supported housing and social grants does exist because they are directed on the basis of 'need'. The interaction between these poverty alleviating strategies is not clear cut even if they share similar intents. There are many reasons which give rise to the intricacies of such a relationship like multi- faceted nature of these strategies. Firstly, they are not implemented by the same government Departments even though they are anchored by the same policy outcome of poverty alleviation.

Secondly, they are understood as isolated social support services and not considered as a collaborative gateway to reducing poverty and lastly, the effect or level of impact on poverty is not analogous. The impact each strategy has is quite unique and is associated with its own dynamics because of different needs, experiences and interactions with each service. What is of importance, is that these strategies have managed to become key in improving the lives of many women headed households. Even though they have not entirely succeeded in alleviating the multi-dimensional poverty that still subsists. This achievement was indeed captured in the responses of the women participants and the state practitioners.

The research presented a mixed synopsis of beneficiaries and non-beneficiaries' interaction, experiences and challenges with state supported housing and social grants. What was further revealed by this study, is the multiple rationalities amid the state practitioners understanding of the conceptual or institutional relationship of state supported housing with other social welfare services. The interviewees showed insight on the role of state supported housing and social grants as poverty reduction tools and how state supported housing can be an additional income generating asset.

Its indictive, to appreciate that state supported services own their own cannot meet all the needs of women headed households. Therefore, women headed households with the help of the government should explore ways of deriving an income through the resources and assets that they whether it be housing or social grants. Those beneficiaries receiving both services are at an advantage to be more autonomous. It is important to change the narrative of women headed households to be more confident and independent. This can only happen through a collaborative approach by bringing women headed households on board and make them aware of the value of assets they at their disposal. Rather than being passive 'asset rich' recipient's they need to become active participants in searching for income generating options so that they can become both 'cash rich' and 'asset rich'.

It is better for women headed households to contribute to an improved quality of life and the family's well-being rather than it just being a one-sided commitment from the government. The government should rather invest in beneficiary asset/livelihood education and skill training as supportive means to improving the lives of beneficiaries. It can be concluded that, the indirect symbiotic relationship between state supported housing and social grants needs to be further researched and strengthened in order to grasp the effectiveness of these benefits as poverty reducing methods in the lives of women headed households.

Finally, this research has contributed to the apparent gap of housing and planning literature on state supported housing and its relationship with other basket of social welfare services. This work has accentuated the ambiguous relationship between these two state supported services and has shown some aspects of spatiality and locational dimensions of poverty and social grants which is linked to a fixed location intervention (state supported housing) and this has key consequences for women headed households and for the state.

5.4 Recommendations

- There is a need for government to introduce consumer education programmes which will educate and empower women headed households to understand the value and power of housing as an asset.

- Government needs to acknowledge the potential a house as an income generating asset as much as it is also a place of refuge. The reality is that informal practices already exist this is due to continuous unemployment and poverty. Even if government is not willing to provide any assistance or support at least they need to acknowledge these practices since it is proven to be impossible to get rid of these informalities.

- Women headed households as beneficiaries of state supported housing need to become self-reliant by seeking opportunities to generate income from their 'asset'. This will reduce their dependence on the government and even on their partners. This will assist towards achieving financial autonomy for women headed households.

- It is essential for the government to put in stringent measures to monitor and control both these large scale, multi-faceted programmes by largely focusing on waiting lists, roll-out process and post-delivery of each service. Applicants should also be encouraged to take accountability and make efforts to follow up on their applications with the SASSA, the municipality or even ward councilors without being victimized.

- There is a need to strengthen the relationship between state supported housing and other social welfares services. Government should create better intergovernmental relations and integrated legislation which will create a gateway for all support services to become joint catalysts for alleviating intergenerational poverty in communities more especially women headed households.

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APPENDICES

Appendix A

Summary of main findings within the conceptual framework

	State supported housing benefit	Social grants	Examples of Literature
Eligibility (for women headed households)	• No restrictions but seen as de facto biased in favour of female recipients who have dependents	• Women headed households benefit indirectly if they are primary care giver (Child support grants, Foster care grant, care dependency grant, grant in aid) • No restrictions on pension grants and disability grants	**Housing:** • Goebel and Dodson (2011) **Social grants:** • Goldblatt (2005)
Envisaged policy outcomes	• Provide shelter • Alleviate poverty Impact on poverty by using it as a productive asset. • Perform as an asset (as envisaged in the BNG policy objectives)	• Income support • Alleviate poverty through development	**Housing:** • Gordon, et. al (2011) • Department of Housing (2004) **Social grants:** • Gray (2006) • Dubihlela (2014) • Woolard and Leibbrandt (2010) • Posel and Rogan (2012)
Restrictions (in policy)	• Performance as a financial asset (restricted by 8-year sale restriction and off register sales)	• Generally, no restrictions on what it can be spent on but the Child support grant is intended for meeting the child's needs and automatic access to	**Housing:** • Lemanski (2009) • Barry & Roux (2016) • Geyer & Geyer (2014)

	• Performance as an economic asset not fully supported by the government	schooling through the no fee school policy	**Social grants:** • Goldblatt (2005) • Dass and Rinquest (2017)
Positive impacts of benefits on households	• Formal tenure security from eviction • Stable shelter • Social well-being because of better living conditions (generally more space, privacy than former living conditions) • Health benefits (less shelter needs stress, access to ambulance services because of better infrastructure) • Educational benefits (children can study better with electricity, homes as sometimes located within close proximity to schools) • Access to basic services (time saving as women don't have to walk long distances to get water like in the informal settlement • Home improvements (i.e. investment) • Climbing up the housing ladder	• Income support • Provides basic needs for children food and clothing • Used as seed money for savings schemes "stokvels" • Health benefits as children don't go to bed hunger and can access healthcare • Educational benefits (automatic fee exemptions= access to school and better performance at school because of no hunger) • Reduced depth of poverty • Reduction in women's experiences of violence	**Housing:** • Charlton and Meth, (2017) • Tipple, (2002) • Prabhakar, (2018) • Barry and Roux (2014, 2016) **Social grants:** • Dass and Rinquest (2017) • Patel et al (2012) • Posel and Rogan (2012) • Woolard and Leibbrandt (2010) • Dubihlela (2014) • Haushofer & Shaprio, (2013)

Negative impacts of the benefits	• Burden of costs (maintenance and municipal services) • Locational issues (Away from amenities and economic opportunities which lead to transport costs) • Initial access to the benefit is constrained due to housing backlogs and alleged unprocedural allocation/ corruption • Incubator of poverty • Allegations of 'entitlement syndrome'- right to free housing	• Insufficient to meet basic needs • Bank charges • Systematic challenges (Long queues, lack of information, long re-application process for temporary grants, alleged rude government officials) • Alleged misuse, abuse and dependency by grant recipients - conservative views- but contended by Patel et al, 2012 • Some grants are supporting more than one dependent even though its targeted at a specific beneficiary • Used to meet other household needs (electricity and stokvels) • CSG grant terminates abruptly after the child reaches 18 years	**Housing :** • Charlton and Kihato (2006 • Goebel et al (2010) • Lemanski (2015) • Charlton (2013) • Huchzermeyer (2003) • Gilbert (2004) • Jeffrey (2015) **Social grants:** • Goldblatt (2009) • Wright et al (2015) • Khosa and Kaseke (2017)
Benefits as an asset	• Social asset (gives women headed households a sense of dignity, security, inheritance for their children, empowerment) • Economic asset (Women headed households can start a home-based business, or provide rental accommodation or home-based vegetable garden) • Financial asset (Access to finance and can be used as collateral or even be traded)	• Social asset (gives women headed households a sense of dignity, security, ability to provide for their families, empowerment as they are able to take intra-household decisions) • Economic asset (women headed household can start other income generating livelihood activities-sewing, knitting,)	**Housing :** • Kellett and Tipple (2002) • Cross (2006) • Zack and Charlton (2003) • Charlton (2018) • Charlton and Meth (2017) • Venter et al (2015) **Social grants:** • Raniga and Ngcobo (2014) • Wright et al (2015)

Non-benefits as an asset	• Lack of finance to start a home-based business- classified as high-risk clients to banks • The life cycle of the asset holder is not on an economic asset but rather a social asset • Beneficiaries fear losing their homes • State censure on the type of income generating activities - housing as an economic asset	• Social stigma- people look down on grant recipients-mothers use the grant for personal benefit • The application process is not dignified for single mothers as they have to stand in long queues and experience ill-treatment from staff • The livelihoods that single mothers get involved in are sewing or knitting are not valued • Single mothers feel that low their low literacy levels do not allow them to access capital/credit	**Housing:** • Kingwill et al (2006) • Gordon et al (2011) • Charlton (2013) • Marais (2015) **Social grants:** • Raniga and Ngcobo (2014) • Wright et al (2015)

Appendix B

INTERVIEW SCHEDULE

General Questions for all women headed households who are grant recipients

Biographical Information	Forms of income into the household	Educational levels	Grants & household expenses	Heading a household
Age	Can you tell me how you bring income into the household e.g. any work you do?	What is your highest level of education?	What type of grant are you receiving and for how long have they been receiving it?	How did you become the head of the household?
Where were you born?	How many people in the household are working and what kind of work do they do?	How many people in the household attend school and what grade are they in?	How much are you receiving?	How long have you been the head of the household?
What area do you live in?	Do you rely on any form of additional assistance from extended family members and what kind of assistance?	How many people in the household finished school and what level did they complete their schooling?	How many people in the household are also receiving a grant and what type of grant?	What is your role as head of the household?
What led you to live in this area?	Do you rely on any other formal or informal institutions for additional income (bank, loan shark, stokvel, gambling etc)?	Has receiving a grant had any positive impact on your children's/family members performance at school?	What do you spend your grant money on?	What kind of challenges do you experience as a woman heading a household?
How long have you been living here?	Do you feel that the various household income options have reduced your vulnerability, shock or stress in any way?		What are your monthly household expense?	How many people live in your household and how old are they?
	Has there been an increase or decrease in your household income options?		How many people in or outside your household depend on your grant to support them?	Has receiving the grant made it easier for you and your family to access

				other social support services?
			Is the grant adequate to meet your household needs? If not, what should government do to improve the grant so that it can meet your needs?	
			If the grant was discontinued how would this affect you and your family?	
			What is your perception of how other community members make use of their grants?	

SECTION A: First Group: Women headed households who have benefited from state supported housing and the social grant

Process of applying and receiving a BNG/RDP house	**Process of applying and receiving a grant**	**Issues of maintenance and on- going expenses**	**Income generation**	**Improvement in the quality of life**	**Difficulties experienced by households**
What led you to apply for a BNG/RDP house?	What led you to apply for a grant?	How much do you spend monthly on maintaining your BNG/RDP house?	What do you see as your resources in terms of generating income?	How has your life changed after receiving a social grant and RDP house?	What kind of daily challenges do you experience in your life?
How was the experience or process of accessing your BNG/RDP house?	How did you access your grant?	Are you able to maintain your BNG/RDP house?	Would you like to conduct any income generating activities?	What is your definition of poverty?	Has receiving social grant and housing assisted you in any way to mitigating any challenges that you are experiencing?
Can you explain if you experienced any difficulties in qualifying for a BNG/RDP house?	How was the experience or process of accessing your grant?	How do you maintain your BNG/RDP house?		Do you consider yourself to be living in poverty? If yes how so?	
When did you receive your BNG/RDP house?	Can you explain if you experienced any difficulties in qualifying for the grant?			In what way, can having access to a BNG/RDP and a social grant reduce poverty in people's lives?	
	How long have you been receiving a grant?			Do you feel empowered and have more decision-making powers after benefiting from social grants and RDP housing?	

Section B: Second group: Women headed households receiving a social grant but have not received a state supported house

Process of applying for a BNG/ RDP house	**Current accommodation & living conditions**	**Issues of maintenance and on- going expenses**	**Benefiting from the state supported housing programme**	**Difficulties experienced**
Do you know how to apply for an RDP house? If yes, is this the first time you apply for an RDP house?	Where are you currently staying?	Are you aware of any costs relating to maintaining an BNG/RDP house?	What would it mean for you to receive a BNG/RDP house?	What kind of challenges are you experiencing now because of not having a BNG/RDP house?
What challenges have you encountered in terms of applying or accessing a BNG/ RDP house?	Who is the owner of the house/place you are staying in?	What means do you have or would use to maintain your RDP house?	How would receiving a BNG/RDP house improve or worsen your quality of life?	How do you deal with your current challenges?
If you are on the waiting list, how long have you been on the list and what is the reason?	If you are renting, how much are you paying?		Do you think that if you have your own RDP house you would feel more empowered and have more decision-making powers?	How would having a BNG/ RDP house make it easier to deal with your challenges or would it possibly make things worse?
How can government improve the accessing or issuing of BNG/RDP houses?	Are you currently able to pay your monthly rental? If not, why are you not able to pay			
	Are the people you are living with related to you and how are they related to you?			
	How would you describe your current living conditions?			

SECTION C: Third Group: State practitioners (City of Tshwane, Department of Human Settlements and South African Social Security Services)

Biographical Information	**Relationship between state supported housing and social grants**	**Role of state supported housing and social grants & poverty reduction**	**Women headed households as beneficiaries**
Which institution do you work for?	What is your understanding of the relationship between state supported housing and social grants?	What role does social grants and state supported housing play in the lives of beneficiaries?	What are your views on women headed household's interaction with BNG/RDP housing and social grants?
Which Directorate do you work for?	How is the relationship between state supported housing and social grants understood by state practitioners and policy practitioners?	How is the state supported housing and social grants intended to alleviate poverty in the lives of women headed households?	How can the challenges experienced by women in terms of accessing social grants and BNG/RDP housing be addressed?
What is your current position?	Why are social support services and state supported housing seen in isolation to one another?	If you answered no to the above question. In what way can government administer state supported housing and social grants in order to assist with poverty reduction?	How can the government accommodate the income generating methods adopted by women households?
What experience do you have with working with the state supported social grants or housing programme?	What can be done to improve or create institutional linkages between housing and social policy?	How can women headed households effectively utilize state supported housing and social grants to reduce poverty?	What is your view on your institution's progress, failure/ challenges in prioritizing women headed households in the delivery of social grants or state supported housing?

Appendix C (1)

PARTICIPANT INFORMATION SHEET (STATE PRACTITIONERS)

Greetings

My name is Lerato Vuso and I am currently a full time student studying towards a Masters by Research in Town & Regional Planning at the University of Witwatersrand. I am conducting research on the relationship between social welfare and state supported housing through a poverty lens, in completion of my degree.

I wish to invite you to participate in this study through an interview process in the form of a discussion. You were chosen because you work within the housing or the social grants sector; I therefore request your cooperation. Your participation is entirely voluntary and refusal to participate will not involve any penalty or loss. If you agree to participate, the interview will take approximately 1 hour at a place and time suitable for you. With your permission the interview will be audio recorded and hand-written notes will be taken. No one other than myself and my supervisor will have access to the recordings and notes.

There are no known expected risks to be experienced from your participation, however should you experience fatigue during the interview, you can notify me and a break can be given to you. If you don't want to answer a particular question you are free not to answer it, and if you wish to stop the discussion at any time you may do so.

The results of the interview and your personal views will not be linked to you in the final report. In the event that I use direct quotations from this interview, please note that your identity will not be revealed. However, your organisation may be identified. There are no immediate benefits for participating in the study as it is for academic purposes. The final document will be available electronically and can be accessed publicly on the Wits online library system.

If you have any questions, concerns, or comments or wish to receive a summary of the results, an abstract can be made available on request please feel free to contact Ms Lerato Dire on 0810379548 or 0616914k@students.wits.ac.za or my supervisor Dr Sarah Charlton on 011 717 7717 or Sarah.Charlton@wits.ac.za

Thank you for giving me your time and participating in the study.

Yours Sincerely

Appendix C (2)

PARTICIPANT INFORMATION SHEET (BENEFICIARIES)

Greetings

My name is Lerato Vuso and I am currently a full time student studying towards a Masters by Research in Town & Regional Planning at the University of Witwatersrand. I am conducting research on the relationship between social welfare and state supported housing through a poverty lens, in completion of my degree.

I wish to invite you to participate in this study through an interview process in the form of a discussion. You were chosen because you are receiving a social grant and have benefited from the RDP housing programme I therefore request your cooperation. Your participation is entirely up to you and refusal to participate will not involve any penalty or loss. If you agree to participate, the interview will take approximately 1 hour at a place and time suitable for you. With your permission the interview will be audio recorded and hand-written notes will be taken. No one other than myself and my supervisor will have access to the recordings and notes.

There are no known expected risks to be experienced from your participation, however should you want to take a break during the interview please let me know. If you don't want to answer a particular question you are free not to answer it, and if you wish to stop the discussion at any time you may do so. The results of the interview and your personal views will not be linked to you in the final report. In the event that I use direct quotations from this interview, please note that your identity will not be revealed. There are no immediate benefits for taking part in the study as it is for academic purposes. The final document will be available electronically and can be accessed publicly on the Wits online library system.

If you have any questions, concerns, or comments or wish to receive a summary of the results, an abstract can be made available on request please feel free to contact Ms Lerato Dire on 0810379548 or 0616914k@students.wits.ac.za or my supervisor Dr Sarah Charlton on 011 717 7717 or Sarah.Charlton@wits.ac.za.

Thank you for giving me your time and participating in the study.
Yours Sincerely

Appendix C (3)

PARTICIPANT INFORMATION SHEET (NON-BENEFICIARIES)

Greetings

My name is Lerato Vuso and I am currently a full time student studying towards a Masters by Research in Town & Regional Planning at the University of Witwatersrand. I am conducting research on the relationship between social welfare and state supported housing through a poverty lens, in completion of my degree.

I wish to invite you to participate in this study through an interview process in the form of a discussion. You were chosen because you are receiving a social grant but have not benefited from the RDP housing programme I therefore request your cooperation. Your participation is entirely up to you and refusal to participate will not involve any penalty or loss. If you agree to participate, the interview will take approximately 1 hour at a place and time suitable for you. With your permission the interview will be audio recorded and hand-written notes will be taken. No one other than myself and my supervisor will have access to the recordings and notes.

There are no known expected risks to be experienced from your participation, however should you want to take a break during the interview please let me know. If you don't want to answer a particular question you are free not to answer it, and if you wish to stop the discussion at any time you may do so. The results of the interview and your personal views will not be linked to you in the final report. In the event that I use direct quotations from this interview, please note that your identity will not be revealed. There are no immediate benefits for taking part in the study as it is for academic purposes. The final document will be available electronically and can be accessed publicly on the Wits online library system.

If you have any questions, concerns, or comments or wish to receive a summary of the results, an abstract can be made available on request please feel free to contact Ms Lerato Dire on 0810379548 or 0616914k@students.wits.ac.za or my supervisor Dr Sarah Charlton on 011 717 7717 or Sarah.Charlton@wits.ac.za.

Thank you for giving me your time and participating in the study.

Yours Sincerely

Appendix D

CONSENT FORM FOR PARTICIPATION IN THE STUDY & AUDIO RECORDING

(STATE PRACTITITIONERS)

Declaration:

I hereby confirm that I have been informed by the student researcher of the purpose, procedures, and my rights as a participant. I have received, read and understand the written participant information sheet. I have also been informed of:

- ☐ the nature of my participation in the form of a interview
- ☐ the place and duration of the study
- ☐ the reasons for why I was selected to participate in the study
- ☐ the voluntary nature, refusal to answer, and withdrawing from the study
- ☐ no payment or incentives
- ☐ no loss of benefits or risks
- ☐ anonymity
- ☐ confidentiality
- ☐ how the research findings will be disseminated

I therefore **AGREE/ DO NOT AGREE** to participate in this study by being interviewed.

PARTICIPANT:

_____
Printed name

_____ _____
Signature Date

I AGREE / DO NOT AGREE to audio-recording during interviews.

PARTICIPANT:

_____
Printed name

_____ _____
Signature Date

Appendix E

ETHIC CLEARANCE CERTIFICATE

Research Office

HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)
R14/49 Dire

CLEARANCE CERTIFICATE	PROTOCOL NUMBER: H17/08/06
PROJECT TITLE	The home ownership benefit in South Africa: An obscured pillar of the basket of social welfare support
INVESTIGATOR(S)	Miss L Dire
SCHOOL/DEPARTMENT	Architecture and Planning/
DATE CONSIDERED	18 August 2017
DECISION OF THE COMMITTEE	Approved
EXPIRY DATE	05 April 2021

DATE 06 April 2018 CHAIRPERSON _____ (Professor J Knight)

cc: Supervisor : Professor S Charlton

DECLARATION OF INVESTIGATOR(S)

To be completed in duplicate and **ONE COPY** returned to the Secretary at Room 10004, 10th Floor, Senate House, University. Unreported changes to the application may invalidate the clearance given by the HREC (Non-Medical)

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

_____ Signature

_____/_____/_____ Date

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES