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The Perceptions of Mothers Regarding the Child Support Grants in Intsika Yethu Municipality in the Eastern Cape Province of South Africa

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Abstract

The Child Support Grant (CSG) is South Africa's primary social protection tool for reducing child poverty. Nevertheless, in rural settings such as Intsika Yethu Municipality, the grant's intended impact is often diminished by socioeconomic pressures, cultural obligations and limited financial knowledge. This qualitative, phenomenological case study investigates how mothers comprehend, use and perceive CSG in this situation. Data were gathered through in-depth interviews with eight mothers, a focus group discussion with six participants, and a documentary analysis of pertinent policy frameworks. Thematic analysis revealed five critical themes listed as follows: (1) Socioeconomic constraints force the use of CSG for general household needs; (2) Cultural norms impact spending priorities, frequently diverting funds away from child-specific needs; (3) A lack of financial literacy impacts budgeting and decision-making; (4) Limited monitoring tools reduce accountability; and (5) participants advocate for increased grant amounts and financial education. The study suggests that while the CSG provides critical assistance, its effectiveness is hampered by systemic poverty, inflation, and entrenched sociocultural norms. To improve grant use in child welfare, the study suggests adopting culturally appropriate, financial literacy training, strengthening community-based support networks and developing simple monitoring mechanisms.

Keywords: Child Support Grant, financial literacy, cultural norms, rural poverty, social protection, South Africa

Introduction

In South Africa, child poverty remains a significant problem, especially in rural regions like the Eastern Cape. In response, the South African government implemented the Child Support Grant (CSG), one of South Africa's most significant social protection mechanisms. It is a crucial social safety net that reduces poverty and enhances children's welfare. Primary caregivers of children in low-income households receive monthly financial support from the CSG, South Africa's most extensive cash transfer program, created to meet children's and caregivers' basic needs, including health care, education, and nutrition. Despite its extensive reach and essential contribution to reducing poverty, concerns remain about the grant's sufficiency, access restrictions and the real-life experiences of recipients, particularly mothers, who are frequently the primary caregivers.

The CSG is grounded in the Constitution of South Africa (Republic of South Africa, 1996). and the Social Assistance Act (Mahlangu & Mabena, 2020). Since its inception in 1998, the CSG has been central to the government's poverty reduction agenda. Numerous studies have highlighted the positive role of the CSG in improving food security, health, and educational outcomes. To improve household well-being and reduce child malnutrition, users mostly utilize the award to pay for necessities such as food, clothing and school-related costs (Gunhidzirai et al., 2017). Additionally, the grant serves to cater for the immediate needs like food and clothing, with limited investment in long-term outcomes mainly due to financial constraints (Dlamini et al., 2020; Sithole & Phiri, 2021). Deductively, the CSG provides vital short-term relief to pacify but not eradicate poverty (Nkosi & Mokoena, 2022; Pillay & Naidoo 2024). Compounding its efficacy is the institutional void where the system does not have an oversight body to supervise the administration and monitor the grant. Its presence would also insulate caregivers from burdensome enrollment procedures which have been blamed for exacerbating social exclusion (Gibbs et al., 2018)

Despite its achievements, logistical and administrative obstacles still limit access to CSG. While robust on paper, enforcement is inconsistent, especially in rural areas (Govender & Ngwenya (2022). According to research by Zembe-Mkabile et al. (2015), Luthuli et al. (2021), and Gibbs et al. (2018), caregivers, particularly those in rural areas, face difficulties with complicated application processes, lengthy lines, and expensive trips to government offices. Other impediments to the effectiveness of the grant include complex documentation especially during enrollment, digital exclusion and bureaucratic inefficiencies (Matlala & Lekena, 2021; van der Berg & Zuze, 2023). The administration of the grant also faces persistent inefficiencies in processing grants, preventing fraud and mediating grievances, all which weaken public trust in the entire social assistance system (Jacobs & Mtshali, 2023; Ramaphosa & Sithole, 2019). These obstacles frequently delay access, increase household financial burdens and force mothers to seek informal employment, which may jeopardize nursing and childcare practices. Furthermore, stigma and societal opinions influence mothers' experiences with the grant. Although the grant restores recipients' dignity and financial independence, recipients frequently face community criticism about how they spend the funds, including false beliefs that the award encourages dependency or based on the perception that paying the CSG to young mothers serves as an incentive for them to have more children or unplanned pregnancies (Granlund & Hochfeld, 2020; Ngubane & Maharaj, 2018).

Contextual variables also affect the CSG, especially in economically challenged areas such as the Eastern Cape Province. Ngubane and Maharaj (2018) found that rural mothers face structural constraints, such as limited access to nutritious food, transportation, and healthcare services, which reduce the grant's overall effectiveness. Thus, while the CSG makes a significant contribution to poverty alleviation, its performance depends on the broader socioeconomic context and the integration of complementary development projects. The purpose of this current study is to explore the use, perceptions and socioeconomic repercussions of CSG among mothers in the Intsika Yethu Municipality, Eastern Cape Province of South Africa, to determine how well the grant serves its intended aims in a rural South African context.

Research Gaps of the Study

The study on the Child Support Grant (CSG) in South Africa, while extensive, remains analytically constrained by its dominant macro-level and economistic orientation. Existing studies have largely prioritized aggregate outcomes such as poverty alleviation, food security, and service access, thereby rendering invisible the micro-level, lived experiences of caregiverss operating within deeply rural and culturally- embedded contexts suchh as Intsika Yethu region of South Africa. This has produced a significant epistemological gap, wherein recipients are constructed as rational, unitary actors responding to economic incentives, rather than as socially-embedded agents navigating complex moral economies. Furthermore, the prevailing binary framing of grant utilization, categorized simplistically as either "appropriate" or "inappropriate", fails to account for the relational and interdependent nature of household survival strategies under conditions of structural poverty. Consequently, indigenous rationalities that inform expenditure decisions, rooted in collective well-being and social obligation, remain insufficiently theorized and risk being misinterpreted as inefficiencies or policy deviations.

Theoretically and methodologically, the literature exhibits notable limitations that constrain a holistic understanding of the CSG. The dominance of neoclassical economic models and public administration frameworks has marginalized the role of cultural systems, social networks, and normative obligations in shaping grant outcomes. In particular, the underutilization of the Social Capital Theory limits insight into how constructs such as *ubuntu* and kinship-based reciprocity actively reconfigure the distribution and meaning of cash transfers within African contexts. *Ubuntu* refers to the African social solidarity approach to empathy, social cohesion, compassion, oneness and togetherness (Ngubane & Makua, 2021). It is framed from a South African proverb, '*umntu ngumntu ngabantu*' translated to read, 'I am because we are;' hence the emphasis of humane and empathetic behaviors and approaches to community development and social solidarity (Moyo, 2021). Methodologically, the over-reliance on quantitative surveys and structured interviews, often derived from policy-imposed categories, has restricted the emergence of contextually-grounded knowledge. There is a clear deficit of phenomenological and ethnographic approaches capable of capturing the embeddedness of grant utilization within everyday practices, seasonal fluctuations and life-course transitions. Additionally, the narrow focus on recipients alone has produced a fragmented knowledge base that excludes the perspectives of critical stakeholders, including community actors and local governance structures, thereby obscuring the broader socio-institutional ecosystem within which the CSG operates.

Beyond these analytical constraints, significant structural, intersectional, and implementation-oriented knowledge gaps persist. There is limited understanding of how the CSG interfaces with informal economies and indigenous financial systems such as *stokvels*. Conceptually, stokvels are informal groups formulated by individuals who voluntarily agree to contribute a fixed amount of money that the group agrees on (Dube & Edwell, 2018). Communities in South Africa arguably rely on *stokvels* and informal lending networks for refuge in times of financial strain. Therefore, the existence or absence of *stokvels* impacts CSG expenditure patterns through time. Equally underexplored are issues of bottom-up accountability and the potential for culturally-resonant, participatory monitoring mechanisms that move beyond compliance-driven state models. The literature also inadequately addresses intersectional heterogeneity among caregivers, overlooking how variables such as age, gender, and generational positioning produce differentiated experiences and decision-making logics.

Moreover, the absence of a life-course perspective constrains the analysis of how grant utilization evolves over time. Finally, there exists a persistent translational gap between problem identification and the design of contextually-appropriate interventions, particularly regarding culturally-congruent financial literacy models and complementary support mechanisms. Collectively, these gaps underpin the need for a more balanced, context-sensitive, and theoretically pluralistic approach to understanding and enhancing the developmental impact of the CSG

Theoretical Framework

This study is grounded in the Social Capital Theory (Bourdieu, 1986; Portes, 1998). The social capital theory states that in any society, social networks, institutions, relationships, and norms of trust and reciprocity are prized resources that facilitate individual and collective action (Kuteyi, 2021). This theory focuses on how these interactions should create mutually beneficial social co-existence in society. It speaks to how relationships in society are based on social solidarity, as well as how problems such as poverty and homelessness in society are resolved by the identified actors. Thus, the theoretical framework serves as both an analytical scaffold and a link between the empirical results and broader conceptual debates about children's social protection and welfare.

Bourdieu (1986), who developed Social Capital Theory, emphasizes the value embodied in social networks and the resources available through these ties. In terms of CSG use, this theory helps to explain how caregivers in Intsika Yethu Municipality navigate financial and informational limitations through both strong and weak social relationships.

Granovetter's (1973) notion of the "strength of weak ties" is particularly salient here, as it highlights how peripheral relationships, such as those with neighbors, community health workers, or local leaders, can provide access to critical knowledge or support mechanisms that might otherwise remain inaccessible. However, as Portes (1998) cautions, social capital is not inherently beneficial; it can also impose normative pressures that constrain individual agency. In this study, participants often described how communal expectations, rooted in the ethos of *ubuntu*, shaped their spending decisions, sometimes prioritizing collective needs rather than child-specific investments.

These dynamics are indicative of the dual-edged nature of social capital, simultaneously enabling resilience and reinforcing socio-cultural obligations that may dilute the intended impact of the grant.

Method

Study Design

A qualitative, phenomenological case study approach was adopted to explore the lived experiences of CSG recipients in Intsika Yethu Municipality, Eastern Cape, a rural area characterized by high poverty, unemployment and limited infrastructure. Haque and Ahmad (2025) advance that, a phenomenological design refers to a qualitative research blueprint wherein the researcher endeavors to explore and indulge individual participants' 'lived experiences' in relations to a particular concept or event. In such a design, there is the inclination to utilize thematic data analysis and inclusion of verbatim quotes as primary data evidence (Polat, 2025). In the current study, the lived experiences refer to the mothers' opinions on the CSG in the study area.

Participants and Sampling

Eight mothers receiving the CSG were interviewed individually, and six participated in a focus group discussion. Participants were selected through purposive sampling based on their status as grant recipients and primary caregivers.

Data Collection

Data were collected through semi-structured interviews and one focus group discussion, which was conducted primarily in local *isiXhosa* language with translation into English for analysis. Documentary analysis of key policy frameworks, including the Social Assistance Act (Republic of South Africa, No. 13, 2004) and the Children's Act (Republic of South Africa, No. 38, 2005), was also undertaken to contextualize the findings.

Data Analysis

Thematic analysis followed Braun and Clarke's (2006) six-phase framework. Transcripts were coded manually, and emerging themes were refined through an iterative process. Peer verification was used to ensure the credibility and confirmability of the analysis.

Results of Interview Data

The following are examples of the participants' face-to-face responses regarding the grant.

Theme 1: Socio-economic Determinants

The face-to-face (FTF) participants expressed that, while the grant is intended to cover child-specific needs, it often ends up supporting broader household expenses due to economic constraints.

> *Sometimes we need food, and that's what I use it for.* (Participant #1, FTF)
> *I wish the money was more because everything is so expensive. Sometimes I must use it to pay off debts rather than just for my children.* (Participant #2, FTF)
>
> *My family relies on this grant for basic things, not just for school or child-related costs. We can't always control that.* (Participant #5, FTF)

Theme 2: Cultural Norms and Family Expectations

Cultural norms also influence how participants allocate CSG funds. Participants described how their needs often drive them to support extended family members, even if it means using CSG funds for purposes beyond child welfare.

> *In our culture, we support each other. So, if a relative needs help, I might use the grant money to assist.* (Participant #3, FTF)
>
> *It's not always easy to say 'no' to family. They know I get the grant, so they expect me to contribute sometimes.* (Participant #4, FTF)
>
> *Helping family members is part of our way of life. Sometimes I feel I must use the grant to maintain harmony, even if it's not directly for my child.* (Participant #5, FTF)

3. Financial Literacy and Decision-Making

Data from the interview sessions indicated that financial knowledge affected confidence in managing CSG funds, with some lacking budgeting skills, impacting spending decisions.

> *"I try to make the grant last. But sometimes, unexpected things come up."* (Participant #6 FTF)
>
> *"It's hard to keep track of spending. If I had more knowledge, maybe I'd use the grant wisely."* (Participant #7 FTF)

4. Monitoring Mechanisms and Challenges

The outlook in this theme was the participants had limited awareness of the existence of possible monitoring mechanisms. Some of the participants felt a lack of accountability influenced grant usage decisions.

> *"I don't know if anyone checks how we use the grant."* (Participant #8 FTF)

> *"There's no one to report to, but it would help if we had some guidelines."* (Participant #1 FTF)

5. Suggested Actions and Recommendations

Research participants suggested various strategies for improvement which included that financial education and community support could help improve grant management practices.

> *"If there were workshops on budgeting, I would go."* (Participant #4 FTF)

> *"More education would help. We just don't know how to manage the money properly."* (Participant #6 FTF)

Synthesis of Interview Findings

Interview participants reported that the CSG was primarily used to meet basic household needs such as food, electricity and transport, often serving as the sole source of income and limiting its child-specific impact. Cultural norms and communal obligations, including contributions to funerals and traditional ceremonies, significantly shaped spending decisions. Low levels of financial literacy further constrained effective budgeting and prioritization. There was limited awareness of mechanisms to monitor grant usage, and participants noted the absence of follow-up or community-based accountability structures.

The table below presents the theme summaries from the face-to-face interviews. Five primary themes emerged from the analysis of individual interviews (see Table 1).

Table 1: Face-to-face interviews themes

Theme	**Description**
1. Socio-economic Determinants	Participants highlighted the CSG's central role in household finances, often covering broader household needs beyond child-specific uses, given poverty and unemployment.
2. Cultural Norms and Grant Utilization	Cultural expectations and the principle of *Ubuntu* influenced participants to redirect funds to support extended family and communal obligations.
3. Financial Literacy and Decision-Making	Varying levels of financial knowledge affected confidence in managing CSG funds, with limited budgeting skills impacting spending priorities.

Theme	Description
4. Monitoring Mechanisms and Challenges	Participants reported limited awareness of formal monitoring mechanisms, and a perceived lack of accountability influenced grant usage decisions.
5. Suggested Actions and Recommendations	Participants advocated for increased grant amounts, culturally sensitive financial education, and community-based support systems to improve grant impact.

Focus Group Discussion Findings

The focus group discussion reinforced and expanded on the interview data (see Table 2).

Focus Group Discussion Themes

The following are examples of the participants' focus group discussion opinions regarding the grant.

1. Focus Group Discussion Theme: Understanding and Awareness

Participants exhibited a general understanding of the child support grant, especially its purpose as a support system for children in low-income households. However, perceptions about the primary use of the grant varied. Opinions are quoted below.

> *"The grant is meant to support my child's basic needs, like food and school items. It's not enough, but it helps".* (Participant #1, FGD)

> *"Sometimes I hear that it's for anything that helps the child, so I may use it for transport to look for work".* (Participant #4, FGD)

2. Focus Group Discussion Theme: Primary Uses of the Grant

The primary uses of the child support grant varied, largely depending on the individual's family size, employment status and financial pressures. The participant stated that they try to save money from CSG, but when a child falls ill the same savings are used to buy medication.

> *"I use most of the money to buy food, but some months, I have to buy clothes or school supplies. It's not easy to keep up with everything".* (Participant #3, FGD)

> *"I try to save a little from each month to buy school shoes once a year, but saving is hard".* (Participant #5, FGD)

> *"If my child is sick, I will use the grant for medicine, even if it means we eat less that month"*. (Participant #6, FGD)

3. Focus Group Discussion Theme: Perceptions of Grant Sufficiency

Participants provided opinions which indicated that the amount was not enough to covers their basic household. Overall, when asked if the grant amount was sufficient to meet their child's needs, participants unanimously agreed it fell short. Some verbatim quotes are provided below.

> *"The grant helps, but with food prices going up, it's not enough for everything"*. (Participant #2, FGD)

> *"It's not possible to rely only on the grant. I must find side jobs, or we would struggle even more"*. (Participant #3 FGD)

> *"I wish the government would increase it, even a little. Everything is more expensive now"*. (Participant #1, FGD)

4. Focus Group Discussion Theme: Impact of Social Influences on Spending

Participants in this research indicated that the role of social influence emerged as a subtle yet impactful factor shaping spending decisions. Additionally, data show that there is a growing influence of social groups in the study area. The study provides selected opinions below.

> *"In our community, people expect you to buy good food if you receive a grant. You don't want people to think you misuse it"*. (Participant #4, FGD)

> *"My friends sometimes give me advice on how to save some money for emergencies. It's good to have people to talk to who understand the struggles"*. (Participant #5, FGD)

5. Focus Group Discussion Theme: Challenges in Effective Grant Utilization

Participants raised various barriers to effective grant utilization, including inflation, rising food prices, and unexpected expenses. The following are some of the interview excerpts.

> *"If one month something big comes up, like sickness, I have to borrow money. Then I am behind for the next month"*. (Participant #2, FGD)

> *"Sometimes I am forced to decide between food and school needs. It's a tough choice, and the children don't understand why"*. (Participant #2, FGD)

6. Focus Group Discussion Theme: Suggestions for Improved Support

Participants offered suggestions for enhancing support, including increasing the grant amount and providing financial management workshops. Data show that there is room for improvement towards making sure that the CSG effectively alleviates poverty on children. An extract of one of the interviews is provided.

> *"If they could offer workshops on saving and budgeting, maybe I could manage better".* (Participant #1, FGD)

Table 2: Summary of Focus Group Findings

Theme	Summary of Findings
1.Understanding and Awareness of CSG	Participants understood the grant's purpose as child-focused support, but interpretations of its use varied, including indirect support such as funding transport to healthcare.
2. Primary Uses of the Grant	The grant was mainly used for food, clothing, school supplies, and medicine. Saving was universally described as difficult due to competing household needs.
3. Perceptions of Grant Sufficiency	All participants agreed the grant amount was insufficient, citing rising costs and the constant need for supplementary income.
4. Impact of Social Influences on Spending Decisions	Participants acknowledged the relative influence that social influence plays a key role in shaping spending and adaptability.
5. Challenges in Effective Grant Utilization	There are various factors impacting the use of grants. These included the ease to enrollment or lack of thereof which impacts the effectiveness of it in the study area.
6. Suggestions for Improved Support	Participants proposed various strategies, including the need to revise the amount paid for the grant.

Documentary Analysis of Findings

Analysis of policy documents and related literature revealed several structural and systemic themes (see Table 3).

Table 3: Key Insights from Documentary Analysis

Theme	Key Insights	Supporting Literature
1. Policy Framework and Legislative Foundations	The CSG is grounded in the Constitution and the Social Assistance Act. While robust on paper, enforcement is inconsistent, especially in rural areas.	Mahlangu & Mabena (2020); Govender & Ngwenya (2022)
2. Eligibility and Accessibility Challenges	Barriers such as complex documentation, digital exclusion, and bureaucratic inefficiencies hinder access for the most vulnerable.	Matlala & Lakena (2021); van der Berg & Zuze (2023)
3. Utilization of Child Support Grants	Grants are often used to address immediate needs like food and clothing, with limited investment in long-term outcomes due to financial constraints and cultural norms.	Dlamini et al. (2020); Sithole & Phiri (2021)
4. Administrative Efficiency and Oversight	Persistent inefficiencies in processing, fraud prevention, and grievance systems weaken public trust and grant delivery.	Ramaphosa & Sithole (2019); Jacobs & Mtshali (2023)
5. Impact on Poverty Alleviation and Child Welfare	CSGs provide crucial short-term relief but are insufficient to address structural poverty. Complementary interventions are needed for sustained impact.	Nkosi & Mokoena (2022); Pillay & Naidoo (2024)

Discussion

The findings of this study resonate with and extend the existing literature on the unintended uses and structural limitations of social grants in rural South Africa. While the CSG remains a cornerstone of poverty alleviation, its effectiveness is compromised by socio-economic pressures, cultural obligations and limited financial literacy. Participants consistently reported using the grant to meet broader household needs, often prioritizing food, transport, and communal contributions rather than child-specific expenditures. This aligns with Zembe-Mkabile et al. (2015, 2018) and Gunhidzirai et al. (2017), who highlighted the tension between grant intent and lived realities.

Foremost, the data underpin the claim that the oft-cited diversion of CSG funds to general household expenses is not a misuse but a rational economic imperative within conditions of profound income precariousness. In contexts like Intsika Yethu, where unemployment is endemic, and the CSG is frequently the sole formal income, the conceptual policy separation of "child-specific" and "household" needs becomes analytically meaningless. As participants detailed, electricity for lighting enables a child to study; transport costs are necessary to access the clinic for a child's health care; and food security for the entire household is a prerequisite for the child's nutrition. This finding critically engages with a persistent tension in social protection literature between "consumption smoothing" and "investment."

Our analysis suggests that in high-deprivation settings, the grant functions primarily as a survival mechanism for the domestic unit as a whole. Any expectation of discrete, investment-focused spending on a single child is structurally untenable when the grant amounts, consistently deemed insufficient by participants, are subsumed into a pooled household budget battling inflation and meeting multiple dependents' needs. This aligns with Zembe-Mkabile et al.'s (2015) work on the impact of conditional cash transfer to alleviating child poverty in South Africa, where the current data expands his work by showing how the very category of "child-specific use" dissolves in practice, challenging policymakers to reckon with the grant's de facto role as foundational household income rather than a targeted child subsidy.

The integration of Social Capital Theory reveals how communal norms and expectations shape spending behaviors, often reinforcing short-term survival strategies more than long-term investments. The study surfaces a significant gap in monitoring and accountability mechanisms. Participants expressed limited awareness of oversight structures and a desire for community-based support systems. This echoes findings by Granlund and Hochfeld (2020) and Jacobs and Mtshali (2023) , who advocate for light-touch monitoring and participatory governance to enhance grant impact. Generating from the current findings, it is argued that targeting these gaps requires a multi-pronged approach combining policy reform, behavioral intervention and community engagement.

The theoretical lens of Social Capital Theory (Bourdieu, 1986; Portes, 1998) indicates moving beyond an economic determinist reading and further suggests an unpacking of the socio-cultural logic of grant allocation. The findings vividly illustrate the dual-edged nature of social capital. On the one hand, weak community connections (Granovetter, 1973) negatively impacts CSG utilization due to poor flow of crucial information. Mothers without strong ties with neighbors and community health workers who provided crucial informational support for accessing services, suffered from the lack of crucial social capital because such a kind of capital enabled fair access and utilization of grants. On the other hand, the strong ties of kinship and community embedded in *ubuntu* ethics imposed powerful normative obligations. Expenditure on funeral contributions, customary ceremonies and support for extended family was not framed as diversion, but as a non-negotiable social investment in the networks that constitute the family's long-term safety net.

This creates a critical bind: the social capital that provides resilience and identity simultaneously operates as a centrifugal force, pulling resources away from the nuclear child-caregiver dyad envisioned by policy. Portes (1998) cautions about the potential downsides of social capital, where the enforcement of norms that can limit individual economic agency, is starkly validated. The grant, therefore, becomes embedded in a moral economy where fulfilling communal obligations is essential for maintaining social standing and future reciprocity, a calculus that often outweighs the abstract policy priority of exclusive child investment.

A pivotal and underexplored contribution of this study lies in its examination of the accountability void surrounding the CSG. Participants' limited awareness of formal monitoring and their perception of the grant as essentially unconditional post-distribution reveal a significant implementation gap. This absence of oversight is double-edged. It preserves caregiver autonomy and avoids the stigma and complexity of burdensome conditionalities, which the literature shows can be exclusionary (Gibbs et al., 2018). However, it also forfeits a potential mechanism for gently reinforcing the grant's intent and linking recipients to supportive services. Participants expressed desire for community-based support systems, rather than punitive surveillance, points to a potential middle path. This suggests an appetite for what could be termed "developmental ac countability," a collaborative model where local structures (e.g., community forums, parent groups) offer financial literacy, planning support, and positive peer reinforcement, thereby fostering an endogenous culture of child-focused investment without resorting to top-down control. This finding critically extends the work of Granlund and Hochfeld (2020) by moving from identifying a lack of monitoring to proposing a culturally palatable alternative model grounded in participants' own recommendations.

The study's exploration of financial literacy further nuances the discussion. The constrained financial decision-making reported is not merely a skill deficit but a function of operating within an economy of extreme scarcity, where budgeting choices are between essential needs rather than between consumption and saving. In such an environment, conventional financial literacy training focused on long-term planning may be mismatched. Participants' calls were for pragmatic, context-relevant skills, such as how to stretch a food parcel, navigate price fluctuations at spaza shops (informal township sole-trader retail shops) or manage irregular supplementary income. This highlights the need for financial capability interventions that start from the reality of precarity and social obligation, rather than abstract, individualistic models of money management.

Ultimately, this analysis challenges us to reconceptualize the CSG's impact. Its primary outcome in contexts like Intsika Yethu Municipality may be less about achieving discrete developmental milestones for individual children and more about sustaining the entire household's functioning and social fabric, the very platform upon which child well-being depends. The grant is a vital stabilizer, but it is operating within a system it cannot transform alone. The findings strongly suggest that its potential as a developmental lever is currently capped by the grant amount's inadequacy relative to living costs and by the absence of complementary, non-cash supports that could help reshape the domestic financial ecology.

Conclusion

In conclusion, this study argues that optimizing the CSG requires a paradigm shift from a purely monetary transfer to a more integrated social support intervention. This entails a two-pronged approach: first, a pragmatic policy adjustment to increase the grant's real value, acknowledging its role as core household income; and second, the co-creation of soft structure supports, such as culturally-adapted financial capability programs and community-based accountability circles. These would not police recipients but empower them to navigate the tensions between household survival, cultural obligation, and child investment within their existing social networks. By addressing both the economic and socio-cultural dimensions of grant utilization, such an approach could better align the CSG's implementation with the complex realities of the rural families it is designed to serve, moving it closer to its transformative potential.

This study unveils the critical role of the Child Support Grant in sustaining vulnerable households in Intsika Yethu Municipality. While the grant provides essential financial relief, its potential to improve child welfare is constrained by structural poverty, inflation, and entrenched socio-cultural dynamics. The findings reveal that caregivers often navigate complex trade-offs, balancing immediate survival with long-term aspirations for their children.

To optimize the impact of the CSG, it is important for policymakers to move beyond one-size-fits-all approaches and embrace context-sensitive interventions. This includes increasing the grant amount to reflect inflation and household dependency, implementing culturally-adaptive financial literacy programs, and establishing community-based support networks. Moreover, light-touch monitoring systems that respect caregiver autonomy while promoting accountability could enhance the grant's effectiveness. By aligning policy frameworks with the lived realities of rural caregivers, South Africa can strengthen its social protection architecture and advance child-centered development.

Limitations And Future Research

This study provides in-depth insights into the experiences of CSG-receiving mothers in a specific rural municipality; however, several limitations must be acknowledged. First, the small, purposive sample of 14 participants, while sufficient for rich qualitative exploration, limits the generalizability of findings to other rural or urban contexts within South Africa. The experiences captured are deeply contextual to Intsika Yethu Municipality. Second, the study relied on self-reported data regarding grant use, which is subject to social desirability bias; participants may have underreported uses perceived as socially unacceptable. Third, the case study design focused on recipient mothers and did not include the perspectives of other key stakeholders, such as community leaders, social workers, or SASSA officials, thereby providing a more holistic view of the grant ecosystem.

These limitations point directly to avenues for future research. To enhance generalizability, larger-scale mixed-methods studies across diverse provinces are needed. Future research should also triangulate self-reported spending data with methods like financial diaries to obtain more precise usage patterns. Crucially, it is important for researchers to investigate the impact of different family structures (for instance, single-parent, grandparent-led, extended families) on grant utilization and coping strategies, as our findings on shared responsibilities are most relevant to two-parent households. Furthermore, given the documented challenges with hygiene practices during the pandemic in informal settings, more research is needed. More research is also needed, for example, on how the most vulnerable populations, such as those in informal settlements or people experiencing homelessness, navigate social grant utilization during periods of widespread crisis. Finally, experimental or pilot studies evaluating the effectiveness of co-designed financial literacy interventions or light-touch community monitoring systems would provide actionable evidence for policymakers seeking to enhance the developmental impact of the CSG.

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