

**Social networks in recently established human settlements in Grahamstown East/Rhini,  
South Africa.**

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## Abstract

This thesis attempts to understand the concepts of social capital and social networks within the South African government's current policy on "human settlements". It considers the association between social networks, social capital and social cohesion, community development and improved general quality of life. The thesis also explores the possibility and challenges of using social capital and social networks amongst low income urban communities as a viable strategy against poverty and for the development of sustainable human settlements. The thesis will examine the nature and form in which informal social networks function in a low income urban community in South Africa and the benefits that arise from these. The thesis particularly looked at informal social security networks in the form of savings clubs/*stokvels* and burial societies as well as other informal social networks such as religious associations and neighbourhood social support groups.

The study discovered that in light of the high unemployment rate, high poverty levels and increasing urban economic pressures, most low income households cannot access or rely on social networks as a means of survival but on grants and wages. Social security networks are only accessible to those who can afford monthly membership contributions thereby excluding the poorest of the poor. For those who can afford to be members of social security networks, the benefits are limited and they do not adequately address household needs. The study also showed how those who cannot afford to be members of social security networks still have access to some sort of communal social support. Neighbours stand out as valuable in this regard. However, the casual neighbourhood support networks are not 'resource rich' mainly due to, the inability of people to donate and reciprocate. Religious networks are mainly identified with emotional, psychological and spiritual well-being, providing friendship, comfort and advice but these benefits are only provided to members only in their time of need. The theoretical understanding of social networks producing social capital which is seen as being beneficial to the poorest of the poor is questioned, as the results show the inequalities and divisions that exist within informal social networks themselves. On the other hand, all the social networks considered in this thesis have managed to contribute towards strengthening neighbourly relations, trust, building community identity and promoting values of *ubuntu*- sharing and caring for one another which in the long-run benefits the community, both members and non-members alike.

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## **CHAPTER ONE**

### **Introduction to Study**

#### **1.1. Introduction**

Researchers are increasingly suggesting that the presence of strong community networks and social capital are necessary conditions for sustainable development at an individual and community level (Zierssch et al., 2005; Dale and Ornyx, 2005; Putnam, 1993;2000; Wilson, 1997; Gilchrist, 2004). Social networks are commonly described as the social connections that exist between individuals (Zierssch and Arthurson, 2005:431). There are many definitions to social capital but Putnam's definition of social capital will be used as a basis for this study. This is because of Putnam's contribution of linking the concept of social capital to the development of prosperous communities (Putnam, 1993;2000). According to Putnam (2000:19) social capital refers to "connections among individuals, social networks and the norms of reciprocity and trustworthiness that arise from them." Membership of networks as well as shared values are said to be at the heart of social capital (Field, 2003:3; Lin, 2001).

This thesis will focus on the need for sustainable, habitable residential environments as an all important focus for the creation of quality human settlements. It will situate the assessment of the requirements for quality human settlements mainly within the analysis of the concepts of social capital and social networks. This thesis is based on the belief that networks are useful and empowering. They have an important role to play in community development and for those living in high poverty neighbourhoods.

#### **1.2. Theoretical framework of the study's key concepts**

Research is demonstrating how social relationships can play an important role in a variety of issues such as health, community development, urban planning, economic development, employment outcomes, social cohesion, reduction in crime and general improved quality of life (Field, 2003; Gilchrist, 2004; Forrest and Kearns, 2001; Edwards, 2000; Putnam, 1993; 2000; McCleanaghan, 2000; Glaeser, 2001). As a result, social capital is a concept that has recently become popular not only in academic disciplines but also amongst political leaders and policy makers (OECD, 2001; Harris, 2002). The development of research and literature into concepts of social capital and social networks is a result of a larger initiative to encourage alternative or 'people-centred' sustainable paths of development. Relationship-

focused theory and practice is increasingly being associated with positive outcomes and has thus become an important part of development literature, policies and programmes.

At the core of the concept of social capital is that relationships matter (Field, 2003) and that there are benefits inherent in or that can be drawn from social networks on a micro, meso and macro level (Farrell, 2007:27). Social capital is being proposed as a sort of panacea for an assortment of societal problems. Haines and Robino (2006:3) argue that since the mid twenty first century there appears to be a shift from exclusive market led approaches of liberalisation and macro economics which were dominant during the 1980's.

The IMF and World Bank structural adjustment and market based strategies had failed dismally which sparked a 'heightened reflexivity among development practitioners, development institutions and governments' (Haines and Robino 2006:3). There was a growing consensus that long term development requires more comprehensive approaches and policies that go well beyond adjustment (Haines and Robino, 2006:3; World Bank 1998). Then president of the World Bank Paul Stiglitz announced in early 1998, a new development approach in which "macro development policies would take more cognisance of social cultural and institutional factors" (World Bank 1998). This era would be dubbed the post-Washington Consensus". Since the mid 1990's, alternative forms of development thinking such as; ecological stability, gender, race, ethnicity, participation, democracy, social capital among many others, are now taking precedence over main stream development thinking (Haines and Robino, 2006:3).

Gilchrist (2004) and Putnam (2002) argue that the presence of strong positive social networks can produce social capital which can address deep rooted problems of poverty and inequality starting from the community level. "Communities that are inter-connected are healthier communities...such interconnected communities have lower crime, better education results and better care of the vulnerable" (Putnam, 2002:12-13). Social capital theory suggests that communities with strong positive networks and significant levels of social capital are more successful and sustainable. It is suggested that low levels of social capital could possibly lead to disengagement, poor governance, negative effect on quality of life, poor employment outcomes and increased levels of crime (Putnam, 1993;2000; Glaesar, 2001; Gilchrist, 2004). Social capital theory also suggests that social capital is "crucial to the survival to the survival of community members living in poverty or harsh environments" (Gilchrist, 2004:3). Social

capital theory also strongly suggests that social capital particularly enhances low income households' ability to deal with hardships and disasters (Hunter and Staggenborg, 1988:253). According to such views, strong ties or networks between family members, friends and neighbours, also referred to as 'bonding social capital' can protect the poor from vulnerability (Cleaver, 2005:893).

However, not all the literature portrays the use of social capital and social network as panaceas to societal problems. As much as social capital theory's contribution to positive development outcomes has been useful, it does not go un-criticised. Social capital theory is accused of 'romanticising associational or relational life.' Social networks do not always inherently have positive effects on society. It also ignores issues of real and sharp conflict within civic groups and other societies and the various tensions that arise within networks. In addition, social capital theory is accused of failing to understand and explain communities and regions from a holistic perspective by choosing to only focus on social capital. This at times ignores other factors such as power-relations, socio-economic, historical, political and cultural structures or realities (Farrell, 2007; Humphreys, 2007) that play a role in shaping a community.

Despite all these criticisms no one implies that social capital or social networks do not matter. There appears to be consensus that these are very real and important concepts that produce much benefit.

### **1.3. Research background and goals of study**

The theoretical framework briefly discussed in section 1.2 (and as the literature review will later show) identifies research that makes reference to relationships or social networks as having benefits for the individual and the community. This study will explore this theoretical insight through the lenses of the South African Department of Human Settlements large scale and high cost housing public programme and policy.

South Africa's post apartheid housing policy arose from a multi-party negotiating body called the National Housing Forum (NHF) launched in August 1992 to establish a non-racial housing policy and strategy which would have to deal with the inherited housing crisis which consisted of massive overcrowding in black township areas, the mushrooming of informal settlements and back yard shacks (Breaking New Ground, 2004:7). The 1994 Housing policy and strategy was informed by the inherited problems of apartheid cities which "focused on

stabilizing the environment and to transform the extremely fragmented, complex and racially based financial and institutional framework... simultaneously establishing new systems to ensure delivery to address the housing backlog” (Breaking New Ground (BNG) 2004:7). The basis of the national housing programme is enshrined not only in the housing white paper but in section 26 of the constitution of South Africa which states everyone has a right to adequate housing and also in the Housing Act 1997 (no 107 of 1997) and National Housing Code expressed in the Department of Housing vision and mission statement

*The establishment and maintenance of habitable, stable and sustainable public and private residential environments to ensure viable household and communities...* (National Housing Code, 2009:18).

The Department’s new housing vision is guiding it towards a more responsive and effective delivery under the recently established South African government’s housing policy titled *Breaking New Ground Policy (2004)*. Under this vision:

*The new human settlements plan reinforces the vision of the Department of Housing, to promote the achievement of a non-racial, integrated society through the development of sustainable human settlements and quality housing. Within this broader vision the department is committed to meeting the following specific objectives: Combating crime, promoting social cohesion and improving quality of life for the poor* (Breaking New Ground, 2004:7).

From the vision stated above, the South African housing policy seeks to achieve two things; the first is to realise the right to adequate housing and the second goal centres on the creation of quality and sustainable human settlements.

The study aims to understand the nature of social networks in recently established human settlements. It will attempt to provide an overview of the importance of social networks as part of building sustainable communities and social cohesion by looking at the following research questions:

1. Do social networks exist within established housing settlements? If they do, what kind of social networks exist?
2. Are these networks beneficial (more specifically) to disadvantaged individuals, households and whole communities?

3. Do social networks help create sustainable communities?
4. Can social networks enhance community cohesiveness?

The study hopes to provide an assessment of the degree to which the social networks are an important and critical part of building sustainable communities and social cohesion.

#### **1.4. The context of the study: Grahamstown East/Rhini, Eastern Cape, South Africa.**

The study used the small town of Grahamstown located in the second largest province in South Africa - the Eastern Cape as the research site. Most of Grahamstown's newer housing developments occurred in Grahamstown East (also known as *Rhini*) under the auspices of the new government's Reconstruction and Development Programme (Moller, 2008). The largest and most recently built settlements in Grahamstown East/*Rhini* – *Vukani (I & II)* and *Extension 9* were selected as the study areas.

#### **1.5. Chapter outline**

This first chapter provides a general introduction of the study and sets out the research questions as well as the specific objectives of the study. This will be followed by an overview of alternative development theory, more specifically 'Human Centred Development', where the concepts of social capital, social networks and South Africa's housing policy of creating sustainable human settlements are located.

The theoretical underpinning of research questions two to four (see section 1.3) is divided into two main literature review chapters – chapters three and four. The third chapter will unpack the concepts of social capital and social networks whilst offering theoretical insights into the link between these concepts and community development. The fourth chapter will review and contextualise literature on social capital and social networks within a South African context by looking at informal social security associations, religious associations and social support groups in South Africa's poor urban settlements. This chapter provides the theoretical underpinning for the first research question (see section 1.3).

Chapter five describes the research design, methodology, methods, data collection techniques and the analysis procedure used to answer the research questions and address the research objectives. The following chapters: six and seven will both present and discuss the data obtained from the survey and strategic interviews with selected respondents in recently

established settlements in Grahamstown East. These chapters aim to provide insight into the all four research questions. The analysis will be presented along the theoretical framework discussed in literature review chapters three and four whenever possible.

Lastly, chapter eight will draw conclusions from the study. In particular, it will summarise the overall findings in relation to the main research question – Can informal social networks improve disadvantaged individuals, households and whole communities?

## **CHAPTER TWO**

### **Human Centred Development**

#### **2.1. The history and evolution of the concept**

Defining development is no easy task. The concept and agenda of development is constantly changing. This is because humanity constantly seeks new and better ways to manage or improve the living together of people. To add to the complexity, society is comprised of “multiple realities” (Chambers, 1997:1743). These multiple realities include “the ecological, economical, social, political, and personal” (Chambers, 1997:1743). Each of these realities contributes ideas in its own way on how to improve society. An intrinsic part of all these approaches to development is ‘change’. The main goal behind development agendas is to bring about “favourable change: moving from worse to better...advancing away from the inferior” (Coetzee, 2001:120).

The purpose of development is to facilitate positive change that will lead to progress (Gasper, 2004:27). What makes development a fluid concept is that there can be various interpretations to the word ‘change’, depending on a number of factors, such as circumstances or certain events occurring at a particular time and place (Gasper, 2004:25). This therefore has implications for the way in which the words ‘change’ and ‘progress’ will be understood by different people at different times (Chambers, 1997:1744). The concepts of ‘development’, ‘change’ and ‘progress’ therefore have numerous definitions. According to Chambers (1997:1744), multiple views on what is meant by positive change and progression is not necessarily bad. These multiple views allow us to bring about development or positive change in a more holistic and sustainable way. However, it is inevitable that where multiple views exist, some views will become dominant and much more popular than others.

The most dominant ideas on development and change are rooted in economics. The mainstream view is that development is connected to economic growth (Gasper, 2004:49). Development has often been seen as mainly an economic phenomenon. During the 18<sup>th</sup> century, the concept of development was often associated with the Industrial Revolution in Europe (Matos, 2009:1). After the Second World War and during the Cold War, development mainly meant the building of heavy industry. By the 1980s and 1990s, during the period of decolonisation in Africa and the rest of the Third World, development was often associated with Western values of macro-liberal economic policies and the market-based approaches of

the International Monetary Fund (IMF) and the International Bank for Reconstruction and Development, also known as the World Bank (Samasuwo, 2006:49).

The origins of most of the mainstream development theories and institutions lie in the neo-classical economic theories of Europe (Samasuwo, 2006:49). After the Second World War, European economies had been severely damaged. The IMF and World Bank were established soon after the Second World War, as institutions attempted to restore the economies of Europe and to reduce poverty through monetary loans or aid, and the fostering of international trade (Samasuwo, 2006:49).

The IMF and the World Bank have been the main proponents of mainstream development ideas and practices. The IMF and World Bank have played a decisive role in the Third World, particularly Southern Africa, since the 1950s (Bond, 2001:231). The IMF and the World Bank development approach is to establish sound neo-liberal macro-economic policies in order to achieve sustainable financial and environmental development and become active participants of the global economy (Samasuwo, 2006:49). Among these neo-liberal economic policies are the Structural Adjustment Programmes (SAPs) which were popular in the 1980s and early 90s (Bond, 2001:232). The SAPs generally meant countries had to:

- Implement free market economic policies
- Open up borders and reduce import tariffs and other trade barriers (Liberalisation)
- Increase foreign external investment
- Have less government expenditure.
- Reduce social costs
- Increase privatization and deregulate state-owned institutions and industries

(Moss, 2007:108)

These Structural Adjustment Programmes (SAPs) were conditions attached to the borrowing and lending of money to poorer nations. Poorer nations had no choice but to comply and adopt these measures under the SAPs in exchange for the IMF and the World Bank's assistance (Samasuwo, 2006:52). The proponents of the SAPs maintained that programmes aimed at reducing poverty and countries that failed to enact these measures would be

subjected to severe fiscal discipline but by the end of the 1990s, the Third World debt crisis was becoming more and more difficult to manage and poverty was in no way decreasing, calling into question the efficacy of the SAPs (Bond, 2001:233).

These programmes have been heavily criticized for many years for resulting in poverty (Moss, 2007:93). In addition, for developing or Third World countries, there has been an increased dependency on the richer nations. This group of Third World nations also considered the 'South' or Southern countries of the world include nations predominantly from Asia, Africa and Latin America. These nations tend to have high rates of illiteracy, poverty and low economic growth or GDP (Anyemedu, 2006:272). According to a study conducted by Stallings during the debt crisis of the 1980s, Third World nation states depended on foreign lending from private banks and international institutions such as the IMF (Anyemedu, 2006:273). This creates a dependency in which the opening up of borders and trade with the more economically stable countries makes Third World nation states very vulnerable and dependent on the First World which refer to the highly developed and industrialized nations also known as the 'Northern' countries of the world (Milanovic, 2005:8). According to Anyemedu (2006:273) Africa has not managed to regain control of its own economic destiny. There is still a major dependence on aid as a source of finance which is often subject to heavy policy conditions. This theory thereby concludes that poorer nations lose the ability to chart independent development paths or policies, because they themselves are not independent but dependent on the West (Kamath, 1995:221).

Developmental critics also argued that the SAPs cannot meet the needs of developing nations because the programme is only a crude attempt by industrialised nations to protect its economic hegemony over developing nations through imposing a Northern environmental and economic agenda on the South (Barry, 2005:270).

One of the main goals of the Structural Adjustment Programmes was to encourage economic growth by increasing the transfer of technology from the North to the South (*The Ecologist*, 1997:78). Critics argue that the transfer of technology from the North to the South in actual fact does more harm than good, as it has caused more environmental depletion and contributed to poverty levels (Mushala, 2003:284). Petrikin points out that the North's transfer of technology is based on the North's ignorance. "Modern technology transfer to the 3<sup>rd</sup> world countries is premised on the Northern notion that Southern peoples are

backwards...efforts to introduce local farmers to modern technologies have failed due to the North's cultural arrogance..." (Petrikin in *The Ecologist*, 1997:78).

*The Ecologist* also argues that indigenous Southern knowledge and methods are more useful and better than the Northern technology because Southern technology is tailored to meet the people's needs according to the country's environment (Petrikin in *The Ecologist*, 1997:78). The Kano irrigation project is one example of how the North's attempt to modernize local farming in Nigeria turned into a disastrous project. In 1975, the Nigerian government and agencies such as USAID embarked on a project to replace the local *shaddof* bucket irrigation system with water supplied from a nearby dam. "The main object was to supply wheat to make Western-style bread for sale in the cities" (Petrikin in *The Ecologist*, 1997:78). The end result was after the first 5 years of the project, the yields were about 15% of the amount predicted and soil fertility dropped as intercropping declined and erosion increased (Petrikin in *The Ecologist*, 1997:82-83). Developmental critics maintain the argument that the Structural Adjustment Programmes are based upon problematic Northern economic models (Bond, 2001:233). Changes in the economic strategies for the South need to be made if sustainable development is to be successfully applied in developing countries (Samasuwo, 2006:51-52).

This is but one example of some of the failings of the neo-liberal development policies in the twentieth century. In October 1992, findings of an internal World Bank report revealed a high failure rate of World Bank development projects (Bond, 2001:237). Due to the not-so-impressive record of the SAPs, the World Bank and the IMF have dissolved the SAP and have come up with an entirely new programme called the Poverty Reduction Strategy Papers (PRSP), adopted in 1999. "The term 'Structural Adjustment Program' has gained such a negative connotation that the World Bank and IMF launched a new initiative, the Poverty Reduction Strategy Initiative" (Marcus et al., 2003). Although it is presented as a new programme, there still is a strong similarity between SAPs and the PSRP. For example, aid given to PRSP countries is still conditional to the adoption of the same neo-liberal practices and the interest rate and repayment conditions are still the same. "While the name has changed, with PRSPs, the World Bank is still forcing countries to adopt the same types of policies as SAPs" (Marcus et al., 2003). Without relevant changes to the SAP, sustainable development in developing countries thus becomes a lost cause.

Despite the failure of the market-led and macro- development practices and paradigms, “the last decade of the twentieth century and the early years of this new millennium have witnessed the continuation of neo-classical and market orientated prescriptions”(Haines and Robino, 2006:4).

The examples of the disastrous consequences of some of the market-led development approaches such as the SAPs highlighted the following shortcomings in the mainstream development agenda: The mainstream development agenda for Third World was very Eurocentric, based on a Western agenda which focused mainly on economic growth. The failure of mainstream development to take into account aspects such as the unique individual, social and cultural differences of various contexts, had disastrous consequences (Ukaga and Afoaku, 2005:1). In addition, separating the economic reality from other realities- the social, political, personal and ecological - from the development agenda, had long term negative effects (Haines and Robino, 2006:4). Realising these shortcomings, a growing consensus started to emerge towards the end of the twentieth century, recognising that development requires approaches and policies that look beyond the mere economic reality (Bond, 2001:234).

## **2.2. Human development: Towards a people-centred and comprehensive concept of development**

The growing discontent with the traditional, centralised and market-led approaches paved the way towards alternative approaches to development (Human Development Report, 1990). The meaning of development has now evolved into a broader concept that acknowledges that positive change cannot simply be equated to or measured by economic growth (Human Development Report, 1990). The old approach was considered too reductionist for a complex social world made up of multiple realities. Contemporary or alternative development literature highlights the fact that economic growth and material wealth cannot be the only or main keys to positive social change and progression. Development should be more than merely striving for material improvement; development should accompany economic growth with political and social transformation (Coetzee, 2001:121).

Alternative development maintains that positive change and progression is about improving quality of life (Gaspar, 2004:35). The materialistic and the physical dimension is only one dimension of life. Alternative development calls for development theory and approaches that

focus less on macro-institutions and more on the “deeper” and “far more invisible and subtle dimensions” (Coetzee, 2001:120) of life. This means that development must seek to bring about change by improving quality of life in a more holistic sense; the advancement of people in all areas of life, not just in relation to their materialistic needs. A holistic approach to advancing people in all forms includes meeting the emotional, spiritual, cultural and social needs of the human condition (Chambers, 1997:1748).

For Coetzee (2001:121), the basis for human-centred development is a process that takes into account all aspects of life such as “community” and “people’s relationships”. This new understanding has significant implications for the evolution of the concept of and approach to development. The implication of a broader concept of development to include the other dimensions of the human condition is that the alternative development approach considers the ideals of dignity, meaning, purpose, value and respect as important indicators and goals of development (Gasper, 2004:145).

Traditional development approaches considered economic and institutional values to be more important than the human-centred values. Human development theory has therefore come up with a new development model that embraces concepts and uses a vocabulary that captures or reflects an understanding of development where “increasing humanness” and “meeting physical and non-physical needs” (Matos, 2009:3-6) are at the centre.

Although the mainstream development practices of economic growth still have an important place on the agenda, there is now a general acceptance that development is about improving the entire human condition and about a quality of life which is not necessarily brought about by material improvement (Verlet and Devos, 2008:195-196). This idea of developing a human being to his/her full capacity has promoted the concept of human development. Organizations such as the World Health Organisation (WHO), United Nations Development Programme (UNDP) and World Bank are now supporting and spearheading the concept of human development (Human Development Report, 1990). Human development has been described as being about “putting people at the centre of development and helping people to realize their potential, to increase their choices and to enjoy the freedom to lead lives they value” (Human Development Report, 2010). The aim of human development is to create change that provides a better life for people; the main goal for development is therefore human well-being.

### **2.3. The notion of well-being: Implications for development theory and practice**

The shift from mainstream to alternative development has brought about new and exciting meanings and concepts that are being related to development. These meanings and concepts mainly add a human or personal dimension that was often lacking in traditional or mainstream development policies and practices (Chambers, 1997:1745). The concept of well-being refers to the human and personal dimension in the development agenda. This concept encompasses the values and beliefs of human development theory. Chambers (1997:1748) maintains that “well-being is not the same as wealth, it is open to the whole human experience: from spiritual and psychological to social and material.”

According to Chambers (1997: 1745) the meaning that we attach to words or concepts has significant implications for the way we think about and practice development. The notion of well-being allows for the conceptualisation of development in different ways on multiple realities. The fact that the concept of well-being is open to a wide variety of interpretations for different people in different contexts, allows the development process to meet the differing needs of people (Chambers, 1997:1747). Other implications for the concept of well-being are that the focus of development becomes broad enough to allow multiple realities, particularly the social reality, to be incorporated into the development agenda. It also leaves room for the development agenda to be locally defined and context-based. According to Chambers (1997:1748), the most important effect of the notion of well-being is that it focuses attention on the fundamental conditions or factors that are necessary for well-being or human development. These are:

- i. **Livelihood/security:** It includes basic services such as food, shelter, water essential for survival. Livelihood is also about security from illness, disease and crime through a reliable and conducive environment brought about by job security or employment. Job security is an essential part of livelihood. Sustainable livelihoods go beyond meeting the needs of just individuals - it is also about enhancing the livelihoods and well-being of others. It is about creating opportunities for solidarity and togetherness.
- ii. **Capabilities:** These issues refer to fostering and channelling people’s abilities to create, grow and sustain their livelihoods through learning, training, practice and education. It is about encouraging the use of local resources and the participation of local people to define and do development for themselves.

- iii. **Equity:** This refers to equal access and the equal treatment of all people; it is about including human rights in the development agenda, as well as putting the poor and vulnerable first.
- iv. **Sustainability:** It aims to preserve the effects of development. Sustainable development policies and projects do not only aim to have long-lasting outcomes, but to create harmony between the political, economic, social and ecological goals of development.

The notion of well-being has contributed significantly to the broader concept of human development by changing the meaning, attitudes and approaches to development. The notion of well-being has encouraged development to pursue change that impacts entire systems. It involves economic, cultural, social, political and ecological goals rather than a single system, or change with regard to a single issue.

The notion of well-being also promotes a development model that has long term rather than short term objectives. It calls attention to the value of qualitative change rather quantitative change. The concept of well-being permits and encourages the personal dimension to be part of the development agenda. “Development is defined in terms of capital accumulation or growth. This notion of development is counter-productive in that it is inimical to the well-being of the people” (Afoaku, 2005:47). For Chambers (1997:1747), the personal reality should matter when it comes to development. According to Chambers (1997:1747) the personal reality refers to a person’s behaviour, attitudes, knowledge of life, ability to express their realities, their plan to act and monitor, as well as their ability to make judgements and take responsibility for their conditions. The personal is also about the values that influence the personal and not just the physical well-being. Values centred around ideas of humanity and health are understood not just as the absence of disease but as “the positive sense of well-being in body, mind and spirit” (Matos, 2009:4). The most important contribution of the concept of well-being is the attention it brings to the individual and the personal as an intrinsic part of thinking and doing development.

The implications of incorporating the individual and the personal as an intrinsic part of development has widened the concept of development, with definitions of development falling into two main categories: evaluative and non-evaluative. (Gasper, 2004:25). According to Gasper, non-evaluative meanings are very factual, consisting mainly of

measurable objectives. Non-evaluative definitions focus on GDP per capita, urbanisation and basic material needs. Evaluative definitions of development are open to many interpretations. A range of values and meanings are attached to the concept, which often arouse discussion and debates on the definition of development. “People usually must share ethical values, at least to a substantial degree in order to agree on application” (Gasper, 2004:25). Evaluative definitions tend to be dependent on subjective values and meanings, attached for interpretation and application. Examples include defining development as ‘high quality of life’, ‘human flourishing’ or ‘human fulfilment’ (Gasper, 2004:25). Evaluative definitions of human development focus on developing the individual, on ‘being’ rather than ‘having’. The meaning and values attached to evaluative definitions of human development go beyond using the objectivist measures covered by GNP/GDP to using “non-monetised and subjective aspects of well-being such as peace, leisure, freedom, pleasant surroundings, identity, social connectivity” (Gasper, 2004:40).

Gasper (2004:40) maintains that it is problematic to use positive components to measure well-being because “they measure opportunity of well-being instead of achievement of well-being.” Possession or access to material goods does not necessarily equal well-being. There are other important subjective aspects that make up well-being that need to be considered (Verlet and Carlos, 2006:195-196) - aspects such as mental health supported by networks/relationships, a secure childhood, autonomous and secure adult identity, a generally supportive environment. All these and others are important aspects of well-being that are ignored, excluded or cannot be measured by monetised or objective measurements (Chambers, 1997:197).

Economist ideas such as GNP, growth and structural change as definitions and measurements of development have exercised dominance. The emergence of the International Development Targets (IDTs) or the Millennium Development Goals (MDGs) at the beginning of the 21<sup>st</sup> century, which are based on the ‘Basic Needs Theory’, are a broad set of development targets that reflect the adoption and acceptance of subjective and non-material values/aspects as an intrinsic part of development policy and criteria (Gasper, 2004:42). According to Edwards (2000:40), this allows development to be defined as an opportunity for “the reduction of material want and the enhancement of people’s ability to live a life they consider good across the broadest range possible...”

## **2.4. Human development**

In 1990, the UNDP introduced the annual “Human Development Report” (HDR). The reports reflected the re-conceptualisation of poverty and development. The ‘human’ in the concept of human development suggests that development had previously not been human-centred but instead focused on economic growth. The concept of human development was meant to shift the central focus away from growth and monetised activity and include the aspects of decent human life in its many forms as part of development thinking and approach (Human Development Report, 2010). Amongst the many concepts that human development measures, is the concept of “human capability” introduced by economist and philosopher, Amartya Sen. Sen’s “human capability” approach underlies the Human Development Reports (Gasper, 2004:165). According to Sen, “a capability approach leads us to look at the set of life options that a person has, and the actual things the person does and achieves - not only at income or the declared or the imputed state of satisfaction, each of which can be misleading as a welfare measure” (Sen,1992:39).

Sen combines economics with philosophy and practical approaches in order to rethink the concept of development; to focus more on the content and quality of people’s lives and less on the quantity in people’s lives. Although HDRs still use economic growth as an indicator, they stress the importance of other things besides growth. HDRs try to show that other aspects are necessary besides economic growth, and are essential to improving the quality of life. HDRs show various countries that have achieved dramatic human development gains without fast/economic growth (Human Development Report, 2010). In order to measure this, the HDRs have developed The Human Development Index (HDI) and The Human Poverty Index (HPI). These indexes have been created to give attention to other widespread aspects of poverty when measuring fulfilment and development beyond GDP and levels of income (Gasper, 2004:167).

The most significant influence that the concept of well-being has had on development theory is centralising and emphasising the ‘human’ in development. American philosopher Martha Nussbaum’s analysis of the meaning of human well-being looked into the meaning of ‘human’ and into the contents of ‘being’ (Nussbaum, 1990:200). Both Sen and Nussbaum provide a social philosophy for development policy. Drawing insights from Greek and Roman philosophy, modern Europe and India, Nussbaum maintained that Aristotle’s conception of “the good life for man” came about through “a plurality of different goods to

ensure decent and complete individual life cycles with an overall societal balance” (Nussbaum, 1990:203).

According to Nussbaum, humans are social animals and an important part of the good life, and much of human fulfilment comes through this social dimension of human existence (Nussbaum, 1990:220). For human development, there are multiple forms of evaluation criteria for well-being or development. These criteria measure the quality of life other than those considered in mainstream economics, such as people’s assets, levels of income and job satisfaction among others (Verlet and Devos, 2008:194). HDRs also regard aspects such as ‘community membership’ and ‘belonging’ as essential parts of human development. Human development also offers aspects such as capability, freedom, well-being and central features of personhood as development criteria (Human Development Report, 1990).

For Ekins and Neef (1992:168), an adequate and comprehensive set of societal indicators will cover

- i. Security: Physical security, life expectancy, deaths, accidents, economic security, poverty, wealth, homelessness, material basic needs
- ii. Welfare: Ownership of durables, health, nutrition, housing conditions
- iii. Identity: Suicide rate, drug abuse, mental health, loneliness, job satisfaction
- iv. Freedom: Mobility, equality of opportunity, gender discrimination, leisure, access to culture, political and civil rights.

Human development is about the use of multiple types of information/criteria to assess development. It is also about being able to collect data on a range of valued features using a wide range of methods besides materialistic features or a positivist approach (Gasper, 2004:176). HDRs also focus on broad policy analysis and design for issues such as health, education and housing, among others. According to Gasper (2004:3), economic advances and policies are very important tools for enhancing human freedom and human fulfilment, but must be evaluated “in terms of actual effectiveness in enriching the lives and liberties of people.”

According to human development theory, we need to evaluate the effectiveness of large scale beneficial, purposive and high cost public programmes and policies. Having a house is just an

instrument or means to enhancing human freedom and human fulfilment. The housing programme must not only be seen in light of how effective it has been in providing physical security or economic assets, but how effective the housing programme has been in terms of enriching the lives and liberties of the people benefiting from the housing programme. According to Gasper (2004:3), when achievements of high cost and public policy formulations are declared as more important than evaluation, or when evaluation of public programmes is excluded, this is considered dangerous. Non-financial/material costs can occur in large infrastructural projects, but if we only measure quantity and exclude quality, we can miss out on the non-material costs and easily assume the achievement of well-being and development.

## **2.5. Conclusion**

We have looked at the differences and paradigm shift from mainstream development theory and application, to alternative development theory which reconceptualises development by focusing on the “human well-being”. Development refers to positive change on an objective level as well as on a subjective level. Positive change increases human freedom and fulfilment. Materialistic development does not necessarily guarantee quality of life. Development should be about meeting human needs in a way that includes both physical and non-physical needs. Development means that people are able to have a fulfilled life. Due to the fact that human beings are biological and social beings, the neglect of socially significant values such as community membership, empowerment, friendship, identity and participation could lead to some failure in understanding and implementing development. Development must also have a view of human personality and potential. Economic development policies have dominated and neglected other human fulfilment and enhancement needs. The process of evaluating development changes should also focus on qualitative and not just quantitative change.

Human development evaluates the effectiveness of large scale beneficial, purposive and high cost public programmes and policies. The South African Department of Housing has for the past 16 years embarked on a housing programme that aimed to establish sustainable, habitable and residential environments, but thus far the Department’s focus has been on meeting material needs, and its achievements have been gauged by measuring the number of houses delivered. Human development literature tells us there is more to development than meeting and measuring material needs. The Department’s recent name change from

Department of Housing to Department of Human Settlement is an acknowledgement of the importance of a comprehensive approach to building sustainable environments.

This study is about looking at ways in which the qualitative effectiveness of the housing programme can be enhanced in terms of the extent to which South African housing programmes and policy can enrich the lives and liberties of housing beneficiaries. It will look into the extent to which social housing programmes can achieve the non-material developmental needs of the residents of these human settlements. This evaluation will be conducted through the lenses of social capital and social network theory, which is discussed in-depth in the following chapter.

## **CHAPTER THREE**

### **Of Social Capital and Social Networks**

#### **3.1. Introduction**

Following on from Chapter Two, which critically reviews the current debates on development theory and policy, this chapter will discuss the introduction of concepts such as social capital and social networks. These concepts form part of the conceptual framework of human development theory. The use of these concepts is part of the discontent regarding the mainstream development theories and practices, which focus mainly on development as a macro process. I shall show in this chapter how the concepts of social capital and social networks are seen as vital keys to unlocking smaller-scale economic, social and political development by putting people first.

#### **3.2. Social capital and social networks as contributors to human development**

As discussed in the previous chapter, mainstream development theory has mainly focused on capital accumulation and the top-down approach as a vehicle for growth. Mainstream top-down approach focuses on growth of aggregate production, national income, foreign aid, business and other sectional interests (Gasper, 2004:57). According to Edwards (2000:35), a bottom-up approach is when poor people directly input into the design, implementation, management and evaluation of development projects, and returns on investment and the sustainability of the project are enhanced. Gilchrist (2004:3) argues that this bottom-up approach to development provides local solutions to local problems. Bond in (Coetzee et al., 2001:237), maintains that the benefits of large-scale development strategies or top-down approaches have not always reached poor people. Alternative theories of development emphasise a people-centred approach that looks at issues such as people's active participation in decision making and implementation of development policy and practice (Coetzee, 2001:119). Participatory development emphasises agency or self help and focuses on meeting the people's needs, as opposed to macro-economic needs which often benefit the elite. It also looks at the importance of relationships, norms and values – such as trust – in facilitating economic growth and human well-being (Munslow, 2001:504). People's relationships and participation are seen as important ingredients necessary to promote sustainable development (Roodt in Coetzee et al, 2001:469).

As part of a larger initiative to encourage alternative and sustainable paths for development, relationship-based development theory and practice is increasingly being regarded as important in development literature. Edwards, (2000); Gilchrist, (2004); Narayan and Woolcock, (2003) ; Putnam, (1993;2000); Dale and Ornyx, (2005) and OECD, 2001 are examples of some of the literature that tries to demonstrate that relationships play a vital part in the development process. According to Edwards (2000:35), when development focuses on individuals and their social relationships instead of economic investment, there is a possibility for developing the public services, facilities and amenities that might actually respond meaningfully to people's needs. Neither states, as political units, nor markets as units of production, possess the resources needed to promote broad-based sustainable development. The next section will explore the literature on social capital which focuses on the value of social relationships in understanding and confronting poverty.

### **3.3. The concept of social capital**

In the 1950s and 60s there was little mention of the desirability of mutually beneficial relationships for socio-economical development. Some theories refer to social relations as burdensome, exploitative, liberating or irrelevant (Narayan and Woolcock, 2003:227). In contemporary development literature on the other hand, more emphasis is placed on the importance of relationships between people. As a matter of fact, the literature on social capital can be summarised in two words: "relationships matter" (Field, 2003:1).

The concept of social capital is often found in community development literature (McClenaghan 2000; Putnam 2000; Gilchrist 2004; Sabatini 2008; Wilson, 1997; Dale and Ornyx, 2005). One of the focus areas of this research is to indicate social capital as a key factor in the reduction of crime, improved health, urban planning, employment outcomes, economic development and an elevated quality of life. Social capital has been identified as "the missing link" in development by the World Bank and OECD (Harriss and De Renzio, 1997; Hariss, 2002;). Edwards (2000:34) labels social capital as the "magic bullet that will correct generations of state and market failure." This is because social capital recognises that well-functioning states and markets are only parts of the solution to societies' problems. Solutions must include social relationships, norms and values, institutions and its citizens (Edwards, 2000:39). Social capital is a concept that shifts the focus from primarily an economic dimension to "the endogenous community and the individual level factors such as trust, volunteering and community participation" (Farell, 2007:35).

The underlying meaning of the concept of social capital, which is that relationships matter (Field, 2003:1), is not new to sociological theory. Durkheim's study on anomie emphasised the power and influence of groups, relationships and shared values. Marx also discusses the power of strong class relationships and how they could bring about change that will determine the structure on which society will be built (Portes, 1998:2). Although the idea of relationships effecting change in society is not new to sociologists, the formation of the term of social capital and its popularity in the past decade highlights a strong and important point about the way in which human beings create and understand the world; a point which has so often been overlooked, undermined or ignored by other disciplines such as Economics. The concept of social capital highlights the simple but crucial point of "how non-monetary forms can be important sources of power and influence" (Portes, 1998:2).

Pierre Bourdieu was concerned with the traditional use of the term 'capital', which he saw as mainly referring to "financial, physical capital and tangible assets" (Bourdieu, 1977:503). These were considered, and often still are, as the only assets on which returns are earned (Performance and Innovation Unit, 2002:12). Bourdieu maintained that capital not only appears in tangible and economic forms; he spoke of a "capital of social relationships which will provide, if necessary, useful supports..." (Bourdieu, 1977:503). To Bourdieu, cultural symbols and relationships were also powerful resources that brought about returns or benefits. In *Forms of Capital* (1986), he expressed the point that capital can take non-monetary forms, by distinguishing between the different forms of capital, i.e. cultural capital and social capital. The former refers to "non-financial assets that involve educational, social, and intellectual knowledge" (Bourdieu, 1986:47), while the latter is the sum of resources or benefits, accumulated by an individual or a group, by virtue of being a member of "a durable network of more or less institutionalised relationships of mutual acquaintance and recognition" (Bourdieu and Wacquant, 1992:119).

Frequently, Bourdieu associated social capital with how people use social connections – along with financial and cultural capital – to excel politically and financially. Bourdieu saw social capital as networks of relationships which served as a currency for higher positions and reproducing inequalities (Field, 2003:16). To Bourdieu, capital is about who you know, rather than just what you have. If social capital is about whom you know, then social capital can be created and one can invest in it. Social capital requires deliberate investment of both economic and cultural resources. As Bourdieu states: "The profits which accrue from

membership in a group are the basis of the solidarity which makes them possible” (1986:249).

### **3.4. Social capital and the development of dynamic communities**

Although Bourdieu’s conceptual insight remains valuable, he is criticised for conceptualising social capital “as the exclusive property of elites”, designed only to benefit a few (Field, 2003:17). He chooses to view social capital as only valuable for maintaining superiority or getting ahead (Field, 2003:17). Bourdieu’s analysis has since sparked further debate about the concept. After Bourdieu, a number of theoretical papers and books on the concept have been published. The two most influential writers who have further developed and popularised the concept of social capital since the 1990s are James Coleman and Robert Putnam. Unlike Bourdieu (1986), Coleman (1990) and Putnam (1993;2000) conceptualise social capital within the theoretical framework of development. Coleman, an American sociologist, was able to show, contrary to Bourdieu, that social capital benefits were not limited to the powerful but that social capital could also convey real benefits to poor and marginalised people.

According to Coleman, social capital is the resources and benefits of cooperation available in good relations or networks. He defines social capital as “the set of resources that are inherent in family relations and in community social organisations” (Coleman,1990:300). This definition explains that social capital is not merely an asset that can be claimed or developed by an individual. Coleman’s definition of social capital refers to social capital as a public good, a resource that can benefit all who are part of a structure (Portes, 1998:6). Coleman’s conception of social capital maintains that anyone can possess social capital (Coleman, 1990:334).The conceptualisation of social capital within a collective, highlights the point that social capital can be generated in a group context through reciprocation, group enforcement, social norms and trust (Portes, 1998:5). His understanding of social capital draws attention to the following important points about social capital:

- Social capital is an asset for disadvantaged groups and not merely an instrument of privilege;
- Social capital’s domain of analysis can be within an individual or community/ group context;
- Social capital can be a collective asset. It is both a private and public good.

Robert Putnam is one of the most influential writers on social capital since the publication of his investigative research on social capital in *Bowling Alone: America's Declining Social Capital* (2000). Putnam's contribution to the concept of social capital has gone beyond the sociological discipline. His literature maintains a consensus with his predecessors Bourdieu, Coleman and others, maintaining that at the heart of social capital is the power of social networks or other social structures to secure benefits by virtue of membership (Portes,1998:6). Putnam is set on establishing this fact by constantly highlighting in his research "the collective value of all social networks and the inclinations that arise from these networks to do things for each other..." (Putnam, 1993:36). According to Putnam, social capital is a combination of trust, shared values and networks. "By social capital I mean features of social life; networks, norms and trust. Networks, norms and trust help participants to work, act or co-operate together more effectively to pursue shared objectives" (Putnam, 1995:65). Putnam also describes social capital as "the connections among individuals; social networks and the norms of reciprocity and trustworthiness that arise from them" (Putnam, 2000:19).

### **3.5. Putnam and the study of modern Italian communities**

Putnam's contribution to understanding social capital is partly an extension of Coleman, the main difference being that Putnam attempts to understand and conceptualise social capital more within a developmental framework for communities and nations. Putnam's definition conceptualises social capital within a developmental framework that recognises that relationships between neighbours, colleagues, friends, and even casual acquaintances have value for the individual and for society as a whole (Field, 2003:1). In his paper, *The Prosperous Community, Social Capital and Public Life* (1993) Putnam uses social capital to understand issues of poverty, good governance and development. Through Putnam's detailed study of the Northern and Southern regions of Italy, he was able to show the importance of social networks and trust in the formation of social capital and sustainable communities.

His detailed study of the two regions in Italy in the 1970s was trying to answer the following questions: What does a prosperous, democratic and well developed community look like? What conditions are conducive for well-developed democratic institutions and communities? Putnam investigates the answers to these questions by comparing and contrasting the Northern and Southern regions of Italy. By studying the Northern and Southern regions, he

discovered that even though both regional governments shared similar political structures, financial wealth and stability, the Northern region fared better than its Southern counterpart. “The Southern government proved to be dismal failures - inefficient, lethargic and corrupt and the Northern government was remarkably successful...managing the public’s business efficiently and satisfying their constituents” (Putnam, 1993:2).

Government organization, political and social ideologies of finance could not adequately explain the stark differences in quality between the two regions, because government structures were similar. There were no disparities in terms of political/social ideologies or the financial resources they received from the central government (Putnam, 1993:2). Putnam discovered instead, that at the heart of the Northern region success story was a higher level of civic engagement. “None of these factors correlated with good government as we had anticipated. Instead the best predictor is one that Alexis de Tocqueville might have expected, strong traditions of civic engagement...” (Putnam, 1993:3). In some regions in Northern Italy, such as Emilia-Romagna and Tuscany, they had many active organisations and the citizens in the Northern region were more engaged in public issues compared to the less civic regions in the South, like Calabria and Sicily (Putnam, 1993:2).

Putnam argues that the Northern communities did not become civic or engaged because they were rich, but that “the historical record strongly suggests precisely the opposite: they have become rich because they were civic” (Putnam, 1993:3). By civic engagement, Putnam refers to high levels of voter turnout as well as the prevalence of associations, clubs and networks such as newspaper readership, membership in choral societies, literary circles and soccer clubs, among others. These were identified by Putnam as “networks of civic engagement” that make up “the hallmarks of a successful region” (Putnam, 1993:2). Putnam maintains that networks of civic engagement often become mediums through which the positive values and trustworthiness of individuals is spread. Positive values such as solidarity, civic participation, integrity and law abiding citizenship have become standard norms and values because of the presence of strong civic networks in the Northern part of Italy (Putnam, 1993:2).

On the Southern side of the Italian region, the concept of citizenship was stunted; engagement in social, political and cultural associations was low. Values of social solidarity, civic involvement and integrity were also very restricted - hence trust levels were low.

Citizens of the South did not trust one another to act fairly and obey the law: “fearing others’ lawlessness, everyone demanded sterner discipline...” (Putnam, 1993:2).

Putnam (1993:147) maintains that trust, norms and networks are key features needed within a social setting, not only to bring people together but also to see the community develop and prosper. His 1993 study clearly supports the point that “social capital is the attitudes, habits, norms, expectations, relationships and networks which facilitate action for mutual benefit” (Putnam, 1993:1). For Putnam, the most important indicator of social capital is trust (Putnam, 1993:147). Fukuyama also agrees that social capital arises from the prevalence of trust in society. He maintains that trust makes cooperation possible and easier (Fukuyama, 1996:36).

Putnam (1993:147) calls trust “the lubricant of social life.” When we trust someone we imply that the person will perform an action that will be beneficial to us and we are therefore willing to consider engaging in some form of co-operation with him/her (Dilthage, 1998:13). To Putnam, co-operation is the manifestation of social capital (1993:70). Trust is said to be embedded in the smallest, most basic or largest of social groups (Dilthage,1998:9). Social organisations or networks generate, maintain and facilitate the levels of social trust (Fukuyama,1996:36). Networks enhance levels of trust because in a network relationship, the parties depend on each other, people share common goals and agree to cooperate until goals have been reached. When people share common objectives, common identities and common norms, it usually boosts the levels of trust and cooperation. “Associations and networks instil in members, habits of co-operation, solidarity and public spiritedness” (Putnam, 1993:89-90).

Putnam’s study of the Italian regions depicts how social capital supports good governance, prosperous communities and economic progress. At the core of developed, democratic, prosperous Northern Italian communities and institutions were rich networks of religious fraternities, cooperatives, mutual aid societies, neighbourhood associations and choral societies. Trust, norms and networks are features of social capital that are at the heart of democratic and prosperous communities. Communities with high social capital are said to be more prosperous and well-administered because they are effective at organising and lobbying for public services (Performance and Innovation, 2002:26).

Putnam’s 1993 Italian study was able to identify the following indicators in measuring social capital:

- The levels of social trust and confidence amongst each other as neighbours, fellow citizens and between government institutions;
- Standard norms or values of reciprocity, social solidarity, civic involvement, integrity and law abidingness;
- The level of networks or networking. Networks that generate increased levels of trust and cooperation;

A more recent study on social capital by Sabatini (2008:469-470) identifies similar key indicators of social capital which include the following:

- Community organisations/voluntary organisations
- Levels of crime or delinquent behaviour
- Levels of political and social participation
- Levels of trust, networks, relationships
- Strength of communal ties and voluntary organisations.

### **3.6. Components of social capital**

Sabatini (2008:469) also maintains that “social capital is a multi-dimensional concept which is more tangible and measurable by networks and relationships.” Based on social capital literature by Bourdieu (1986), Coleman (1990), Putnam (1993;2000) and others we are able to ascertain that social networks are an important part of social capital. Social networks are commonly described as the social connections that exist between individuals (Zierssch and Arthurson, 2005:431). The term “social networks” is mostly a scientific and quantitative term referring to social relations (Bruggeman, 2008:1).

Woolcock further explores the idea of social capital and social networks by identifying different types of networks that make up three different categories of social capital: bonding, bridging and linking. Bonding social capital refers to strong networks/ ties that connect people who share similar demographic characteristics such as family members, close friends, neighbours, race or class (Woolcock, 2001:13). On a micro level, bonding social capital refers to networks between kin. On a meso level, bonding social capital refers to networks in or between neighbours, neighbourhoods or networks at the workplace. On a macro level,

bonding social capital refers to networks between similar nations or races (Halpern, 2005:27). See figure 3.1. for a diagram illustrating the various networks at play at the three different levels.

Bridging social capital refers to ‘weak ties’ or networks that connect individuals from different ethnic groups, socio-economic status or occupational backgrounds. “The term bridging refers to the ability of such networks to create bridges connecting sectors of society that otherwise would never come into contact” (Woolcock, 2001:13). On a micro and meso level, bridging social capital refers to networks between acquaintances, friends and communities from different socio-economic backgrounds. On a macro level, bridging social capital refers to “trading links” (Halpern, 2005:27).

Linking social capital refers to ties (also known as networks), between ordinary people and those in positions of power and influence. “The term linking social capital refers to ties connecting individuals or groups to people in positions of political or financial power” (Woolcock, 2001:14). On a micro level, linking social capital refers to networks with the powerful. On a meso level, linking social capital refers to networks between local institutions. On a macro level, linking social capital refers to networks between international institutions, e.g. the UN, the EU, etc... (Halpern, 2005:27).

Figure 3.1 is a diagram depicting the different categories of social capital and the different levels of analysis. This diagram is taken from “Social Capital” (Halpern, 2005:27).

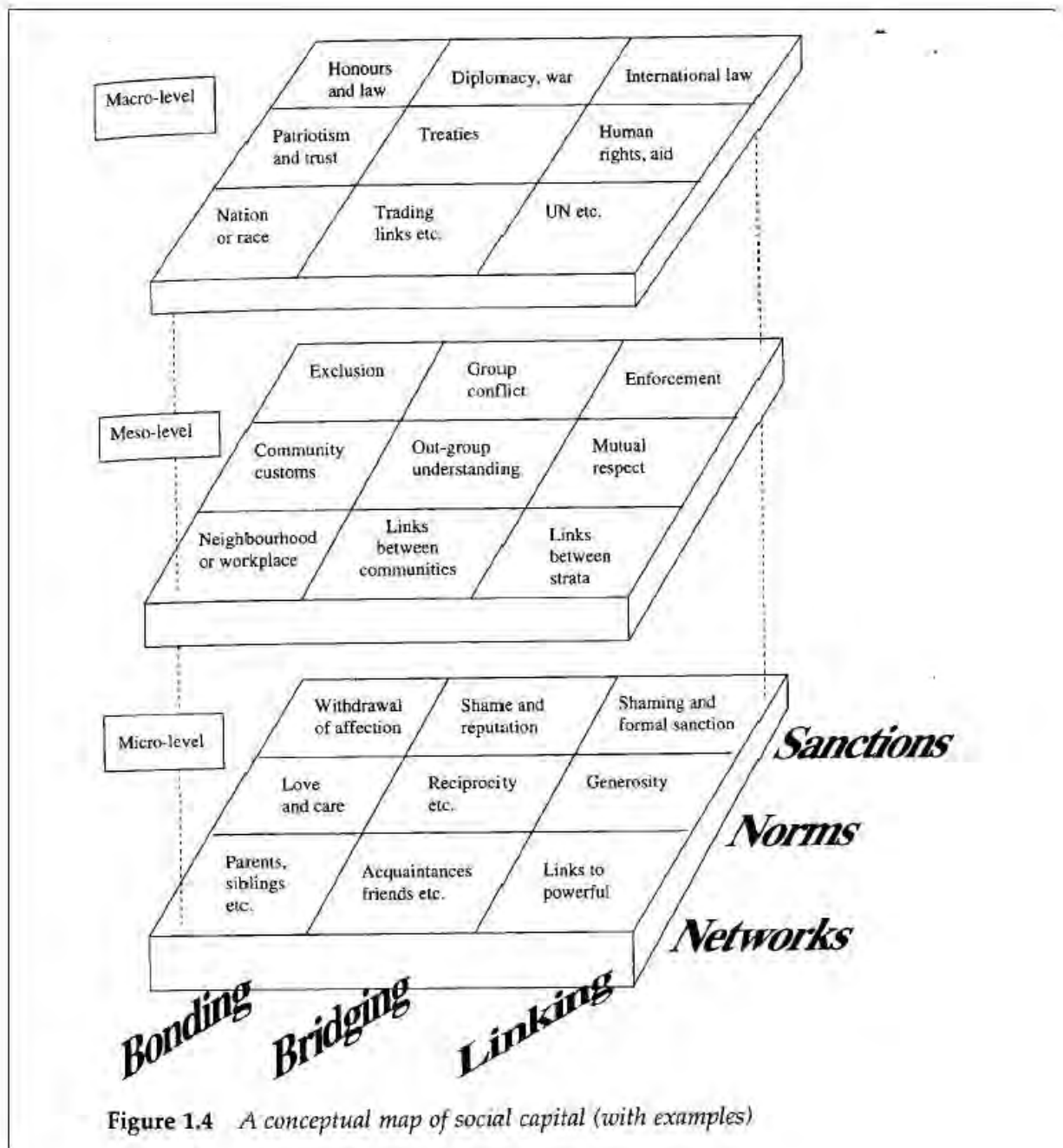


Figure 1.4 A conceptual map of social capital (with examples)

The above conceptual map illustrates the various components and diverse networks that make up social capital at three different levels. This thesis will focus on bonding and linking meso levels of social capital. This means the study will mostly focus on networks in or between neighbourhoods as well as networks between communities from similar socio-economic backgrounds. It will also briefly look at links between ordinary people and local institutions as illustrated by the diagram.

The literature on social capital highlights the following fundamental dimensions about social capital (Halpern, 2005:27):

- Social capital is comprised of networks, norms, values, trust and sanctions;
- Social capital can be categorised into bonding, bridging and linking networks;
- Social capital can be assessed or measured on a individual or micro-level; group/, community or meso level; national or macro level.

### **3.7. Social networks and the development of prosperous communities**

The previous section dealt with the concept of social capital. In this section, I will explore the argument that social networks between friends, family or associates are an important resource, a resource that can be used by an individual for his/her gain or even by communities to eradicate poverty and vulnerability.

According to Gardner (2005:30), relationships can be used as a strategy to fight the realities of poverty and discrimination. The potential links between social capital and development are further supported by research and literature that demonstrate how we can use social connections to our disadvantage but also to our advantage. Social networks make up an important component of social capital and they have an important and powerful role to play with regards to the functioning capacity of communities (Boeck and Flemming, 2005:260). Durkheim understood this, as he stated that society is not just “a jumble of juxtaposed atoms” (Durkheim, 1933:226). Society is rather comprised of members who are connected through ties which “extend deeper and far beyond the short moments during which the exchange is made” (Durkheim, 1933:226). Without the presence of relationships between people, institutions, structures and organisations in communities, social capital cannot be employed beneficially nor can it be generated (Boeck and Fleming, 2005:262).

According to Gilchrist (2004:7) poverty speaks of powerlessness and exclusion, but social networks can lead to power as a result of inclusion. The absence of social ties can have negative effects on an individual, meso and macro level. Narayan and Woolcock (2003:242) maintain that “the social networks of the poor are of the primary resources they have for managing risk and vulnerability” and outside agents therefore need to find ways to complement and build networks as a strategy to fight poverty.

Networks of social trust enable the poor to build reciprocal relations for sustained survival. “The absence of social networks places an extra burden on the poor” (Narayan and Woolcock, 2003:242). Bruggeman (2008:1) argues that human beings are essentially pro-social with a view to survival and identity formation. He maintains that this pro-social trait in humans is a strategy that is essential for survival as “few activities render them dependent on others for their remaining needs and desires to be fulfilled” (Bruggeman, 2008:1). Networks are not only a natural part of social capital but a vital part of community life and human interaction. The most important aspects of a community are the informal networks that exist between people, between groups and between organisations (Gilchrist, 2004:4).

### **3.8. Networks and the poor**

In community development theory, bonding, bridging and linking social capital are identified as being effective and beneficial for the development of communities and for fighting poverty (Gilchrist, 2004:4). Forrest and Kearns (2001:2130) and Dawkins (2006:870) maintain that bonding social capital provides social resources that prove useful for facilitating an exchange of information about issues such as employment opportunities. Studies by Granovetter, (1973); White, (1991); Montgomery, (1991) show that a large proportion of jobs are filled through word of mouth, referrals and the ‘grapevine’ (Halpern, 2005:45). Families from low income households are shown to often rely on local friends and relatives to provide ‘in kind services’ such as day care, transportation and recreation. “In general, these types of social resources have shown to be more important to low income families who have limited access to formal channels for such services” (Dawkins, 2006:870-871). These include services such as baby - sitting, house-sitting, transport, learning and employment opportunities (Briggs, 1998:10).

The view that social capital through social networks contributes to economic growth is a view that has been explored with great effect in the process of economic development. Woolcock

(1999:17) explores the economic benefits that stem from social networks. He identifies solidarity networks as mainly being comprised of bonding ties. These are networks which usually support poor business entrepreneurs. Evidence for the relationship between social capital and the economic development of communities is further depicted by Fukuyama (1995) and more current research by Sabatini (2008). According to Fukuyama (1995:5), social capital facilitates higher levels of growth in GDP. Fukuyama argues that the modern economy is dependent on risk taking, contractual agreements, arrangements, rules, litigation and bureaucracy which all depend on high levels of social trust. Where there is a breakdown in relationships and high levels of distrust between a government and its people, democracy is threatened and private companies are less willing to invest (Fukuyama,1995:4). Sabatini (2008:466) also argues that social ties matter for economic performance and that social capital assists in economic growth by increasing wealth, well-being and solutions to other social problems.

Granovetter (1973:1373) argues that economic development takes place through individuals who can initially draw on the benefits of close community membership. These memberships enable them to acquire the skills and resources needed to participate in the economies of their communities. They also enable them to join the economic mainstream on a professional level with their newly acquired skills.

However, network theorists such as Granovetter (1973:1360) maintain that it is the poor's social ties with the more diverse, larger and powerful networks of the elite that can be used by the poor for strategic advantage and to gain more benefits. Granovetter recognises that bonding social networks can both help and hinder economic advancement. According to Woolcock and Narayan (2003:232), the studies conducted by the World Bank exploring the relationship between social relationships and economic development has shown that high levels of bridging social capital is key to a large number of successful collective microfinance programmes (Dasgupta, 2000:325). Woolcock (1999:41-42) acknowledges that benefits stemming from economic networks have limits and that benefits that stem from networks are context dependent on the following points:

- As the welfare of community members changes over time, so will the associated costs and benefits.
- As the social network of the poor continues to grow, this is not necessarily the case with the benefits of the network. The benefits of the network could potentially be strained.
- The benefits for long term members have a limit. Obligations and commitments to their colleagues may present obstacles to advancement, especially for the more ambitious. “In such circumstances, many poor people branch off from their immediate networks and find potentially more diverse networks where bridging social capital is more abundant and economic opportunities more promising” (Woolcock, 1999:41). In other words economic returns that are dependent on bonding social networks have limits.

Social networks contribute to the development of prosperous communities by “easing the material and psychological stress of poverty” (Narayan et al., 2000:220). Narayan et al. (2000:220) maintains that social cohesion counteracts the isolation and loss of humanity caused by poverty. Social networks affirm a sense of identity and belonging of those living in degrading conditions. Narayan et al. (2000:218) argues that the connectedness between individuals and social groups affirms individual and group identities. According to Gilchrist (2004:2) people’s social identities are constructed in informal groups and social networks. It is this sense of identity and belonging provided by social networks that creates the willingness among people to work together and pursue collective goals through the use of collective action (Gilchrist, 2004:2).

Narayan refers to this willingness to collective action through ‘connectedness’ as ‘social cohesion’, which is a vital ingredient to community development (Narayan et al., 2000:220). “Social cohesion is the connectedness among individuals and social groups that facilitates collaboration and equitable resource distribution at the household, community and state level...” (Narayan et al., 2000:220). According to Narayan et al. (2000:220), social cohesion affirms a sense of identity and belonging for those living in degrading conditions, as well as increasing the poor’s access to resources.

### **3.9. Social networks and communal well-being**

According to Burnett, social networks also create a sense of identity and community through the norms and values of *ubuntu*. *Ubuntu* is a term which refers to “a spirit of fellowship and humanity” (Burnett, 2006:124). It is also meant to refer to the morality and sense of community associated with African societies. This concept will be further explored in the following chapter, which will attempt to put literature on social capital and social networks in a South African context. Social networks also facilitate friendships and agency through different needs or community based programmes, groups or clubs (Burnett, 2006:124). Supportive caring networks help to develop and nurture the values of *ubuntu* which refer to sharing and caring for one another (Burnett, 2006:125). A number of studies have shown a positive relationship between social bonds (family, friends, and communities) and mental health. The research has shown that strong positive social networks, close personal relationships in particular, have highly positive impacts on individual mental health, happiness and physical health (Halpern, 2005:87).

According to Halpern, social support can provide people with the strength and encouragement to cope with stressful circumstances: “social support may shape people’s behavioural reactions to stress” (Halpern, 2005:86). Research by Berkman and Syme, (1979) and Berkman and Glass (2000), noted that unhealthy behaviours such as smoking, drinking, physical inactivity and poor diet are strongly associated with social isolation (Halpern, 2005:86). Studies by Cohen, (1999) and Therell et al., (1995) have shown that the ability to cope with infectious diseases such as HIV or any other vulnerability is greatly increased by the presence of more extensive supportive social networks (Halpern, 2005:86). According to Narayan and Woolcock (2003:230), a community or a household surviving a famine, natural disaster or an economic recession can rest on whether one has a family or community network willing to share food, water and shelter throughout the difficult times.

Halpern’s 1995 study on the relationship between the physical environment and residents’ mental health showed that the impact of a neighbourhood on residents’ well-being is affected more by one’s neighbours than the actual physical quality of the neighbourhood (Halpern, 2005:89). Halpern also discovers that a good indicator for positive well-being is friendship, being a member of a religious group or being a member of some other voluntary association (Halpern, 2005:79). However, Durkheim’s study on community cohesion and suicide is an example of the power of social networks and social integration to protect individuals from

self-destructive acts. “Durkheim provides compelling evidence on the potentially protective effects of strong community bonds against the risk of suicide” (Halpern, 2005:90).

Collective identity and action are amongst some of the positive results of organizations or social groups. Out of social networks can come organisations or groups designed specifically to fight for or meet a certain need in the community. “An organization can be regarded as a special purpose community and can likewise be defined as a network” (Bruggemann, 2008:87). Organizations or clubs provide a social home for various networks that seek affiliation or access to human resources, opportunities for learning leadership and employment opportunities (Burnett, 2006:127).

Hunter and Staggenborg (1988:253) refer to social networks as ‘networks of necessity’ because they act as crucial mechanisms for political identity as well as the survival and sustenance of poor and oppressed groups. According to Putnam (1993), civic engagement and collective action that arises from social connections restores agency through increased engagement in public life. His 1993 study of the two different regions of Italy shows that civic engagement is important for the prosperity of any community. According to Narayan and Woolcock (2003:249), institutions and civic groups are important and variable in the impact they have on the attainment of collective goals and community development. Organizations and clubs ensure that the poor are incorporated into policy decisions, particularly those decisions that are not made at the local level but affect the poor, the sense of identity that social networks create an atmosphere where collective action is possible (Forrest and Kearns, 2001:2139).

Putnam’s study on the regions of Italy highlights the point that “linking social capital” contributes towards development because it improves performance of political institutions. Communities with high levels of linking social capital tend to exhibit more democratic civic attitudes. Active forms of political participation is good for prosperous communities. Political development means improved quality of life and solving of other social problems (Sabatini, 2008:475). Voluntary organisations and civic societies can improve quality of life by diffusing positive information and values such as democracy, giving concrete help to disadvantaged people, giving money to associations, protesting, signing petitions, and other light forms of participation that bring about changes in their communities (Sabatini, 2008:477).

### **3.10. Social networks and democratic processes**

According to Lake and Huckfeldt (1998:581), social networks also serve the purpose of producing politically active citizens and improving involvement of communities in democratic processes. Research done by Lake and Huckfeldt (1998:567) suggests that in order for social networks to produce politically active citizens or politically relevant social capital, the social networks should possess the following qualities:

- Be large
- Regularly communicate about political issues
- Possess political expertise and or knowledge
- Have educated members
- Have members who frequently join organizations and earn a high income.

Lake and Huckfeldt (1998:576) maintain that people who report belonging to more organisations and having a higher income and education, are more likely to have larger networks and discuss politics more frequently. They also argue that social networks are primarily responsible for the communication and transmission of political information and expertise or skill among groups and individuals. A larger network increases the chances of political participation (Lake and Huckfeldt, 1998:582). This is because large networks possess more diverse and rich information transmitted via the networks. Lake and Huckfeldt maintain that people embedded in larger networks are more likely to be exposed to the information and skills that facilitate political activity (1998:573). Research on political participation shows that individuals who frequently join social structures or organisations, develop slowly and make them more likely to be politically engaged in a wider range of political activities (Lake and Huckfeldt, 1998:579). By helping to produce politically active individuals, social networks provide collective protection against vulnerability. They also provide opportunities for leadership to emerge, especially in civic organisations, and for people to tap into their human potential as well as develop their skills.

The promotion of civic engagement through social networks does not only create active citizenship but can also create “communitarian citizenship”. Communitarian citizenship is a concept created by social constructionists who refer to communities that are represented at all

levels of decision making, engaged in advocacy, are recognised and are involved in democratic processes (Burnett, 2006:125). Social networks therefore empower communities through restoring agency by helping to create active citizens. Collective empowerment can be defined as the “pulling together to access resources and protect each other’s emotional, financial and physical well being” (Burnett, 2006:128). Social networks therefore assist in bringing the voice of the poor to the fore through collective action.

Collective action at the community level improves the standard of living by rallying people in communities to civic engagement that demands change when challenging injustice or exploitation (Narayan and Woolcock, 2003:249). Collective identity and action can result in the creation of organizations or social groups designed specifically to fight for or meet a certain need in the community. Social interconnectedness allows for development from below through collective empowerment. This form of development, from the bottom up, provides local solutions to local problems (Gilchrist, 2004:3).

### **3.11. Conclusion**

Social capital is identified as being one of the key ingredients to creating healthy, prosperous, sustainable communities and improving the general quality of life. Social networks are the vehicle through which the benefits of social capital are generated and maintained. Social networks are also important for measuring social capital. Communities with high social capital are more likely to have high levels of voluntarism, effective local government, lower levels of crime, voluntary organizations, civil engagement and positive economic outcomes. However, not all social networks translate to benefits for community development. The next chapter will try to conceptualise the concepts of social capital and social networks within a South African context and explore the possibility of social capital or social networks contributing towards the development of sustainable communities.

## **CHAPTER FOUR**

### **Human Development, Social Networks and the South African context**

#### **4.1. Introduction**

This chapter will attempt to review and place “human development” theory and the “human development” concepts of social capital and social networks as discussed in Chapters Two and Three respectively within a South African context. The chapter will analyse the nature and form in which social networks function in low income urban communities in South Africa. The chapter will particularly look at informal social security networks in the form of savings clubs and burial societies. The chapter will also look at other social networks such as religious associations and community social support groups. The chapter will also investigate to what extent the African philosophy of *Ubuntu*, African traditional values and Christian principles influence and underpin the nature of social networking in low income urban communities in South Africa. The chapter will then try to articulate the South African government’s current policy on “human settlements”, which is being driven by a “human development” agenda. The chapter will conclude by exploring the possibility and challenges of using social capital and social networks amongst low income urban communities as a viable strategy against poverty and for the development of sustainable human settlements.

#### **4.2. Social networks and the South African poor: Informal social security associations, religious associations and social support groups**

As discussed in the previous chapter, Putnam’s 1993 study of the Northern and Southern regions of Italy showed the link between social capital and sustainable communities. The study showed that positive social relationships of mutual trust, reciprocity, civic engagement as well as the prevalence of associations, contribute to good governance and prosperous communities (Putnam, 1993:89-90). Narayan et al. (2000:220) maintains that social networks are vital for the prosperity of poorer communities as they ease the material and psychological stress of poverty. Halpern’s (1995) study showed that residents were more affected by their neighbourly relations than the actual physical quality of the neighbourhood. If social networks are essential for low income families, social networks should be taken into cognisance when planning and building low income human settlements (Halpern, 2005:175).

Historically, infrastructure has been one of the more important drivers of economic and social development for most countries (Gueli, 2007:1). Human development says development must

look beyond just building infrastructure, but should also look to building an environment in which people can flourish, can call home, have an identity, experience freedom from fear and feel free to vote and participate politically. The following section will explore the nature of social networks in South Africa's poorest communities.

Social capital and social networks have been particularly vital for low income communities/settlements in South Africa, given the history of human settlements for African people during apartheid (see section 4.7). Informal social security organisations such as savings clubs also known as *stokvels*, burial societies, religious associations, and community support groups are excellent examples of some of the social networks that play a vital role for the poor and displaced urban people of South Africa.

According to Verhoef (2001:519), traditional life style and the traditional model of economic subsistence was disrupted by the growing colonial urban centres and the demand for labour with the discovery of minerals. Many black South Africans moved to urban townships in South Africa between the course of the last part of the nineteenth century and the earlier part of the twentieth century in pursuit of alternative forms of survival (Verhoef, 2001:519). This had negative consequences for the traditional methods of survival which involved division of labour, rights and responsibilities according to gender, age and position in the kinship system. "Urbanisation of African people changed these, although land was not necessarily lost, urbanized people no longer sustained themselves solely by means thereof" (Verhoef, 2001:519).

Although not all traditional forms of survival waned with the urbanization of African communities, some forms such as the accessing, controlling and transferring of productive resources based on social relationships remained intact. These traditional forms did not completely disappear in the urban setting but instead took another form of informal social security systems. "Informal social security systems emerged in the urban environment" (Verhoef, 2001:519). Mechanisms of social security include informal credit and savings associations which are often referred to as "*stokvels*" in the South African community (Naong, 2007:251).

According to Verhoef (2001:520), "*stokvels* emerged as a conscious strategy for survival in the displaced urban environment of South Africa." This form of social security still prevails in modern South African societies and is an integral part of urban South Africa (Naong,

2007:248). *Stokvels* began in the early 20<sup>th</sup> century to provide informal social security, mostly for urban black South African women who were no longer receiving resources and economic security from their husbands. Women separated from their husbands and their husbands' families were now responsible for their own welfare as well as their children's (Verhoef, 2001:521). People who had resettled in urban settings realised how vital these support networks had been and realised that they needed to create and maintain their own support networks to protect them from poverty and unemployment (Verhoef, 2001:521).

Traditional models of social structures which comprised of kinship, communalism, mutual agreement and trusted friends influenced the moulding of urban support networks. Black urban dwellers met regularly with other trusted dwellers to make contributions of a fixed amount of money to a common pool. This money was used as a support mechanism to assist members of the network with daily needs, unforeseen expenditure and emergencies (Verhoef, 2001:523). *Stokvels* also turned into savings organisations due to a lack of access to formal financial services or assets to protect against a variety of risks such as sudden illness or death. By the 1930s, *stokvel* meetings were regular occurrences in African townships in the Western and Eastern Cape, Natal, Free State and Witwaterstrand (Verhoef, 2001:522). Schulze (1997) also provides the historical background to the term '*stokvel*'. According to Schulze (1997:78), the term is derived from corrupting the English settlers' words for cattle auctions or "stock fairs" which were held by the settlers in the Eastern Cape during the nineteenth century. These stock fairs were mainly gatherings of black farmers and labourers to exchange products and news. Over time, these gatherings just became regular meetings of black communities (Schulze, 1997:79).

Participation in *stokvels* by the majority of black South Africans is still prevalent and necessary in modern South Africa. *Stokvels* still provide the same functions such as providing credit to poor urbanised black South Africans; this is according to a (2007) study conducted by MN Naong in Bloemfontein, Empangeni and Langa on *stokvels*. Naong (2007:262) notes that 87% of the study's respondents felt *stokvels* still have a significant role to play within the modern South African economy. A similar study conducted across South Africa by *Finmark Trust* (2002) reported that: 84% of black females showed interest and participation in *stokvels* while only 9% of coloureds and 5% of white South Africans reported interest and participation in *stokvels* (Finmark Trust, 2002). The majority of the respondents of the *Finmark Trust* study reside in urban areas earning between R720 to R12 500 (*Finmark Trust*,

2002). From the above findings and historical background of the origins of *stokvels*, it appears that *stokvels* have always been an integral part of all racial groups in South Africa. However it is also clear that there is greater appreciation and significant value for *stokvels* within the black South African community. For the poor urban black South African communities, *stokvels* perform a vital financial and social function.

According to Verhoef (2001:546), *stokvels* provide a level of security and support that no bank can provide. A case study on *stokvels* was undertaken in the townships (including areas such as *Daveyton, Soweto, Diepkloof, Jabulani, Kathelong* just to mention a few) based in the *Gauteng* Province of South Africa by Verhoef (2001). The case study showed that the urban poor mainly comprise of black South Africans and that they utilise the informal mechanisms for survival despite formal banking facilities such as savings accounts and the modern industrialised economy (Verhoef, 2001:531). Verhoef (2001:531) cites exclusion from financial formal institutions as the major contributor to the prevalence of such informal organisations as *stokvels* amongst urban black South Africans. The *Gauteng* case studies highlight the following reasons for the exclusion of the urban poor from the formal financial systems (Verhoef, 2001:537-538):

- High unemployment levels and low or irregular income streams;
- Failure to qualify for loans from banks;
- High bank charges and frustrating, complicated procedures.

Verhoef also cites that the majority of the respondents preferred social security networks rather than the sophisticated financial structure of formal banks because the social needs of individuals and communities could not be met by a Western style financial system. “For many respondents the aspect of communality and *ubuntu* is clearly absent from the Western style financial system in South Africa” (Verhoef, 2001:538). 39% of the *Gauteng* case respondents joined for social support and a sense of belonging, and 78.3% of the respondents’ families have an historical background to the participation in *stokvels* (Verhoef, 2001:533-536).

#### **4.3. Formal social support networks and the South African poor**

Various factors contribute towards dependency on informal social security networks or organisations. One of the major reasons for the proliferation of social security networks such

as *stokvels*, credit associations, savings clubs and burial societies among others identified by Mpedi (2008:110) is the limited scope of formal social security coverage. Social security coverage has always been and remains limited in South Africa (Oliver and Kalula, 2004:110). Oliver and Kalula (2004:110) argue that South Africa's means test for social assistance only benefits a select few. In addition they argue that certain key concepts such as 'spouse' or 'family' under social security schemes, are narrow in their definition and interpretation thereby excluding spouses under religious or customary law.

McKendrick and Dudas (1987:193), supports the following principle behind South Africa's constitutional obligation to provide social security to its citizens (section 27 (2)) of *The Constitution of the Republic of South Africa*: "while the state accepts its duty to take measures to prevent social suffering on the part of its citizens...this is viewed as a supplementary responsibility. The major onus lies on the person himself, his family and the community..." This principle encourages a development partnership between the State and the community and this principle is acknowledged by the White Paper for Social Welfare (Chapter 2, para.30):

The South African government cannot accept sole responsibility for redressing past imbalances and meeting basic physical, economic, and psycho-social needs. The promotion of national social development is a collective responsibility and the co-operation of civil society will be promoted. The Government acknowledges the contributions of organisations in civil society in meeting social service needs in promoting development...Civil society includes the formal welfare sector, which is state subsidised...the informal welfare sector, the business sector, and the informal social support systems and the community networks.

This principle encourages intra-family and intra-community support networks as strategies of development as well as to act as a buffer against the fatal consequences of poverty. According to Oliver et al. (2004), informal social networks are growing popular due to the fact that they can protect members from risks such as unemployment, death and illness. Members can also gain easy access to credit or other benefits in kind, furthermore, the financing and administration of informal social security schemes is less complicated and organised to suit the needs of members.

Amongst the largest need for the urban poor is assistance to fight the scourge of HIV/AIDS. HIV/AIDS is said to be the largest threat amongst the urban poor in South Africa (Sexwale, 2010:10). In 2007, an estimated 22.5 million people were living with HIV/AIDS in sub-Saharan Africa, with South Africa being the country with the largest number of infections in the world (UNAIDS, 2008).

HIV/AIDS has reached pandemic levels in South Africa. According to UNAIDS/World Health Organization, 5.3 million people in South Africa were estimated to be HIV positive at the end of 2003(UNAIDS, 2004). According to the South African National HIV Survey 2008 conducted by the HSRC, HIV prevalence in the total population of South Africa is at a level of around 11%. However, HIV infection levels differ among the nine provinces, with the highest prevalence in 2008 being found in KwaZulu-Natal (15.8%) and Mpumalanga (15.4%). The two provinces with the lowest prevalence are Western Cape (3.8%) and Northern Cape (5.9%) (HSRC, 2008:xvi).

HIV/AIDS poses a serious risk and threat to poor urban households. A social and medical study on the prevalence of HIV/AIDS in low income South African communities was conducted by Gilgen et al. (2001). In total, 2231 men and women aged between 13 and 59 residing in Khutsong, one of the largest historically black townships in the North West Province of South Africa, were part of Gilgen et al's study. Residents of the gold mining complex of Carletonville were also included in the study. The population of the township is estimated to be 150 000 people (Gilgen et al., 2001:387). HIV was found to be prevalent in all groups; 22% of the men and 37% of the women who reside in the township community and 29% of the mine workers were infected due to a high number of sexual partners and infrequent condom use (Gilgen et al., 2001:387).

The HIV/AIDS pandemic is reducing life expectancy and raising mortality. According to Udeluzu (2001:9), Southern Africa is experiencing a high incidence of grandmothers raising their grandchildren due to the AIDS crisis. Many of these grandmothers incur additional financial obligations due to health care costs and the supply of material assistance to their HIV positive adult children; furthermore, these grandmothers have to raise their grandchildren on their own. Due to age, most grandmothers are unable to find formal employment (Udeluzu, 2001:9). According to Mutangadura (2001:2), only households that have higher incomes or better alternative resources are better able to cope with the impact

shock as a result of HIV/AIDS. Availability and accessibility of informal social support mechanisms is crucial in easing the financial and psychological effects of HIV/AIDS on affected individuals and households. Mutangadura (2001:3) defines 'informal social support mechanisms' as "the inter-household relationships between the household and community members, friends, relatives and neighbours..."

Mutangadura (2001:3) argues that poor households are dependent on these relationships for help on the basis of trust and reciprocity. Mutangadura's argument is supported by a study conducted by Hlabyago and Ogunbanjo (2009) on family care givers in the North West Province of South Africa. The study discovered that all care givers who consulted the *Hoekfontein Clinic* in the *North West* Province were black women, mostly grandmothers aged between 50 and 76 residing in the poor urban areas. These care givers were caring for orphans, mainly between the ages of 5 and 20. The list of challenges faced by caregivers on a daily basis included: poverty and lack of money; bureaucratic difficulties; a lack of assistance from welfare institutions; and a lack of financial, physical and emotional support from other family members (Hlabyago and Ogunbanjo, 2009:506). Caregivers of HIV/AIDS orphans often find the needed support in their external social networks such as trusted friends, neighbours, religious associations and community-based support groups that specifically support care givers. Mpedi (2008:117) argues that "informal social support networks have proved to be major role players in cushioning the negative impact of HIV/AIDS on individuals, families and communities." Social networks assist the poor in carrying the burden of poverty as well as assisting in the creation of an enabling environment for the poor to live decent and fulfilling lives.

#### **4.4. Religious networks and the South African poor**

According to Mpedi (2008:105-106), religious networks also play a major role in the development and social protection of the poor in South Africa. The religious sector network's direct financial contribution to welfare, relief and development programmes in South Africa is estimated at R1 billion per year (Louw and Koegelenberg, 2003:4). The importance of religious networks is reflected in the quantity and nature of faith based organisations in South Africa. The national Department of Social Welfare's database of non-profit organisations reveals that faith based organisations constitute the fifth highest sector registered as non-profit organisations in the country, out of a total of 17 sectors (Department of Social Welfare, 2009). In addition, South Africa can be considered to be a religious country, with a

significant number of diverse religious groups in South Africa, mainly African traditionalists, Christians, Hindus, Muslims and Jews (Piper in Brown, 2009:66).

Nearly 80% of the South African population is Christian, according to the 2001 census, and of these, 33% belong to mainline churches and 32% to African Independent Churches (AICs) (Piper in Brown, 2009:66). Due to the large percentage of South Africans that are Christians, this chapter and thesis will focus on Christian ideology and principles when analysing religious networks and their impact. It must be borne in mind however, that other religious networks have been and remain instrumental in development and the fight against poverty.

The AICs combine African traditional values and Christian principles, attracting many followers (Mpedi, 2008:107). According to Bongmba (2003:79), the AICs were established to create alternative spaces in which individuals and communities could grow spiritually, socially, economically and emotionally outside of the general environment of poverty, discrimination, injustice and marginalisation. As a result, “many of the AICs have their own informal coping schemes such as burial societies often restricted to members of the Church...” (Mpedi, 2008:114). Due to the fact that religious organisations are an important part of fostering social networks and security amongst the poor and marginalised, it can be argued that Christian principles have influenced networking amongst the urban poor. Religious networks have been and remain instrumental in providing social protection and development to low income communities in South Africa (Mpedi, 2008:106).

*Ubuntu* embraces values of humanity, dignity, unity, relating, trust and reciprocity (Broodryk, 2002:13). These values are present in both the African traditional values such as *ubuntu* and the Christian religion. Mpedi (2008:113) argues that according to Christian teachings expressed in their sacred text, *The Bible*, the church and individuals have social obligations towards the needy, the poor, their neighbours and their greater community. Principles found in *1 Timothy 5 vs 3*, *Galatians 6 vs 9-10*, *Acts 20 vs 35* are some of the Biblical principles that indicate members of the faith are expected to lend a helping hand to other members of the faith, the people around them and the rest of the world. Christian teachings also found in *Leviticus 19 v 18*, *Luke 10 vs 33-37*, *Proverbs 3 vs 27-28* and *1 John 4 vs 7-8* encourage Christians to love their neighbours and to do unto others as they would do for themselves. Hence many churches, in particular the African Independent Churches (AICs), have their

own social networks that help people cope with risks and poverty. Examples of this are burial societies, among other informal coping mechanisms (Mpedi, 2008:114).

It is more likely that many Christian members feel as if they have a network of Christian brothers and sisters who will come to their aid in times of need. It could be argued that both African traditional values such as *ubuntu* and Christian principles are instrumental in fostering social networks in urban low income communities.

#### **4.5. *Ubuntu* – the African philosophy of identity through relating**

The word *ubuntu* is rooted in the Xhosa and Zulu word “umntu” meaning a ‘human being’ or ‘humanity’ (Forster, 2007:15). The term *ubuntu* can be used descriptively, making reference to an ethical code of conduct, a way of life dictating to us how as human beings we should live and relate to one another. “It is a communal way of life... *ubuntu* consequently is the quality of being human” (Broodryk, 2002:13). Values of caring, sharing, loving, kindness, honesty, lending a helping hand are amongst some of the core values or qualities which make us human (Broodryk, 2002:13). A central element of *ubuntu* is the issue of identity and the sense of belonging (Forster, 2006:16). With regard to identity, *ubuntu* defines the individual in terms of his or her relationship with others (Shutte, 1993:46). This idea is emphasised in the Zulu saying *umntu ngumntu ngabantu*, which directly translated, means “a human being is a human being through other human beings” (Van der Merwe, 1996:1).

*Ubuntu*'s understanding of identity is the opposite of the Western or Cartesian understanding of identity which states, “I think therefore I am.” According to Cartesian philosophy, the individual exists prior to, separately and independently from the rest of the community or society, “Society is nothing but a bunch or a collection of separately existing, solitary, detached individuals” (Macquarrie, 1972:104). *Ubuntu* dictates that an individual by definition means being part of a network or being connected with others. Identity is therefore relational (Shutte, 2001:26). Louw (2001:18) argues that because *ubuntu* emphasises becoming ‘a person through other persons’, human beings are not human simply based on their biological make-up, but that “personhood is acquired” through entering relations, connecting with others, and caring for the ones one is connected to (Louw, 2001:18).

According to (Ndaba, 1994:13-14) an appeal to treat others with respect and decency and to become “a person through other persons”, has a deeply religious meaning as “these other persons” also include ancestors. Our connections here on earth also have spiritual and

religious consequences. According to Teffo, Africans also connect for religious and spiritual purposes. “*Ubuntu* thus inevitably implies a deep respect and regard for religious beliefs and practices” (Teffo, 1994:9). This, according to Forster (2007:14), is what makes *ubuntu*’s ethic of caring and sharing uniquely African. Although values such as compassion, caring, sharing and connecting are part of most, if not all, major world views across the world, in the African world view, social relationships are essential for identity and maintaining the balance of keeping God, the ancestors and the spirit at peace. “My identity is fundamentally related to higher and lower levels of life, to the humans and to my own interior life... it is not just an observation of either subjective or objective data, rather it is an active, inter-subjective element of being in harmony with all other beings” (Forster, 2007:14).

Networking appears to be an African world view and a way of life for South Africans and other Africans. Networking is also not simply an objective meaningless process but is a personal and even religious act. *Stokvels* are not merely informal collective financial enterprises, but are about connecting with others, practicing values of *ubuntu* and culture.

In a Gauteng study conducted by Verhoef (2001) also cites that the majority of the Gauteng respondents preferred social security networks rather than the sophisticated financial structures, because the social needs of individuals and communities could not be met by a Western style financial system. “For many respondents the aspect of communality and *ubuntu* is clearly absent from the Western style financial system in South Africa” (Verhoef, 2001:538). 39% of the Gauteng case respondents joined for social support and a sense of belonging, and 78.3% of the respondents’ families have a historical background to the participation in *stokvels* (Verhoef, 2001:533- 536). Respondents also cited values such as *ubuntu*, sense of belonging, trust, relationships and reciprocity as major reasons for joining *stokvels* (Verhoef, 2001:539).

Verhoef’s findings are supported by Naong’s (2007) statistical findings which discovered that companionship or socialising, cultural practice (*ubuntu*) and trust were among the top 5 reasons why people joined *stokvels* (Naong, 2007:260). According to Naong (2007:261), feelings of fear and mistrust of the financial sector were common amongst the respondents, preferring instead the financial security accompanied by companionship and trust which *stokvels* provided. For Naong, these informal financial organisations are different from the formal financial institutions because of the network of communal ties between members

“which ensures that the pre-requisites for success are maintained, namely: discipline; a high level of trust...these fundamental principles are passed over to the next generation... which determines the sustenance of these credit unions” (Naong, 2007:259).

To show that interconnectivity or inter-subjectivity applies to all areas of life for the African people, it is depicted not only by the prevalence of social security networks such as *stokvels*, but also by the prevalence of community support groups or voluntary associations in townships. According to Verhoef (2001:519), voluntary associations arose in the 1930s to provide vital support for people who had left the rural areas to settle in urban townships in South Africa, and they still play that vital supportive function in the modern townships of South Africa. These voluntary associations and social security networks seem to embody *ubuntu's* values of compassion, warmth, understanding, caring, sharing and humanness (Dirk, 1998:7). It can be interpreted as a collective consciousness based on *ubuntu's* principle of caring for each other's well being and *ubuntu's* spirit of mutual support. The presence of voluntary associations increases one's social networks in number and by nature. Members are able to tap into the African values of *ubuntu* which are rich in these networks and are often used by the urban poor to shield themselves from poverty and deprivation (Verhoef, 2001:522).

Mpedi (2008:112) argues that there is a close connection between the African traditional values of *ubuntu* which emphasise group solidarity, and the general concern for the welfare of weaker members of the family or the community. “Rather than survival of the fittest... the African worldview is tempered with the general guiding principle of the entire community and a sense of co-operation, interdependence and collective responsibility” (Mpedi, 2008:112). In addition, *ubuntu* also supports the idea of ‘reciprocity’. Part of having *ubuntu* is reciprocating good deeds in the short term or distant future.

African traditional values of *ubuntu* emphasise group solidarity. The whole African society, both living and living-dead, are considered to be a living network of relations (Forster, 2007:14). There is evidence to suggest that the African philosophy of *ubuntu* highlights values of reciprocity, dependency, generosity and cohesion as an important part of networking and forming relationships in South Africa.

#### **4.6. Bonding, Bridging social capital and *ubuntu*.**

Bonding social capital is mostly associated with ‘strong’ ties which refer to ties between kin, neighbours and intimate friends from similar socio-economic backgrounds (Woolcock, 2001:13). These ties are said to help individuals, particularly those from low income households, to ‘get by’ or cope with everyday life and other demands. Bonding ties also provide individuals with emotional support as well as easy access to access useful resources such as transport, emergency loans, baby-sitting and in some instances job referrals (Domiguez and Arford, 2010:117). Bonding social ties also help most people to balance work and family responsibilities. Bonding social capital is also said to contribute towards creating social cohesion and sense of belonging (Thomas, 2003:20).

Bonding social capital can bring about connectedness, inclusion and participation, but it can also result in over-integration, and exclusion can perpetuate existing social differences and inequalities (Middleton et al., 2005:1715). *Ubuntu* teaches us to care for the most vulnerable in society; by possessing *ubuntu*, societies can learn to possess and appreciate bonding social capital which has the potential to develop and bring society together (Louw, 2001:24).

Bridging social capital refers to ‘weak ties’ which refer to ties between dissimilar persons. Bridging ties are said to play an important role in building the social, economic and political life of diverse networks (Domiguez and Arford, 2010:117). According to Louw (2001:23), the principle of *ubuntu* safeguards the rights of individuals and minorities. He argues that *ubuntu* is the knowledge that we are all human and equally valuable. Every person is recognised and treated with the same standards. An example of the manifestation of this is expressed in post-apartheid South Africa, where the principle of *ubuntu* was used by the post-apartheid government to encourage citizens to respect each other and connect, despite the diversity of languages, histories, values and customs that make up South African society (Louw, 2001:24).

It can be argued therefore that *ubuntu* is an important contributor to the creation of these different ties. *Ubuntu* is also a fundamental concept of social networking in South Africa, as well as a pre-requisite to maintaining a successful and habitable society based on relationships of trust, reciprocity and selflessness. In community development theory bonding, bridging and linking social capital are identified as being effective and beneficial for the development of communities and for fighting poverty (Domiguez and Arford, 2010:117).

This study will mostly focus on the meso levels of bonding and linking social capital which consists of ties between neighbours, friends, communities from similar socio-economic backgrounds and ties between ordinary citizens and institutions of power respectively.

#### **4.7. Human settlements for the urban black South African population: A historical overview**

According to Morris (1981:6), African people never established an indigenous urban tradition. They led a traditional rural way of life which many ended up leaving for the growing urban or town centres due to the growing mining, industrial and service sectors (Morris, 1981:8). The black urban population began to increase as they went in search of employment and benefits by selling their labour at mining centres such as the Witwatersrand, Natal, Free State, Transvaal, the Cape Colony and other areas, following the discovery of gold and other minerals in 1886 (Gelderblom and Kok, 1994:68).

The large migration of Africans to the Cape, Natal and other urban centres became an issue for the colonialists who were mainly of Dutch and British origin (Mabin in Smith, 1992:17). The colonial government introduced new financial and housing policies such as the Municipal Act of 1882, the Housing Act of 1920, the Natives Urban Areas Act of 1923 and the Group Areas Act of 1950 among others (Mabin in Smith, 1992:17). These Acts were introduced to regulate the settlement of the black urban population in places considered as “white areas.” A pass system controlling the movement of non-whites into towns and cities existed in all the provinces by 1913, under the 1912 Draft Urban Areas Bill (Morris, 1981:17). In 1923, the Urban Natives Act was passed. It empowered local authorities to set aside land for blacks in separate areas known as “township locations”. The living conditions of these urban black locations were poor, under- developed and often on the outskirts of towns as a matter of maintaining white hegemony (Gelderblom and Kok, 1994:87).

Very few of the locations were provided with services. Sanitation was often absent or inadequate and there were frequent outbreaks of infectious diseases due to the appalling physical conditions of urban black settlements (Morris, 1981:135). Although legislation had already been established in support of segregated urban residential areas, in 1948 when a new government (the National Party) came into power, they imposed stricter controls on the implementation of this policy. The Nationalist government was committed to the ideology of separation between the black and white populations to the extent of regarding black people as

“temporary sojourners” who were not entitled to any political, social or other rights in these areas” (Mabin in Smith, 1992:18). The Group Areas Act of 1950 meant that communities were resettled, property rights were lost and that black urban populations had further to travel to work. The Act hindered the development of township locations. It also meant contact between the races was inhibited and racial tensions increased (Morris, 1981:95).

From 1960, the Nationalist government only focused on developing the homelands themselves and severe restrictions were put in place regarding the development of townships in white areas. As a result, there was a critical shortage of housing for the urban black population and overcrowding was a major problem in the township areas. In 1978, the Urban Foundation estimated that an average of 10 people was living in four rooms in Soweto (Morris, 1981:134). The consequence of little development in townships was the proliferation of squatter settlements in most urban black centres. Basic infrastructure such as sewer and water supply rarely functioned due to neglect and poor maintenance (Mabin in Smith, 1994:19). There was, however, concern regarding outbreaks of disease and an increase in squatter camps that prompted the national government to concede to some housing development in the township locations in the 1950s and 60s.

Between 1960-61 and 1975-76, a total of R296 million was spent on the development of townships in the homelands or rural areas; however such development in “white areas” or urban areas remained limited since in terms of government policy, black people were considered temporary workers in the urban areas (Morris, 1981:76). The housing development undertaken in most black townships by the Nationalist government involved the building of houses which were extremely monotonous and sterile, consisting of rows and rows of similar housing units (Mabin in Smith, 1992:19). Most sites zoned for community facilities and for public open spaces remained under-developed, unattractive and a danger to residents (Mabin in Smith, 1992:19). After the Nationalist party housing development programme for black areas, “there was superficially little change in the external appearance of most black towns” (Morris, 1981:136).

The post apartheid government inherited a country with two different types of human settlements in stark contrast to each other. One which was highly developed and established, and another with poor conditions, high levels of unemployment and poverty (Gelderblom and

Kok, 1994:68). The post-1994 government had a huge task ahead of them regarding rebuilding and restoring human dignity to the urban black population.

#### **4.8. South Africa's new housing policy: "Breaking New Ground" – From housing to human settlements**

After 1994, the housing programme was dominated by producing housing in quantity, based on a government promise to build one million houses within the first five years of the new ANC government taking power (Rust, 2003:9). The former Director-General of Housing, Mpumi Nxumalo, wrote in her foreword to the Department of Housing 2000/01 Annual Report :

*Our vision of establishing sustainable habitable and residential environments through integrated housing development has largely been achieved with 1.129 million houses built or under construction by the end of the year 2000. (Department of Housing Annual Report, 2000/01)*

By the end of the 2008/09 financial year, then Director-General of the Department of Housing (DoH) announced that the South African government would have built 2.8 million houses, spent over R100 billion and provided housing for approximately 13.5 million people since 1994 (Kotsoane, 2009:8). At the launch of a new Housing Development Agency in March 2009, former Director - General Mr I. W. Kotsoane stated:

*Over the past 14 years, government has spent over R100 billion in providing serviced land and a top structure, this is the biggest economic investment in the residential construction sector and more than 2.7 million families have houses and land they call their own.*

The Department of Housing has been praised for its achievements, for "building a non-racial department of housing out of a previously fragmented and inefficient system" (Rust, 2003:5). South Africa had also been widely acknowledged for its housing programme, which delivered more subsidised houses than any other country in the world (Rust, 2003:5). This was a significant achievement that cannot be ignored. However, one of the major criticisms levelled at the Department of Housing is that the Department's only means of determining whether habitable residential environments have been created, is the number of subsidies delivered. "Rather than seeing the housing subsidy as a catalyst for housing development, the Department has conflated the subsidy with development itself" (Rust, 2003:19). The state's

investment is only part of the solution to the development of sustainable communities, not an end in itself.

The Department of Housing can report that it is delivering on its mandate of transforming apartheid cities and establishing itself at the forefront of creating integrated and sustainable human settlements; however, “the pattern of socially, economically and spatially segregated cities remains” (Harrison et al., 2007:16). Township areas largely remain poor areas with high crime and unemployment rates, and are still experiencing challenges of social exclusion, poor quality housing and expensive commuting to areas of social and economic amenities (Harrison et al., 2007:16). A big concern raised is also that of complaints about the quality of houses being built. The media has reported on cracking RDP houses and houses collapsing due to bad weather conditions. In the 2007/08 Department of Housing (DoH) Annual Report, the government acknowledged that quality had been compromised in pursuit of quantity (Department of Housing Annual Report, 2007/08).

There are also repeated accounts of housing beneficiaries selling their subsidised houses for a fraction of what it cost to build them (Rust, 2007:5). In addition, there have been countless reports of households using their housing units for the wrong purposes, such as selling them for cash or renting them out. Beneficiaries appear to be “occupying them like dormitories with little or no sense of ownership and no commitment towards improving the house or building a community” (Rust, 2007:21). According to Harrison et al. (2007:16), it appears that “efforts in most of the metropolitan areas to draw up alternative spatial visions aimed at creating integrated equitable and sustainable cities have largely remained on paper.”

The South African national Department of Housing in the past claimed victory in establishing the vision of *sustainable, habitable residential environments through integrated housing development* simply on the basis of the number of structures they built. These claims are based on Departmental assumptions, because the Department has not yet initiated research into non-quantifiable outcomes such as beneficiary social and psychological empowerment, the creation of social capital and social cohesion, as part of assessing whether integrated, habitable and sustainable communities have been achieved. “While many independent analysts have addressed the issue from varying perspectives, as have the media, there is no indication that the Department of Housing has either interrogated their perspectives or asked

itself whether the goals have been met ... to date little research has been done that enables this question to be answered” ( Rust, 2007:11).

The Department has become aware of these shortcomings in terms of their perspectives. In 2004, the South African government created a new housing vision called the *Breaking New Ground Policy* or *BNG Policy*, to help the Department towards more responsive and effective delivery. Although the policy was created in 2004, it has only recently been implemented. This is evidenced by the change in name from the Department of Housing to the Department of Human Settlements in 2009. Under the Breaking New Ground Policy,

*The new human settlements plan reinforces the vision of the Department of Housing, to promote the achievement of a non-racial, integrated society through the development of sustainable human settlements and quality housing. Within this broader vision the Department is committed to meeting the following specific objectives: Combating crime, promoting social cohesion and improving quality of life for the poor* (Breaking New Ground , 2004:7).

BNG also acknowledges that it wants “to create sustainable communities which are contributing towards greater social cohesion, social crime prevention, moral regeneration...” (Breaking New Ground, 2004:3). The Department is committed to meeting the policy’s objectives through eliminating informal settlements, combating crime, promoting social cohesion and improving quality of life for the poor (Breaking New Ground, 2004:7).

Human development literature maintains that when measuring development or well-being, we should measure both quantity and quality of development policy and programmes (Matos, 2009:3-6). Human development literature also tells us to pursue change that impacts entire systems which are economic, cultural, social, political and ecological (Chambers, 1997: 1748). Housing programmes and policies must aim to provide not only physical structures, but also to provide housing beneficiaries a satisfying and valuable way of living and an environment in which human beings can flourish in all forms. The name change from the Department of Housing to the Department of Human Settlements is an indication of the Department’s policy shift in favour of this emphasis on quality and not just quantity of human settlements. Minister of Human Settlements, Mr Tokyo Sexwale, further stated that the name change from Department of Housing to Department of Human Settlements is more than just a name change; it is also “ a change of mindset, taking us from a new concept to

concrete reality” (Sexwale, 2009:21). This change in mindset has resulted in the Department’s vision going beyond providing housing, to restoring humanity and dignity. It is no longer about providing housing, “it is now essentially about people” (Sexwale, 2009:21).

In her speech at the launch of the South African Housing Development Agency in 2009, erstwhile Minister of Housing, Ms. *Lindiwe Sisulu* conceded that housing needed to be more than just building houses, and needed to focus on meeting people’s needs in a more holistic manner. “The living conditions of families in need of housing, is far more complex than just want of shelter – these families require access to schools, health care, effective transport, social and economic networks, including work opportunities. Although we know that our housing programme is yielding results, we are mindful of remaining needs” (Sisulu in *The Financial Mail*, 2009). Sisulu rightly points out the need to plan and build human settlements in a holistic way, taking into account people’s needs. One way in which the Department of Human Settlements could do this, is by taking into cognisance the role that social capital and social networks play when planning human settlements.

#### **4.9. Social networks and South African policy on human settlements**

During the 1990s, the post apartheid government adopted the concept of *ubuntu* as a vehicle to further government objectives of harmony, reconciliation, and community building. The South African Government’s White Paper on Welfare officially recognised *ubuntu* as “the principle of caring for each other’s well being...and a spirit of mutual support...It also acknowledges both the rights and responsibilities of every citizen in promoting individual and societal well-being” (Government Gazette, 1996:18). These policies were expressed in government slogans such as *Shosholoz*a “work together”, *Simunye* “we are one”, “unity is strength” and “an injury to one is an injury to all” (Broodryk, 1997:5-9). Government made use of the concept of *ubuntu* in order to enforce group solidarity. “For post apartheid South Africans of all colours, creeds and cultures, *ubuntu* dictates that if we are to be human, we need to recognise the genuine otherness of our fellow citizens...” (Dirk, 1998:4).

Government has acknowledged the need to pursue developmental goals using human development goals and strategies. This is demonstrated by the call for social capital by President Jacob Zuma and Minister of Finance, Pravin Gordhan (Government Online, 2009). Other indicators include the transformation of government policy, such as the 2004 progressive Breaking New Ground policy and the name change from Department of Housing

to Department of Human Settlements. Minister of Human Settlements, Tokyo Sexwale, stated that more than just a name change, it is also a paradigm shift, “a change of mindset...firstly to achieve a holistic and integrated human settlements development approach” (Sexwale, 2010:19). The delivery of housing is no longer about building infrastructure only, but is also about building people in the process. It is also about providing people with environments in which they can thrive. It is about enhancing quality of life as a whole. “Our task in human settlements is therefore clear: to restore humanity and dignity...these human settlements must be places where people can play, stay and pray” (Sexwale, 2010: 18-19).

In February 2010, the Ministry of Human Settlements visited several provinces to form an understanding of the current challenges of urbanisation. The observations and findings that arose from the visit concluded that “many of the urban settlements are inhumane” (Sexwale, 2010:21). According to Minister Sexwale (2010:21), there is a high rate of diseases such as HIV/AIDS, Cholera, Tuberculosis (TB) and Alcoholism. Social issues such as unemployment, housing shortages, high crime levels and a lack of recreational facilities are prevalent, and they are contributing to urban poverty.

These are some of the challenges facing the urban poor, and the Department of Human Settlements is required to plan and implement policies at a national and provincial level to deal with these challenges if they are to achieve their goal of establishing sustainable human settlements. This study would like to assess whether social networks can assist in dealing with the above challenges and with the building of environments in which human beings can thrive. The study will also investigate to what extent social networks have the potential to shield the poor from the physical and psychological effects of urban poverty. This thesis will attempt to discover the nature and quality of social networks in the poor urban areas and how they contribute to building a community or a human settlement. With these findings, this study will also attempt to understand how the Department of Human Settlements can make use of these social networks when conceptualising and implementing their human settlements agenda.

#### **4.10. Conclusion**

Based on the history of South Africa’s black urban population and the philosophy of *ubuntu*, it appears that social networks are an integral part of the South African culture and way of life. In South Africa, social networks are part of the urban poor’s survival strategy, as well as

a cultural and religious ethic. Community networks are amongst some of the most effective community responses to the poor urban environment that the majority of South Africans live in (Mabin in Smith, 1992:21). *Ubuntu* and Christian principles embody the virtues of social capital, which are social networks, trust, reciprocity, interdependence and communal benefits. It would seem that *ubuntu* is the African equivalent of social capital. This could be critical to the way in which government recognises the importance and prevalence of social networks in building communities for economical and non-economical benefits.

As discussed in depth in Chapter Two, “human development” is not just about the quantity of material needs but also about improving quality of life. It is a holistic approach of doing development by meeting physical as well as non-physical needs. A holistic approach to improving people’s quality of life in all forms includes meeting the emotional, spiritual, cultural and social needs of the human condition. Literature on social networks and social capital as discussed in Chapter Three and to a certain extent in this chapter, attempts to show how social networks play an important role in the physical, social, psychological and spiritual well-being of a person. On that basis, social capital and social networks therefore have an important role to play in government’s vision of a broad-based development path.

This study would like to investigate the possible role that social networks can play in building sustainable communities. It also proposes that by enhancing and supporting the social networks that already exist in poor communities, we can assist the Department of Human Settlements in their mandate to establish sustainable and integrated human settlements. The next chapter will explore the research setting in which the study will be conducted as well as the research design and methodology

## **CHAPTER FIVE**

### **The Research Setting: Grahamstown East/Rhini**

#### **5.1. Introduction**

The previous chapter looked at the nature of social networks and social capital amongst low income communities in the South African context. I hope to acquire knowledge that will be useful in understanding poverty and sustainable communities. This chapter will first explore the research aims based on the insights provided in the previous two chapters. The chapter will then assess the research setting by discussing in detail the historical background of the selected research site as well as the rationale and scope of the research design.

#### **5.2. Research aims**

The Eastern Cape Department of Housing's vision and mission statement proclaims: "To provide quality, integrated and sustainable human settlements that creates choices of quality living environments for the people of the Eastern Cape" (Department of Housing, 2009:14). These goals are also enshrined in the Housing Act 1997 (no. 107 of 1997), the national housing policy, *Breaking New Ground*, introduced in 2004 and the 2009 revised national Housing Code. The Department is committed to meeting their objectives through eliminating informal settlements, combating crime, promoting social cohesion and improving quality of life for the poor (Breaking New Ground, 2004:7).

From the previous chapter, we see that the South African Department of Human Settlements' policy seeks to achieve two things, the first is to realise the right to adequate housing and the second goal centres on the creation of quality and sustainable human settlements. The previous chapter also discusses how the Department's approach of mass delivery has come at the cost of creating sustainable communities that provide quality living (Section 4.8). In Chapter Two (section 2.3), it is stated that the term sustainable development refers to the integration of economic, social and environmental objectives within a strategy or programme (Gilchrist, 2004:118). Based on the literature on human development in Chapter Two, in terms of planning human settlements, the programmes must therefore not only take into consideration things such as close proximity to economic amenities but also to look to creating residential areas where human beings thrive, have a sense of belonging, feel safe, empowered and positively valued as part of building sustainable human settlements (Rust, 2003:8).

Chapter Four shows us that the Department's only means for determining whether habitable residential environments have been created is based on the number of houses delivered (Rust, 2003:19; Section 4.8). Human development theory tells us that the state's investment in building physical structures is only part of the solution to the creation of sustainable communities. The recent name change from the Department of Housing to the Department of Human Settlements is an indication of the Department's policy shift in favour of this emphasis on quality and not just quantity of human settlements. This thesis focuses on the need for sustainable, habitable residential environments as a vital part in the creation of quality human settlements. It situates the assessment of the requirements for quality human settlements mainly within context of the concepts of social capital and social networks which are discussed in-depth in Chapter Three.

Chapter Three (sections 3.7 to 3.10) indicates local social networks as a key factor in improved health, urban planning, democratic processes, employment outcomes, economic development, reduction in crime and a generally improved quality of life (Dale and Newman, 2008). This study hopes to provide useful information on social networks in these human settlements to which housing programmes can take into cognisance as part of building sustainable communities and social cohesion.

The theoretical framework on social networks and social capital has identified that relationships or social networks in the neighbourhood have benefits for the individual and the community. Social networks are recognised as crucial to building human settlements that are sustainable and of quality. The research investigated this premise by addressing the study's main research questions which are discussed in section 1.3.

The research will also seek to offer insight into how government housing programmes can enhance and strengthen existing social networks. A description of the research design is explored in section 5.6 of this chapter.

### **5.3. The research location: Grahamstown East/Rhini**

The study was conducted in the small town of Grahamstown, situated in the Eastern Cape Province of South Africa. According to the latest official census statistics, the Eastern Cape is the second largest province in the country in terms of surface area. Eighty-seven percent (87%) of the inhabitants are black with isiXhosa as the main language (Statistics South Africa, 2001). The province of the Eastern Cape is divided into six district municipalities

which consist of forty five local municipalities. The town of Grahamstown is situated in the Makana Municipality, which consists of other surrounding areas such as *Alicedale, Fort Brown, Salem, Seven Fountains, Sidbury and Riebeeck East* (Makana Municipality LED, 2009:1). Makana Municipality is housed under the Cacadu District Municipality. According to 2001 Census by Statistics South Africa, Makana Municipality is home to a total population of 75 300 people of which the majority of people live in Grahamstown (Statistics South Africa, 2001). According to Makana Municipality’s 2009 Local Economic Development (LED) Situation Analysis, the greater Grahamstown area including *Rhini* accounts for 81% of the Municipality’s population, “with the other towns and forts located in the Makana area thus making marginal contributions to the total regional population” (Makana Municipality LED, 2009:27). Grahamstown is the largest town in the Makana area in terms of population and economic size (Makana Municipality LED, 2009:2).

**Table 5.1: Population in Makana Municipality<sup>1</sup>**

|                          | <b>1996 census</b> | <b>2001 census</b> | <b>2007 Community Survey</b> |
|--------------------------|--------------------|--------------------|------------------------------|
| <b>Total population</b>  | 76 182             | 75 300             | 70 059                       |
| <b>No. of households</b> | na                 | 18 009             | 18 864                       |

Various population estimates by Cacadu District Municipality (CDM) 2009 and the Makana 2008 Spatial Development Framework (SDF) suggest that the population in Makana Municipality is between 90 000 to 100 000 people (Makana Municipality LED, 2009:27).

The black population in Grahamstown according to the household survey conducted by Rhodes University’s *Institute for Social and Economic Research (ISER)* in 1999, had an estimated population of 53 000 (Moller et al., 2001:4). The 1996 census had enumerated a black population of 44 966 for Grahamstown (Moller et al., 2001:4). According to Statistics South Africa (2001) the population of Grahamstown was 88% non-white and 12% white.

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<sup>1</sup> The figures are currently the official up to date statistics since the 2001 Census based on Statistics South Africa 2007 Mid- year population Estimates.

**Table 5.2: Population in Makana Municipality by race<sup>2</sup>**

|             | <b>Black African</b> | <b>White</b> | <b>Col and Indian</b> |
|-------------|----------------------|--------------|-----------------------|
| <b>1996</b> | 55 362               | 10 462       | 10 089                |
|             |                      |              |                       |

Grahamstown East began in the early 19<sup>th</sup> century, when Grahamstown started off as a military garrison in the early 19<sup>th</sup> century which attracted Xhosa and Khoi settlers who lived in the nearby surrounding areas (Hunt, 1958:137-8). Due to the 1843 war and the increasing demand for labour, the black population increased and the number of squatters increased (Hunt, 1958:137-8). In 1848, the Municipal Commissioners for Grahamstown selected an area on the Eastern side of Grahamstown for occupation by blacks at one pound a site. Those who could not afford to buy land squatted on the open spaces (Moller, 2008:2).

By the end of the 19<sup>th</sup> century, living conditions in Grahamstown East were extremely bad. This was mainly due to poor service delivery by the local town council which consisted of whites only (Sellick, 1983:156). From the 19<sup>th</sup> century right till the earlier part of the 20<sup>th</sup> century issues such as inadequate refuse disposal provisions and water shortages were major problems in the eastern parts of Grahamstown (Sellick, 1983:156). Between 1883 and 1904 the locations were little more than “disease ridden ghettos” despite the town council receiving revenue from the rents and rates of the location sites (Sellick, 1983: 156- 157). Only a small amount was spent on providing the basic essentials and meeting the desperate needs of the location. The bulk of the money was incorporated into the general revenue and spent on other issues (Sellick, 1983:157).

Similar to other towns in South Africa, Grahamstown East housing and infrastructural development received minimal attention. Between 1928 and 1938, 76 sub-economic houses were built in Grahamstown East. However the construction of houses was not in proportion to the growth of the black population. As a result, over-crowding became a serious problem in Grahamstown East (SAIRR, 1969). In 1957, an application by the Grahamstown City Council requesting permission to build more township houses was rejected due to government policy which discouraged permanent residence of blacks in urban areas within

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<sup>2</sup> Statistics South Africa, 2001

what was regarded as white South Africa (Manona, 1987:573). The only different thing that occurred in Grahamstown in comparison to the black population in South Africa under apartheid was the fact that the black population was never resettled despite threats to do so (Manona, 1987:573). In 1974, housing for the Grahamstown East population received attention from the local authorities, although only 200 houses were built in *Makanaskop*, an area in Grahamstown East now known as *Joza*. In the early 1980's a few houses were built under a self-help housing scheme in *Tantyi* and *Thatha*, areas in Grahamstown East, of which *Thatha* is now known as *Extension 1* (Manona, 1987:574).

Despite the few housing developments in Grahamstown East during the 80's, conditions continued to deteriorate. The rent and service boycott by Grahamstown East residents in the 1980's was quite telling of the continuous struggle for housing opportunities and improved living conditions (Roux and Helliker, 1982:29). Due to the little attention and resources provided by the apartheid government for the urban black population "by the 1980's and early 1990's informal settlements and backyard shacks became a normal feature of the urban landscape in South Africa" (Moller, 2008:6). Grahamstown East's earliest informal settlement areas included (but were not limited to) areas such as *Victoria*, *J Streets*, *Ndancama* which means "I give up hope" in isiXhosa (Moller et al., 2001:7).

#### **5.4. Grahamstown East/Rhini in the post-apartheid era**

Soon after the 1994 elections, the idea of reuniting the urban areas of Grahamstown under a single local council became a reality. In 2000, Grahamstown became the urban centre of the new municipality called Makana (Moller, 2008:7). Housing and infrastructure for the urban black population became a major priority for the post-apartheid government. Since 1994 the South African national housing policy was dominated by the production of housing in quantity, based on government's promise to deliver one million houses within the first five years after a democratically elected government took power in 1994 (Rust, 2003:9). Most of Grahamstown's newer housing developments occurred in Grahamstown East under the auspices of the new government's Reconstruction and Development Programme (Moller, 2008:5). RDP houses are approximately between 18m<sup>2</sup> to 36m<sup>2</sup> in size. The housing is uniform in the use of building materials and design of cement block walls and asbestos roofing all constructed in long and extended rows. Households have access to electricity, waterborne sewerage and piped water on site (Moller et al, 2001: 25).

Between 1996 and 2007, over 4900 RDP houses were built in Grahamstown East with neighbourhoods such as *Vukani and Extensions 6-9* consisting of almost exclusively RDP houses. Between 2003 and 2007 a total of 1076 RDP houses were built in *Vukani I and II* which were previously informal settlements areas (Moller, 2008:7). The neighbourhoods of *Vukani* and *Extension 9* are the most recent human settlements in Grahamstown East which have replaced some of the former informal settlement areas. A new settlement, Extension 10, is currently being planned (Moller, 2008:7). By 2007, 72% of the households in Grahamstown East resided in formal houses built of brick or cement and mortar. 16% of housing stock consisted of traditional structures and 12% consisted of informal structures (Moller, 2008:15).

### **5.5. Grahamstown East/Rhini socio economic status**

The poor standards of living conditions in Grahamstown East since its very beginning, explains the high levels of poverty prevalent in the area. In 2005, 51.5% of the population in Makana were said to be living in poverty (Makana Municipality LED, 2009:37). According to Makana Municipality's 2007 Integrated Development Plan (IDP), 74% of households were poor with an income of less than R 1500 a month (Makana Municipality IDP, 2007). According to Moller (2008:18), the median household income in 2007 was R 1 100 per month, with the highest income group earning between R 2000- R 7000 per month and the lowest income bracket earning up to R 1000 per month (Moller, 2008:18). 41% of the lowest income earners in Grahamstown are dependent on the child support grant.

According to Moller (2008:14), approximately 38% of the 1020 households in 2007 reported that a household member was in full time employment and a further 35% reported that a member of the household was employed in a part time or casual job. This seems to suggest that employment levels were fairly low and poverty levels high in Grahamstown East. The 2007 Makana Municipality Integrated Development Plan (IDP) maintained that 74% of households in Makana Municipality were poor with an income of less than R 1 500 a month. More than two thirds of households qualified for free basic services (Ruiters, 2008:15). The above statistics suggested that the majority of Grahamstown East residents could be classified as poor.

## 5.6. Research Design and Methodology

In order to fully understand and assess the complex nature of social networks in recently established human settlements, the research will use both quantitative and qualitative methods. The objectives of the research as discussed in the previous chapter, is to assess the following:

- Whether social networks exist within established housing settlements and if they do, what kind of social networks exist?
- If these networks are beneficial to disadvantaged individuals and communities as a whole particularly in cushioning the blow of poverty, creating cohesive and sustainable settlements?

Social capital and social network research by Scott (1991), Putnam (1993, 2000), Halpern (2005), Zierssch and Arthurson (2005), Bruggerman (2008) among others, have mainly used a quantitative approach to measuring social capital and social networks. The quantitative approach produces knowledge about social reality through the researcher's ability to observe and measure. Quantitative methods are based on the ontological assumption that valid knowledge is what can be tested and shown not to be false. The ontological assumption also assumes that valid knowledge is knowledge that can be derived from direct observation (Neuman, 2006:85). The justification for such an epistemological approach was based on the following assumption about the nature of the social world, that "the natural world is similar to the social world" (Neuman, 2006:86). The logic was therefore, the same scientific methods used to gather valid information about the natural world could also be applied to the social world. This logic therefore encourages quantitative methods to be instruments that carefully and scientifically measure the social world in an objective manner, producing empirical data that can be verified and subjected to statistical analysis (Neuman, 2006:87). Examples of quantitative methods include structured questionnaires, social surveys, social experiments and scientific observation (McNeill and Chapman, 2005:23).

However as discussed in Chapter Three (section 3.6), Sabatini (2008:469) states that social capital is a multi-dimensional concept which is more measurable by networks and relationships. Chapter Two (section 2.2) discusses the alternative development approach which maintains that development is also about improving quality of life as it is about improving the quantity of life. The physical dimension is only one dimension of social

reality. Alternative development calls for development theory and approaches to focus less on macro-institutions and more on the “deeper” and “far more invisible and subtle dimensions” of life (Coetzee, 2001:120). This means that development must seek to bring about change by improving quality of life in a more holistic sense, the advancement of people in all areas of life, not just the materialistic needs of people. In addition, society is comprised of “multiple realities” (Chambers, 1997:1743). These multiple realities include “the ecological, economical, social, political, and personal” (Chambers, 1997:1743).

The qualitative approach allows the research to access the subtle and invisible dimensions of life. Unlike the quantitative approach which believes that valid knowledge is produced by our ability to measure and observe objectively, the qualitative approach maintains that knowledge is gained by the researcher’s ability to interpret and uncover meanings behind human activity. “Social science is not therefore a special or privileged account of social activities; it should merely seek to replicate what actors’ interpretations of social reality are” (Johnson, 1984:20). The qualitative research approach is based on an ‘Interpretive methodology’ which reasons that the social world cannot be studied in a similar way as the natural world. Human beings are different from objects of study, “human beings think, learn and have an awareness of themselves and their past. They have motives and reasons” (Neuman, 2006:80).

The aim of science according to interpretivists’ is to learn about the social world through the in depth understanding of other people. Based on these ontological assumptions about the nature of social reality, qualitative research methods aim to understand and know people’s thoughts, attitudes, perceptions behind their behaviour as well as the meaning they attach to their actions and social structures surrounding them (Neuman, 2006:81). Qualitative methods that allow researchers to know and understand people’s thoughts and meanings include methods such as in-depth interviews, semi-structured questionnaires with open –ended questions, group interviews, ethnography, participant observation, archival sources such as documents and focus groups (Miller, 2007: 125-127). Much qualitative research also involves the use of purposive sampling (Shenton, 2004:65).

If human beings are thinking, reflective human beings who ‘interpret, give meaning to, justify, rationalize their actions’ then the human consciousness is an important part of understanding human behaviour, interaction and society as a whole (Livesey, 2007). This understanding is vital to people-centred development discussed in Chapter Two (section 2.2.).

The growing discontentment with the traditional, top down, centralised and market-led approaches paved the way towards alternative approaches to development (Human Development Report, 1990). The meaning of development has now evolved into a broader concept that acknowledges that positive change cannot simply be equated to or measured by objective measurements such as GDP (Human Development Report, 1990). For Coetzee (2001:121) the basis for human-centred development is to take into account all aspects of life such as “community” and “people’s relationships.” This new understanding has significant implications for the methodological approach to development. The methodological implication of a broader concept of development is the incorporation of qualitative research methodologies and methods in order to access the various dimensions of reality and the human condition. In the qualitative approach, the individual plays an important part in accumulating knowledge about development theory and implementation. Research into ‘people-centred’ development must therefore not neglect the subjective view point of the individual in understanding society.

This therefore means in order to accommodate the “deeper” and “invisible”, “subtle” dimensions and multiple realities of the social world, research methodology into social networks in Grahamstown East would involve the use of both quantitative and qualitative research methods. I adopted a multi-paradigmatic approach for the collection of data, allowing for a ‘triangulation’ assessment of reality or an assessment of reality from multiple angles or viewpoints (Neuman, 2006:149). In the last decade there is consensus in the sociological world on the use of a mutli-paradigmatic approach to research. Arguments now justify the use of multiple research techniques and methods as there is no single, correct approach to social science research (McNeill and Chapman, 2005:6-7).

The quantitative approach via the survey will give me a broader picture and indication of the nature and levels of social networking in the communities of interest (Miller, 2007:124). The qualitative approach via strategic interviews will shade light into people’s experiences and the meanings they attach to social networks within their communities in order to assess the implications thereof on individuals and the greater community. The qualitative data will serve as supplementary data.

### **5.7. Approach to measuring research goals**

The study aims to understand the nature of social networks in recently established human settlements. It will attempt to provide an overview of the importance of social networks as part of survival for the poor and as an important part of building sustainable human settlements. Community development literature focuses on social capital as a significant and powerful concept in development (McClenaghan, 2000; Putnam, 2000; Gilchrist, 2004; Sabatini, 2008; Dale and Newman, 2008; Wilson, 1997). Social capital refers to “connections among individuals, social networks and the norms of reciprocity and trustworthiness that arise from them” Putnam (2000:19). The concept of social capital suggests that social networks between neighbours, colleagues, friends and even casual acquaintances, have value for the individual and for the society as a whole (Gilchrist, 2004:4; Edwards, 2000; Putnam, 2000; Lin, 2001).

Recent research links local social networks to sustainable development and a generally improved quality of life (Gilchrist, 2004; Forrest and Kearns, 2001; Edwards, 2000; Putnam, 1993; 2000; McClenaghan 2000; Dale and Newman, 2005). The social network approach to community development implies that by focusing on alternative forms of development such as social networks in the neighbourhood, public services, facilities and amenities, we can respond meaningfully to the needs of individuals and communities.

This research is based on a study of social networks in a relatively disadvantaged urban state settlement/ neighbourhood in Grahamstown East/Rhini. It is also meant to assess the theories of social capital and social networks and their possible link to neighbourhoods that are characterised by cohesive residents, good services and low levels of crime. The study will also attempt to discover the dynamics or nature of social networks in poor urban communities and how the following dynamics can be a very important part of developing spaces which are liveable and where the residents’ well-being flourishes. This will be done by looking at issues such as trust in other people and institutions, pride and safety in a residential area, civic participation, personal support and close local ties. The study’s research goals are listed and discussed in section 1.3.

Recent literature has identified social capital with positive development outcomes particularly at a neighbourhood level. Problems of disadvantaged neighbourhoods have to a certain extent been attributed to deficits of social capital or certain types of social capital (Middleton et al., 2005:1717). The assumption is that if social capital and social networks can be developed in

socially disadvantaged communities the problems of disadvantaged neighbourhoods, largely, could be addressed (Glaeser, 2001:381). As already explored in the literature review Chapter Three, sections 3.5 and 3.6, there are many definitions of social capital but according to Putman (1995:67) most definitions generally contain the following main features:

- Norms, values and attitudes such as general reciprocity and trust in both people and institutions.
- Networks that range from informal networks of social relations to formal networks or institutionalised relationships in the form of community or voluntary associations and organisations.
- Outcomes of social capital (social cohesion, pride and safety, financial, physical and psychological benefits).

Social capital focuses on how individuals and communities can access and use resources located within social networks to gain and/or preserve benefits embedded in social networks. Since social networks are one of the central tenants of social capital the variables and means of measurement for social networks conflate with the means of measurement for social capital.

The following variables were used to operationalise the research goals:

- The existence and levels of social networks within the community;
- The effect of these social networks on the individual, the household and the neighbourhood as a whole,
- The relationship between residents and social cohesion.
- Sustainable livelihoods within the communities.

A discussion of these variables is listed below and explored in the following two chapters.

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**Table 5.3: Operationalisation of research goals and concepts**

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*Networks variables*

Socio-economic characteristics of networks (sex, age, length of residence in neighbourhood, residential location, household assessment of income and network access/resourcefulness)

Socio-economic characteristics and social exclusion (level of access & benefits of networks)

Greater awareness and participation (passive/active) in community & voluntary organisations/associations in area

*Social cohesion and sustainable livelihoods & community variables*

Reciprocity (willingness to 'give back' to community and its residents)

*Ubuntu* ( the importance of connectivity/networking and social interaction – organisational membership, sense of belonging, willingness to ask for help from residents as well as to assist other residents in need)

Knowledge of neighbours

Presence of 'close' and reliable and local friends/neighbours in neighbourhood

General trust (particularly in people in the neighbourhood)

Trust in community organisations & associations to do their best for the area and its residents (attitudes & perceptions, level of confidence in impact, activeness and caring for the community and its residents)

Trust in institutions - local government, police, local clergy/church leadership (attitudes & perceptions, level of confidence in impact, activeness and caring for the community and its residents)

Frequency of interaction/contact with local friends & neighbours (no. of visits)

Political/civic participation (active involvement in political/voluntary associations, discussion of and interest in current affairs or issues of a political nature)

*Individual and communal network benefits variables*

Reliable financial and psychological social support ( individual residents/ households know someone in the area they can rely on during financial hardships or to just lend an ear in times of difficulty)

Civic/voluntary action (co-ordinated/collective action by residents & community organisations to address neighbourhood problems, proactive local solutions for local problems)

Low concentration of neighbourhood problems in area i.e. low crime rate, harmonious relationships with neighbours and other locals

Resident satisfaction with neighbourhood, housing and public services

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## **5.8. Selection of research sites and methods**

This section provides an overview of the research activities upon which this thesis is based. In order to assess social networks on all multiple levels, I decided to use both qualitative and quantitative methods. In order to assess the nature of social networking I decided to use the quantitative method in the form of a household survey. According to Neuman (2006:273), “surveys are appropriate for research questions about self-reported beliefs or behaviours.” I divided the survey into four sections measuring different variables of social capital and social networks (see Appendix 1). The survey enabled me to measure many variables on social networking experiences as well as to gain valuable information on the socio-economic status of habitants of these communities. The interview schedule asked a variety of questions, covering areas on behaviour, attitudes, beliefs, opinions, characteristics of social networking within the communities. The questionnaire also looked at the extent to which community members are involved in civic action to address neighbourhood problems, involvement in community groups and neighbourly relations. The questionnaire was also used to measure the intermediate to long-term effects of these networks. In addition, the questionnaire helped in collecting important demographic data such as gender, age, household income and length of residence in the neighbourhood. These factors will be included and considered during data analysis and interpretation. Further breakdown of the interview schedule is provided in the following section

According to McNeill and Chapman, (2005:28) surveys aim to be descriptive or explanatory and sometimes a combination of these. The household survey also enabled me collect data on a large number of respondents in a short space of time (Neuman, 2006:273).

### **5.8.1. Questionnaire structure**

McNeill and Chapman (2005:31) maintain that the interview schedule must be based on key issues raised in literature and must also be designed to meet objectives of the research. I operationalized the key issues listed below; this was based on development, social capital and social networks literature discussed in Chapters Two to Four. I then divided the structured questionnaire into sections with indicators and questions that would help me assess the following:

- The nature and benefits of social networks in poor communities and households
- People's past and present behaviour in communal social relationships
- People's attitudes, beliefs, perceptions towards people in the community and social networks/relationships in general
- The needs and problems of residents vis a vie attempts by government and local social networks to meet them.

Section A of the questionnaire was sub-titled "Background information on household and respondent" and Section B of the questionnaire was sub-titled "Income and Savings". Both sections comprised of questions which assessed the background information on the household to ensure that the research assistants were interviewing the correct respondent as well as questions which assessed the households socio-economic status in order to ascertain the means households use to get by. Section C of the questionnaire was titled "Neighbourhood" and Section D of the questionnaire was titled, "Organisations and activities in the community." Questions in section C and D were intended to provide insight into people's values and personal beliefs on the nature, dynamics and attitudes on neighbourly relations. The questions also sought to investigate the prevalence and impact of social organisations such as churches, *stokvels* among others and their effect within these built environments. Please see Appendix 1 to see full copy of questionnaire.

The structured questionnaire consisted of a mixture of open ended and closed questions in order to apply the triangulation method which allowed me to access and analyse data from multiple levels of social reality. It is argued by Kitchin and Tate (2000:47) that questionnaires that mix both open-ended and closed questions aim to produce both quantitative and qualitative data. The interview questionnaire was constructed in English and then translated into the respondents' first language, Xhosa, in order to get rich and accurate responses.

According to Peil et al. (1982:98), "most people think in their first language and this affects the way they understand other languages..." Therefore the core language of the survey was Xhosa and not English. Peil et al. (1982:136) maintains that there is always the risk of losing or changing the meaning of a question when it translated from one language into another particularly when it is in and out of English. In order to make sure meanings were not lost or changed during the process of translation, I pre-tested the interview schedule with

respondents who were bi-lingual, strong in both written and spoken English and Xhosa. When I wrote the questions in English, with the assistance of my Xhosa speaking research assistance, I verified whether the Xhosa translations in the questionnaire conveyed the intended meaning. Where problems with the translation of concepts and vocabulary against the intended English meaning were highlighted, the research assistants assisted me in rectifying the Xhosa version of the questionnaire accordingly.

The criteria for the selection of survey participants is a very crucial part of a survey. Drawing up a criteria of who can participate in the survey ensures the reliability and accuracy of the data collected (Neuman, 2006:188). Creating such a list is very important for household surveys particularly when applying a purposive sampling method (Neuman, 2006:222). Purposive or judgemental sampling refers to a researcher selecting a sample based on the researcher's knowledge of the population, the nature of research aims, the researcher's judgement and the purpose of the study (Babbie and Mouton, 2001:166). Below is the list of criteria I provided the research assistants with, to guide them in selecting the correct respondents to participate in the survey.

- The head/ the bread winner of a household residing in a RDP settlement area either in *Vukani I*, *Vukani II* and *Extension 9*.
- The most active household member with the most household responsibilities.
- And/or the most active household member in the community.

Another list of criteria used for the purposive sampling of this study is discussed later in this chapter (section 5.7.3). The research respondents were asked to interview respondents who fit into at least two out of the three criteria. This list was aimed towards the most active and most responsible members of the household as most of the questions were on responsibilities within the home as well as on relations and activities outside the household.

A list of Reconstruction Development Programme (RDP) or social housing neighbourhoods in Grahamstown was drawn. These neighbourhoods which consist of social houses provided to those who are considered to be 'disadvantaged' or poor are located in *Grahamstown East/Rhini*. From this list, I selected to conduct the study in the two largest and most recently completed social housing programmes in Grahamstown, *Extension 9* and *Vukani* which is further divided into two neighbourhoods *Vukani I* and *Vukani II* (Moller, 2008:7).

The research was divided into two phases. A first phase comprised of a pilot, in which the research instrument, which in this case was the household interview schedule, was tested and refined in the selected research sites. McNeill and Chapman (2005:32) maintain that it is important to carry out preparatory investigations and interviews prior to conducting the main survey in order to form a clear and focused interview schedule. The pilot survey which consists of ‘discovery interviews’ provides useful guidelines as to what key areas need to be followed up in the main enquiry (McNeill and Chapman, 2005:32). The pilot survey also allows for the training of research assistants on how to conduct the structured interviews, clarifying or emphasising certain aspects of the questions as well as the process of the interview itself (Neuman, 2006:276).

### **5.8.2. Pilot survey**

The survey including the pilot was conducted over a 3 week period. The main household survey consisted of structured interviews which were disseminated to 100 households in the three selected research sites. The pilot was conducted one week prior to the dissemination of the main survey. A small sample of 20 households located in the 3 research sites were used for the pilot study. The pilot study awarded me an opportunity to train my 5 research assistants. I chose to use Xhosa speaking matric students who reside in Grahamstown East. According to Peil et al. (1982:176), students make some of the best research assistants as “they have considerable capacity and enthusiasm...and are glad of the chance to earn extra money.” Peil et al. (1982:16) also strongly encourages the use of locals as research assistants because of the advantages of “local knowledge” concerning the research sites, respondents and most importantly the knowledge of the first language they bring to the research.

A week prior to the dissemination of the pilot survey, I met with the field assistants and explained what they were required to do, the nature of the study, remuneration issues as well as the rules of field work. I explained how the survey will be disseminated. I also used the pilot as an opportunity to ask questions concerning the local area to figure out the best ways in which the survey would be conducted.

The research assistants used the Xhosa survey during the pilot and tested its effectiveness as the core research instrument by using the questionnaire to conduct the household interviews in the selected research sites. A total of 20 households, which is 20% of the main survey of a 100 households, spread across the three research sites were interviewed for the pilot study.

I allocated research assistants different streets to ensure that a few households from every section of the research site were included into the survey. Research assistants were limited to selecting a maximum of 3 households to interview within the allocated street (Please see Appendix 2 which highlights streets where households were selected to participate in the pilot interview). I personally accompanied the research assistants to sit in and observe as well as assist them with some of the household interviews as part of their training. Supervision is important for ensuring consistent and quality interviews from research assistants (Neuman, 2006:308).

According to McNeill and Chapman (2005:45), the pilot is also important for highlighting potential problems, clearing any confusion with the translation, questions or layout of the questionnaire. The pilot test highlighted problematic areas with the interview schedule such as lack of clarity, poor phrasing as well as a need for follow up questions such as “why?” This allowed me to make the much needed adjustments to the interview schedule and this included changing translation, adding more questions, rephrasing of questions in order to make questions more clear, to ensure that the main interviews ran smoothly and to get as much accurate data as possible. The pilot interviews took between 45-60 minutes each and this time included introductions and the actual interview itself. Pilot survey also revealed the attitudes towards the roll out of the survey on the ground. Research assistants reported warm receptions plus a willingness and openness to participate in the survey by respondents, with only a few exceptions.

### **5.8.3. Dissemination of main survey**

The second phase of the research consisted of carrying out the main household survey which took the form of an interview schedule. This means the survey comprised of face to face interviews in which a research assistant asked the question and filled out the questionnaire according to the responses (MacNeill and Chapman, 2005:29). The interview schedule used had been slightly adjusted to address the problematic areas highlighted during the pilot survey. The main household survey was administered to 100 households (50 households in Extension 9, 25 in *Vukani I* and another 25 in *Vukani II*) over a three week period. The number of houses built in *Extension 9* is 1 156 and the number of houses number built in *Vukani I and II* is 1076 (Nxamelo, 2010). This makes a total number of 2 232 households built in *Vukani I, Vukani II and Extension 9*. A small sample of 100 households which is

roughly 5% of the total number of households was used. The selection of such a small sample for the survey was purposive based on the following rational considerations:

- Due to funding and human resource constraints, I was forced to select a small and manageable size, a ‘sample of convenience.’ High costs according to Neuman (2006:301), is one of the biggest disadvantages with interview schedules or face to face interviews. A small sample of 120 (100 households for the main survey in addition to 20 households for the pilot survey), was a practical as well as valid sample.
- Due to the homogeneity of the target population (recipients of social housing households in Grahamstown East), a small sample would not take away from the representative nature of the sample (Maxwell, 2008:235).
- A small sample of 100 meant that I took extra caution to ensure that the accuracy, validity and reliability of the sample was preserved. Large surveys can be complex and expensive. Valuable data and effort can be lost through trying to co-ordinate many people and steps (Neuman, 2006:276). Due to the small sample, I was able to accurately administer, organise and oversee the survey. It was easy to keep track of each respondent, questionnaire and research assistant thereby preserving the validity and reliability of the survey.
- The small sample was taken from two of Grahamstown’s largest and newest human settlements thereby strengthening its representativeness.

Phase two of the survey was designed in a similar way to the pilot test. Research assistants were again allocated a different number of questionnaires, depending on availability and knowledge of the research site, to conduct interviews in all three research sites. The largest amount of household interviews conducted by a field worker was a total of 36 household interviews - including the pilot. The smallest amount of household interviews conducted by a field worker was a total of 22 household interviews including the pilot. Individual households within the streets were also selected in a ‘representative manner.’

To further ensure that there was a representative household sample, the research assistants were instructed to interview households that were spread far apart from each other and were discouraged from interviewing households that were next to or clustered together. In addition

to assisting in attaining a representative sample of each of the research sites, I purposively selected the streets in which the research assistants would select households to interview. This ensured that a few households from every area or section of the research sites were included in the survey. The allocation of different streets to research assistants were aimed to ensure a broad number of households in different areas of the neighbourhood had a chance of being interviewed. Please see Appendix 2 to see the highlighted streets in which households were interviewed for the main survey. The main interviews took between 30 and 45 minutes each. The main interviews were half an hour shorter than the pilot interviews. This was mainly because the research assistants were familiar with the questionnaire and had been trained thereby making it easier and faster to complete the survey (Babbie and Mouton, 2001:252).

The only significant change from the pilot survey was that I did not personally supervise them during the main survey interviews due to the one-on-one training they had received during the pilot test. However it is important for a researcher to ensure quality assurance of the main survey by constantly following up and checking on the research assistants. This way should a problem arise, it can be detected and rectified before damage can be done to the survey (Neuman, 2006:308). During the dissemination of the main survey, I met with each individual research assistant every two days over the three week period for de-briefing sessions where I would check if they were correctly filling in the questionnaire. I would also answer any questions, talk about any problems they had been experiencing as well as collect the surveys.

During the follow ups, it was pleasing to see that the surveys had been filled out correctly and with the exception of one research assistant. This was mainly because the research assistants had learnt from their previous mistakes they made during the pilot survey and had taken extra care not to repeat the same mistakes. The one research assistant had to return to the research sites for an extra day with some surveys that needed to be rectified. The research assistant had failed to check whether some of her responses for questions 14 and 15 were corresponding with questions 41 to 48. She also failed to complete question 55 by neglecting to probe which communities the respondents' church mainly assisted. A day later, I collected the outstanding surveys.

Results from the pilot survey were only used to polish the main survey instrument. Only the participants' responses obtained from the main survey were captured and assessed. This was because the pilot survey led to some significant changes to the main survey (changes to the questionnaire are discussed in section 5.7.2). In order to maintain the consistency for accurate analysis, a summary of the descriptive statistics derived from the main survey only are discussed in the next chapter. Network analysis generally takes a quantitative approach of understanding the pattern and quality of relationships (Scott, 1991; 2002). The survey therefore provided the bulk of data collection and analysis.

### **5.9. Strategic interviews**

In addition to the survey, I used qualitative methods to establish an understanding of how respondents experience the networks in which they find themselves. Human beings are thinking and reflective beings. The sociological enquiry must aim to understand human consciousness, behaviour and interaction in society (Johnson, 1984:76).

The qualitative research paradigm uses unstructured interviewing to study human action from the insider's perspective (Babbie and Mouton, 2001:270). According to Babbie and Mouton (2001:53) the goal of qualitative research is "describing" and "understanding" (*Verstehen*). Qualitative methods and techniques of data collection therefore include, participation observation, semi-structured interviewing and the use of personal documents to construct life stories (Babbie and Mouton, 2001:270).

Six semi-structured interviews comprising of open-ended questions with carefully or purposively selected strategic informants were conducted for the purposes of determining respondents' perceptions and attitudes towards local social networks.

According to Babbie and Mouton (2001:289) interviews were semi-structured in the sense that:

- There was interaction between the interviewer and the respondent.
- The interviews were conducted with a general direction being guided by the interviewer with the help of a general plan of inquiry and a particular set of questions.
- Questions were moderately open-ended allowing respondents to elaborate or express themselves fully and do most of the talking.

- Interviewers had provision to probe/pursue specific topics or themes relevant to the study which were raised by the respondent.
- The interviews were also aimed to provide an inside or micro perspective on the specific context in which networks operate in order to better understand the nature and effects of informal social networks.

According to Dasgupta (2001:325) “networks are personal”. They are made up of people. Members of networks have different names, personalities, attributes and come from different socio-economic backgrounds or circumstances. The interviews were also meant to offer insight into the internal dynamics of networking and the effects of the networks on individual respondents and vice versa. In addition interviews allowed me to obtain more detailed and subjective information in a way that structured surveys cannot (Maxwell, 2008:233).

Strategic interviews are used to extract information from key respondents who have been purposively selected to provide specific information based on the relevance of the key respondents’ experiences and context to the study questions (Babbie and Mouton, 2001:277). “Purposive sampling in contrast to random sampling that is used in quantitative studies, ...seeks to maximize the range of specific information that can be obtained from and about that context, by purposively selecting locations and informants that differ from one another” (Babbie and Mouton, 2001:277). In order to fully understand the internal and personal nature and impact of networking and networks on different people from a variety of backgrounds, I purposively selected key respondents who are members in different community group organisations as well as actively involved in community life to interview.

According to Dervin (1983) the participation of informants from several organisations opens up the study to assess whether certain factors are peculiar not only to one institution but to others. Dervin’s concept of “circling reality” refers to: “the sampling of a range of people in different organisations for the necessity of obtaining a variety of perspectives in order to get a better, more stable view of reality based on a wide spectrum of observations from a wide base of points in time-space” (Dervin, 1983). I also selected to interview key respondents who are not members of any organisation or active in the community life as their perspectives and experiences also provide valuable insight into their attitudes towards local social networks as well as insight into their lives in the absence of certain social networks.

### 5.9.1. Key respondents

Purposeful sampling was used to select the key respondents for the strategic interviews. Respondents were selected out of the pool of 100 who participated in the survey with the exception of one respondent, whose interview was selected as pre-test interview. As part of purposive sampling for the strategic interviews, I decided to interview a variety of respondents from different socio-economic backgrounds (sex, age, employment status and residential area). Respondents from different backgrounds will show the influence of these four variables on the way respondents access and participate in these networks. In addition, the variety of interviewees ensures a representative sample of the larger group. Respondents selected from a variety of backgrounds reflect how different respondents in different circumstances experience social networks differently. Shenton (2004:65) maintains that “multiple voices exhibit characteristics of similarity, dissimilarity, redundancy and variety, are sought in order to gain greater knowledge of a wider group...” This form of research is also recognised by Hamel et al. (1993) who emphasised the importance of selection tactics which are appropriate “if the investigator is to be confident that informants are typical members of a broader, selected society” (Hamel et al., 1993:67). A brief summary of the key respondents selected for the strategic interviews is discussed below. Pseudonyms were used to maintain respondents’ anonymity.

Interview 1:

*Sisi* – An employed young female (45-59 years) household head, *stokvel* member and church member from *Vukani II*

Interview 2:

*Sam* – An unemployed male household head (60 yrs +) and Ethiopian church member from *Ext 9*

Interview 3:

*Zodwa*- An unemployed female household head (45-59 years) who is not a member of any organisation from *Vukani I*

Interview 4:

*Lutho* – An employed male household head (25-44 years) who is not a member of any organisation from *Ext 9*

Interview 5:

*Nozi* – An unemployed older (60 yrs +) female household head, burial society member and church member from *Vukani I*

(*Loli*- A female third party who made a few insightful passing remarks during *Nozi's* interview )

Interview (pre-test) 6:

*Mavis* – An employed female household head (45 – 59 years) *stokvel* member and church member from *Ext 6*.

A wide range of informants from various socio-economic backgrounds capture different viewpoints and experiences (Shenton, 2004:66). I selected the above respondents in various circumstances for the strategic interviews in order to encapsulate a full and rich picture of the differing attitudes, needs, experiences and behaviour concerning social networks. I wanted my understanding of the nature and effects of social networks to be constructed or based on differing viewpoints and experiences. Most importantly the benefits of using diverse informants from a range of circumstances lies in analysing, corroborating and comparing the differing ideas, experiences and contributions of a range of people. The interviews were invaluable by providing more insight into attitudes and behaviour thereby enhancing the contextual data collected using surveys.

### **5.9.2. Strategic interviews preparation and process**

The second data collection used the strategic interviews with key respondents. Unlike the structured survey interviews, these interviews were semi-structured and informal. Different questions were posed to different respondents relevant to their specific socio-economic

circumstances. To see the questions posed please see Appendix 3. Different responses were given and probed accordingly. However I asked the following identical questions to each participant. These standard questions were pertinent to achieving the study goals.

1. How long have you and your household been staying in this area?
2. Where was your household staying previously?
3. When and why did you move to this area?
4. Can you please explain, what does *ubuntu* mean to you? Can you give me examples of *ubuntu* from your community or any of the organisations you belong to?
5. If there is anything you could change about your community, what would it be and how would it benefit the community?

I was unable to personally conduct the interviews due to the language barrier as I am not Xhosa speaking. In order to obtain rich responses and to allow the respondents to understand the questions being posed to them, to express themselves fully and articulately by being able to provide thick descriptions in a language they are familiar and comfortable with, I decided to have the interviews conducted in the respondents first language which is Xhosa. Babbie and Mouton (2001:234) maintain that in a multi-lingual society like South Africa, it is important that respondents that are interviewed answer questions in a language they are comfortable with. They also highlight the difficulties of meaning being lost or misinterpreted or due to bad translations. In order to avoid this trap, they advise that the interview schedule should be translated from the original language into the desired language and back into the original language again (Babbie and Mouton, 2001:239). This method is referred to as “back-translation” (Babbie and Mouton, 2001:239). I first wrote the interview schedule in English and found another research assistant who was knowledgeable and strong in both English and Xhosa spoken and written word who ‘back- translated’ the interview schedule. This method prevented ambiguity and the meaning of questions to be lost. This particular research assistant also assisted with the transcribing of interviews from Xhosa to English.

The strategic semi-structured interviews were conducted by a research assistant who had assisted me and conducted some of the survey interviews in the first phase of the data collection. The research assistant was already familiar with the study and had already received training prior to conducting the survey interviews. I provided the research with additional training on qualitative interviewing. The research assistant conducted a pre-test

interview in Xhosa which I sat in and observed. The pre-test interview was transcribed into English and I was able to assess her quality of interviewing as well as assess the quality of information and responses of the interview schedule. The pre-test interview highlighted areas of concern particularly in the areas of translation and ambiguity of questions which were addressed in the final interview schedule.

The interviews took place in the respondents' residential homes. Purposively selected respondents were approached prior to the interviews. The aims of the study were made clear and a formal request to interview the respondents was presented. All the purposively selected respondents agreed to be interviewed and a time at which the respondents were available to be interviewed was set aside. The respondents were asked to sign a consent form stating the aims and the nature of the study, in addition, respondents were informed of the voluntary and confidential nature of their participation. The use of pseudonyms throughout the interview, transcribing and analysis process was applied to maintain confidentiality. All the strategic interviews were conducted and recorded in Xhosa and later transcribed into English. After interviews were transcribed, the research assistant returned to each of the respondents with a copy of the interview to verify and clarify ambiguous sections of the interview.

The research assistant reported that the interview sessions went smoothly without any distractions. Each interview lasted between thirty to forty-five minutes during which the interviews were tape recorded and later transcribed.

### **5.10.. Data analysis**

Data was extracted through analysis of the participants' responses to the questionnaires and interview schedule. During the process of analysing the data collected, I was able to identify themes that were relevant to the study. The questionnaire and interview schedule were guided by the themes listed below. Data collected from the surveys were coded and captured in a spreadsheet. Data from the strategic interviews were analysed qualitatively, flagging key statements, examples and anecdotes relevant to the research goals discussed by the respondents in the interview. "The main categorizing strategy in qualitative research is coding...in qualitative research the goal of coding is not to produce counts of things but to fracture the data and re-arrange it into categories that facilitate comparison between things in the same category and between categories" (Maxwell, 2008:237). Following this

categorization process, I combined the respondents' statements under the following themes in line with the study's research goals:

- The nature of informal social networks within the selected study areas
- Socio-economic variables and other characteristics which contribute to network formation, sustainability and accessibility
- Attitudes and values towards and embedded within social networks
- Benefits (both individual and communal) deriving from social networks

An analysis of both the qualitative and quantitative findings under the above themes is presented in the following chapter. In order to provide a balanced analysis of the findings from the various methods, the analysis combined both quantitative and qualitative findings in a manner that is mutually supportive. The analysis from the quantitative approach (surveys) provided profiles of the respondents and the networks they are a part of. Analytically, the surveys also provided insight into the personal opinions of networks, network trends and how networks affect the lives of respondents for a large number of people. The far less structured strategic interviews allowed for the assessment of unquantifiable facts such as perceptions, interpretations of experiences, the 'subjective context' or 'insider perspective' of the networks being studied. Analysis of strategic interviews with different people in different socio-economic positions allowed me to analyse and discuss networks in context.

### **5.11. Methodological limitations**

All studies have methodological limitations. As a result of the small survey sample of this study, the number of people I could interview was limited. Also due to the small sample of the study, I was unable to survey residents from various social housing or RDP settlements in Grahamstown East. Interviewing and conducting surveys with a large number of residents from various areas in Grahamstown would have been difficult given the time constraints and resources of this research project, in addition, important demographics such as race and nationality were excluded from the study. Other socio-economic variables such as education and class were referred to but only briefly. Research that factors these demographical variables would yield different results. This definitely has had an impact to the extent to which I can make generalizations and inferences. For instance, I cannot assertively state that I have fully investigated the kind of networks which exist within the study areas, the factors

which influence networks in whole communities or people's experiences and perceptions of social networks. Despite the limitations mentioned above, the study was conducted with success and yielded some significant results.

## **CHAPTER SIX**

### **The nature of informal social networks in poor urban Grahamstown households and neighbourhoods**

The list of indicators used to measure the variables listed and upon which my analysis will be based, is presented in Table 6.1 below. An analysis of the “Network” variables will be explored and discussed in this chapter. The remaining two variables “Social cohesion, sustainable livelihoods and communities” and “Individual and communal network benefits” will be explored in the next chapter.

#### **6.1. Analysis of network variables**

Social networks are said to vary in terms of the number of network members, frequency of contact, geographic proximity and composition (Bandon et al, 2005:311). This is mainly because social capital depends on other variables such as education and occupation (Bourdieu, 1986). If other socio-economic variables play a role in social capital or the benefits that arise from social networks, other socio-economic variables can influence the composition and the nature of social networks. Findings of this study seem to confirm that to some extent, certain key socio-economic characteristics of the respondents play a role in their ability to create, build, participate, access and benefit from the social networks around them. Specifically this chapter examines how social networks are influenced by the following socio-economic characteristics: age, gender, length of residence in neighbourhood, residential location, as well as household assessment of income.

Previous studies that looked at the effects of age, gender and socio-economic status on social networks discovered that age differences in networks maybe as a result of differing roles and responsibilities according to life stage (Bandon et al, 2005; Phillipson et al, 2005). It has also been discovered that social networks among men and women differ mainly due to the traditional social roles that men and women play (Bandon et al, 2005; Mosoetsa, 2011). Women are thought to have larger more diverse networks compared to their male counterparts who often occupy the traditional role of bread winner and thus mostly form ties with co-workers. On the other hand, women often occupy various roles both as breadwinner

and nurturer thereby creating opportunities for women to have larger more diverse social networks than men (Akiyama and Lansford, 1998; Turner and Marino, 1994; Blandon, 2005). Differences in network size also differ according to proximity or geographical closeness and frequency of contact (Forrest and Kearns, 2001; Middleton et al, 2005). Higher education and income is also associated with more diverse networks, low income often limited one's ability to join recreational or financial associations such as savings clubs (Mosoetsa, 2011; Dagsputa, 2001).

### **6.1.1. Networks and age**

The findings showed very low engagement in spare time activities involving physical exercise such as sport and dance. Only 7% of households identified the presence of non-profit or voluntary community sporting organisations or clubs of a recreational nature within their communities. Membership of sporting and recreational associations scored the lowest. Only 27% of households who took part in the survey had household members who were part of a recreational or sporting club or association and only 3% of individual respondents claimed to be members of a recreational or sporting club. Respondents engaging in such activities fell within the 18-24 and 25-44 age group categories.

The findings also show membership of burial societies was dominated by older respondents. The majority (69%) of the savings club/*stokvel* members were located in the older age group categories, 45 years and older. None of the respondents in the 18-24 age group claimed to be members of a *stokvel* or burial society. The only diverse membership as far as age is concerned, is church membership. 55% of respondents claimed to be members of a church with 19 respondents falling in the 25-44 age group and 35 respondents falling within the 45 years to 60+ age groups. The remaining 1 respondent did not indicate age. Although church membership shows more membership diversity in terms of age, only 1% of the church members fell within the 18-24 years age group.

It appears from the results above that young people are largely absent in social security and religious organisations. The interviews below further confirm that these organisations are largely populated by older people and that a generational mix is mostly absent in these organisations:

Olwethu: Can you tell me roughly how many members there are in your church?<sup>3</sup>

Sam: There are a lot of members, I could estimate about 50, quite a lot.

OI: And mostly how old are they? Are they older or younger people?

Sam: Old people some are older than me

OI: Are the members of the *stokvel* older or younger people?

Nozi: It's older people with families.

OI: Are they (*stokvel* members) older or younger people?

Sisi: No, most people are around 40 years, mostly adults with families. There could be 2 or 3 people who are not married...mostly pension people, old people, trusted people...

OI: Ok, I am going to ask you..., why are you not a member of any organisation?

Lutho: eh...(pause) It's because, I am still young... *stokvels* is not something that I have been paying attention to.

OI: Where you previously stayed, before you moved here in '90, you were in a *stokvel*?

Mavis: No, I did not have, because I was still young... I grew up staying with my grandmother...so I started taking responsibility when I got married...

Just over a quarter (28%) of the 90 participants who are currently not volunteering said that they would not consider volunteering even when requested to do so mainly due to old age or disability. One respondent stated:

*I am now too old for that. I have to look after my health.*<sup>4</sup>

It appears that age is a major contributing factor when it comes to the activities and associations that individuals decide to pursue. Based on these findings, young people are more likely to be members of more physically active associations and older people are more likely to belong to specialised organisations such as burial societies and savings clubs. This is mainly due to physical challenges as well the increasing responsibilities that come as one gets older.

Older community members are far more involved and aware of local community organisations than their younger counterparts suggesting that to a certain extent awareness

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<sup>3</sup> Strategic interview responses are highlighted in Arial bold

<sup>4</sup> The survey allowed for open ended responses to some of the questions. These responses are highlighted in italics.

and participation in local community organisations comes as a result of maturity and more responsibility.

The findings also portray an image of a ‘disengaged’ or ‘network-less’ youth. Interviewees show distress at the sight of a care-free or unemployed youth, wandering aimlessly in the neighbourhood, busying themselves by begging and participating in criminal activities. According to Mosoetsa (2011:71), crime and drug abuse is common amongst young people in poor neighbourhoods in South Africa.

- OI: If there is anything that you would like to see change about the community what would it be?
- Sam: Sometimes when you are walking down the street you meet children, they ask for 1c, 10, 20c, etc...
- Sis: You see, in this community there are a lot of young people who are not working, they sit in street corners, smoking dagga. These young people are doing all the wrong things; they steal copper cables and water taps and sell them...

Interviewees express frustration at the sight of young people walking around the neighbourhood aimlessly without anything meaningful to do. Disengaged or unemployed young people are easy targets of crime (Mosoetsa, 2011:77). There is a sense that networks or organisations can engage or involve the youth in meaningful activities. There is also a sense of a “parenting deficit” as a result of the lack of adult supervision of the youth. According to Phillipson et al. (2001:15) a ‘parenting deficit’ refers to the poor quality or degenerating family structures and values in communities (Phillipson et al., 2001:15). Interviewees believe that the presence of networks or young people’s involvement in community organisations can provide the meaningful activities, family structure and moral values that these young people need.

- Sisi: Now, I would like to see ...eh... I see in other areas that people clean the street, for instance that is happening in Joza, and those people are getting paid to do that. Most people who are doing this kind of job are young people. In our area, that does not happen, so if we could maybe get those kinds of projects, if our councillor can organise cleaning of street projects then our children would not spend their time on the street...That will keep them (young people) busy, rather than stealing from people who are poor, because we are also struggling. Why do they have to steal from us?
- OI: Were you a member of any organisation in your previous homestead?
- Lu: No, my parents were.

OI: Why were you not a member?

Lu: I was still young, just a naughty boy, who knew nothing about *stokvels*... I think ...when you are a member... you get to learn about other people's background, and your mind gets involved in other different things.

Sis: Yes, we do discuss issues such as unemployment, we talk about such things (in *stokvel*). We have discussed the possibility of increasing the monthly savings to R250 so that maybe if one of our members gains the courage to open a business and employ maybe 2 or 3 young people, it will make a difference to them...

Providing contact with community organisations can contribute towards people's personal development and empowerment. Social ties can provide opportunities for residents to integrate, participate as a community. Social networks may reduce levels of crime via the promotion of norms and values that discourage criminal behaviour. The social control theory maintains that social networks and bonds to mainstream society are what prevent people from offending (Halpern 2001:75). Communal organisations and activities also provide opportunities for residents to develop trust and relationships with people from diverse backgrounds and experiences (Gardner, 2005:30). Local government can play an important role in creating opportunities and establishing community organisations or projects that aim to increase young people's contacts/networks which will lead to constructive involvement and exposure to good role models and values. Increases in social ties have been shown to potentially improve social problems such as juvenile delinquency and deteriorating neighbourhoods while providing greater access to economic security and social security (Glaeser, 2001:392).

### **6.1.2. Networks and gender**

Of the 100 survey participants, just over a third are men (35%) and the remaining 65% are female respondents. The survey allowed us to compare the networks of the female respondents and the male respondents to attain a gendered perspective on networking in these areas.

18 (54%) of all the male respondents who took part in the survey reported being a member of a church compared to 36 (57%) of all female respondents reported being a member of a church or a religious association. The results show very little difference between the sexes regarding church membership.

Sam: There are a lot of women and there are also lots of men in our church...

OI: Is there any difference whether you are a male or female in the church?

Nozi: No

Organisations which offer advice and assistance in major concerns such as psychological or spiritual upliftment and material and financial assistance in times of need, appear to be popular and appealing to both men and women in the community.

However only 24% of the 35 male respondents reported being members of specialised organisations such as *stokvels* or burial societies compared to 35% or 22 of all female respondents who reported belonging.

OI: How many members are in your *stokvel*?

Sis: There are 15 of us.

OI: Are they mostly men or women?

Sis: We are all women.

It appears from the findings that these specialised societies are as popular with both sexes as was the case with church attendance. However the results do show greater awareness and involvement in the specialised organisations by female respondents compared to their male counterparts.

Interviewees explained the popularity of specialised organisations amongst women by associating both women and informal social security networks with characteristics of reliability, resourcefulness and astuteness.

Lu: If here at home I was married, staying with someone, my wife would have probably wanted us to join the *stokvel*, because women are vigilant, they think about the future...

OI: As women do you find it easier/difficult at being a member of the *stokvel*?

Sis: As women it's easier, because women have got brains to think, they are known for that, for instance during death we think about supporting family, so it makes it easier...

Interviews show greater appreciation and valuing by older women mainly because of the domination of women in the home as providers and bread-winners of the household. Interviews also paint a picture of absent fathers and husbands in difficult urban environments contrasted by a picture of the endurance and dominant presence of mothers and grandmothers.

OI: Where you were previously staying, were you in a *stokvel*?

Mav: No, I was not a member, because I was still young...I grew up staying with my grandmother, you know how grandmothers are, they do everything for you...

OI: What was the purpose for you to start the *stokvel*?

Sis: As I have already said before, our name is *Sakhuluntu*, our aim is to build each other and improve our lives, because some of us are working and have children. With my savings, I could buy house furniture and clothes for my children, as I could not afford throughout the year. My children know that their mother is struggling... even my children I tell them to go to school, I work hard for them, I cannot afford to work this hard for their future so that they end up staying in the street, not in my house...

Mav: As a person who does not have a husband, I struggle, ...it's always difficult anyway even when one is not in a *stokvel*... *Mzamohle stokvel* plays the role of a father in my home because I don't have a husband...

Networks appear to be playing a critical role in supporting women particularly mothers with young children. Older singles and widows are appreciative of these networks. This highlights the importance of having supportive networks to turn to for emotional and financial support particularly in the absence of partners and kin. Informal social security organisations such as savings clubs, also known as *stokvels*, are excellent examples of some of the social networks that play a vital role for the poor and displaced urban people of South Africa, mostly for urban black South African women who are no longer receiving resources and economic security from their husbands. Women separated from their husbands and their husbands' families are usually responsible for their own welfare as well as their children's (Verhoef, 2001:521).

Of the 100 respondents interviewed, 73 respondents are household heads of which 56% (41 respondents) of these household heads are women. Mosoetsa (2011:60) maintains that there are significant changes in household dynamics in poor urban households. The traditional role of the man as the breadwinner and head of household and women as simply care givers has been disrupted by the economic pressures of the urban environment (Mosoetsa, 2011:60). The findings show the status of women being elevated to head of household and bread winners. One interviewee even goes as far as to say:

Mav: ...*Mzamohle* stokvel plays a role of a father in my home....

In the absence of active men in the household, networks allow women to take on the role of father, husband, provider and protector. Female interviewees expressed the sentiment that "it makes it easier" being a member of a *stokvel*. These networks empower women to run the household, take care of the children and to spend the household money to support household

members and others outside the household. “Women have become the main breadwinners in numerous households. They support many people with their work in the household and the money they earn in the informal economy” (Mosoetsa, 2011:65).

As female members, they support each other financially and emotionally when one of their members is going through hardships. Members of social security networks help each other when in need:

OI: How close are you as members?

Sis: We are close friends ... we visit each other, like I said we love each other... I will never go to bed hungry when Nosiseko is around...

Social security networks also enable women to take on more responsibilities. Zodwa, an unemployed female expressed great difficulty in getting assistance when asked about her life as non-member:

Zodwa: It is easier when you are a member... currently I am not a member of any *stokvel* therefore I do not get assistance...I am struggling...

Although the above findings reveal that these networks empower women to take on greater responsibilities in their own households as well as in other households in the community, the following quotes show women expressing the difficulties as well as the frustration as a result of these additional responsibilities that come with *stokvel* membership.

OI: As women do you find it easier/ difficult to be a member of the *stokvel*?

Noz: It is easier, but it's also difficult because... sometimes when you are already a member you find that you are not able to afford. Sometimes you have furniture shop instalments. When we get paid at the bank there are deductions. We are left with nothing, what will my children eat?

Mav: This year there's 12 of us, but by the way people are interested in our *stokvel*, there were lots of us, last year there were 15 of us...some others dropped out because of other responsibilities...They dropped out because in some other months we had to pay double R3000, so others could not afford...there's 6 of us who never dropped out. Others drop out for reasons such as, when someone has a child who has to go to tertiary. Then they ask to leave the *stokvel*, then after 3 or 4 years they come back, its them who do up and down...At least Rhodes helps me with the education of my children, so when all my children were in tertiary I did not have to leave the *stokvel*... I got financial assistance from Rhodes University.

According to Ferlander (2007:120) women in low-income and marginalised communities with strong bonding ties, often suffer from high levels of stress and anxiety due to the pressure they feel to provide for others. It is possible for networks to have both a positive and negative effects on individuals because of the ‘draining nature’ of some of these ties (Ferlander, 2007:120). Hunter and Staggenborg (1988:253) refer to social networks as ‘networks of necessity’ because they act as crucial mechanisms for political identity and the survival and sustenance of poor and oppressed groups. Despite membership, women are still left experiencing hardships and feeling powerless. These informal social security networks do not appear to be providing enough sustenance and assistance to women in poor households.

Results from the survey also revealed that none of the female respondents claimed to belong to a sporting club. Neither the female respondents nor the male respondents reported to be members of a social club, trade union, a political organisation or an NGO. Furthermore none of the respondents reported other household members as members of these associations.

From the findings, the popular organisations identified by survey respondents include: the church (55%), savings clubs/*stokvels* and burial societies (26%). The church was reported by respondents as being the most popular with both sexes however savings clubs/*stokvels* were mostly popular among women only. The characterisation of women as altruistic and resourceful combined with the rise of women as household heads and breadwinners in households could explain the domination of women in informal social security networks. *Stokvels* and burial societies do appear to assist women with their household responsibilities; however the benefits of these networks are limited. With membership comes additional responsibility of monthly payments and assisting other members in their time of need.

### **6.1.3. Networks, length of residence and residential location**

92% of households reported that they are likely to face financial challenges and a large proportion (62%) of these households stated that they would first and foremost turn to informal social networks for help which include – relatives, friends and neighbours for assistance. Of the 62 households, 63% (39 households) are established households that have resided in Grahamstown longer than 10 years. The remaining 37% (23 households) have lived in the neighbourhood between 6 to 10 years. These findings reveal that the longer a resident has lived in a neighbourhood, the more they will likely turn to informal networks for assistance.

Further analysis revealed that a total of 53 households are newcomers (residing for less than 5 years) to Grahamstown entirely or just to *Vukani* or *Extension 9* neighbourhoods in Grahamstown East. 21 households are new to their neighbourhoods whilst 32 households are new to Grahamstown. The majority of these newcomers first turn to relatives (38% or 20 households), a quarter (14 households) turn to money lenders, to employers (21% or 11 households), with less than 10% (5 households) turning to friends and neighbours. The remaining 6% (3 households) reported having sufficient funds most of the time. This shows that most of the newcomers to Grahamstown and to the neighbourhood turn to relatives, money lenders and employers for financial assistance unlike their longer established neighbours who have lived in Grahamstown or in the neighbourhood for more than 5 years. This suggests that older more established households are more liable to fall back on informal local residential networks when financially in need.

Further analysis also revealed the following regarding participants who have lived in their respective neighbourhoods for 5 years or less: Of the newcomers 63% (20 households) strongly agreed or agreed that their fellow neighbours would help without being asked, 38% (12 households) reported not knowing most of their neighbours personally and 53% (17 households) reported knowing just a few. 47% (15 households) are willing to ask people who reside in their neighbourhood for assistance and 42% (13 households) said that sometimes they would be willing to ask their fellow neighbours for assistance. Lastly, 47% (15 households) of newcomers believe that there are high levels of *ubuntu* in the area. It was encouraging to find that 75% (24 households) of newcomer participants are active members of a local association or club.

Findings on the newcomers' dependence on relatives, employers and money lenders imply that newcomers to a residential area are less likely to turn to neighbours and locals for assistance. However, other findings on the newcomers' high perceptions of *ubuntu* in their community, their willingness to ask for assistance from neighbours, as well as their high levels of active participation in local associations or clubs, show a picture of newcomers who are confident and comfortable with accessing and engaging with the informal networks around them. This is possibly a good indicator of a socially inclusive community. Community cohesion is seen to be based on contact between people informally with friends and formally through local organisations (Middleton et al., 2005:1712). Putnam (1995:474) identified the concept of "neighbourliness" or neighbourhood networks as an indicator of

social capital. The absence of neighbourliness is considered as isolation and is seen as evidence of “social disengagement” (Putnam, 1995: 474).

Length of residence in an area is an important element in the development of ‘neighbouring’ (Abrams in Phillipson et al., 2001:85). According to Willmott and Young (in Phillipson et al., 2001:85), “long residence by itself does something to create sense of community with other people in the district”. Interviewees who are members of informal social security networks or religious associations have resided in either *Vukani* or *Extension 9* for a decade or more with one exception – an interviewee who is not a member of any community organisation and has been residing in *Extension 9* for less than 5 years.

The interviews below also show that locality itself is just as significant as length of residence in understanding how community networks are formed and managed. Interviewees who belonged to a local *stokvel* reported the following:

OI: Where do most people (members of *stokvel*) stay?

Noz: They all stay here in the same community...there is a lot us, most community members are part of this...

OI: What do you think is the reason for most members to come from *Vukani*?

Sis: It’s because as I have said, my cousin who stays in *Hlalani* is closer, when there are meetings we can meet in a short while, for instance you don’t plan death, so when there is death we phone each other to have a quick meeting, to talk about this...we can all meet in a short period of time, because we are all from around. There are six *stokvel* members who are staying in the same street as I am, the rest stay in the street behind us.

Close proximity is an important factor in forming and managing local networks. Neighbourhoods are not only important sources of social identity but important spaces which bring people together for collective action. Residents are more likely to act as a coherent community if they are part and parcel of the same community (Middleton et al., 2005: 1722).

As seen in Mavis’ interview, long distance between members impact on their ability to meet, interact, connect and socialise. Unlike in the case of Mavis’ church group, *Sisi* is able to develop a network and they are able to work together collectively and quickly when opportunities arise, due to their close proximity thereby making locality important for creating and sustaining networks and collective action (Middleton et al., 2005: 1723).

- OI: Where are most of your *stokvel* members from?
- Mav: From this neighbourhood.
- OI: How close are you as members of the *stokvel*?
- Mav: Mostly we call each other sisters, because we tell each other secrets and share problems.
- OI: Do you visit each other?
- Mav: Yes, I was visiting another one yesterday, there's something that I want to do at my house, so I went to tell her, and asked for advice.
- OI: So how close are you with members of the church?
- Mav: At church we live far apart as members of the church, and I found out some things about them later...
- OI: So do you visit each other?
- Mav: Yes, on cell visits, once a week for about an hour, talking about church matters.
- OI: What is the name of your *stokvel*? And what does it mean?
- Sis: It's called *Sakhuluntu*, it means we build the nation...when we hear that Nosiseko, my next-door neighbour who is also in the *stokvel* is having a ceremony in December, we then decide as members to give her something to assist her...we visit each other, like I said we love each other in this area. I will never go to bed hungry when Nosiseko is around...

The findings also suggest that length of residence and locality allow residents easy access to the informal local community networks or relations around them creating a sense of attachment or connection to other community members. Narayan et al. (2000:218) argue that the 'connectedness' between individuals and social groups affirms individual and group identities. According to Gilchrist (2004:2) people's social identities are constructed in informal groups and social networks. Strong internal community ties give communities a sense of identity which in turn creates a community spirit. According to Moller (1986:296) community spirit is an essential part of the community's well-being. Good social relationships and neighbourliness contribute towards the creation of sustainable human settlements (Forrest and Kearns, 2001:2125).

From this interview, one can see that a neighbourhood is more than just a geographical area. Findings suggest that geographical closeness can go a long way in creating emotional closeness and sense of family or community spirit. When people share common objectives, common identities and common norms it usually boosts the levels of trust and cooperation.

“Associations, networks instil in members habits of co-operation, solidarity and public spiritedness” (Putnam, 1993:89-90). According to Moller (1986:298), residents sharing something in common such as a geographical area, can bring a community closer together. Strong social ties or social networks coupled with strong geographical closeness can provide a range of valuable services for the community, such as the presence of a supportive caring network, ideologies or values of *ubuntu*, of sharing and caring for one another (Burnett, 2006:132). Findings from the interviews reflect communal spirit within these networks highlighting an important fact which is, networks are personal (Dagsputa, 2001:325). Based on the results, this means that community networks consist of close ties made up of people who not only consider themselves as just members of a local organisation but who consider each other to be friends and family.

#### **6.1.4. Networks and household income**

A total of 64 households (64%) derive a source of income from earning wages. 36 households (36%) reported having at least a single household member employed in a full -time capacity only, 17% reported having at least 1 household member working in a part-time capacity only and 11% of households reported at least a single household member employed both in a full time and part-time capacity. The remaining 36 households (36%) reported not having a single household member employed in either a full time or part time capacity.

73% (73) of households reported being recipients of a wide range of social grants and welfare benefits. The distribution of grants and benefits amongst the households is as follows:

**Table. 6.1: Distribution of participant households according to social grants/welfare benefits**

| Type of grant/welfare                       | N of Households |
|---|-----------------|
| Old age only                                | 32              |
| Child support only                          | 19              |
| Permanent disability only                   | 10              |
| Old age + Permanent disability              | 3               |
| Temporary disability + Child support        | 2               |
| Permanent disability + Child support        | 2               |
| Old age + Child support                     | 2               |
| Child support + Foster grant                | 1               |
| Old pension + Permanent disability + Foster | 1               |
| Foster grant only                           | 1               |
| Permanent disability grant only             | 0               |
| Welfare food parcels only                   | 0               |
| Temporary disability only                   | 0               |
| <b>Total</b>                                | <b>73</b>       |

Based on the results displayed in the table above, the most frequently accessed social grant by households is the old age pension. The remaining 27% of the households in the survey are not dependent on any social grants or benefits.

When households were asked about their primary sources of household income, 66% of households selected income from formal sources such as income from a regular job, casual jobs, buying and selling or income from own business as their primary sources of household income. 32% of households identified social/welfare sources of income such as old age pension, disability grant or child grant as their primary sources of income. Only 2% of households reported informal social networks such as money from relatives and friends as primary sources of household income and none of the respondents identified formal networks such as money from *stokvels*, burial societies or religious associations as their primary sources of income.

Secondary sources of household income selected include formal income sources (16%), social/welfare sources (42%), informal social networks (13%) and informal social security networks (0%). 26% of households reported not having a second household source of income. The remaining 3% of households did not provide this information. These results show that the two main sources of household income for these households come from regular jobs and from social grants. A quarter of the households who took part in the survey live without a second source of income.

More than half (60%) of the households earn between R1001 and 3000 per month. 14% of households earn more than R3000 per month as household income and a further 26% of households reported earning less than R1000 per month. The average household monthly income for all the participating households is between R1001 and R1500 per month.

48% of households stated that they required between R1000 and R3000 per month to meet basic household needs and expenses. 39% of the households reported that they needed more than R3000 to cover basic household needs. The remaining 13% estimated that they required between R500 and R1000 per month to meet basic household needs. A quarter of the households that earn less than R1000 per month reported not having a single household member employed either in a full-time or part-time capacity.

From the results outlined in this section, less than half of the households who took part in the survey reported having at least 1 household member as being employed full-time. A substantial number of households not only receive social grants or welfare benefits but are also heavily dependent on them. The most frequently accessed social grant by households is the old age pension. More than half of the households earn between R1000 and R3000 per month. Just under 50% of these households indicated that they needed more than their current monthly household income to cover basic household needs. This therefore means that the majority of household income is just enough to “make ends meet” or “get by” leaving most households susceptible and vulnerable to unforeseeable expenses and/or emergencies.

According to Burnett (2006:126) social networks are the most strategic assets of the poor. Narayan and Woolcock (2000:242) maintain that “the social networks of the poor are of the primary resources they have for managing risk and vulnerability”. These findings suggest that networks are not the main sources of survival for the poor as suggested in literature but that

wages and social grants are the main sources of income for the poor. Only a handful identified informal social networks as secondary sources of survival.

#### **6.1.4.1. Social security networks (savings clubs/*stokvels* and burial societies) and individual participants and households according to income**

36% of households have at least 1 person of their household as a member of a savings club/*stokvel* while only 3% of households have members both in a burial society and a *stokvel*. 1% of households report having a member of a burial society only. 29% of the households with at least a member of a household in a savings club/*stokvel* or burial society have at least 1 or 2 household members employed full time and/or part time. The majority of these households (26%) have an income of between R1000 and R3000. The remaining 11% of households with members of a savings club/ *stokvel* or burial society are all dependent on the old age pension. The two main sources of household income for savings club members are formal employment and/ or social grants. These findings seem to suggest that a steady household income enable household members to join and participate in a savings club/*stokvel* or burial society.

No households earning less than R750 have household members in a savings club/*stokvel* or burial society. Only 5% of households with an income of between R750 and R1000 report having household members who belong to a *stokvel* or a burial society. As the following quotes taken from the survey and another from an interview will show, 47% of households without members in a savings club/*stokvel* cited financial constraints as the main reason for not belonging:

*We are not members of any stokvel because we don't have the money.*

*I cannot join because of financial problems.*

*Because we depending on a business and we are getting small income so we can't afford to join a stokvel.*

Zod: I would like to be a member of an organisation but it's difficult because I am busy... and I can't afford...

28% of households reported having female members in a savings club/*stokvel* or burial society. 23% of *stokvel* members are between the ages of 25 and 59 years with the exception of burial society members (3%) who fall into the 60 years + age group. 22% of members have an incomplete secondary education or have matriculated. From these findings, one can

see that wealthier, younger and more educated households are more likely to report that their households participate in savings clubs or burial societies.

Only 15% of households report receiving assistance with household needs or expenses from savings clubs/*stokvels* or burial societies. A meagre 4% of households reported that they would turn to formal social networks such as savings clubs/*stokvels* and a religious association such as a church. Of the 36 households with at least 1 household member in a *stokvel*, only 3 households (8%) said they would turn to their *stokvel* when facing financial difficulties. The majority (42%) of households with *stokvel* members reported that they would first resort to their relatives to solve their financial problems.

These findings seem to suggest that social networks are not easily accessible to the poor due to financial constraints. This highlights an important factor about social security networks – in order to access the benefits inherent in these networks involves costs and resources. Establishing networks requires input such as time, effort, monthly monetary payments, investing in a friendship, sharing a meal and spending time with people within the network (Dasgupta, 2001:322). Interviewees reflect this in their responses:

Zod: I would like to be a part of an organisation but I am busy...

Lu: I spend most of my time at work during the week...

Mav: That is not my only *stokvel* my child, now that I am working here at Rhodes, I have got another *stokvel*, there's 12 members, we contribute R 1 500 each and every month

OI: What is the criteria for new members to join?

Mav: The criteria is on the month that you get paid, every member must pay regardless of what is happening in their life. For example, if you mother has passed away, there is no excuse...even when you have passed away we still need money from you...

OI: What is the name of your *stokvel*? And what does it mean?

Sis: It's called *Sakhuluntu*, it means 'we build the nation'. In this *stokvel*, we pay R200 each month... our aim is to build each other and improve our lives, because some of us are working...

OI: Do you find it easier or difficult to be a member of the *stokvel*?

Noz: It's difficult because...sometimes when you are already a member you find that you are not able to afford...

Most low income households are unemployed and therefore cannot meet regular monetary obligations (Mosoetsa, 2011:89). According to Lake and Huckfeldt, people who have a

higher income and education are more likely to belong to more organisations and have larger networks (1998:576). As a result of the high unemployment and low household income levels, most people do not belong to informal social security networks such as burial societies and *stokvels*, but instead they participate in informal community networks that support community members in times of need, more specifically funerals (Mosoesta, 2011:88).

#### **6.1.4.2. Diversity in network access and benefits according to affordability**

Interviews also reveal the existence of diverse informal social networks such as the more structured or organised social security networks and more casual, less structured, local social support networks that provide community members with ad hoc practical, financial as well as emotional support. These ad hoc or less formal networks can be accessed and benefited by those who do not have large household income and even the unemployed.

- OI: Do you belong to an organisation?
- Noz: I belong to an organisation...not something serious...it's just a small thing we are doing, when there is a funeral, we just donate R2.00, whether you donate or not it's up to you... you see it starts from here and ends at the end of that tar road...there are other organisations in the community...members of the organisation collect R400.00, as individual members they contribute R60.00 per month which is deposited in the bank... I follow the R 2.00 *stokvel*. I want to join the other *stokvel* as well but I have no means...
- Sis: I have been with the *stokvel* for 5 years...in our *stokvel* we save money monthly, then in December we divide it...
- OI: Ok, were you a member of *stokvel* in your previous homestead?
- Sis: Yes...we did have one, it was for groceries. We used to buy stamps at Checkers then in December we go and buy groceries and divide the groceries amongst us...

A defining feature of being poor is being actively excluded from certain social networks and institutions that could be used to secure good jobs, access good schools, hospitals and improved quality of life (Narayan and Woolcock, 2003:227).

Despite financial barriers preventing access to social security networks by the poor, social networks still remain accessible and useful to the poor especially in times of difficulty:

Sis: It's (*stokvel*) called Sakhuluntu, it means we build a nation...in this *stokvel*...whenever there is a funeral we collect the R20.00 and buy drinks to take with to the family that has tragedy...

Interviews show diverse social networks, some large and some local and some of these networks are either resource rich or resource poor, which means some networks are in a

position to provide greater financial and emotional support than others. Different networks offer different kinds of support to different types of households, making sure no one is excluded from benefiting from networks, as indicated in the interviews below:

Sis: I have been with the *stokvel* for 5 years...my reason for joining is that I wanted to improve my life because in our *stokvel* we save money monthly...then in December we divide it. Now I have planned that during the December sharing, I am going to buy a plasma TV with my share, you know these big fancy TVs for rich people...

Mav: I am member of another *stokvel*, there's 12 members. We contribute R 1500 each and every month... and we give the share to the one who has got a problem. For instance there was one member whose house burnt down, it was not her turn to get the funds...but everyone was happy that the funds should go to her in that month. We not only contributed R 1500, that month we contributed as much as we could...You see she used to have asbestos roof, but now as we speak...she now has a tiled roof...

OI: How has the *stokvel* changed the lives of the community?

Noz: No, not on a daily basis, the (R2.00) *stokvel* only contributes when there is a death in the family, not when you are sick or things like that...its (money from R2.00 collection) just to buy small things before the funeral, stuff like biscuits and drinks to serve during prayer meetings. I don't think it's large enough to contribute towards the funeral arrangements... I follow the one R2.00 *stokvel*...but I wish I could join the R60.00 *stokvel* ...

It is clear from the interviews that not all networks are resource rich. Interviewees who are members of social security networks which are more structured and which demand more time and finances, have more resources than the fluid, easily accessible ad hoc type social support networks. This points to the fact that the more resources one inputs into a network, the greater the benefits.

Interviews highlight the challenges of a burial society that is not as resource rich as people thought. According to the interviewee, members are disgruntled because they feel as if they are not receiving useful amounts of money or as much as they would like. Members are leaving because they are not seeing much return on investment. Return on investment is an important reason as to why people join these networks.

Nozi: Most community members are leaving the *stokvel*, because it's something that when you look at it you can see why, for instance we donate R2.00, so when you look at it, the total amount is not consistent, for someone else it adds up to R200.00, for someone else it adds up to R160.00, for someone else it adds up to R180.00. People do not always have the R2.00 so that is why it is not always the same amount. So some people give up because the amounts are not the same for everyone and they leave...

According to Narayan and Woolcock (2003:232) the poor do not always experience the macro and micro economic benefits of networks. Network benefits have limits which are context dependent. When community members' welfare changes over time, so too do the costs and benefits associated with networks as evidenced by the following interviewee experiences:

Noz: We work well together especially the R2.00 *stokvel*, there are no major problems except...sometimes people have questions. They ask how come this family received this much and the other family that much. They do not know that maybe at that time the majority could not afford. Sometimes you do not even have R2.00...it's not like the person has R2.00 but does not want to donate, it's because they do not have, they feel sad for not being able to donate or afford... you must be careful, some people just write their names on the books without donating...they just write their name down...and they do not donate...

Mav: This year there's 12 of us, but the way people are interested in our *stokvel*, there were lots of us, last year there were 15 of us...some others dropped out because of other responsibilities...They dropped because in some other months we pay double R3000, so others could not afford...

These interviews have shown that there are variations in resource provision by social networks. A lack of resources can jeopardise the maintenance and benefits of social networks. The interviews show that issues of affordability, unplanned events, different income levels and fluctuations in membership contributions affect the resource provision of the networks.

In some instances, recession, unemployment, and the pressures of a urban setting make people invest more in networks as people experience the world as part of a 'risk society' (Phillipson et al., 2001:36). According to Beck, a risk society refers to: "an environment where personal security and support can no longer be guaranteed and the ways in which society deals with these potential threats" (Beck, 1992:21). Interviewees expressed the feeling of living in a 'risk society' as a major motivation for joining and investing in social networks:

OI: What was the purpose for you to start the *stokvel*?

Sis: As I have already said before, our name is *Sakhuluntu*, our aim is to build each other and improve our lives, because some of us are working but have children. With my savings I can buy house furniture, clothes for my children, as I could not afford throughout the year. My children know that their mother is struggling. I do get bonus from work, but in that bonus I have to buy groceries and I must also think about school expenses. So I know that with this *stokvel* cash, I can buy stuff... even if I just

deposit it, I know that I will spend the rest on my children. That is an achievement for me...

Mav: It (the *stokvel*) did change people's lives, because sometimes other people have to handle unexpected funerals. We have got extended families, it is common to us black people. Now it helps us because most of us have family members who drink a lot. Most people drink a lot and do not like to prepare for the future, they spend everything now. So those of us who don't drink, have to prepare for what might happen. It helps us in those situations, and then we can take the money we have set aside to assist then...

OI: Why do you want to go and join this organisation?

Lu: Because it will help me, for instance if I could have children, I don't have one at the moment, then when I die, my children will not suffer, they will be able to support themselves from the money that I saved in the *stokvel* and their education will also be covered.

OI: Has it been difficult not being a member of any organisation?

Lu: Now that I think about it, it's difficult, because the money that I earn is used to buy groceries and other things; there is currently nothing that I have saved for the future that could help me...

Social networks have power over the social behaviour of people involved such as being responsible, honest, trustworthy, helpful and moral (Bowling et al., 1991:549). When reading the interviews, one can see the personal development since the respondents joined the networks. One such example of personal and household change brought about by membership of these networks are financial management practices. These financial practices have led to improvement in quality of life not only for the individual but for the household. Informal social security networks influence household decisions and practices on how to spend and save money, a useful practice in an unstable and harsh economic and urban environment (Narayan and Woolcock, 2003:242). Networks provide collective protection against risks and vulnerability (Burnett, 2006:126). These support networks are vital for the urban poor to create and maintain for themselves in order to protect them from poverty and unemployment (Verhoef, 2001:521).

People's environments and lives can be shaped by relationships (Phillipson et al., 2001:129). Other positive network externalities or positive effects of networks aside from improved household financial management, include formation of friendships, learning skills, sharing expertise, exchange of goods, business transactions and access to jobs (Dasgupta, 2004:324) as evident by the following interview excerpts:

- Sis: At the B&B where I work, during Easter, Festival and Graduation for Rhodes students there is a lot of work, then I ask members from *stokvel*, Nosiseko or Noxolo to assist with ironing, or sometimes I ask her son to work night shift, at least during festival or graduation I know that I am not the only one who is benefiting, they also benefit, at least they get something... we have also discussed the possibility of increasing monthly savings to R250 so that maybe one of our members gains courage to open a business, just a small business...
- Mav: As a member, you plan what you are going to do with the money, then we hand it to you in cash...that person decides what to do, maybe she saves it...
- Nozi: We record money in books, there is a small book, so two people take the money to the bank and banks it, then they return with the proof of deposit...
- Lu: I think when you are a member...you get to learn...your mind gets involved in a lot of different things.
- Sis: We encourage openness in this *stokvel*...if I join the meeting halfway, I look at the minutes to check what has been discussed before I arrived.

Individuals have been equipped with the financial and administrative skills of saving, book-keeping, recording, filing, minute taking, using formal financial/banking institutions, transparency and accountability skills. Social networks build social solidarity, provide collective, emotional and financial support for daily tasks and most importantly social networks provide access to jobs (Performance and Innovation Unit, 2002:20). From the interviews, it seems that the resources within both social security networks and social support networks do not assist with day to day living. The social networks are mostly able to assist in times of household crisis or emergencies such as illness or death, a house catching fire and unplanned events such as weddings and graduation as well as planned gatherings such as Christmas festivities and start up for business capital.

The interviews reflect little evidence of social security networks or social support networks providing employment opportunities. The interviews also reflect the variety of networks in poor communities and the different ways in which participants benefit. The more structured social security networks are a lot more resource rich and they offer more benefits compared to the casual local social support networks. Social security networks are not that accessible to the poorest of the poor, but only to those with a steady income and can afford to join. Casual social support networks are not as resource rich therefore they do not offer as much

protection against risk and vulnerability. Only those who can afford to pay a fixed monthly fee to social security networks will attain sufficient protection and skills which are beneficial for a risky urban environment.

#### **6.1.5. Awareness and participation in voluntary/community associations**

Putnam maintains that civic engagement through participation in social networks in voluntary associations allows communities to be sustainable and prosperous. In his paper, “The prosperous community, social capital and public life”, Putnam draws a link between social capital, democracy, development and norms (Putnam, 1993:145). Putnam approaches issues of poverty, good governance and development through the benefits that stem from interaction in neighbourhood gatherings, social and civic activities. This makes the argument that awareness and participation in neighbourhood activities are vital for creating healthy, prosperous communities and for improving general quality of life.

26% of *Vukani (I & II)* households and 27% of *Extension 9* households report the presence of the following organisations in their area: *stokvels*, burial societies, religious associations, sporting groups, social support groups and political organisations.

When asked which organisations were popular in their respective neighbourhoods, a quarter of the households (25%) reported the church as the most popular organisation. 19% of households felt that no organisations/clubs are popular in their neighbourhood and a further 32% claimed not to know what organisations are popular in their neighbourhood.

In addition, 42 households (42%) reported the following organisations as being the most active in their neighbourhoods: religious organisations i.e. church (22%), savings clubs/*stokvels* (8%), burial societies (6%), social clubs (5%) and political organisations (1%). However 19 households (19%) claim that no organisations are active in the area and a further 37% report that they do not know if there are any organisations in the neighbourhood that are active.

Some 23% of households think that the following organisations make a positive difference in their respective neighbourhoods: *stokvels*, burial societies, religious organisations, sporting groups, social support groups or political organisations. 17% think that the organisations are not making any positive or meaningful difference to their communities. The majority of households (60%) do not know if the organisations in their areas are making a difference.

From these results, there appears to be very little awareness of community organisations or networks in the area. Just over 20% of householders think that these organisations make a positive difference in their respective neighbourhoods. In addition, more than half of the respondents do not know if the organisations in their areas are making a difference. According to Middleton (2005:1723), if residents are not attentive and responsive to the activities within their community residential area, we may expect less community attachment, cohesion and less inclination to work together to achieve outcomes. Awareness of community activities and organisations facilitates participation in community based activities, creates a sense of belonging and is very important for community cohesion.

#### 6.1.5.1. Organisational membership and participation of individual participants

These findings reveal some level of interest and some civic participation by respondents but other findings also reveal that none of participants report to be members of a political organisation and less than 2% of members report to be members of a trade union as shown in the table below.

**Table 6.2: Membership by neighbourhood -**

| Organisation                             | No. of Vukani participants | No. of Ext 9 participants | Total as a % |
|--|----------------------------|---------------------------|--------------|
| Church only                              | 14                         | 23                        | <b>37</b>    |
| Church + <i>Stokvel</i>                  | 10                         | 5                         | <b>15</b>    |
| Church + Burial Society                  | 0                          | 2                         | <b>2</b>     |
| Church + Burial Society + <i>Stokvel</i> | 1                          | 0                         | <b>1</b>     |
| Social (drama, dance etc..)              | 0                          | 0                         | <b>0</b>     |
| Sports                                   | 3                          | 0                         | <b>3</b>     |
| <i>Stokvel</i> only                      | 2                          | 8                         | <b>10</b>    |
| Burial Society only                      | 2                          | 0                         | <b>2</b>     |
| Trade Union                              | 1                          | 0                         | <b>1</b>     |
| NGO                                      | 0                          | 0                         | <b>0</b>     |
| Political Organisation                   | 0                          | 0                         | <b>0</b>     |
| Other                                    | 0                          | 0                         | <b>0</b>     |
| Not a member of any organisation         | 17                         | 12                        | <b>29</b>    |
| <b>Total</b>                             | <b>50</b>                  | <b>50</b>                 | <b>100</b>   |

A total of 71 participants (71%) out of the 100 participants who took part in the survey, are members of an organisation. However, to what extent are these respondents and the organisations active, particularly on a civic level in their communities? Of the 71 survey respondents that are members of an organisation, 68% or 48 participants classify themselves as either very active or active members. 52 participants (73%) report that their organisations hold regular meetings. 80% (57 participants) reported that most members usually attended these meetings. 46 participants (65%) report attending meetings regularly and the remaining 25 (35%) reported seldom or never attending meetings.

When the 46 participants were asked why they chose to attend the meetings regularly; they said attending meetings was of importance to them as they were either part of the committee or they were active members:

*I usually attend meetings because I'm a secretary. I need to know what is going on.*

*I have to be there for my interest to know everything that a member should know.*

Of the 25 participants that seldom or never attend meetings; 11 participants reported not being active members, 8 participants said that they were too busy to attend meetings, 2 participants reported that meetings are rarely held and 4 participants said that they did not like to attend meetings:

*If I have the time, I go to these meetings but I'm not a regular.*

*I do not go because I don't like to attend meetings.*

Putnam maintains that networks of civic engagement facilitate co-ordination and are often mediums that inform positive standard norms or values (Putnam,1993:2). According to Mosoetsa (2011:97), faith based organisations in South Africa have been active in instilling positive values, attitudes, habits, norms, relationships and networks in its members and the communities around them. Faith based organisations are also said to facilitate action in addressing the needs of those particularly in poor urban communities. These needs include things such as providing food, clothing and at times financial assistance for the extremely poor in the communities in which the faith based organisations are located (Mosoetsa, 2011:98).

Of the 71 participants who report to be members of an organisation, 55 participants (77%) are church members. Of the 55 church members, only 6 (11%) have either volunteered or are

currently volunteering for community projects. 27 members (49%) would consider volunteering if requested to do so. The remaining 22 church members (40%) said they would not consider volunteering mainly due to physical disabilities such as old age and health problems. Only 2 church members (4%) refused to volunteer on the basis of not understanding or supporting the idea of volunteering itself.

Out of the 7 religious institutions that the 55 participants are members of, only 2 run community outreach projects or programmes. 13% (7 church member participants) claim to have participated in their church's community programme.

**Table 6.3: Religious organisations community outreach profile**

| Religious Institution          | No. of participants | Comm. outreach programme | Outreach focus                        |
|--------------------------------|---------------------|--------------------------|---------------------------------------|
| Zionist Christian Church (ZCC) | 23                  | No                       | N/A                                   |
| Topiya                         | 5                   | No                       | N/A                                   |
| Old & New Apostolic Church     | 14                  | No                       | N/A                                   |
| Methodist                      | 6                   | Yes                      | <b>Selected charities in any area</b> |
| Universal                      | 4                   | No                       | N/A                                   |
| Mosque                         | 1                   | Yes                      | <b>Any community in need</b>          |
| Baptist                        | 2                   | No                       | N/A                                   |
| <b>Total</b>                   | <b>55</b>           | -                        | -                                     |

Of the 55 participants who are church members, close to 10% have either volunteered or are currently volunteering for community projects. This is mainly because out of the several religious associations to which participants belong, only 2 run community outreach projects or programmes. 69% (38 participants) are not aware whether the churches that they belong to are involved in or run voluntary community projects.

A total of 10% of all 100 participants said they are currently volunteering or have once volunteered to do community work which mainly consisted of taking care of the young, sick and elderly within their community. The main reason provided for volunteering is to help the communities they live in to be better places. The remaining 90% of stated that they are currently not volunteering or have never volunteered. 46% of these participants said that they would consider volunteering. However an equally high number of participants (44%) said

that they would not consider volunteering. Of the 44% of participants who have never or are not currently volunteering, said that they would not consider volunteering even when requested mainly due to old age or disability (25%).

The majority of participants stated that they would consider volunteering if requested to do so, although a large number of participants stated that they would not volunteer even if asked to do so, mainly due to old age and physical disabilities. The findings also show that the Church as a religious organisation is not as active and as involved with community projects within these areas. The results also show that there are very few community organisations in the area and the few that are operating are not serving as sites for building strong community and citizen participation. The results show that the participants are not aware of any community networks that take the form of voluntary associations. There is evidence to suggest low level of community engagement and civic activeness in these areas. This is reflected in the low levels of involvement by participants who not only are mostly unaware but are also mostly uninvolved in voluntary or community associations.

## **6.2. Conclusion**

In this chapter I have explored the nature of social networks by looking at the role that socio-economic circumstances as well as individual and household characteristic play in accessing, participating and benefiting from social networks. There seems to be a distinction between old and young networks. Younger networks evolve around sporting and more physically active associations and older people opt to participate in specialised networks such as *stokvels* and burial societies mainly because of the assistance they provide with household responsibilities which most young people do not have. Different networks cater for different age groups with the exception of religious networks such as the church which appears to be one of the few organisations that reflect some level of inter-generational mix or participation by both the young and the old. As a result of the limited participation of young people, older people are expressing distress at the emergence of disengaged/network-less and lawless young people in their communities. Older community members are of the view that there is a need for more organisations and projects tailored for young people in order to transform young people's lifestyles and communities as a whole.

The findings also reflect changing household gender dynamics or roles. Women are increasingly becoming household heads and breadwinners thereby carrying greater household

responsibilities. Maturity and growing household responsibilities influence individual's choice to participate in networks hence the domination of women in social security networks. The domination of women in social security networks has also resulted in the gendered characterisation or labelling of social security networks.

These networks assist women in relieving the pressures of these responsibilities, financially and emotionally. However there appears to be limitations to the assistance that these specialised networks can provide, furthermore, social security networks also bring with them added stress of monthly financial obligations as well as the pressures to provide for and emotionally support other network members.

The location and length of residence are important elements which facilitate bringing people together in order to pursue collective goals. Residential location provides opportunities for networks to be created and managed. Locality also assists with the success and sustainability of the network. People residing in the same area are more able to develop intimate ties with one another and are better able to organise themselves to support each when the need arises, often unexpectedly. Sharing a common identity which is locality contributes in building social cohesion. As much as locality allows people to come together to pursue a common goal or form networks, it also presents the danger of excluding people who are identified as 'outsiders' because they live outside a particular area.

The findings have also highlighted that the capability to access and participate in social security networks is related to individual and household income as well as the economic pressures of an urban environment. As a result, only a number of participants can afford to be members of social security networks, thereby excluding the poorest of the poor. However there are a variety of local supportive relationships or networks. These local social support networks are casual, ad hoc networks that only collaborate if and when there is a tragedy in the community, mostly for funerals.

These casual support systems or networks are accessible to everyone, mostly those who reside in the same area. Casual community support networks are based on principles of reciprocity and *ubuntu*. Monetary contributions are also expected but not as an obligation, unlike the social security networks where members are obligated to contribute a fixed monthly fee for an entire year. Monetary contributions in casual support networks are only donated by the few that can afford it and because of this, casual support networks rely on

donations from members already in difficult economic circumstances. These casual support networks are therefore resource poor and not able to provide much assistance. In order to gain reliable assistance and more protection from urban risks such as poverty and unemployment, one has to invest in money and time – which are pre-requisites for becoming a member of resource rich social security networks. Networks are only as useful and effective as the level of economic circumstances of its members. The more well off the members of a social network are, the more benefits and protection members and their households receive.

Awareness of networks by participants is fairly high, with 70% of participants reporting to be members of an organisation. Most respondents reported to be church and *stokvel* members. However, none of the respondents reported to be members of political organisations, NGO's or social clubs, highlighting low civic engagement in the study areas. Further analysis revealed that despite the large number of respondents belonging to an organisation, only a handful are active members. This is mainly due to the lack of time and lack of opportunities being provided by the popular organisations which are: the church and social security networks comprising of *stokvels* and burial societies for residents to become more active citizens.

## **CHAPTER SEVEN**

### **Social networks, social support and social cohesion in poor communities in Grahamstown East/Rhini**

#### **7.1. Introduction**

Literature on social networks and social capital state that community networks play an important role in the quality and sustainability of poor communities. Much of this discussion is based on key indicators such as social cohesion, civic engagement, the level of trust in neighbours and local institutions and benefits of network membership (Putnam, 1993; 2000; Middleton et al., 2005; Humphreys, 2007). This chapter will present the results from both the survey and interviews carried out on these indicators. The chapter concludes by interrogating the assertion that social networks are “primary” as well as “crucial mechanisms for the survival and sustenance of the poor” (Hunter and Staggenborg, 1988:253).

#### **7.2. Analysis of social cohesion and sustainable settlements variables**

One of the major benefits of local social relations or networks is social cohesion and its significant role in building sustainable and cohesive communities through connections and collective action (Middleton et al., 2005:1712). A closer look at Table 6.1 lists the following social cohesion variables; reciprocity; levels of *ubuntu*; close and reliable ties; general trust in people residing in the area; trust in local institutions; level of interaction/contact with local friends and neighbours; social inclusion and civic participation. For the purposes of operationalisation and analysis, the following definitions were used for the subsequent key variables:

Social cohesion – “the connectedness among individuals and social groups that facilitates collaboration and equitable resource distribution at the household, community and state level... it is essential for societal stability and for easing the material and psychological stress of poverty” (Narayan et al., 2000:220).

Sustainable community development – “Development that integrates ecological, social and economic goals of development” (Dale and Newman, 2008:8-9).

*Ubuntu* – “it is a communal way of life...” (Broodryk, 2002:13).

“An ethical code of conduct, dictating how human beings should live and relate to one another” (Forster, 2007:15).

An analysis of these variables according to their definitions provided us with an indication of the presence and the extent of sustainability, social cohesion and *ubuntu* within the study areas. I shall begin by discussing the findings looking at the levels of social interaction in the communities - an indicator of the strength and quality of social cohesion (Forrest and Kearns, 2001:2130). I shall also discuss findings regarding the values of trust, co-operation and reciprocity which are necessary for the sustainability of networks and well-connected communities.

### **7.2.1. The level of social interaction and trust within communities and social networks**

Regarding the individual personal relations of the survey participants with their neighbours, more than half (56%) of participants claimed to know their neighbours personally. Less than 5% reported not knowing any of their neighbours personally, which suggests *strong* ties or networks between participants and their neighbours. This is also reflected by the majority of participants who reported that they knew someone in the area who they could talk to about personal matters (see section 7.2.3). A substantial number (53%) of survey participants also reported visiting their neighbours regularly from every day to a few times a week (see section 7.2.3). The survey allowed for open ended responses to some of the questions. These responses are highlighted in italics. When the survey asked participants to provide reasons for visiting or not visiting neighbours, the main reason provided for frequent visits to neighbours was based on the norms and values of *ubuntu* which refers to values of ‘helping each other’ and reciprocity (Broodryk, 2002:13):

*I visit just to talk about our problems and advise each other so that we could live a better life.*

*I just go and check on them so that I can also go to them when I have the problem and find some help.*

Findings suggest the importance of norms and values of reciprocity and *ubuntu* in facilitating interaction and creating strong networks. Participants are mainly motivated by the values and ideals of friendship to find and develop close relationships with neighbours and other locals.

Reciprocity of visits seems to play an important role when it comes to interacting. Failure to reciprocate visits or assistance can destroy or strain a relationship and destroy a network of

support. Lack of time and lack of trust expressed through respondents' fear of 'gossip' were among some of the reasons provided by survey participants for why they rarely or never visited their neighbours:

*I don't have time to visit because most of the time I'm working.*

*I never visit because of my work shifts.*

*I can't pay a visit on a person who doesn't visit others, especially me.*

*I do not want to visit because I don't know who to trust and I want to avoid gossip.*

The interviews show that social support is an interactive and reciprocal process. A process which requires instrumental and financial investment which is expected to be reciprocated as indicated by the interview excerpts below:

Nozi: We take the money during the funeral, the money that we have collected from R2.00 collection, we take it to the person knowing that when it is our turn, we will also get our R2.00 collection...some people are leaving the *stokvel* because they have noticed that people were receiving different amounts, we gave approximately R200 to one family and approximately R100 to another family...so people have questions because they ask how come this family received this much and now I am receiving this much...

OI: What are some of the disadvantages of being a member?

Loli: Because of some people, some of the things we start here are not progressing, they end up failing even the ones (community support groups) that we were telling you about, they might end up not continuing...

Nozi: Even that community project that was started and we were going to collect some money, that one that did not progress...

Loli: I was also lending people money...people would borrow money and not return it...

Where there is very little return on investment or reciprocity, commitment and the actual support group is threatened. According to Bourdieu (1986:249) the profits which come from group membership is what makes solidarity within the group possible. Without much profit or gain from these networks, co-operation is hard to gain and social networks are difficult to sustain.

Reciprocity is also key to the sustainability of social support networks, without reciprocity and instrumental investment in the form of finances, time and effort there can be no support networks. According to Putnam (1993:3), social networks embody norms of reciprocity

which Putnam defines as “when we perform an action for another that will also be beneficial to us in the expectation that someone else will return the favour.”

Other results also highlight not only the importance of time and reciprocity but also the value of trust when it comes to building and sustaining networks. Trust and reciprocity provide incentives for individuals to pursue and invest in social relationships. Putnam (1995:67) maintains that the functioning of networks is governed by co-operation, reciprocity and trustworthiness. Relationships matter but they are only as beneficial to the extent which trust, co-operation and reciprocity are present.

OI: What do you think is the reason for you to all work together?

Sis: It's because we all trust each other. People who trust each other work well together... when a new member wants to join, we call a meeting...we then all discuss as a *stokvel* whether to take you or not...that's how we take decisions on important matters...we don't close the meeting while other members do not agree on the matter...that encourages unity and respect for each other, there is nothing that beats unity and respect...

OI: Can anyone join your *stokvel*?

Mav: We don't just take anyone... when a new member joins they also need to tell us their background...

Nozi: We work well together especially the R2.00 *stokvel*, there are no major problems, except for those people who leave the *stokvel* because... people have questions, they ask how come this family received this much and now another family received this much. They do not know that maybe at that time the majority could not afford...but we have this tendency to think that the money has been pinched by the collectors...

Trust refers to beliefs that people have about one another and the world they live in (Dasgupta, 2001:311). Trust is a key ingredient for the functioning and sustainability of both social security networks and casual social support networks. Interviewees spoke to how the presence of trust or lack thereof influenced the working or not working of the networks. Dasgupta (2001:311) defines trust as forming a confident expectation about the actions of others. He maintains that it is these expectations that have a bearing or impact on a person's choice to either voluntarily participate in the network or not. “Trust is a key ingredient in transactions, a lubricant permitting voluntary participation” (Dasgupta, 2001:312). Interviewees also recognised the importance of trust for the successful functioning of their social security networks and also discussed at length the mechanisms that they have put in place as members to maintain this crucial ingredient:

Sis: You see in this area...most people come from farms. People from farms don't trust easily, in our *stokvel* we don't keep the money in our houses, we keep it at the bank, some people don't even trust that, they think that the money will be misused...we keep our money at the bank; it's safe because all of our signatures are there. No one can draw the money without all the members being present.

Noz: As members we do not keep a book to record and compare the collections. We just put the money on the table and count it then we take it to the family...sometimes its R90 or R100. In the previous month we gave about R200 so people have questions...

Mav: Anyone can join but there should be at least three members who know you. When you are a new member we pay you last and we keep an eye on your progress for about a year...

Judging from the interviews, one can see the use of formal institutions such as banks as mechanisms to maintain openness, transparency and trust. It appears that the use of formal banking institutions are not considered as an alternative to social security networks by members as suggested by Verhoef (2001:537); instead formal banking institutions are seen as complementary and essential to the success of informal social security networks. This is mainly because the success of networks depends on how observable or open the actions of members are, a process which formal banking institutions are able to provide. The more checks and balances in networks to monitor the actions of members particularly where money is exchanged, the higher the level of trust and the greater the chance of network success and sustainability (Dasgupta, 2001:314).

Findings have shown that norms of co-operation, trust and reciprocity are important for creating and maintaining social networks. Reciprocity and trust help participants to co-operate and work together to achieve shared objectives (Putnam 1996:56). Putnam also highlights trust as an important part of reciprocity. Social networks build trust and out of this trust, people are inclined to do things for the other believing that their commitments will be honoured (Putnam 1993:36).

The literature on social capital maintains that the values of reciprocity and trust can be very beneficial for the community in terms of building social cohesion and sustainable communities (Gilchrist, 2004:5). However, these values in social networks can have negative and exclusionary effects on those who are believed to be not reciprocating or untrustworthy.

Noz: People have questions because they ask how come this family received this much and another family received that much....You know, Nonezile stopped being a collector because people are saying lots of things about collectors ... tomorrow we

are going to the Mthana family, some of us are going to donate but some are not because they do not have money. Some people are even struggling to donate R2.00. It's not like the person has R2.00 but does not want to donate, it's because they do not have. They feel bad for not being able to donate. When we look at the register of contributors, it is not nice to always see that you have not contributed. In a way you will end up losing even the R2.00 that you once donated because no one will give you when you need it.

Sis: When a new member wants to join, we call a meeting, let's say you are my child and you want to join, then you tell me because you know me, then I call other members. We then have a meeting, where I inform them that there is a new member that would like to join then I hear from them what they have to say about you. We then all discuss as a *stokvel* whether to take you or not...

Mav: Yes anyone can join but there must be at least three people (in the *stokvel*) who know you. We just don't take anyone...

From the interviews, one can see that it is important to have a reputation for being trustworthy and generous. A bad reputation can prevent one from joining a network. Norms of reciprocity and trust can build a community but they can also cause isolation or alienation or deep divisions which do not contribute towards making communities sustainable (Mosoetsa, 2011:90).

### **7.2.2. Social cohesion and *Ubuntu***

The majority of households are satisfied with social cohesion and neighbourhood relations. Literature on *ubuntu* (Ndaba, 1994; Van der Merwe, 1996; Louw, 2001; Broodryk, 2002; Forster, 2007) emphasises a way of life concerning how human beings should conduct themselves and relate to others based on traditional values of reciprocity, helping, sharing and caring for one another. Another central facet of *ubuntu* is the issue of basing one's identity in terms of one's relationship with others. *Ubuntu* advocates for these relationships to be characterised by peace, kindness, generosity and good-will (see sections 4.6. and 4.7).

Participants' understanding and interpretation of *ubuntu* is similar to what is expressed in literature also making reference to an ethical code conduct, values of helping, sharing, caring and living in harmony with others as reflected by the interviews below:

Sam: *Ubuntu* means when you are staying with people in the community, to be a pleasant person, someone who is not violent.

Zod: I would say someone with *ubuntu* is a person with a good heart, someone who interacts well with people.

Lu: *Ubuntu* means looking after each other as people, not letting the other person suffer if you have a means to help that person. That is how I understand it.

Sis: The term *ubuntu* means a lot of things, *ubuntu* is to get along well with your neighbours, help each other when there is a problem... that is *ubuntu*, we help each other.

Mav: *Ubuntu* means to help someone when they have a problem. If I have *ubuntu*, I can see for myself that I should help that person. That is *ubuntu*.

A total of 52 respondents (52%) reported high levels of *ubuntu* in their residential areas. However a significant number (48%) of respondents are dissatisfied with the levels of *ubuntu* as depicted in table 7.1 below

**Table 7.1: Levels of *ubuntu* in residential area.**

| Level of Ubuntu | N. of Vukani participants | N. of Ext 9 participants | Total as a % |
|-----------------|---------------------------|--------------------------|--------------|
| High            | 23                        | 29                       | <b>52</b>    |
| Low             | 19                        | 8                        | <b>27</b>    |
| Non-existent    | 7                         | 7                        | <b>14</b>    |
| Do not know     | 1                         | 6                        | <b>7</b>     |
| Total           | 50                        | 50                       | <b>100</b>   |

The survey allowed for open-ended responses on the question of levels of *ubuntu* in the neighbourhood. The main reason provided for a high *ubuntu* rating is the respondents' belief that the people who live in their neighbourhood are nice, friendly, trustworthy and helpful:

*Because in this community it is our job to help each other in many ways, for example, we help each other if there is a funeral or a party.*

*It's because if I don't have a sugar, I know my neighbours will make a plan for me to have it. They are very kind and caring.*

*They are friendly and kind. We help each other.*

*In my neighbourhood, we give old clothes and food to someone who is suffering.*

*Ubuntu is high because we support each other.*

*My neighbours help me.*

For the participants that rated the *ubuntu* levels as either low or non-existent their main reason provided was the opinion that people in their neighbourhood were unfriendly and untrustworthy:

*Ubuntu here is low because the people in this area are rude. Ubuntu is low because they are untrustworthy.*

*There is no ubuntu because the others are rude to each other so you don't know who to trust.*

*I trust no one.*

*Because most people here drink alcohol, when they are drunk they become unfriendly and very violent.*

74% households agree that people in their area help without being asked. 69% trust their neighbours and 88% report that people in their neighbourhoods are friendly. However 75% are dissatisfied with the high levels of crime within their residential areas.

- Ol: Is there anything you would like to see change in the community
- Zod: Crime
- Sis: You see in this community there are a lot of young people who are not working...so if we could maybe get those kinds of projects, our councillor organise cleaning of street projects then our children would not spend their time on the street...rather than sealing from people who are poor...why do they have to steal from us?

There are no significant differences in responses between the two neighbourhoods. A breakdown of issues raised is depicted below in table format according to neighbourhood.

**Table 7.2: Household responses to the statement “People in this area help each other without having to be asked.”**

| Area            | Strongly Agree/ Agree | Do not know | Strongly disagree/Disagree | Total |
|-----------------|-----------------------|-------------|----------------------------|-------|
| Vukani (I & II) | 41                    | 4           | 5                          | 50    |
| Ext 9           | 33                    | 9           | 8                          | 50    |
| Total           | 74                    | 13          | 13                         | 100   |

**Table 7.3: Household responses to the statement “People in this area trust their neighbours.”**

| Area            | Strongly Agree/Agree | Do not know | Strongly disagree/Disagree | Total |
|-----------------|----------------------|-------------|----------------------------|-------|
| Vukani (I & II) | 32                   | 6           | 12                         | 50    |
| Ext 9           | 37                   | 8           | 5                          | 50    |
| Total           | 69                   | 14          | 17                         | 100   |

**Table 7.4: Household responses to the statement “People in this area are friendly.”**

| Area            | Strongly Agree/Agree | Do not know | Strongly disagree/Disagree | Total |
|-----------------|----------------------|-------------|----------------------------|-------|
| Vukani (I & II) | 46                   | 3           | 1                          | 50    |
| Ext 9           | 42                   | 6           | 2                          | 50    |
| Total           | 88                   | 9           | 3                          | 100   |

**Table 7.5: Household responses to the statement “There is a lot of crime in the area.”**

| Area            | Strongly Agree/Agree | Do not know | Strongly disagree/Disagree | Total |
|-----------------|----------------------|-------------|----------------------------|-------|
| Vukani (I & II) | 39                   | 6           | 5                          | 50    |
| Ext 9           | 36                   | 10          | 4                          | 50    |
| Total           | 75                   | 16          | 9                          | 100   |

Based on the results in Table 7.5, the majority of householders agree that there is high level of crime in the area. As depicted in Table 7.12, 91% of the households feel that crime is a huge problem in their communities. In contrast however, 63 households (63%) report that not a single member of their household experienced crime in the area. A third (33) of the households stated that a household member was a victim of crime of which 58% (19 cases) occurred in the past year and 42% (14 cases) occurred over a year ago. In 24% (8) of the 33 cases, the household member was a victim of a serious personal crime such as rape, assault or murder.

The level of social cohesion is tested when over 90% of householders agree that there is a high level of crime in the area and that crime is a huge problem in their communities. Social

cohesion is often identified as a deterrent of crime. “The social control theory maintains that social networks and bonds to mainstream society are what prevent people from offending” (Halpern, 2001:75).

The results above show that the fear of crime in participants’ streets and communities is quite high. In contrast however, only a third of the households who took part in the survey stated that at least one member of the household had been a victim of crime in the area. Further analysis revealed that less than a quarter of these criminal cases occurred in the past year and less than 10% were serious personal crimes such as rape, assault or murder. In addition, results in Table 7.3. show that there is some level of trust and safety in these communities. This is evidence to suggest the existence of some cohesion in these communities, however they cannot be described as highly cohesive or sustainable communities due to the fear of crime in these communities which is still quite high amongst other neighbourhood problems which are listed in Table 7.12.

### **7.2.3. Knowledge of and interaction with local friends/neighbours and other network members**

Regarding the individual personal relations of the survey participants with their neighbours, the majority (56%) of participants claim to know their neighbours personally and a mere 5% reported not knowing any of their neighbours personally.

**Table 7.6: Number of participants with personal relationship with neighbours**

| <b>Response</b>  | <b>N. of participants Vukani</b> | <b>N. of participants Ext. 9</b> | <b>Total</b> |
|------------------|----------------------------------|----------------------------------|--------------|
| Most             | 27                               | 29                               | 56           |
| A few            | 17                               | 20                               | 37           |
| Do not know them | 4                                | 1                                | 5            |
| No info          | 2                                | 0                                | 2            |
| <b>Total</b>     | <b>50</b>                        | <b>50</b>                        | <b>100</b>   |

A total of 53 survey participants (53%) from both areas said that they visited their neighbours almost every day to a few times each week. Of the 53 participants that visit their neighbours frequently, 18 were men and 35 were women. A further 11% reported visiting their

neighbours a few times each month. 36% reported to never or almost never visiting their neighbours or other people in their neighbourhood.

**Table 7.7: Frequency of visits to neighbours or other people in the neighbourhood by participants**

| Frequency           | N. of Vukani participants | N. of Ext. 9 participants | Total      |
|---------------------|---------------------------|---------------------------|------------|
| Almost everyday     | 8                         | 5                         | 13         |
| Few times per week  | 19                        | 21                        | 40         |
| Few times per month | 7                         | 4                         | 11         |
| Few times per year  | 0                         | 0                         | 0          |
| Never/Almost never  | 16                        | 20                        | 36         |
| <b>Total</b>        | <b>50</b>                 | <b>50</b>                 | <b>100</b> |

The majority of participants (28%) said they visited their neighbours to check up on them or offer assistance as part of the norms and values of friendship and culture:

Sis: We visit each other, like I said, we love each other in this area...if she has not seen me for one day, she comes to check on me. Also during weekends, when I am off duty, I decide to also go and check on so and so from the other street.

23% of participants said they visited their neighbours to socialise, combat boredom or relax. Only 6% of participants said they visited their neighbours to receive financial or material assistance i.e. food, money and clothing.

Of the survey participants that did not visit their neighbours often (a few times a month) or never, 17% of participants said they did not visit their neighbours to avoid gossip and because they did not trust their neighbours:

*I never visit my neighbours because I don't want to get into gossiping and I also don't want to get into fights.*

*I don't trust people. Some will gossip about my problems.*

21% of participants reported not visiting neighbours often due to being too busy working or busy with other responsibilities.

*Most of the time I am busy with my work so when I have the time I go visit them.*

*I visit my neighbours almost every day because I'm not working.*

2% said they did not enjoy visiting and the remaining 3% claimed that their neighbours did not reciprocate their visits enough or they did not know their neighbours enough to pay them visits.

*My neighbours don't want visitors.*

*I can't pay a visit on a person who doesn't visit others or even me.*

**Table 7.8: Reasons for visiting or not visiting neighbours or people**

| Reasons for visiting/ not visiting                                | N. of Vukani participants | N. of Ext. 9 participants | Total      |
|---|---------------------------|---------------------------|------------|
| As part of norms and values of helping and checking on each other | 13                        | 15                        | 28         |
| To combat boredom/ to do activities together                      | 14                        | 9                         | 23         |
| Personal reasons ie do not enjoy visiting                         | 2                         | 0                         | 2          |
| Avoid gossip and untrustworthy people                             | 6                         | 11                        | 17         |
| Too busy working/ busy with other responsibilities                | 12                        | 9                         | 21         |
| Do not know them  | 2                         | 1                         | 3          |
| To get assistance ie food, advice                                 | 1                         | 5                         | 6          |
| <b>Total</b>  | <b>50</b>                 | <b>50</b>                 | <b>100</b> |

There are a total of 32 newcomer households in both areas (13 in *Vukani* and 19 in *Extension 9*) having resided in either one of the areas for 5 years or less. Of the 32 newcomers, 38% (12) of the newcomers know their neighbours personally and 47% (15) believe there are high levels of *ubuntu* in their residential areas. Newcomers claiming to know their neighbours personally as well as high levels of *ubuntu* in their residential areas is a good indicator of social inclusion (Forrest and Kearns, 2001:2139). There is not much difference in results between the two neighbourhoods. See Appendix 4 for a breakdown of these results according to neighbourhood.

There is also evidence of network members knowing each other well enough to drop each other visits, share meals and spend time together:

OI: How close are you as members of the church?

- Nozi: We are really good friends, even now that I don't have money...someone will help. Even the Reverend comes and visits. Some of the ladies at church have cars and they always give me a lift.
- Sam: I am no longer able to attend church. I am not feeling well. I am sick. The Reverend comes to my house, to pray and serve me wine and bread. The church conductors come to visit me and give me support. My church leader comes and collects the church collection money... when you have noticed that a certain brother is no longer attending church, you go and see him and check to see what is going on...
- Sis: We visit each other ...then we chat about other things besides *stokvel* matters, things like how family is, the children at work and things in general...sometimes during Easter some members go away with their churches... the ones who are left behind get together and have a braai...
- Mav: Friendships are strong and *ubuntu* is growing because three weeks back, I had a funeral. Other *stokvel* members visited me, prayed at my house, brought eleven cases of drinks. You see now there is less responsibilities. My child graduated in March, this time they brought clothes, shirts, tops etc... my child did not have to open an account to buy clothes...Yesterday I visited one of the members, there's something I want to do...so I went to see her and ask for advice.

It can be confidently said that the majority feel that they are surrounded by neighbours who they know personally and who are reliable, as well as surrounded by network members with whom they have friendly contacts. Both neighbours and members feel like they can rely on each other particularly in times of need which is a sign of commitment to one another. Attitudes towards neighbours is an indicator of social cohesion (Middleton et al., 2005; Phillipson et al., 2001). According to Phillipson et al. (2001:89), inviting people into each other's homes indicates a closer relationship, one which may involve reciprocal ties in some form or another. These reciprocal ties can be valuable for the residents and the community as a whole.

Judging from the interviews, the supportive networks providing help to respondents are mainly dominated by locals/neighbours and the community. The role of network members also stands as important especially during times of difficulty. It also appears from the interviews that people have stronger ties with their immediate locality than with kin folk.

The interview below reflects crucial networks as not being dominated by kin but by non-kin groups:

- Sis: Around here I would never go to bed hungry or have no tea while my neighbours are around...my child can fall sick, even at 01:00am, I can phone my church members. When my pregnant child was about to give birth...I phoned the ambulance several times but they did not come. Then I phoned one of the church elders who took us to the hospital in his own car.

Interviews suggest that respondents' networks or lives do not entirely revolve around the family. The importance of neighbours has been a consistent theme. Friends, neighbours and network members appear to be more present, active and supportive than actual families. "Friends in certain circumstances may have become more important than relatives...for providing help with shopping, home maintenance and practical help on a day to day basis" (Pahl, 1998:99). This is indicated by continuous reference to neighbours and fellow network members in times of trouble. Those who are not in networks, turn to employers and *amashonisa* or micro lending institutions when experiencing difficulties. Interviewees Zodwa and Lutho, who are not members of any organisation had this to say:

OI: Who do you turn to in times of financial need?

Zod: To money lenders (*amashonisa*).

Lu: I ask for help from my work place, and then they pay my salary in advance.

There is evidence to suggest that network relationships are considered to be more than just networks but they are also perceived as families. Mostly because respondents identified not their kin but organisational members and neighbours as significant part of their social networks and lives. This is mostly because friends and neighbours are considered as family. According to Phillipson et al. (2001:83) networks can also be considered as "families of choice." Networks appear to be associated with *ubuntu* and family-like values. Both network members and neighbours expressed strong family like connections with fellow members and neighbours:

OI: How close are you as *stokvel* members?

Mav: Mostly we call each other sisters, because we tell each other secrets and share problems...

Sam: When you have noticed that a certain brother is no longer attending church, you go see him and check what is going on.

Sis: We encourage openness in the *stokvel*, at the end of the day, we are like one big family...Around here I would never go to bed hungry or have no tea while my neighbours are around...

Neighbours and network members can become the local extended family. The importance of neighbours has been a consistent theme in literature on social networks. Social security networks and the neighbourhood play an influential role in the quality and sustainability of communities. "A society in which...friendship is growing and flourishing is qualitatively different from a society based on the culturally reinforced norms of kinship and institutional roles and behaviour" (Pahl, 1998:99). This principle encourages the use of intra-family and

intra-community support networks as strategies of development and protection against effects of poverty (Pahl, 1998:100).

#### **7.2.4. Of reciprocity and the presence of ‘close’ and reliable networks**

62% of all survey respondents said they knew someone in the area who they could talk to about personal matters, to get medical advice (33%) and economic advice (12%). In turn survey respondents were asked whether or not they would consider helping someone they knew in the area who was experiencing a problem, such as financial constraints by buying them groceries. A total of 40 participants (40%) said they would definitely assist, however an almost equally high number of participants (39%) said they would never do this. 21% said that they might do this.

Of the 61 participants that said they would definitely assist or might assist, 47 of these participants (77%) said they would assist their neighbours because of the general values of reciprocity and helpfulness. The respondents believed it was simply wrong to turn a blind eye to the plight of their fellow neighbours:

*You have to help were you can. It's the right thing to do.*

*I can't eat when I know there is someone who doesn't have anything to eat.*

43% of the participants who said that they would not assist or might assist their neighbours, said so mainly because they were “too poor to help” their fellow neighbours financially:

*I can't help because I don't have money. I need more money myself.*

*I am too poor to help my neighbours.*

Just over 50% of the participants maintained that there are high levels of *ubuntu* in their respective neighbourhoods, mainly because participants feel that their fellow residents are friendly, trustworthy and helpful.

Over 90% of the respondents reported having a “harmonious” or “more harmonious” relationships with fellow community members. From these results, there appears to be a strong presence of close relationships with local friends and neighbours amongst the participants.

Based on the high levels of *ubuntu*, the substantial number of respondents with “harmonious” relationships with fellow community members, the majority of respondents claiming to know

their neighbours personally and over 50% of respondents visiting neighbours almost every day to a few times each week (see section 7.2.3), there appears to be a significant level of interaction between the participants and their neighbours and other local residents.

In contrast however, there were an equally large number of participants who felt that the level of *ubuntu* in their residential area is either low or non-existent based on the opinion that people in their neighbourhood were “unfriendly” and “untrustworthy” (see section 7.2.2). Social cohesion is dependent on the level of trust and open interaction and close connection between residents (Middleton et al., 2005:1725). The results suggest that where there is distrust and very little interaction between residents, it is difficult to build social cohesion. Narayan refers to this willingness to collective action through the connectedness as social cohesion, which is a vital ingredient for community development (Narayan et al.,2000:220).

As depicted in Tables 7.2 to 7.4, over 70% of householders agreed that people in the area help without being asked. Just under 70% of respondents trust their neighbours and almost 90% of participants report that people in their neighbourhoods are friendly. The findings reveal considerable generalised levels of social trust in people in the neighbourhood as well as frequent, open and close interaction amongst the participants and their fellow residents, which in turn suggests that these communities have the necessary and important fundamentals for social cohesion.

47% of participants stated that they would assist fellow neighbours facing financial difficulties by buying them groceries mainly because of general values of reciprocity and helpfulness:

*It is my duty to help the person because of the saying “umuntu ngumntu ngabantu.”*

*I would definitely help because I might get blessings from God.*

*I help because maybe when I have a problem they can help me too.*

*I help them when they have their problems so that they return the favour when I'm in trouble.*

In contrast however, less than a quarter of the participants reported knowing someone who can assist them when in need, through buying food for the month at no cost. Furthermore, less than 20% of participants said they knew someone in the area who could arrange a

wedding or a funeral for free. Further analysis revealed that 43% of participants said they would not assist their neighbours mainly because “they were too poor to help” their fellow neighbours financially:

*I need help myself. I don't have money.*

*I would never do this (assist neighbour by buying them groceries) cause even me and my family we need help too. We are poor.*

Nozi: Some of us are going to donate but some would not because they don't have money, some people are even struggling to have R2.00, it's not like the person has the R2.00 but does not want to donate, it's because they do not have, they feel sad for not being able to donate/afford.

This indicates the fact that financial capacity can impede values of reciprocity and helpfulness. These values are not being expressed and practised by participants because of financial constraints and not because of negative attitudes towards the values themselves. Social networks are assets but poverty is eroding the spirit of *ubuntu* (Burnett, 2006:125).

### 7.2.5. Trust in local institutions and levels of civic participation

Should there be a problem in the neighbourhood i.e. crime, the majority (43%) of householders feel that in order to achieve results, they would turn to a group within a community to deal with the problem such as a street committee, and the second largest group 38% (38 households) said they would turn to the South African Police Services (SAPS).

**Table 7.9: Who participants turn to address problem in neighbourhood**

| Who to turn to  | Vukani (I & II) | Ext. 9 | Total |
|---|-----------------|--------|-------|
| Approach leaders  | 4               | 5      | 9     |
| Approach a group within community i.e. neighbourhood watch (a.k.a. street. Committee) | 21              | 22     | 43    |
| Best to start a group i.e. street. committee  | 0               | 4      | 4     |
| Would do nothing  | 1               | 0      | 1     |
| Do not know   | 2               | 0      | 2     |
| Other i.e. SAPS   | 21              | 17     | 38    |
| No info   | 1               | 2      | 3     |
| Total   | 50              | 50     | 100   |

Regarding local governance, 21% of householders are satisfied with local government services in contrast to 74% of householders that find local government either unhelpful or extremely unhelpful with regard to the needs of the people who live in their respective areas.

Attitudes towards local governance are negative in all neighbourhoods and most of the participants expressed low levels of trust in government institutions. The majority found local government either unhelpful or extremely unhelpful with regards to meeting the needs of their communities. Only a handful of respondents are satisfied with local government services. High levels of distrust of mainstream institutions and local authorities by the participants were echoed in the findings in Table 7.9 which revealed that the majority of participants would rather turn to a group within a community such as a street committee to deal with a communal problem such as crime than turn to local authorities for assistance.

Co-ordinated or collective action by residents to address neighbourhood problems and proactive local solutions for local problems by the residents can be an indicator of the presence and levels of social cohesion in a community (Gilchrist, 2004:11). From the findings it would seem that not much collective action is occurring in these communities given the almost non-existent presence of civic organisations in these communities, high levels of distrust in local public institutions and extremely low membership of civic organisations by respondents (see sections 6.3.5 and 6.3.5.1).

As discussed in section 6.3.5 of the previous chapter, 71 survey respondents reported that they are members of an organisation. The majority of participants identified themselves as either very active or active members and with most organisations holding regular meetings. However, 39 (55%) of the participants who are members of a community organisation or association report that they very seldom discuss public issues or current affairs with the other members in the organisation or association. 32 (45%) of respondents who are members of a local organisation reported that they often or fairly often spoke about public issues i.e. politics or current affairs. The evidence below suggests that the discussion on current affairs is more focused on service delivery issues at a local government level:

OI: Does your *stokvel* discuss politics?

Sis: No we don't discuss politics...we do discuss issues such as unemployment. We talk about such things...

- Mav: No we do not discuss political issues or things that are happening in political parties like ANC or COSATU...now we are discussing that our cars are being damaged by the roads that need to be fixed. Those are the things we talk about...
- Noz: Yes we do...but we do not talk about things often, only when something has happened in the community.
- OI: Is your *stokvel* active in addressing community problems?
- Sis: Yes we do, an issue such as unemployment...we have discussed the possibility of increasing monthly savings to R250 just in case one of our members gains the courage to open a business, just a small business, they can also employ maybe 2 or 3 young people, it will make a difference...
- Nozi: No
- Mav: No...we only talk about the problems.
- OI: Does your church discuss current affairs/ politics or address some of the challenges facing the community?
- Mav: No we don't.
- Noz: Yes, sometimes some people stay behind after the service mostly the youth...
- Sam: We do discuss... It's because we see how the world is turning, that most things are going wrong, then we discuss these issues so that they don't interfere with our church.
- Sis: Yes we do discuss challenges facing community such as drinking problems then when we have big conferences where we invite everyone, people who are not church members as well, with the hope that maybe someone who drinks a lot might change and stop drinking...

These results do not reflect significant collective action or initiative by participants, fellow residents and members in communal decision making processes. Neither do they reflect a pro-activeness in engaging with state institutions to provide local solutions to local problems. The results do however point to a sense of civic identity. Civic identity refers to people's sense of belonging to the community (Putnam, 1995:67). It also refers to a sense of solidarity with other community members. The presence of civic identity is evidenced in their concern over the issues in the community and discussion and debate around these. Civic identity can be established through common forums through which they can co-operate and pursue common goals for development purposes (Narayan and Woolcock, 2003:238). From the interviews, the church and to an extent the social security networks are playing an important role in facilitating discussions and creating civic identities, by providing opportunities for discussion about community members' frustrations. Members are working together to combat issues of unemployment and alcohol abuse. Mosoetsa (2011:90) maintains that churches are

adapting their work to meet the new challenges facing their members. They have become a main source of hope for many in their struggle with poverty, violence, unemployment HIV and AIDS.

It appears from the interviews that there is little or no discussions on political issues in these local organisations however, there is some discussion on topics or issues affecting the community. Interviews also show how the little discussion on these issues seldom turns into action or civic engagement. According to (Lake and Huckfeldt, 1998: 573) networks that produce political social capital should regularly communicate about political discussions. Such networks are said to be more likely to produce politically relevant social capital and individuals in such networks are most likely to become more politically active.

Churches and other social support networks do not seem to be going beyond just sharing or assisting with costs associated with funerals and providing emotional support for issues (Mosoetsa, 2011:90). These organisations could grapple more effectively with the economic, social and political challenges in South Africa. Churches seem to be addressing symptoms but not engaging on a structural and policy level with local government authorities and decision makers. This sort of engagement would promote the possibility of alternative state policies, more effective, governance and greater accountability from elected political leaders (Putnam, 1995:67).

Table 6.3 shows that most participants are not members of most organisations such as community NGO's, Trade Unions, political organisations, social clubs or sporting clubs who seem to be non-existent or lying dormant in these communities. As discussed in section 6.3.5, very few participants (23%) agree that these community organisations, associations and clubs have made a significant contribution or difference in their individual lives or within their communities.

Other findings do however show how informal social networks have provided a sense of belonging and identity for participants, which in turn motivates people to make a difference in the community. 36% of member participants stated that they wanted to feel like they were part of the community or wanted to make a difference in the community, as a reason for being a member of a community organisation or association.

Greater participation in community activities and in civic associations is identified as a key benefit of community social networks with regards to producing prosperous and sustainable communities (Narayan and Woolcock, 2003:238). Civic organisations often create linking capital or networks between ordinary people and those in power, allowing ordinary citizens to influence and be involved in decisions and resources that affect them as individuals and as communities (Lake and Huckfeldt, 1998:567). However, based on the findings in this research, linking social capital or participation in civic or political organisations appears to be non-existent in the communities under scrutiny. None of the participants are members of any civic or political organisation and furthermore only a handful of participants discuss among themselves matters of a civic nature, let alone are involved in voluntary or civic community activities.

Despite very little civic engagement coming from these organisations, these networks are clearly providing opportunities for leadership, the internalisation and development of pro social values and behaviour such as active citizenship and altruism; norms of civic engagement such as advocacy and reciprocity, through the rallying of other community members to join groups and give back to community. The presence of networks and trust in addition to civic participation is key to the sustainability of any community (Gilchrist, 2004; Putnam, 1993).

### **7.3. Analysis of individual and communal network benefits**

Part of the research goal is to assess the benefits associated with networks for the individuals and the communities who took part in this study. An analysis of the practical support and help provided by social network benefits are discussed below.

#### **7.3.1. Networks as reliable sources of financial and psychological support**

Social networks are said to be significant in the sense that they are often a source of financial security. Social networks are extremely important to the poor as they are the most strategic assets of the poor (Burnett, 2006:126). Narayan and Woolcock (2003:242) state that the poor primarily use social networks to manage and protect themselves from risk and vulnerability. As a result, they maintain that outside agents therefore need to find ways to complement these resources rather than substitute them. Hunter and Staggenborg (1988:253) refer to social networks as ‘networks of necessity’ because they act as crucial mechanisms for political identity, the survival and sustenance of poor and oppressed groups.

Over 90% of households reported that they were likely to face financial challenges. Based on this information and the information of the respondents' employment and household income status in sections 5.5 and 6.3.4., it is safe to consider the majority of the households who participated in the survey as "struggling" or "poor".

The majority of households reported, however, selected income from formal sources such as income from a regular job, casual jobs, buying and selling or income from own business as their primary sources of household income (see section 6.3.4). Social welfare sources were identified as the second most popular source of household income. It appears from these findings that informal social networks (money from relatives and friends) and informal social security networks (money from savings clubs/*stokvels*), burial societies or religious associations are neither the primary nor secondary sources of income for these poor households.

Although informal social networks are not the main sources of survival, from these findings below we notice that informal social networks are still significant as a survival strategy for poor households. The findings showed that the majority of households still resort to seeking help from their informal social networks within their community. When respondents were asked if they would ask people from their community for help, more than half (61%) of the respondents responded "yes." Some of the reasons provided included the following:

*Yes, I am used to that (asking for help). In life, I cannot do anything by myself so I have to ask for help.*

*No one can survive alone, everyone needs community.*

OI: How close are you as members of the church?

Noz: We are really good friends. Even now that I don't have money...someone will help.

Zod: It is easier when you are a member to get assistance.

Sis: Around here I would never go to bed hungry or have no tea while my neighbours are around...same applies to them, if they do not have paraffin, I lend them money to buy paraffin or electricity...

Mav: When you have cooked supper, you must make sure you cook enough and leave some food in the pot just in case someone comes to visit and is hungry, then you can dish out for that person...

It appears from these interviews that respondents feel informal relationships or casual community based social support networks are indispensable, as communal relations are a

crucial part of the individual's well being; the same however cannot be said for the more structured informal social security networks such as burial societies or savings clubs/*stokvels*.

This is mainly due to the fact that very few households have at least 1 household member as a member of a savings club/*stokvel* or a burial society (see section 6.3.4.1). In addition, as discussed in the previous chapter under section 6.3.4, the majority (26 households or 65%) of households with at least a member in a saving or burial society have an income of between R1000 and R3000. The remaining 35% or 14 households with members of a savings club/*stokvel* or burial society are all dependent on an old pension grant. It appears that the two main sources of household income for households with members in a savings club/*stokvel* or burial society are formal employment and/ or social grants. From this it seems that a steady household income enables members of the household to join and participate in a savings club/*stokvel* or burial society. Households who took part in the survey earning less than R750 per month do not have household members in a savings club/*stokvel* or burial society (see section 6.3.4.1).

Others went as far as to state that saving club/*stokvels* were untrustworthy, “problematic” and a “waste of time.”

*We do not have the cash for stokvels and cost of living is too high. When you are old, you don't trust anyone.*

*I can't afford [to join] and even if I did, the stokvels in the area are problematic.*

*I am not interested to join the stokvel and saving club. It's a waste of money and time.*

Similarly, as highlighted in the previous chapter 6.3.4.1, these results further confirm that a steady household income enables members of a household to join and participate in a savings club or burial society, something which most households do not have.

37% or 26 of the member participants are members of a savings club/*stokvel* of which the majority (20 member participants) are female in the 45 years + age group. 50% (or 13) of savings club/*stokvel* members have Matriculated or have obtained a college/technikon diploma. Furthermore, 88% (or 23 members) come from households with at least 1 person employed full time. More than half of savings club/*stokvel* members (58% or 15 members) are mainly members of a savings club/*stokvel* for security reasons i.e. to receive financial assistance, job referrals and other references in time of need.

A closer look at the profile of the individuals who are *stokvel* members revealed that the majority are between the ages of 25 and 59, of which half have completed their secondary education. These findings suggest that wealthier, younger and more educated households are more likely to report that their households participate in savings clubs or societies.

Findings also reveal that a small number of the *stokvel*/burial society members and households with members of a savings club or society report benefiting or receiving financial assistance from these formal networks. Only 38% (15 households) with members in a savings club and/or burial society report receiving assistance with household needs or expenses from savings clubs/*stokvels* or burial societies. Of the 36 households with at least 1 household member in a *stokvel*, 7 households (19%) said they would first turn to their savings club when in financial difficulties. The majority (15 households or 42%) reported that they would first resort to their relatives to solve their financial problems.

It appears from these findings that the informal social security mechanisms which are devised as a means to cushion and cope with urban poverty may not be as supportive and easily accessible to the urban poor.

On the other hand, religious associations are recognised by the majority of participants as a reliable source of psychological support to deal with individual and communal challenges:

*At our church, we support each other when there is a problem.*

*From the church I just receive prayers.*

*They pray and encourage me and other members of my community.*

Sam: When you are sick, for instance I am no longer being able to attend church I am not feeling well, I 'm sick. The reverend comes to my house to pray and serve me wine and bread. The church conductors also come to give me support.

Table 7.11 below lists some of the main reasons provided by respondents for being a member of an organisation

**Table 7.11: Major reason for being a member of an organisation by participants**

| Reason                             | Church    | Stokvel   | Burial Society | Sports   | Trade Union | Total                 |
|------------------------------------|-----------|-----------|----------------|----------|-------------|-----------------------|
| To feel part of the community      | 12        | 3         | 2              | 0        | 0           | 17                    |
| Security,i.e. financial assistance | 9         | 15        | 1              | 0        | 0           | 25                    |
| To learn skills, develop talents   | 8         | 1         | 0              | 3        | 0           | 12                    |
| Combat boredom/ keep busy          | 2         | 1         | 0              | 0        | 1           | 4                     |
| To make a difference in community  | 11        | 3         | 1              | 0        | 0           | 15                    |
| To relax, for enjoyment            | 13        | 3         | 0              | 0        | 0           | 16                    |
| Other                              | 0         | 0         | 0              | 0        | 0           | 0                     |
| <b>Total</b>                       | <b>55</b> | <b>26</b> | <b>4</b>       | <b>3</b> | <b>1</b>    | <b>89<sup>5</sup></b> |

Results from Table 7.11 above reflect less than 10% of the participants joining a church for financial security. Again findings revealed that religious associations although they are the most popular and easily accessible institutionalised social networks, they are not relied upon or considered by respondents as financial security safety nets. However, they do have a reputation and are considered reliable when it comes to providing support in times of emergencies or tragedies:

Nozi: When there is death in the family, the church is your voice because as the person that has found himself in this tragedy you cannot speak for yourself, so the church helps you, and you feel relieved.

Sis: I know that when my brother dies my church will support me with prayers and in burying him.

However, the interview excerpts below show that this support is only accessible through membership. Community members can only access benefits by virtue of membership hence providing an incentive for people to join:

OI: Why are you a member?

Sam: I grew up in this church, I got to be a full member, got my uniform in this church, so that when there is a tragedy like death in the family, they come to support you, conduct the funeral for you, things like that.

Sis: At first you can attend the church as just an ordinary visitor but then you must join and be a member of the church and get the church uniform...

<sup>5</sup> Total is 89 because out of the 71 member participants, 18 belong to more than one organisation

Despite some respondents reportedly joining savings clubs/*stokvels* for financial security as reflected in Table 15, as discussed earlier on in this section as well as in section 7.3.4, none of the organisations or associations including savings clubs/*stokvels* were considered by participants as a primary source of financial assistance or otherwise.

However, interviews (highlighted below) with members of social security networks did reflect that these networks provide the following support function:

- I. Finding support during difficult times of need such emergencies or unplanned tragic events such as a funerals
- II. Assisting with household savings and responsibilities such as school fees, settling of debts, household needs such as furniture, television, clothing and family festivities
- III. Friendship – having someone to confide in, rely on and share significant events of their life course

This is supported by the interviews below:

Zod: I would like to join a burial society again...for when something tragic has happened to me, things like death in the family.

Sis: When there is death in the family of one our members, we give them something...when there is going to be a wedding, we donate R20 so we can buy a present, or if there is going to be a kitchen party. Sometimes when one of our young ladies is pregnant, we then ask you how we can help with the money we have collected...when we hear that Nosiseko my next door neighbour, who is also in the *stokvel* is having a ceremony...we then decide as members to give her something to assist her...

Mav: All my debts are paid off with the *stokvel* money... three weeks back I had a funeral, members were visiting, praying at my house, they brought eleven cases of drinks, you see now there is less responsibilities. My child graduated in March... they brought clothes, shirts, tops, etc... and when my child was going to start a new job at the Municipality, he had everything, the table was full. My child did not have to open an account to buy clothes...

Lu: It (*stokvel*) will help me...when I die, my children will not suffer. They will be able to support themselves from the money that I have saved in the *stokvel* and their education will also be covered...

Sis: We chat about other things besides *stokvel* matters, things like how family is, the children, at work and things in general...

Mav: Our reason to join is for what you would call *ubuntu*.... everyone must know that they have got a *stokvel*... as a result friendships are being strengthened and *ubuntu* is growing...

Judging from the interviews, social security networks can provide useful resources for members at different but critical parts of their life course – funerals, children’s graduation, weddings amongst many other ceremonies and emergencies. When it comes to physical and mental health, the interviews also highlight the presence of someone to listen to one’s troubles as well as someone who is available to give support in periods of emotional stress in the interviewees’ lives which is quite important for residents’ well-being (Gottlieb, 1981:23).

Similarly in the case of religious networks, membership is also key to accessing these benefits. This membership is dependent on a fixed amount which must be paid faithfully every month. Putnam’s literature maintains a consensus with his predecessors Bourdieu, Coleman and others that at the heart of social capital is the power of social networks or other social structures in securing benefits by virtue of membership (Portes, 1998:6).

- OI: What is the criteria for people who would like to be members of the *stokvel*?
- Mav: The criteria is every month when you get paid, every member must pay...regardless of what is happening in their life.
- Noz: I want to join the other *stokvel* as well but I have no means to pay. I pray to God that he gives me the means to join this other *stokvel*...
- Sis: When a new member wants to join...we inform you that in this *stokvel* we pay R200 monthly for the whole year and when there is a death in the family of one our members we give them something...or when there is going to be a wedding or something....if you do not have a problem with this then we accept you as a member...

To access benefits in social security networks requires membership which comes at a financial cost that can make these networks exclusionary to the poorest of the poor. Due to high unemployment levels and irregular income streams many of South Africa’s urban poor cannot afford to belong to social security networks such as *stokvels* and burial societies (Mosoetsa, 2011:88).

According to Briggs (1998:10), social networks often provide assistance and various ‘forms of instrumental aid that often help families to get by.’ Social capital theory also strongly suggests that social capital enhances people’s ability particularly low income households’ ability to deal with hardships and disasters. Hunter and Staggenborg talk about “networks of necessity” as crucial mechanisms for “the survival and sustenance of poor and other oppressed groups” (Hunter and Staggenborg,1988:253).In light of the findings that show that certain types of social networks, in this case social security networks, are only accessible to

limited numbers of low income households. The majority of families who are mainly from extremely low income households are not relying on these kind of networks as “crucial mechanisms” in order “to get by” hence other respondents viewing social security networks as ‘problematic’ or as a ‘waste’.

### 7.3.2: Concentration of neighbourhood problems

The low levels of civic interaction are also reflected in the high concentration of neighbourhood problems in both study areas outlined in Table 7.12 below.

Below is a table that lists the neighbourhood problems which respondents have identified as seriously problematic:

**Table 7.12: Neighbourhood challenges identified by households from both neighbourhoods**

| Challenge                                 | Very Common/Common | Uncommon | Do not know | Total |
|---|--------------------|----------|-------------|-------|
| Lack of jobs                              | 97                 | 0        | 3           | 100   |
| Lack of education and training            | 74                 | 15       | 11          | 100   |
| Lack of sport and recreational facilities | 71                 | 3        | 26          | 100   |
| Lack of safety and crime                  | 91                 | 3        | 6           | 100   |
| AIDS                                      | 43                 | 2        | 55          | 100   |
| Poor housing                              | 96                 | 2        | 2           | 100   |

Among the major benefits of a well networked community is social cohesion, which is mirrored by a low concentration of neighbourhood problems, as people are collectively working together to improve the quality of their communities. Over 90% of the participants strongly agreed that lack of jobs, lack of education and training opportunities, lack of sport and recreational facilities, high crime rate and poor housing were a challenge. Only 43% of residents identified HIV and AIDS as among some of the major problems in their neighbourhood (See Table 7.12). More than 50% of the respondents do not know if AIDS is a challenge in their respective communities, which is problematic in itself and could be an indication of the failure of local networks failure to address relevant issues and challenges in the community.

Resident satisfaction and pride in their community is low, as discussed in section 7.2.5. The respondents have almost no confidence in government institutions and are unhappy about the services in their areas. This portrays a picture of areas that are not making much progress in terms of improving services and quality of life in their respective neighbourhoods. One has to acknowledge elements of participants' harmonious relationships with their neighbours and other locals, as well as the frequency of interaction with local friends and neighbours. These relationships and frequent interactions are at times useful in assisting participants to cope with some of the challenges, mainly through the emotional support, provided in these networks (Gottlieb, 1981:23).

#### **7.4. Conclusion**

This chapter explored the study's findings in relation to the individual and communal benefits that arise from these social networks. Respondents also showed the presence of good social support and strong networks amongst members of social security networks and neighbours. Respondents expressed strong family like connections with fellow members and neighbours and acknowledged receiving some assistance from these local networks when in need. More than half of the survey respondents said they knew someone they could talk to regarding matters of a private nature.

Few respondents however said they had someone in the area they could rely on during financial hardships or to lend them money in times of difficulty. An equally significant number of respondents indicated that they would be unwilling to assist a local friend or neighbour when in need of financial or material assistance mainly due to their financial constraints and lack of financial security. This lack of financial security can act as a barrier to entering, engaging and benefiting from some networks. In addition, the majority of participants cannot afford to join or participate in informal security associations such as savings clubs or burial societies. The apparent access to, strength and benefits inherent in social networks is also influenced by other socio-economic characteristics. There was however some evidence to show some significant benefits or returns from these associations for those who can afford to be members particularly in critical parts of their life course such as the loss of a loved one.

The most common assistance provided, is psychological and emotional support for individuals struggling to deal with these issues from the church. Although it is clear that

church and religious life play an important role in the lives of the respondents as discussed in this chapter, the previous chapter showed how few are involved in church activities such as a church choir and how few churches have outreach programmes. Findings suggesting that there are few community networks in the form of *stokvels*, burial societies and churches that are heavily involved in development opportunities and activities in the study areas. There also appears to be little civic or voluntary engagement by participants or organisations within the communities despite the large number of participants who report to be members of an organisation. This is mainly because there are no civic organisations in the study areas and the popular organisations which consist of *stokvels*, burial societies and churches do not seem to be creating opportunities for members to engage on a civic level and give back to their respective communities.

This chapter also explored the benefits that arise from the social cohesion that stems from the existing communal networks in the study areas by looking at the following: participants' sense of belonging, pride in community and the values and attitudes associated with social cohesion or a bonded or close knit community. These variables included the following: the *ubuntu* rating, level of community run or based activities or initiatives, neighbourhood rating, how well they know each other as neighbours, frequency of interaction, levels of trust, dependency on each other when in need and awareness or perceptions of the various community organisations or associations. The findings generally do not suggest a strong sense of belonging or pride in the community mainly because of residential dissatisfaction in the communities with job opportunities, safety, housing, education opportunities and government services and very little evidence of interventions and assistance from organisations with regards to addressing these challenges.

However findings do suggest high or frequent levels of interaction. In addition, the harmonious relationships amongst the participants and their fellow residents do suggest some close-knit relationships and bonds. There is also a generalised social trust in people in the neighbourhood, however, having said that, the levels of reciprocity are hindered by poverty and lack of finances. Findings also highlighted financial resources, trust and reciprocity as key to the sustainability of these social security and support networks. There is also high concentration of problems within the neighbourhood. Participants expressed a fear of crime and identified a high crime rate as a common problem within both study areas among other neighbourhood problems. This seems to suggest that although there is evidence to support

that the study areas can be considered as somewhat cohesive, they cannot be described as highly cohesive or sustainable in nature.

## CHAPTER EIGHT

### CONCLUSION

#### 8.1. Overview of the goals of study

This study has presented a glimpse of conditions of the kind of social networks that exist and the role that social networks play for poor individuals and households in social housing settlements situated in Grahamstown East in the Eastern Cape province of South Africa. This chapter will respond to the following research questions:

1. Do social networks exist within established housing settlements? If they do, what kind of social networks exist?
2. Are these networks beneficial (more specifically) disadvantaged individuals and communities as a whole?
3. Do social networks help create sustainable communities?
4. Can social networks enhance community cohesiveness?

Section 8.2 will address the first two research questions which speak to the nature and benefits of these networks. Section 8.3 will address the remaining research questions. The chapter will conclude with exploring the combined role that government and informal social networks can play to achieve the creation of sustainable human settlements.

#### 8.2. The nature and benefits of networks in Grahamstown East/*Rhini* human settlements

The study revealed the existence of the following networks

- Neighbourhood relations or social support networks.
- Religious networks.
- Social security networks in the form of *stokvels* and burial societies.

Networks of civic engagement such as NGO's, Trade Unions, political organisations and recreational or social associations appear to be non-existent and unpopular.

In light of the high unemployment rate, high poverty levels and increasing urban economic pressures, the poor have turned to grants and diverse informal social networks to ‘get by’ or ‘make ends meet.’ Households that took part in the survey do not rely on social networks as the primary means of survival but on grants and wages. Low income households cannot rely on social security networks such as *stokvels* or burial societies as they require a steady flow of income, monthly membership payments or contributions. Most low income households cannot afford hence the poorest of the poor are excluded from social security networks. For those who can afford to be members of social security networks, the benefits are limited and they do not adequately address household needs. According to Narayan and Woolcock (2000:242) “social networks of the poor are the primary resources they have for managing risk and vulnerability” and Dawkins (2006) and Hunter and Staggenborg (1988) argue that social networks are critical for the survival of low income households. This research has shown that informal social networks are not necessarily central and neither are they critical to the survival and sustenance of poor households. This is because informal social networks are limited in their access and benefits furthermore they are also challenging to sustain. The research however does support the claim that despite difficulties in accessing and sustaining social networks, they are to a certain extent, assets for the urban poor. The study also revealed the inequalities that exist within informal social networks and to a certain extent continue to reinforce these inequalities.

Sections 6.3.2 and 7.3.1 discusses the presence of social networks that mostly cater for older women heading households and assist them with responsibilities such as paying school fees, settling debts and providing for household members. The centrality of women as members of social security networks shows the shift in economic dynamic roles, practices and values of traditional family life. Most women in urban environments now play the role of bread-winners and care givers in the home. The study found that social security networks are popular with women because they assist them to cope with some household responsibilities such as investing in the future and as a mechanism to protect their household from urban risks. The study also showed the absence of employment services, recreational activities or projects particularly for young people as well as very little involvement of young people in religious and social security networks which could possibly explain respondents’ frustration with the young people in their communities that are involved in unhealthy behaviour such as drugs and crime.

Social security networks are only accessible to those who can afford monthly membership contributions thereby excluding the poorest of the poor. The study also showed how those who cannot afford to be members of social security networks still have access to some sort of communal social support mostly in the form of emotional and financial support when a household experiences a tragedy such as the loss of a loved one. The study revealed the presence of neighbourhood or street casual social support networks that do not require regular monthly contributions. Neighbours stand out as valuable networks in this regard. However these casual neighbourhood support networks only assist when there is a tragedy, mostly funerals. The casual neighbourhood support networks that are accessible to the poorest of the poor are not resource rich. This is mainly due to the inability of people to donate and reciprocate as a result of poverty and unemployment which makes trust difficult; hence, these networks offer very little assistance to those who greatly need it and are also difficult to sustain. This shows that although casual social support networks more easily accessible, they require reciprocity, time and certain levels of trust to sustain them. Without reciprocity and investment in the form of finances, time and effort there can be no support networks.

The study has also shown the prevalence of religious organisations or networks that individuals and households feel they can rely on. Religious organisations do not mainly assist with financial assistance but with emotional, psychological and spiritual well-being, providing friendship, comfort and advice for members in their time of need. Both religious and neighbourhood networks provided practical assistance such as assisting with burial expenses, providing transport during emergencies, providing prayers, friendship and support for members in poor health or going through emotional difficulties. However, access to these benefits is limited to members only. Those who are not members of any social security or religious networks tend to turn to loan sharks/money-lending schemes and employers for financial assistance.

Religious organisations and social networks have limited their activities to religious activities and practical assistance to their members. There is very little civic engagement and community/voluntary engagement, active citizen participation that effectively deals with some urban challenges such as crime, unemployment, HIV/AIDS. Aside from a few social security and religious networks, none of the networks are mobilising people to work together and advocate around issues of poverty, unemployment and crime.

On a more positive note, it emerged in the study that some of the social support networks, social security networks and religious networks manage to bring people together to work towards a different common goal which is - to assist the other in their time of need. These networks have managed to contribute towards strengthening neighbourly relations, trust, building community identity and promoting values of *ubuntu* such as sharing and caring for one another. This in turn benefits the community, both members and non-members alike in the long run. Social security networks are also transferring team work, communication, administrative, financial saving, use of formal financial institutions and accountability skills. Findings revealed that financial institutions are not considered alternatives or unpopular by respondents but were actually seen as complementary and necessary for the success and sustainability of social security networks. Formal financial institutions provide transparency and accountability which maintain the much needed trust essential for networks to operate.

### **8.3. Social networks and their contribution to creating sustainable communities and social cohesion**

This study has also shown that one of the important contributions by these social networks is their ability to:

- Mobilise community members to pull together resources and work towards a common goal which is: assisting and supporting each other through financial and emotional difficulties.
- Build friendships and connections.
- Build values such trust, reciprocity, civic identity and *ubuntu*.

These are all necessary qualities of a community with good social capital as well as good necessary qualities for a sustainable community which were present in the study areas. Co-ordinated or collective action by residents to address neighbourhood concerns is an indicator of the presence of social cohesion (Gilchrist, 2004:11). The study also showed high levels of *ubuntu*, interaction and knowledge of other network members and neighbours. There appears to be strong family-like or close relationships between network members and neighbours reflecting the presence of bonding social capital mostly associated with ‘strong ties/networks’ with kin, neighbours and friends. The presence of strong internal support networks is considered as a necessary quality for a society flourishing with social capital (Putnam, 1993;

Pahl,1998). The existence of bonding networks in the study areas have provided opportunities for increased community action in the form of community social support that help poor individuals and households to cope with the demands and stresses of running households in an urban environment. However the study also shows the negative effects of strong bonding ties such as the added stress and anxiety that some female household heads feel when providing for others.

Bridging social capital which refers to ties among socially dissimilar persons is almost non-existent, with the study showing very little interaction by respondents in diverse social and political organisations as well as little evidence of respondents forming strong ties with people outside their neighbourhood or social security networks. Only faith based organisations seem to be facilitating interaction between residents from different neighbourhoods, age groups and sexes. The study found that most connections are bonding which means connections between people who know each other well such as neighbourhood friends, relatives and other network members.

Bridging ties opens up communities and provides opportunities for people to access information and opportunities (Granovetter, 1973:1360). Although bonding networks are considered good for enhancing social connectedness or social cohesion, too much bonding capital and very little bridging social capital can have anti-cohesive effects. The study revealed (in sections 6.3.3 and 7.2.1) some forms of social exclusion on those who fail to reciprocate, considered untrustworthy or those who reside outside a particular area. Geographical closeness, trust and some form of reciprocity are required as essentials for participating and accessing communal support. Norms of reciprocity and trust can build a community but they can also cause isolation or deep divisions within a community.

The high levels of interaction and trust coupled with presence of collective action in the form of community social support networks, which have been made possible by the existence of strong ties or bonding social networks, are indicators of social connectedness or social cohesion within the study areas. However, having said that, financial resources, reciprocity and trust are key to the accessibility and sustainability of these social security and social support networks. The findings highlighted the inability of respondents to reciprocate due to financial constraints which in turn affected the levels of trust. Furthermore, the high crime rate among other neighbourhood problems, makes it difficult to describe these study areas as

highly cohesive or sustainable in nature, however there is evidence to suggest the presence of social cohesion in these areas. The study also discovered that values such as *ubuntu*, trust and reciprocity can also have exclusionary effects as well as cause divisions within the community on those who are believed to be not reciprocating or perceived as untrustworthy.

The study has also revealed that the current social networks within the study areas, in and of themselves, are not sufficient to pull people out of poverty, increase civic participation or turn disadvantaged communities around.

Since social capital is necessary for realizing sustainable community development, some of the challenges of poverty, unemployment, active participation are beyond the capacity of any single organization or community to meet. This social policy formation to support diverse network formation is a necessary condition for sustainable development. According to Bourdieu (1986) and Portes (1998) social networks can be supported and constructed through investment strategies. Social networks can be used to link and support the socio-economic, political and environmental elements of sustainable development.

Government can increase linking ties which refers to the connections between residents and decision makers and decision making processes as civic engagement and active citizenship was shown to be very limited in the study. Key to sustainable community development is interaction between multiple and diverse social actors and networks to provide and implement potential solutions. “No one community has the capacity to implement sustainable community development in isolation...” (Dale and Newman, 2008:9). Thus, the linking capital, networks between residents and decision makers as well as other actors in these study areas is inadequate to create a sustainable and interdependent community.

The results also revealed who are disgruntled, dissatisfied and unhappy with local government services and service delivery in their areas i recommended that this aspect for further study.

#### **8.4. From housing to human settlements policy: The way forward.**

Chapter Two looked at the paradigm shift from mainstream development theory and application to alternative development theory which reconceptualises development by focusing on qualitative and not just quantitative change. This study is also about considering ways in which the qualitative effectiveness of the housing programme can be enhanced in

order to achieve the Department's development objective of building sustainable human settlements or communities through social networks.

The study has shown that social networks make some significant contributions to poor households, however, the pressures of rising unemployment and poverty have over-shadowed and undermined the effects of social networks. As we have seen through the study, most social networks are inadequate or unable to reach everyone or effectively alleviate and cushion the effects of poverty. The pressures of poverty and unemployment threaten the existence, effectiveness and sustainability of those networks. Government policy may be critical to establishing a stable environment in which social networks can be sustained and their effectiveness increased. Outside agents can preserve the survival and effectiveness of these networks by improving the environments in which social networks operate, assisting communities to not only be able to 'get by' but to 'get ahead.' Social networks in and of themselves are not enough to help communities get ahead. Other things such as: trust; reciprocity; low poverty and unemployment levels; low crime rate and low service delivery problems combined with geographical closeness as well as length of residence can contribute towards the implementation of sustainable human settlements.

Another way forward would be for government to provide more employment services, increase recreational or project opportunities which could assist young people to build their own positive networks.

Government could also strategically increase levels of interaction and civic engagement within these communities by enhancing interface between local governing bodies and residents. Government can also encourage and support the existence of NGO's and other civic engagement bodies to create an environment in which integrated participation and interaction can optimize conditions for voluntary and active participation for sustainable community development.

**Appendices:**

**Appendice 1: SURVEY OF SOCIAL NETWORKS IN VUKANI I, VUKANI II AND EXTENSION 9 IN GRAHAMSTOWN EAST/RHINI, MAKANA 2010**

Questionnaire No:

Sampling Area (Circle the correct number):

*Igama lendawo (bhala inani):*

1 = Extension 9

2 = Vukani 1

3 = Vukani II/Emqokolweni

Stand No:

First name of interviewer:

*Igama:*

Surname:

*Ifani:*

Date of interview:

*Umhla:*

Signature:

*Indawo amaka sayine kuyo:*

**FOR OVERSEER'S USE ONLY:**

Date collected:

Date checked:

*Umhla efike ngayo*

Date captured:

*Umhla efakwe ngayo kwi database:*

**INSTRUCTIONS**

**Begin by explaining that you are conducting a study for a Rhodes University student to learn more about their community and how they relate to other members within their neighbourhood as well as other areas in the Grahamstown East community with the aim of improving housing in the area. The survey is also confidential and anonymous\*\*\*\***

*Qala ngokucacisa ukuba wenza uphando ukuncedisa umfundi wase Rhodes University ukuba afunde ngcono ngabahlali ngendlela abahlalisene ngayo emphakathini nakwezinye indawo ezikufuphi apha e Makana ngenjongo zokuphucula izindlu apha ekuhlaleni. Siyakuzigcina ziyimfihlo impendulo zakho\*\*\*\*\**

**Respondent criteria**

*Indlela yokubuza*

**In order to pick the right person to interview, ask to speak to the person**

*Ukufumana umntu ozakukwazi ukuphendula imibuzo cela ukuthetha nomntu*

- **Who is the bread winner of the household**  
*Ojongene nekhaya*
- **The most active household member in the community**  
*Oyena mntu/umzi osebenzayo apha ekuhlaleni*
- **Who has the most responsibilities**  
*Oyena namntu unoxanduva oluninzi*

**Please place a tick in the appropriate box to indicate response**

*Beka uphawu kwindawo efanelekileyo ukubonakalisa impendulo*

**SECTION A: BACKGROUND INFORMATION ON HOUSEHOLD AND RESPONDENT**

*Isigaba A: Inkcukacha yekhaya*

|           |  |   |
|-----------|--|---|
| <b>1.</b> | <b>Are you the household head?</b><br><i>Nguwe umnini/intloko yekhaya?</i>   | <input type="checkbox"/> 1= Yes<br><i>Ewe</i><br><br><input type="checkbox"/> 2= No<br><i>Hayi</i>  |
| <b>2.</b> | <b>(If answer to question 1 is 'No'), are you a permanent member of the household?</b><br><i>(Ukuba impendulo yakho ngu "Hayi") ingaba uhlala apha ekhaya?</i> | <input type="checkbox"/> 1= Yes<br><i>Ewe</i><br><br><input type="checkbox"/> 2= No<br><i>Hayi</i>  |
| <b>3.</b> | <b>What is your relation to the household head?</b><br><i>Uzalana njani nomnini khaya?</i>   | <input type="checkbox"/> 1 = Head<br><i>Ndim intloko yekhaya</i><br><br><input type="checkbox"/> 2= Spouse/partner<br><i>Ndingumlingane/iqabane</i><br><br><input type="checkbox"/> 3= Son/daughter<br><i>ndingunyana/intombi</i> |

|    |  |  |
|----|--|--|
|    |  | <input type="checkbox"/> 4 = Son/daughter in law<br><b><i>ndingumkhwenyana/umolokazana</i></b><br><input type="checkbox"/> 5 = Brother/sister<br><b><i>Ndingudade/umninawa womnini khaya</i></b><br><input type="checkbox"/> 6= grandparent<br><b><i>ndingumakhulu/utamkhulu</i></b><br><input type="checkbox"/> 7= grandchild<br><b><i>ndingumzukulwana</i></b><br><input type="checkbox"/> 8= other (relative)<br><b><i>ndisisizalwane</i></b><br><input type="checkbox"/> 9= other (no relation)<br><b><i>enye (andizalani)</i></b><br><input type="checkbox"/> 10 = no information<br><b><i>andinampendulo</i></b> |
| 4. | <b>How old are you?</b><br><br><i>Mingaphi iminyaka yakho?</i>             | <input type="checkbox"/> 1= 18-24 years<br><input type="checkbox"/> 2= 25-44 years<br><input type="checkbox"/> 3= 45- 59 years<br><input type="checkbox"/> 4= 60+ years<br><input type="checkbox"/> 5= No information  |
| 5. | <b>Sex</b><br><br><i>Isini</i>   | <input type="checkbox"/> 1 = male<br><b><i>indoda</i></b><br><input type="checkbox"/> 2 = female<br><b><i>umfazi</i></b>   |
| 6. | <b>Level of education</b><br><br><b>Uphele kweliphi ibanga esikolweni?</b> | <input type="checkbox"/> 1= no formal education<br><b><i>Andifundanga</i></b><br><input type="checkbox"/> 2= primary education only<br><b><i>ndiphele kumabanga asezantsi</i></b><br><input type="checkbox"/> 3= incomplete secondary education<br><b><i>Andigqibanga esekondari</i></b><br><input type="checkbox"/> 4= matric<br><b><i>ndinebanga leshumi</i></b><br><input type="checkbox"/> 5= college/technikon diploma<br><b><i>ndine diploma yase kholejini</i></b><br><input type="checkbox"/> 6= higher tertiary degree  |

|    |   |   |
|----|---|---|
|    |   | <p><b>Ndinesidanga</b></p> <p><input type="checkbox"/> 7= other (specify)<br/> <b>okunye okunga<br/> bhalwangwa kuluhlu<br/> olungentla</b></p> <p>.....<br/> .....</p>   |
| 7. | <p><b>How many people in this household are employed in a full time job?</b></p> <p><i>Bangaphi bantu apha endlini abaphangelayo isigxina?</i></p> <p>.....</p> |   |
| 8. | <p><b>How many are employed in a part time or casual job?</b></p> <p><i>Bangaphi abantu apha endlini abaphangela isingxungxo</i></p> <p>.....</p>               |   |
| 9. | <p><b>Does this household receive any social grants or welfare benefits?</b></p> <p><i>Sesiphi isibonelelo isibonelelo sikarhulumente enisifumanayo?</i></p>    | <p><input type="checkbox"/> 1= Old age pension<br/> <b>Indodla yobudala</b></p> <p><input type="checkbox"/> 2 = permanent disability grant<br/> <b>indodla yokukhubazeka</b></p> <p><input type="checkbox"/> 3 = temporary disability grant<br/> <b>indodla yokulimala kwexeshana</b></p> <p><input type="checkbox"/> 4= child support grant<br/> <b>indodla yabantwana</b></p> <p><input type="checkbox"/> 5 = foster care grant<br/> <b>indodla yokujonga intsana</b></p> <p><input type="checkbox"/> 6= welfare food parcels<br/> <b>isibonelelo sokutya</b></p> <p><input type="checkbox"/> 7= Not dependent on any Grants<br/> <b>Akukho sibonelelo sisifumanayo</b></p> |

**SECTION B: INCOME AND SAVINGS**

|                   |  |  |
|-------------------|--|--|
| <p><b>10.</b></p> | <p><b>What are the household's two most important sources of income?</b></p> <p><i>Ngeziphi ezona ndlela ezimbini enifumana ngayo imali kwezi zilandelayo:</i></p> | <p><input type="checkbox"/> 1 = Income from a regular job<br/><i>umvuzo womsebenzi osisigxina</i></p> <p><input type="checkbox"/> 2= Income from casual/odd jobs?<br/><i>Umvuzo wesingxungxo</i></p> <p><input type="checkbox"/> 3= Income from own business or property<br/><i>imali yokurentisa</i></p> <p><input type="checkbox"/> 4= collecting and selling<br/><i>imali yokuthengisa</i></p> <p><input type="checkbox"/> 5= old age pension<br/><i>Imali yendodla yobudala</i></p> <p><input type="checkbox"/> 6= disability grant<br/><i>Imali yendodla ngokukhubazeka</i></p> <p><input type="checkbox"/> 7= child grant<br/><i>Indodla yabantwana</i></p> <p><input type="checkbox"/> 8= Money from relatives<br/><i>Imali oyiphiwa zizizalwane</i></p> <p><input type="checkbox"/> 9= money from friends<br/><i>Imali oyiphiwa zitshomi</i></p> <p><input type="checkbox"/> 10= Money from boyfriend/girlfriend<br/><i>Imali oyiphiwa liqabane lakho</i></p> <p><input type="checkbox"/> 11= Begging<br/><i>Ngokucela</i></p> <p><input type="checkbox"/> 12= Money from stokvels, burial societies or religious associations<br/><i>Imali yombutho/stokvel, oyifumana ecaweni, okanye kumbutho wabangcwabi</i></p> |
| <p><b>11.</b></p> | <p><b>What is the household's average monthly income?</b></p> <p><i>Yimalini imali eniyifumanayo apha endlini iyonke ngenyanga?</i></p>                            | <p><input type="checkbox"/> 1= Below R500</p> <p><input type="checkbox"/> 2= R501-R750</p> <p><input type="checkbox"/> 3=R751-1000</p>   |

|     |  |   |
|-----|--|---|
|     |  | <input type="checkbox"/> 4=R1001-R1500<br><input type="checkbox"/> 5=R1501-R2000<br><input type="checkbox"/> 6=R2001-R3000<br><input type="checkbox"/> 7=R3001-R5000<br><input type="checkbox"/> 8 = R5001+ |
| 12. | <p><b>Roughly how much money does this household need in order to get by each month?</b></p> <p><i>Yimalini eninokuthi nikwazi ukuphila ngokwanelisekayo apha endlini ngenyanga?</i></p> <p>.....</p>  |   |
| 13. | <p><b>Do you/your family own or rent your house?</b></p> <p><i>Ingaba yindlu yenu le okanye niyiqeshile?</i></p>   | <input type="checkbox"/> 1= Own<br><i>Yeyethu</i><br><input type="checkbox"/> 2= Rent<br><i>siyiqeshile</i>   |
| 14. | <p><b>How many people in this household belong to a stokvel/ savings club? Why?</b></p> <p><i>Bangaphi abantu apha endlini abanombutho (stokvel), okanye imali abayigcinisileyo ebankini? <u>BEKA IZIZATHU</u></i></p> <p>.....</p>  |   |
| 15. | <p><b>How many people in this household belong to a religious association/group?</b></p> <p><i>Bangaphi abantu apha endlini abangamalungu ecawa?</i></p> <p>.....</p>  |   |
| 16. | <p><b>How many people in this household belong to a sports group?</b></p> <p><i>Bangaphi abantu apha endlini ababandakanyeka kwezemidlalo?</i></p> <p>.....</p>  |   |
| 17. | <p><b>Do any of these associations (stokvel, church, sports groups) assist with household needs or expenses? If yes, state with what exactly?</b></p> <p><i>Ingaba ikhona (<u>istokvel,ecaweni, ababandakanyeka kweze midlalo</u>) inkxaso eniyifumanayo yemali kwimibutho? Ukuba impedulo ngu ewe, yinkxaso eyintoni?</i></p> <p>.....</p> <p>.....</p> | <input type="checkbox"/> 1= Yes<br><i>Ewe</i><br><input type="checkbox"/> 2= No<br><i>Hayi</i>  |
| 18. | <p><b>To whom does this household first turn to if it needs assistance with household needs or expenses?</b></p> <p><i>Ngubani umntu wokuqala eniya kuye xa nifuna uncedo</i></p>  | <input type="checkbox"/> 1= Relatives<br><i>Kwizizalwane</i><br><input type="checkbox"/> 2= Friends<br><i>Kwitshomi</i>   |

|                   |  |  |
|-------------------|--|--|
|                   | <p><i>ngemali/izinto zalapha endlini?</i></p>  | <p><input type="checkbox"/> 3= Neighbours<br/><b><i>Kubamelwane</i></b></p> <p><input type="checkbox"/> 4= employer<br/><b><i>Emsebenzini</i></b></p> <p><input type="checkbox"/> 5= work colleagues<br/><b><i>Kubantu osebenza nabo</i></b></p> <p><input type="checkbox"/> 6= church<br/><b><i>Ecaweni</i></b></p> <p><input type="checkbox"/> 7= stokvel/savings club<br/><b><i>Embuthweni stokvel</i></b></p> <p><input type="checkbox"/> 8= money lenders<br/><b><i>Kumatshonisa</i></b></p> <p><input type="checkbox"/> 9= welfare<br/><b><i>Konontlalontle</i></b></p> <p><input type="checkbox"/> 10= N/A household usually has sufficient funds<br/><b><i>Amaxesha amaninzi asiyi sixakeke ngemali</i></b></p>  |
| <p><b>19.</b></p> | <p><b>To whom does this household turn to next for assistance?</b></p> <p><i>Ngubani omnye umntu wesibini eniya kuye xa nifuna uncedo apha endlini</i></p> | <p><input type="checkbox"/> 1= Relatives<br/><b><i>Kwizizalwane</i></b></p> <p><input type="checkbox"/> 2= Friends<br/><b><i>Kwitshomi</i></b></p> <p><input type="checkbox"/> 3= Neighbours<br/><b><i>Kubamelwane</i></b></p> <p><input type="checkbox"/> 4= employer<br/><b><i>Emsebenzini</i></b></p> <p><input type="checkbox"/> 5= work colleagues<br/><b><i>Kubantu osebenza nabo</i></b></p> <p><input type="checkbox"/> 6= church<br/><b><i>Ecaweni</i></b></p> <p><input type="checkbox"/> 7= stokvel/savings club<br/><b><i>Embuthweni stokvel</i></b></p> <p><input type="checkbox"/> 8= money lenders<br/><b><i>Kumatshonisa</i></b></p> <p><input type="checkbox"/> 9= welfare<br/><b><i>Konontlalontle</i></b></p> <p><input type="checkbox"/> 10= N/A household</p> |



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|     |   | <p>Grahamstown East</p> <p><input type="checkbox"/> 5= Rural area/ farm near Grahamstown<br/><b>Sasihlala ezifama kufutshane apha eRhini</b></p> <p><input type="checkbox"/> 6= Other area of Eastern Cape<br/><b>Sasihlala kwenye idolophu apha eMpuma koloni</b></p> <p><input type="checkbox"/> 7= Other South African province<br/><b>Sasihlala kwelinye iphondo apha eMzantsi Afrika</b></p> <p><input type="checkbox"/> 8= Outside South Africa<br/><b>Besihlala kwelinye ilizwe</b></p> |
| 23  | <p><b>Why did you move to this particular neighbourhood?</b></p> <p><i>Kwakutheni ukuze nizokuhlala apha?</i></p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>   |  |
| 24. | <p><b>Since moving into the area, how would you say things are for the household?</b></p> <p><i>Emveni kokuba nihlala apha, ingaba impilo itshintshe kangakanani kunendlela ebeniphila ngayo ngaphambili?</i></p> <p><i>Beka izizathu.....</i></p> <p>.....</p> | <p><input type="checkbox"/> 1= Better<br/><b>Ingcono</b></p> <p><input type="checkbox"/> 2= Worse<br/><b>Imbi kunendlela ibiyiyo kuqala</b></p> <p><input type="checkbox"/> 3= No change<br/><b>Isafana kunangaphambili</b></p>  |
| 25. | <p><b>Would you say that during the time that you have been staying here, your household relationship between community members has become</b></p> <p><i>Emveni kokuba nizokuhlala apha, nihlelisene njani apha endlini nabamelwane</i></p>                     | <p><input type="checkbox"/> 1= more harmonious<br/><b>Kukhulile ukuhlalisana ngoxolo</b></p> <p><input type="checkbox"/> 2= harmonious<br/><b>Sihlelisene ngoxolo</b></p> <p><input type="checkbox"/> 3= same as before<br/><b>Isafana</b></p> <p><input type="checkbox"/> 4= more tensions<br/><b>Kukhulile ukuxabana</b></p>   |

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|     |  | <input type="checkbox"/> 5= less tensions<br><b>Zehlile ingxabano</b><br><input type="checkbox"/> 6= Do not know<br><b>andiyazi</b>   |
| 26. | <p><b>Does this household agree with the following statements:</b></p> <p><i>Ingaba niyavumelana na noku:</i></p> <p><b>People in this area are friendly</b></p> <p><i>Abantu balendawo banobubele</i></p> | <input type="checkbox"/> 1= Strongly Agree<br><b>Ewe siyavumelana Kakhulu</b><br><input type="checkbox"/> 2= Agree<br><b>Ndiyavumelana</b><br><input type="checkbox"/> 3= Do not know<br><b>Andiyazi</b><br><input type="checkbox"/> 4= Disagree<br><b>Andivumelani</b><br><input type="checkbox"/> 5= Strongly disagree<br><b>Ndiyayiphikisa kakhulu abanabubele</b> |
| 27. | <p><b>People in this area help each other without having to be asked</b></p> <p><i>Abantu balapha ekuhlaleni bayancedana, umntu akalindi kucelwa ukuze ancede</i></p>                                      | <input type="checkbox"/> 1= Strongly Agree<br><b>Ndiyavumelana kakhulu noku</b><br><input type="checkbox"/> 2= Agree<br><b>Ewe</b><br><input type="checkbox"/> 3= Do not know<br><b>Andiyazi</b><br><input type="checkbox"/> 4= Disagree<br><b>Andivumelani</b><br><input type="checkbox"/> 5= Strongly disagree<br><b>Andivumelani akukho ukuncedana</b>             |
| 28. | <p><b>People in this area trust their neighbours</b></p> <p><i>Abantu balapha ekuhlaleni bayabathemba abamelwane babo</i></p>  | <input type="checkbox"/> 1= Strongly Agree<br><b>Ewe kakhulu</b><br><input type="checkbox"/> 2= Agree<br><b>Ewe</b><br><input type="checkbox"/> 3= Do not know<br><b>Andiyazi</b><br><input type="checkbox"/> 4= Disagree<br><b>Hayi</b><br><input type="checkbox"/> 5= Strongly disagree<br><b>Ndiyayiphikisa kakhulu lonto</b>                                      |
| 29. | <p><b>There is a lot of crime in the area.</b></p> <p><i>Luninzi ulwaphulo mthetho kule ndawo</i></p>  | <input type="checkbox"/> 1= Strongly Agree<br><b>Ewe kakhulu</b><br><input type="checkbox"/> 2= Agree<br><b>Ewe</b><br><input type="checkbox"/> 3= Do not know  |

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|     |   | <p><b>Andiyazi</b></p> <input type="checkbox"/> 4= Disagree              |
|     |   | <p><b>Hayi</b></p> <input type="checkbox"/> 5= Strongly disagree         |
|     |   | <p><b>Hayi alukho</b></p>  |
| 29. | <p><b>Has any member of this household experienced a serious personal violent crime ie murder, rape, assault in this area? (If yes, please specify the crime)</b></p> <p>.....</p> <p><i>Ingaba apha ekhaya ukhona umntu okhe walixhoba lolwaphulo mthetho, ulonjengo kudlwengulwa, okanye kwabulawa umntu</i></p>  | <input type="checkbox"/> 1= Yes<br><b>Ewe</b>                            |
|     |   | <input type="checkbox"/> 2= No<br><b>Hayi</b>                            |
| 30. | <p><b>How often do members of this household experience crime in this area?</b></p> <p><i>Ningamaxhoba kakangakanani kulwa phulo mthetho</i></p>  | <input type="checkbox"/> 1= Often<br><b>Amaxesha amaninzi</b>            |
|     |   | <input type="checkbox"/> 2= Sometimes<br><b>Ngamanye amaxesha</b>        |
|     |   | <input type="checkbox"/> 3= Never<br><b>Azange sikhe sibe ngamaxhoba</b> |
| 31. | <p><b>When was the last time anyone in this household experienced crime in this area? If yes, please specify nature of crime.....</b></p> <p><i>Kugqibele nini ukuba apha endlini ukuba kubekho umntu olixhoba lolwaphulo mthetho, kwakwenzeke ntoni?</i></p>   | <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>         |
| 32. | <p><b>Are there organisations such as stokvels, burial societies, religious organisations, sporting groups, social support groups or political organisations there this area? If yes, please can you list them.</b></p> <p><i>Kule imibutho (stokvel), eyabangcwabi, iicawa, ezemidlalo, ezepolitiki, kunye nezemidlalo ezikhoyo apha ekuhlaleni?</i></p> | <p>.....</p>   |
| 33. | <p><b>State your position on the following statement: Community organisations are active in this neighbourhood?</b></p> <p><i>Ingaba uyavumelana noku: imibutho yabahlali iyasebenza apha ekuhlaleni</i></p>  | <input type="checkbox"/> 1= Strongly Agree<br><b>Ewe kakhulu</b>         |
|     |   | <input type="checkbox"/> 2= Agree<br><b>Ewe</b>                          |
|     |   | <input type="checkbox"/> 3= Do not know<br><b>Andiyazi</b>               |
|     |   | <input type="checkbox"/> 4= Disagree<br><b>Hayi</b>                      |

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|     |   | <input type="checkbox"/> 5= Strongly disagree<br><b>Ndiyayiphikisa kakhulu lonto</b>  |
| 34. | <p><b>Do any of the organisations (listed in question 32) make a positive difference to the neighbourhood?</b></p> <p><i>Kule mibutho ingentla ichazwe kumvuzo 30 (iicawa, istokvel, abangcwabi, ezemidlalo, ezepolitiki) ukhona umahluko eziwenzayo ekuhlaleni</i></p> | <input type="checkbox"/> 1= Yes<br><b>Ewe</b><br><input type="checkbox"/> 2= No<br><b>Hayi</b><br><input type="checkbox"/> 3= Do not know<br><b>Andiyazi</b>  |
| 35. | <p><b>Generally speaking what would you say are the levels of ubuntu in this neighbourhood?</b></p> <p><i>Ngokubanzi, ungathi ubuntu bukangakanani apha ekuhlaleni</i></p> <p><i>Why? Beka izizathu</i></p> <p>.....</p> <p>.....</p>                                   | <input type="checkbox"/> 1= High<br><b>Bukhona kakhulu</b><br><input type="checkbox"/> 2= Low<br><b>Bukwizinga elisezantsi</b><br><input type="checkbox"/> 3= Non- existent<br><b>Abukho</b><br><input type="checkbox"/> 4= Do not know<br><b>andiyazi</b>  |
| 36. | <p><b>Do you know your neighbours personally?</b></p> <p><i>Bangaphi abantu obaziyo apha ekuhlaleni (baninzi/bambalwa)</i></p>  | <input type="checkbox"/> 1= Most<br><b>baninzi</b><br><input type="checkbox"/> 2= A few<br><b>bambalwa</b><br><input type="checkbox"/> 3= Do not know them<br><b>Akukho bantu ndibaziyo</b>   |
| 37. | <p><b>How many times do you visit your neighbours or other people in your neighbourhood?</b></p> <p><i>Ubatyelela kangakanani abamelwane bakho</i></p> <p><b>Why?</b><br/> <i>Ngeziphi izizathu?</i></p> <p>.....</p> <p>.....</p>                                      | <input type="checkbox"/> 1= Almost everyday<br><b>Yonke imihla</b><br><input type="checkbox"/> 2= A few times each week<br><b>Amaxesha ambalwa Evekini</b><br><input type="checkbox"/> 3= A few times each month<br><b>Amaxesha ambalwa Enyangeni</b><br><input type="checkbox"/> 4= A few times each year<br><b>Amaxesha ambalwa enyakeni</b><br><input type="checkbox"/> 5= never or almost never<br><b>Andikhe ndihlale nabo</b> |

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| <p><b>38.</b></p> | <p><b>Do you have a personal friend or someone you know in your area that could help you with the following for free:</b></p> <p><i>Ingaba ukhona umntu omaziyo okanye itshomi enokunceda ngokubhatalela oku kulandelayo mahala</i></p>   | <p><input type="checkbox"/> 1= buying groceries for the month<br/><i>Akuthengele ukutya</i></p> <p><input type="checkbox"/> 2= Arrange a wedding or a funeral<br/><i>Akubhatalele indleko zomngcwabo/umtshato</i></p> <p><input type="checkbox"/> 3= talk to about personal matters<br/><i>Ongathetha naye ngemfihlo zakho</i></p> <p><input type="checkbox"/> 4= get medical advice<br/><i>Akucebise ngezifo</i></p> <p><input type="checkbox"/> 5= get economic advice<br/><i>Akucebise ngezoqoqosho</i></p> |
| <p><b>39.</b></p> | <p><b>If someone you know in this area was experiencing a problem ie financial constraints – would you personally consider ie assist them to buy groceries for the month or arrange a wedding or a funeral?</b></p> <p><i>Ukuba kukho umntu osokolayo apha ekuhlaleni ngokwemali ungakwazi ukumnceda ngokumthengela ukutya kwenyaga okanye umncede ngamalungiselelo omngcwabo/omtshato?</i></p> <p><b>Why?</b><br/><i>Beka izizathu</i></p> <p>.....</p> <p>.....</p> | <p><input type="checkbox"/> 1= I would definitely do this<br/><i>Ewe ngaphandle Kokuthandabuza</i></p> <p><input type="checkbox"/> 2= I might do this<br/><i>Mhlawumbi ndingayenza lonto</i></p> <p><input type="checkbox"/> 3= I would never do this<br/><i>Asoze ndiyenze lonto</i></p>  |
| <p><b>40.</b></p> | <p><b>Do you ask people from your own community to help you in your time of need?</b></p> <p><i>Uyakwazi ukubacela abantu apha ekuhlaleni ukuba bakuncede xa usengxakini?</i></p> <p><b>Why?</b><br/><i>Beka izizathu</i></p> <p>.....</p> <p>.....</p>   | <p><input type="checkbox"/> 1= Yes<br/><i>Ewe</i></p> <p><input type="checkbox"/> 2= No<br/><i>Hayi</i></p> <p><input type="checkbox"/> 3=Some times<br/><i>Ngamanye amaxesha</i></p>  |

**Section D: Organisations and activities in the community**

*Isigaba D: imibutho yasekuhlaleni*

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| <p><b>41.</b></p> | <p><b>In some communities, there are different kinds of associations, clubs and organisations that people belong to. Which kind of association, club or organisation do you belong to?</b></p> <p><i>Ekuhlaleni kukho imibutho eyahlukeneyo apho abantu baye bazibandakanye kuyo, ngowuphi umbutho oyinxalenye yawo?</i></p> | <p><input type="checkbox"/> 1= church group ie church choir<br/><b>Ecaweni, ekwayareni</b></p> <p><input type="checkbox"/> 2= social club ie dance, drama)<br/><b>Umbutho wokudanisa</b></p> <p><input type="checkbox"/> 3= sports club<br/><b>Ezemidlalo</b></p> <p><input type="checkbox"/> 4= savings club/stokvel<br/><b>Umbutho we stokvel</b></p> <p><input type="checkbox"/> 5= burial society<br/><b>Umbutho wabangcwabi</b></p> <p><input type="checkbox"/> 6= trade union<br/><b>Umbutho wabasebenzi</b></p> <p><input type="checkbox"/> 7= NGO</p> <p><input type="checkbox"/> 8= political organisation<br/><b>Umbutho wezepolitiki</b></p> <p><input type="checkbox"/> 9= other type of organisation (specify)<br/><b>Eminye imibitho (chaza ukuba owuphi)</b><br/>.....<br/>.....</p> <p><input type="checkbox"/> 10= Not a member of any kind of group/ organisation<br/><b>Andilolungu lambutho</b></p> |
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| <p><b>42.</b></p> | <p><b>How active are you in these organisations/ clubs?</b></p> <p><i>Ingaba ubandakanyeka kangakanani emibuthweni?</i></p>   | <p><input type="checkbox"/> 1= Very active<br/><i>Ndingumntu osebenza kakhulu</i></p> <p><input type="checkbox"/> 2= Active<br/><i>Ndiyasebenza</i></p> <p><input type="checkbox"/> 3= Not very active<br/><i>Ndililungu nje</i></p> <p><input type="checkbox"/> 4= Not a member of any kind of group/ organisation<br/><i>Andilolungu lambutho</i></p>  |
| <p><b>43.</b></p> | <p><b>What is the major reason for being a member of any of the above?</b></p> <p><i>Ngesiphi esona sizathu senza ukuba ube lilungu</i></p>                               | <p><input type="checkbox"/> 1= to feel like I am part of the community<br/><i>Ukuze ndizive ndingomnye wabahlali</i></p> <p><input type="checkbox"/> 2= security ie to receive financial assistance/ job referrals, references etc... in time of need<br/><i>Ukuze ndikwazi ukufumana uncedo lwemali,</i></p> <p><input type="checkbox"/> 3= to learn skills, develop talents<br/><i>Ndikhulise italente yam</i></p> <p><input type="checkbox"/> 4= combat boredom/ keep busy<br/><i>Ukuchitha isithukuthezi</i></p> <p><input type="checkbox"/> 5= to make a difference in my community<br/><i>Ukwenza umahluko ekuhlaleni</i></p> <p><input type="checkbox"/> 6= To have fun, relax, enjoyment<br/><i>Ukuzonwabisa, nokuphumla</i></p> <p><input type="checkbox"/> 7= Other (please specify)<br/><i>Esinye isizathu (sichaze)</i></p> <p>.....</p> <p>.....</p> <p><input type="checkbox"/> 8= Not a member of any kind of group/ organisation<br/><i>Andilolungu lambutho</i></p> |
| <p><b>44.</b></p> | <p><b>Do some of the organisation(s)/group(s) you are a part of hold regular or frequent meetings?</b></p> <p><i>Ingaba umbutho wakho ubanazo rhoqo intlanganiso?</i></p> | <p><input type="checkbox"/> 1= Yes<br/><i>Ewe</i></p> <p><input type="checkbox"/> 2= No<br/><i>Hayi</i></p> <p><input type="checkbox"/> 3= Not a member of any kind of group/ organisation<br/><i>Andilolungu lambutho</i></p>   |

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| <p><b>45.</b></p> | <p><b>How regularly are the meetings held?</b></p> <p><i>Zibakho nini?</i></p>   | <p><input type="checkbox"/> 1= Almost everyday<br/><i>Yonke imihla</i></p> <p><input type="checkbox"/> 2= A few times each week<br/><i>ngentsuku ezithile evekini</i></p> <p><input type="checkbox"/> 3= A few times each month<br/><i>Ngamaxesha athile enyangeni</i></p> <p><input type="checkbox"/> 4= A few times each year<br/><i>ngamaxesha athile enyakeni</i></p> <p><input type="checkbox"/> 5= never or almost never<br/><i>Azibikho</i></p> <p><input type="checkbox"/> 6= N/A<br/><i>akusichaphazeli</i></p>       |
| <p><b>46.</b></p> | <p><b>Do you usually attend these meetings? Why or , why not? .....</b></p> <p>.....</p> <p><i>Ingaba uyaya kuzo? Sithini isizathu sokuba uye okanye ungayi kuzo?</i></p> <p>.....</p> <p>.....</p>  | <p><input type="checkbox"/> 1= Yes<br/><i>Ewe</i></p> <p><input type="checkbox"/> 2= No<br/><i>Hayi</i></p> <p><input type="checkbox"/> 3= Not a member of any kind of group/ organisation<br/><i>Andilolungu lambutho</i></p>   |
| <p><b>47.</b></p> | <p><b>Do most people usually attend these meetings?</b></p> <p><i>Inxalenye yabantu iyaya kuzo?</i></p>  | <p><input type="checkbox"/> 1= Yes<br/><i>Ewe</i></p> <p><input type="checkbox"/> 2= No<br/><i>Hayi</i></p> <p><input type="checkbox"/> 3= N/A<br/><i>akusichaphazeli</i></p>  |
| <p><b>48.</b></p> | <p><b>How often do you talk about public issues ie politics, current affairs with people within your organisation?</b></p> <p><i>Nixoxa kangakanani ngezinto ezichaphazela umphakathi ezinjengophuhliso, ezepolitiki njalonjalo kwintlanganiso zenu?</i></p> | <p><input type="checkbox"/> 1= Very often<br/><i>amaxesha amaninzi</i></p> <p><input type="checkbox"/> 2= Fairly often<br/><i>siyaxoxa</i></p> <p><input type="checkbox"/> 3= Not very often<br/><i>ngamanye amaxesha</i></p> <p><input type="checkbox"/> 4= Very seldom<br/><i>asifane sixoxe</i></p> <p><input type="checkbox"/> 5= Never or almost never<br/><i>asikhe sixoxe</i></p> <p><input type="checkbox"/> 6 = Do not know<br/><i>Andiyazi</i></p> <p><input type="checkbox"/> 7= N/A<br/><i>akusichaphazeli</i></p> |

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| <p><b>49.</b></p> | <p><b>What organisations are popular in this neighbourhood?</b></p> <p><i>Ngeyiphi eyona mibutho ixhaphakileyo apha ekuhlaleni?</i></p>              | <p><input type="checkbox"/> 1= religious organisations ie church group, church choir<br/><b><i>imibutho yasecaweni</i></b></p> <p><input type="checkbox"/> 2= social clubs ie dance, drama)<br/><b><i>imibutho yozolonwabo</i></b></p> <p><input type="checkbox"/> 3= sports clubs<br/><b><i>ezemidlalo</i></b></p> <p><input type="checkbox"/> 4= savings clubs/stokvels<br/><b><i>istokvel</i></b></p> <p><input type="checkbox"/> 5= burial societies<br/><b><i>imibutho yabangcwabi</i></b></p> <p><input type="checkbox"/> 6= trade unions<br/><b><i>Imibutho yezabasebenzi</i></b></p> <p><input type="checkbox"/> 7= civic organisations</p> <p><input type="checkbox"/> 8= political organisations<br/><b><i>imibutho yezepolitiki</i></b></p> <p><input type="checkbox"/> 9= other type of organisations (specify)<br/><b><i>eminye (chaza ukuba owuphi)</i></b></p> <p>.....</p> <p>.....</p> <p><input type="checkbox"/> 10= No organisations/clubs are active in this neighbourhood<br/><b><i>akukho mbuthe uxhaphakileyo</i></b></p> <p><input type="checkbox"/> 11= Do not know</p> |
| <p><b>50.</b></p> | <p><b>Which of these organisations is the most active in this neighbourhood?</b></p> <p><i>Ngeyiphi eyona mibutho isebenzayo apha ekuhlaleni</i></p> | <p><input type="checkbox"/> 1= religious organisations ie church group, church choir<br/><b><i>Ezicaweni: Imibutho yolutsha, ikwayara, njalo njalo</i></b></p> <p><input type="checkbox"/> 2= social clubs ie dance, drama)<br/><b><i>imibutho yasekuhlaleni enjengemixhentso/ukudanisa</i></b></p> <p><input type="checkbox"/> 3= sports clubs<br/><b><i>ezemidlalo</i></b></p> <p><input type="checkbox"/> 4= savings clubs/stokvels<br/><b><i>imibutho yestokvel</i></b></p> <p><input type="checkbox"/> 5= burial societies<br/><b><i>imibutho yabangcwabi</i></b></p>  |

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|            |  | <input type="checkbox"/> 6= trade unions<br><b><i>Umbutho wabasebenzi</i></b><br><input type="checkbox"/> 7= NGO<br><input type="checkbox"/> 8= political organisations<br><b><i>imibutho yezepolitiki</i></b><br><input type="checkbox"/> 9= other type of organisations (specify)<br><b><i>Eminye imibutho (chaza</i></b><br><i>.....)</i><br><input type="checkbox"/> 10= No organisations/clubs are active in<br>this neighbourhood<br><b><i>akukho mibutho isebenzayo apha</i></b><br><b><i>ekuhlaleni</i></b><br><input type="checkbox"/> 11= Do not know<br><b><i>andiyazi</i></b>   |
| <b>51.</b> | <p>Have you or anyone in your household been in contact with any of the organisations you belong to recently? (that is received financial assistance, advice, information, job reference/referrals training, or other please specify)</p> <p><i>Ingaba ukhona umntu apha endlini okhe wathetha nabantu bombutho malunga (nokufumana uncedolwemali, uncedo ngokufumana umsebenzi, okanye esinye isizathu)</i></p> <p>.....</p> <p>.....</p> | <input type="checkbox"/> 1=Yes<br><b>Ewe</b><br><input type="checkbox"/> 2= No<br><b>Hayi</b>   |
| <b>52.</b> | <p>How common are of the following challenges in this area?</p> <p><i>Ingaba zeziphi ezona zinto eziyingxaki apha ekuhlaleni</i></p>   | <p><u>1.lack of jobs:</u><br/> <b><i>Ukungaba kwemisebenzi</i></b><br/> <input type="checkbox"/> very common<br/> <b><i>kuyeyona ngxaki inkulu</i></b><br/> <input type="checkbox"/> common<br/> <b><i>Kuyingxaki</i></b><br/> <input type="checkbox"/> irrelevant/uncommon<br/> <b><i>ayisichaphazeli</i></b><br/> <input type="checkbox"/> Do not know<br/> <b><i>Andiyazi</i></b></p> <p><u>2.lack of education and training opportunities:</u><br/> <b><i>ukungonqophala kwamathuba emfundo</i></b><br/> <input type="checkbox"/> very common<br/> <b><i>kuyeyona ngxaki enkulu</i></b><br/> <input type="checkbox"/> common<br/> <b><i>kuyingxaki</i></b><br/> <input type="checkbox"/> irrelevant/uncommon<br/> <b><i>ayisichaphazeli</i></b></p> |

|  |  |   |
|--|--|---|
|  |  | <p><input type="checkbox"/> Do not know<br/><b>Andiyazi</b></p> <p><u>3.lack of sports and recreational facilities:</u><br/><b><u>ukungaba kwamabala nendawo zemidlalo</u></b></p> <p><input type="checkbox"/> very common<br/><b>kuyeyona ngxaki inkulu</b></p> <p><input type="checkbox"/> common<br/><b>kuyingxaki</b></p> <p><input type="checkbox"/> irrelevant/uncommon<br/><b>akusichaphazeli</b></p> <p><input type="checkbox"/> Do not know<br/><b>Andiyazi</b></p> <p><u>4.lack of safety from crime:</u><br/><b><u>ubukrelemnqa</u></b></p> <p><input type="checkbox"/> very common<br/><b>kuyeyona ngxaki</b></p> <p><input type="checkbox"/> common<br/><b>kuyingxaki</b></p> <p><input type="checkbox"/> irrelevant/uncommon<br/><b>akusichaphazeli</b></p> <p><input type="checkbox"/> Do not know<br/><b>Andiyazi</b></p> <p><u>5.AIDS:</u><br/><u>5. Isifo sika gawulayo</u></p> <p><input type="checkbox"/> very common<br/><b>siyingxaki enkulu</b></p> <p><input type="checkbox"/> common<br/><b>siyingxaki</b></p> <p><input type="checkbox"/> irrelevant/uncommon<br/><b>asichaphazeleki</b></p> <p><input type="checkbox"/> Do not know<br/><b>Andiyazi</b></p> <p><u>6.Poor housing:</u><br/><b><u>6. izindlu ezinqekho mqanqathweni</u></b></p> <p><input type="checkbox"/> very common<br/><b>kuyingxaki enkulu</b></p> <p><input type="checkbox"/> common<br/><b>kuyongxaki</b></p> <p><input type="checkbox"/> irrelevant/uncommon<br/><b>akusichaphazeli</b></p> <p><input type="checkbox"/> Do not know</p> |
|--|--|---|

|     |  | <b>Andiyazi</b>   |
|-----|--|---|
| 53. | <p><b>Has your household received assistance in dealing with any of the above concerns?</b></p> <p><i>Ingaba apha edlini ukhona umntu ofumana uncedo lwemali ukukhawulelana nezingxaki zingentla</i></p> | <p>1. Religious organisation:<br/> <b><u>1. Ecaweni/enkonzweni</u></b><br/> <input type="checkbox"/> Yes (please specify what)<br/> <b><i>Ewe (cacisa yintoni ayifumanayo)</i></b><br/> .....<br/> .....<br/> .....</p> <p><input type="checkbox"/> No<br/> <b><i>Hayi</i></b></p> <p>2= Political organisation:<br/> <b><u>Kwimibitho yezepolitiki</u></b><br/> <input type="checkbox"/> Yes (please specify what)<br/> <b><i>Ewe (cacisa yintoni ayifumanayo)</i></b><br/> .....<br/> .....</p> <p><input type="checkbox"/> No<br/> <b><i>Hayi</i></b></p> <p>3= Government organisation:<br/> <b><u>Kurhulumente</u></b><br/> <input type="checkbox"/> Yes (please specify what)<br/> <b><i>Ewe (cacisa yintoni ayifumanayo)</i></b><br/> .....<br/> .....</p> <p><input type="checkbox"/> No<br/> <b><i>Hayi</i></b></p> <p>4= Non- governmental organisation:<br/> <b><u>Imibutho enqeyokarhulumente:</u></b><br/> <input type="checkbox"/> Yes (please specify what)<br/> <b><i>Ewe (cacisa yintoni ayifumanayo)</i></b><br/> .....<br/> .....</p> <p><input type="checkbox"/> No<br/> <b><i>Hayi</i></b></p> <p>5= Community social support group: (ie gardening, arts &amp; crafts, sewing)<br/> <b><u>Iproject zasekuhlaleni</u></b><br/> <input type="checkbox"/> Yes (please specify what)<br/> <b><i>Ewe (cacisa yintoni ayifumanayo)</i></b><br/> .....<br/> .....</p> <p><input type="checkbox"/> No<br/> <b><i>Hayi</i></b></p> <p>6= Stokvels/burial societies:<br/> <b><u>Umbutho wabanqwabi okanye istokvel</u></b><br/> <input type="checkbox"/> Yes (please specify what)</p> |

|     |  |   |
|-----|--|---|
|     |  | <p><b>Ewe (cacisa yintoni ayifumanayo)</b><br/> .....<br/> .....</p> <p><input type="checkbox"/> No<br/> <b>Hayi</b></p> <p>7= <u>Sports/ entertainment</u> (ie dancing/singing organisation:<br/> <b>Kwikwayari/ ezemidlalo</b></p> <p><input type="checkbox"/> Yes (please specify what)<br/> <b>Ewe (cacisa yintoni ayifumanayo)</b><br/> .....<br/> .....</p> <p><input type="checkbox"/> No<br/> <b>Hayi</b></p> <p>8 = <u>Local friends/neighbours:</u><br/> <b>Izihlobo/abamelwane</b></p> <p><input type="checkbox"/> Yes (please specify what)<br/> <b>Ewe (cacisa)</b><br/> .....<br/> .....</p> <p><input type="checkbox"/> No<br/> <b>Hayi</b></p> <p><input type="checkbox"/> 9= Other(please specify)<br/> <b>Okungabandakanyanga</b><br/> .....<br/> .....</p> |
| 54. | <p><b>What is your church or religious organisation?</b><br/> <i>Ulilungu leyiphi icawa/inkonzo?</i></p>   | <p>.....<br/> .....</p>   |
| 55. | <p><b>Is the church you attend located in this area? If not, where is it located and why do they attend church in another area?</b><br/> <i>Ingaba icawa yakho yicawa yalapha ekuhlaleni? Ukuba ayikho apha, iphi? Sithini isizathu sokuba uhambe icawa kwenye indawo?</i></p> | <p>.....<br/> .....<br/> .....</p>  |
| 56. | <p><b>Does your church have any community outreach programmes?</b><br/> <i>Ingaba inkonzo/icawa yakho inako ekwenzayo ukuncedisana nomphakathi</i></p> <p><b>Which communities does your church mainly</b></p>   | <p><input type="checkbox"/> 1=Yes (please specify)<br/> <b>Ewe (zintoni ezenzayo cacisa)</b><br/> .....<br/> .....</p> <p><input type="checkbox"/> 2=No<br/> <b>Hayi</b></p>  |

|     |  |   |
|-----|--|---|
|     | <p><b>assist?</b><br/> <i>Ingaba icawa yakho inceda njani ekuhlaleni?.....</i></p>   | <input type="checkbox"/> 3= Not a member of a church<br><b>Akusichaphazeli</b>  |
| 57. | <p><b>Have you participated in any of your church's community programmes?</b><br/> <i>Ingaba ukhe ube yinxalenye xa icawa/inkonzo yakho incedisana nomphakathi</i></p>   | <input type="checkbox"/> 1= Yes (please specify what you do)<br><i>Ewe (njani – cacisa xa kukho ntoni, usenzani wena?)</i><br>.....<br>.....<br><input type="checkbox"/> 2= No<br><b>Hayi</b><br><input type="checkbox"/> 3= Not a member of a church<br><b>Akusichaphazeli</b>   |
| 58. | <p><b>When in need, as a member of your church, what kind of assistance can you receive?</b><br/> <i>Xa unengxaki, njengelungu lecawa/inkonzo loluphi uncedo ongalufumanayo</i></p>  | .....<br>.....  |
| 59. | <p><b>How helpful do you think the local government is to the needs of people who live in your area?</b><br/> <i>Ucinga ukuba umasipala ubanceda kangakanani abahlali apha ekuhlaleni</i></p>  | <input type="checkbox"/> 1= Very helpful<br><i>ngokubalaseleyo</i><br><input type="checkbox"/> 2=Helpful<br><b>Kakhulu</b><br><input type="checkbox"/> 3=Neither helpful nor unhelpful<br><i>akukhonto abancedaokanye angabancedi ngayo</i><br><input type="checkbox"/> 4= Unhelpful<br><b>akabancedi</b><br><input type="checkbox"/> 5= Not very helpful<br><i>akabancedi kakhulu</i><br>6= Do not know<br><b>andiyazi</b> |
| 60. | <p><b>If there is a problem in your neighbourhood, ie crime, in order to achieve results, do you feel it is best to</b><br/> <i>Xa kukho ingxaki, enjengolwaphulo mthetho ukufumana isisombululo kokuphi okungcono ongakwenza ukukhawulelana nengxaki?</i></p> | <input type="checkbox"/> 1= to approach leaders<br><i>ungayokuxelela inkokheli</i><br><input type="checkbox"/> 2= to approach a group within the community<br><i>ungaxelela abahlali abaninzi</i><br><input type="checkbox"/> 3= best to start a group<br><i>ungaqala umbutho wabahlali</i><br><input type="checkbox"/> 4= Would do nothing<br><b>Ungahlala ungenzi nto</b><br><input type="checkbox"/> 5= Do not know      |

|     |  |  |
|-----|--|--|
|     |  | <p><b>Andiyazi</b></p> <p><input type="checkbox"/> 6= other (please specify)<br/><b>enye impendulo (ungenza ntoni engenye)</b></p> <p>.....</p> <p>.....</p>   |
| 61. | <p><b>Have you at any stage volunteered in any community projects or still volunteer to do any community work?</b></p> <p><i>Wakhe walivolontiya (wasebenza ngaphandle kokuhlawulwa) apha ekuhlaleni?</i></p>                                  | <p><input type="checkbox"/> 1= Yes (please specify)<br/><b>Ewe (wawusebenza phi?)</b></p> <p>.....</p> <p>.....</p> <p><input type="checkbox"/> 2= No<br/><b>Hayi</b></p>  |
| 62. | <p><b>Why do you choose to volunteer?</b></p> <p><i>Kwakutheni ukuze ukhethhe ukuvolontiya</i></p>   | <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>  |
| 63. | <p><b>If you are not currently volunteering or have never volunteered, would you consider it if requested to do so?</b></p> <p><i>Ukuba akulovolontiya okanye azange ube livolontiya, ungawenza umsebenzi wamavolontiya xa unokucelwa?</i></p> | <p><input type="checkbox"/> 1= Yes<br/><b>Ewe</b></p> <p><input type="checkbox"/> 2= No (please explain why not)<br/><b>Hayi (chaza ukuba ngezphi izizathu ezinokubangela ukuba ungabilivolontiya)</b></p> <p>.....</p> <p>.....</p> |

**THANK YOU FOR YOUR PARTICIPATION!**

**Enkosi!**

**The END.**

**Appendix 2: Map of research area (Vukani I & II, Extension 9, Grahamstown East)**

### Appendix 3: Strategic Interview questions:

#### Respondents:

- 1) An employed younger female (45-59 years) household head and *stokvel* member from *Ext 9*
- 2) An unemployed male household head and Zionist Christian Church member from *Vukani II*
- 3) An unemployed female household head who is not a member of any organisation from *Ext 9*
- 4) An employed male household head who is not a member of any organisation from *Vukani I*
- 5) An unemployed older (60 years +) female household head and burial society member from *Vukani II*
- 6) An employed younger (45-59 years) female househead and church member from *Ext 6* (pre-test interview)

#### Standard introduction questions (All 5 respondents to be asked)

#### *Imibuzo yentshayeleyo (emayiphendulwe ngabo bobahlanu (5)*

#### Begin with formal greetings

*(Intshayeleyo: Qala ngokubulisa, ucacise ngokufutshane ukuba imibuzo ingantoni)*

6. How long have you and your household been staying in this area?  
*Lixesha elingakanani wena nabantu bakowenu nihlala apha?*
7. Where was your household staying previously?  
*Wena nabantu bakowenu benihlala phi kuqala?*
8. When and why did you move to this area?  
*Nizokuhlala nini apha? kwaye sithini isizathu sokuba nizokuhlala apha?*
9. Can you please explain, what does *ubuntu* mean to you? Can you give me examples of *ubuntu* from your community or any of the organisations you belong to?  
*Sicela usixelele ukuba igama elithi "Ubuntu" lithetha ntoni kuwe, ungasipha imizekelo yezinto onokuthi xa uzibiza bubuntu ezenzeka apha ekuhlaleni, okanye kumbutho onawo (ecaweni, estokvel, ekwayareni, njalo, njalo)?*
10. If there is anything you could change about your community, what would it be and how would it benefit the community?  
*Ukuba ikhona into obawela ukuyibona itshintsha apha ekuhlaleni, ingaba yintoni? kwaye ingayenza ngcono njani impilo yabantu?*

**Questions to be asked include the following:**

- 1) For how long have you been a member stokvel and why are you a member?

*Lixesha elingakanani /uqale nini ukba lilungu le stokvel?zaziyintoni injongo/ izizathu zokuba ujoyne?*

- 2) Were you a member of a *stokvel/burial* society in your previous homestead? Why not? If not, how did you manage previously without the stokvel?

*Apho wawuhlala khona kuqala wawunawo umbutho westokvel?, ukuba akunjalo, kwakutheni uzungabi nawo? wawuhlangabezana njani nengxaki zemali ezikwaziyo ukuncedakala ngoku unombutho?*

- 3) How prevalent are *stokvels/burial* societies or any other credit/savings organisations in Ext 9 and in Vukani. Why or why not?

*Imibutho ye stokvel, okanye yabangcwabi ixhaphake kangakanani okanye inalo na igalelo empilweni zabantu base Ext.9 nase Vukani, ukuba ayinaloigalelo okanye ayixhaphakanga ingaba yintoni isizathu soko?*

- 4) What is the name of the *stokvel/burial* society you belong to and what is the significance of this name?

*Yintoni igama lombutho wakho /stokvel kwaye lithetha ntoni?*

- 5) If you know, please explain when and why the *stokvel/burial* society begun?

*Ukuba uyayazi, khasixelele ukuba istokvel/ umbutho lo waqalwa nini, yayisithini injongo yokuqalwa kombutho?*

- 6) How many members are in your *stokvel/burial society*? Are they older or younger men or women? Where do the majority of the members come from? Why do you think this is?

*Xa uqikelela mangaphi amalungu ombutho/stokvel? uninzi lukwiminyaka emingaphi (ulutsha/ abantu abasekhulile), uninzi ngabantu abangomama okanye ngabantu abangotata? Uninzi lwabantu luhlala phi? Yintoni engunobangela woku?*

- 7) Can anyone become a member? What is the criteria to join your *stokvel/burial society*?

*Ingaba nabanina angakwazi ukuba lilungu? ithini imigaqo stokvel/yombutho xa ilungu elitsha lifuna ukujoina?*

- 8) As a woman do you find it easier/difficult/ or that it makes no difference at being a member of a *stokvel/burial society*? Please give reasons for your answer.

*Ingaba ukuba ngumama kwenza lula/nzima ukuba ubelilungu lombutho, ukuba kunjalo, yintoni eyenza ukuba kube nzima/lula? Okanye ayenzi mahluko into yokuba ungutata okanye ungumama (cacisa – siphe izizathu)?*

- 9) What are some of the very important rules and regulations of in your *stokvel/burial society* with regards to membership, running of the *stokvel/burial society* and distribution of resources? Why is it important that members follow these rules?

*Ngeyiphi eyona mithetho okanye imigaqo ebalulekileyo embuthweni wakho ekufuneka ilandelwe ngamalungu, ukuze ukwazi umbutho ukuhlala umile kwaye unikezele inkonzo ngokufanelekiyo kumntu wonke? Yintoni eyenza kubaluleke ukuba amalungu ayilandele le migaqo?*

10) As a member of a *stokvel/burial society*, do you adhere (stick) to the rules, if so what makes you adhere to the rules and norms of the association?

*Wena njengalungu lombutho, uyayilandela imigaqo yombutho/stokvel? yintoni ekwenza ulandele imigaqo yombutho?*

11) Do you and the other members trust the *stokvel/burial society* and do you work together and co-operate nicely as members? Why/why not? (If there are any problems elaborate)

*Wena namanye amalungu ombutho ingaba niyasithemba istokvelesi/umbutho lo? Nisebenzisana kakuhle nonke njengamalungu? Ukuba nisebenzisana kakuhle okanye anisebenzisani kakuhle yintoni unobangela woku? (siphe izizathu – cacisa)*

12) How was the relationship with other members of the group before joining the group and now? Is there a difference? What is the difference and why the difference?

*Wawuhlelisene njani namalungu ombutho phambi kokuba u joine? Ingaba ukhona umahluko njengokuba ulilungu, ukuba ukhona yintoni, kwaye ucinga ukuba wenziwa yintoni?*

13) How close are you as members? Do you visit each other often and know each other personally? Why or why not?

*Nihlobene kangakanani ningamalungu ombutho/stokvel? Niyahambelana ezindlini? Ukuba ewe niyahambelala/hayi anihambelani, sithini isizathu?*

14) Have you or any of the members learnt any valuable skill that will assist you economically or to assist them with entering/being competitive in the job market?

*Zikhona izinto enifundisana zona apha embuthweni ezinokuthi zincede ekubeni umntu akwazi ukufumana ingqesho, okanye azivulele ishishini lakhe (umzekelo ukuba ngunobhalana, ukuthunga, ukwenza igadi njalo njalo)?*

15) What are some of the advantages and disadvantages of being a member?

*Zintoni eziluncedo, kwaye zintoni ezingelo ncedo ukuba ubelilungu lombutho?*

16) What are some of the challenges that your *stokvel/burial society* faces?

*Zeziphi ingxaki enijongene nazo apha embuthweni?*

17) Do you use banks or other formal financial sources for financial security? If not, why not and what do you mostly use for financial security?

*Nixhomekeke ebhankini/post office ekugcineni imali yombutho khuselekileyo? ukuba akunjalo niyigcina phi khuselekileyo? sithini isizathu sokuba nenze njalo?*

18) Does your *stokvel/burial society* discuss current affairs/political issues or active in addressing in community engagement/outreach programmes? Why or why not?

*Umbutho wenu ukhe uxoxe ngezopolitiki, okanye ingxaki enijongene nazo ekuhlaleni ezinjengokuzibandakanya namaphulo ezophuhliso? Ukuba anikhe nixoxe okanye nizibandakanye, yintoni unobangela wokuba ningenzi njalo?*

19) Do you or some of the members belong to other organisations outside your *stokvel/burial society* and outside your community? And is the stokvel involved with some of these other organisations in/outside the community?

*Ingaba ikhona eminye imibutho wena/amalungu estokvel oyinxalenye yawo apha ekhlaleni okanye kwezinye indawo?, nikhe nibeyinxalenye yeminye imibutho nisis stokvel apha ekuhlaleni?*

## Questions for church members

### *Imibuzo yelungu lecawa/konzo*

- 1) Which church do you go to and why? Have you always been a member of this church?

*Yeyiphi icawa/nkonzo yakho? kutheni uthande le ukuba lilungu lale icawa/nkonzo? Oko wawulilungu lale nkonzo?*

- 2) Were you a church member in your previous homestead and why?

*Wawulingu lecawa/nkonzo apho wawuhlala khona phambi kokuzohlala apha, sithini isizathu?*

- 3) Can you tell me roughly how many members in your church? And mostly how old they are where are they mostly from? and are they mostly men or women? Why do you think this is the case?

*Xa uqikelela mangaphi amalungu enkonzweni/caweni yakho? uninzi lukwiminyaka emingaphi (ulutsha/ abantu abasekhulile), uninzi ngabantu abangomama okanye ngabantu abangotata? uninzi lusuka phi? Yintoni engunobangela woku?*

- 4) What are some of the advantages or disadvantages of being a member of your church?

*Yintoni eluncedo ekubeni lilungu lenkonzo/cawa? Kwaye yintoni engeloncedo?*

- 5) How was the relationship with other members of the group before joining the group and now? Is there a difference? What is the difference and why the difference?

*Wawuhlelisene njani namalungu ecawa/nkonzo phambi kokuba u joine? Ingaba ukhona umahluko njengokuba ulilungu lecawa/ nkonzo? ukuba ukhona yintoni? kwaye ucinga ukuba wenziwa yintoni?*

- 6) How close are you as members? Do you visit each other often and know each other personally? Why or why not?

*Nihlobene kangakanani ningamalungu ecawa/nkonzo? Niyahambelana ezindlini? Ukuba ewe/hayi, sithini isizathu?*

- 7) Does your church have an internal *stokvel/burial society* for members. Why or why not?

*Apha ecaweni/nkonzweni ninawo umbutho we stokvel/wabangcwabi, sithini isizathu sokuba ningabi nawo? ukuba ninawo yintoni injongo yawo?*

- 8) Does your church discuss current affairs/political issues or active in addressing some of the challenges facing the community? Why or why not?

*Apha ecaweni/nkonzweni nikhe nixoxe ngezepolitiki, okanye ingxaki enijongene nazo ekuhlaleni? yintoni isizathu esibangela ukuba nenze njalo? Ukuba akunjalo yintoni isizathu sokuba ningaxoxi ngazo?*

- 9) As a man/woman do you find it easier/difficult/ or that it makes no difference at being a member of a church? Please provide reasons for your answer

*Ukuba ngumama/ ngutata kwenza kube lula/nzima ukuba ubelilungu lecawa/nkonzo? ingaba ukhona umahluko ngokwesini apha ecaweni? ukuba kunjalo, yintoni eyenza ukuba kubekho umahluko? (cacisa – siphelwe imizekelo okanye izizathu ezibangela oko)*

## Questions for non-members

### *Imibuzo yabantu abangengomalungu*

1) Why are you not a member of any organisation?

*Kutheni ungelo lungu lambutho (njenge cawa, stokvel, bhola, kwayara njalo, njanlo)?*

2) Were you a member of any organisation in your previous homestead? Why or why not?

*Wawukhe walilungu lombutho apho wawuhlala khona phambi kokuba uzokhlala apha? Kwakutheni wawulilungu/ wawungelolungu?*

3) Is there any organisation you would like to join and why?

*Ingaba ukhona umbutho/ stokvel, cawa njalo njalo, ofuna ukuba lilungu lawo? Kutheni ufuna ukujoina?*

4) Has it been difficult not being a member of an organisation such as a church, stokvel or burial society? Why or why not?

*Ingaba kunzima ukungabilolungu lombutho, cawa, stokvel, bhola? Yintoni enzima (cacisa)*

5) Since you are not a member of an organisation such as church, stokvel or posrting or political association, do you find that you have a lot of time on your hands? Why or why not? If yes, what do you do with this time?

*Njengomntu ongelolungu la mbutho/ stokvel, cawa, bhola, politiki njalo njalo, awufumanisi ukuba ixesha elininzi ulichitha ungenzi nto? Ukuba akunjalo, wenzani? Ukuba kunjalo uye wenzeni?*

6) Who do you turn to in times of financial need? Do you find that it is easier/difficult, or makes no difference to find someone to turn to when you are not member of any organisation?

*Xa ufuna uncedo lwemali, ucela kubani?Xa ujonge ufumanisa ukuba kulula ukuba lilungu lombutho ukuze ufumane umntu onokunceda xa unengxaki yemali, okanye ayenzi mahluko nokuba ulilungu/ awulolungu lambutho?*

7) Who do you turn to when you need to talk to someone or need advice? Do you find it easier/difficult, makes no difference to find someone to turn to when you are not a member of any organisation?

*Xa ufuna uncedo ufuna ingcebiso/ ukuthetha nengxaki onayo, ufumanisa kunzima/kulula ukufumana umntu ongathetha naye? Kwaye ucinga ukuba ukuba lilungu lombutho kwenza kube lula, okanye ayenzi mahluko nokuba ulungu okanye awulolungu lambutho*

8) As a man/woman do you find it easier/difficult/makes no difference at all not being a member? Please provide reasons for your answer.

*Njengomntu ongumama/tata ufumanisa ukuba kunzima okanye kulula ukungabilolungu la mbutho/stokvel/ cawa, okanye ayenzi mahluko (siphe izizathu)*

## Appendice 4

### Appendix 4\_\_ : Personal knowledge of neighbours by participants according to area

| Response         | No. of Vukani Participants | No. of Ext 9 participants | Total |
|------------------|----------------------------|---------------------------|-------|
| Most             | 27                         | 29                        | 56    |
| A few            | 17                         | 20                        | 37    |
| Do not know them | 4                          | 1                         | 5     |
| No info          | 2                          | 0                         | 2     |
| Total            | 50                         | 50                        | 100   |

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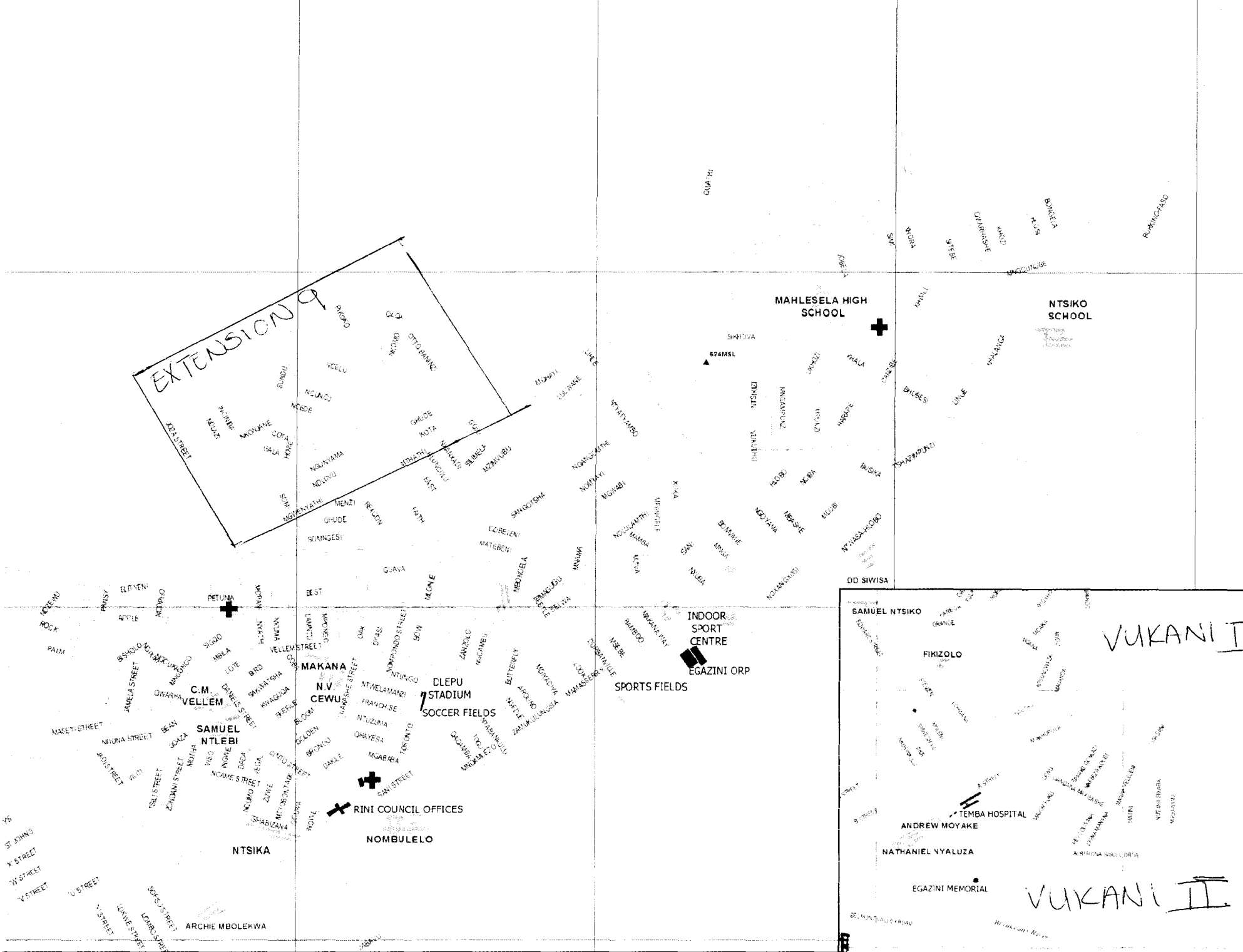
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EXTENSION 9



VUKANI I

VUKANI II