Women's empowerment in South Africa

The influence of the Child Support Grant, human and social capital

Masterthesis

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Picture on front: Logo of The Institute for Women's Empowerment, Inc., obtained from http://ifweinc.com

Foreword

This thesis withholds a study regarding empowerment of socioeconomically challenged women in Doornkop, Soweto, South Africa. It is written as part of my graduation of the master 'Policy analysis and organizations' at the University of Utrecht. The study was conducted in the period February to June 2012.

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Summary

A few of the main problems in South Africa are the HIV/AIDS pandemic, the legislation of the Apartheid and poverty, combined with an unequal distribution of wealth. Therefore, several groups in society need social protection from the government.

Social protection consists of private and public measures to ensure effective access to a range of basic goods and services by all people, particularly the most disadvantaged in society. The South African Constitution confirms the right of all to access 'appropriate social assistance' from the state if they are unable to support themselves and their dependents. The Department of Welfare endorses the needs of women who are most often the primary care-givers of family members. Especially the economic and social needs of women as care-giver are taken into account.

The Child Support Grant [hereinafter: CSG] is a form of social assistance. The CSG is a monthly allowance for a primary caretaker who lives between a certain income level. Despite the gender neutral policy, 96% of all beneficiaries are woman. It is assumed that the person who receives the grant is also the main decision maker about the spending of the grant. The women can decide themselves how to spend the grant which enhances their decision-making power in the household; this can contribute to empowerment of women[1]. The opportunity to choose is one of the basic elements for empowerment (Kabeer, 1999). By receiving a CSG as caregiver a woman will gain more alternatives to choose from. The grant is expected to empower women.

A woman needs skills and resources to be able to recognize and make use of opportunities. Women with more resources are therefore expected to be more empowered through receiving a CSG than women with fewer resources. There are several types of resources, this study focusses on two common resources; human[2] and social capital[3]. Human and social capital is created by changes in persons themselves that bring new skills and capabilities which enable them to act in new ways. Human and social capital can thus help a woman to change her life, ability to change is essential in the empowerment process. This leads to the following research question: *"Does social and human capital impact on the empowerment process of poor women receiving a CSG? And if so, in what way?"*

[1] Empowerment can be described as: "A process of strengthening by which individuals, organisations and communities get a grip on their situation and their surroundings through gaining control, awareness and stimulating participation" (Rappaport, 1981, 1987).

[2] Human capital is a nontangible form of capital, but it is capital that yields income and other useful outputs over long periods of time (Becker, 1964). It includes knowledge, skills, health or values and is called human capital because it cannot be separated from the people who possess it (Becker, 1964). Human capital consists of skills and knowledge that individuals acquire through investments in schooling, on-the-job training, and other types of experience (Becker, 1964).

[3] Putnam (1995) defines social capital as "features of social life – networks, norms and trust – that enable participants to act together more effectively to pursue shared objectives…To the extent that the norms, networks, and trust link substantial sectors of the community and span underlying social cleavages – to the extent that the social capital is of a "bridging" sort – then the enhanced cooperation is likely to serve broader interests and to be widely welcomed" (Putnam, 1995, pp. 664 - 5).

This is a quantitative study which used data from 343 households in Doornkop, Soweto, South Africa. The data was collected to study the effects of the Child Support grant and was conducted by a household survey. The households are a reflection of the demographics of Doornkop and results can be generalized to the whole Doornkop population and other urban areas with similar demographic characteristics.

There was no relationship found between empowerment and the CSG. Also, there was no evidence found that human and or social capital reinforce the process of empowerment. There was however an indicator found that the CSG helps women to survive financially and stand on their own feet, this relationship was however only significant when the effect of the households income was also taken into account. The influence of social capital has negative influence on the women's financial self-reliance. The household income appeared of significant positive influence in predicting empowerment in general, but not for social empowerment in particular.

Content

1 Introduction

1.1 Introduction and problem definition

South Africa is well known for her beautiful landscape, diverse fauna and is therefore a popular holiday destination. On the other hand is it also well known for major problems regarding the HIV/AIDS pandemic, overcoming the deep negative practical and cultural inheritance from the Apartheid, inequality between genders, poverty and inequality in welfare. There is no need to say that this country copes with immense challenges.

The poverty problem is not recent and the different South African governments tried to solve the problem over the past decades. There are different ways to reduce poverty, the South African government tries to manage the problem by creating jobs and economic growth (Jacob G. Zuma, 2012). But the extended grant system which targets poor, disabled, children and pensioners is probably most visibly in the day-to-day life of poor South Africans.

South Africa's grant system has a long history, there was a Child Maintenance Grant implemented in 1913, which only targeted poor white children. The target group was expanded over time, but was not equally up taken by Africans. The Lund committee was therefore tasked to reform the policy, as a result, the policy was converted to the Child Support Grant. Currently the CSG is a monthly allowance that is given to the primary caregiver of a child up to the age of 18 years. The amount nowadays is 270 South African Rand per month [hereinafter: ZAR], roughly equal to € 27,-.

Hardly any policy is without controversies, the CSG is no exception. It is said that it might encourage people to have more children and enhance teenage pregnancy. Another opinion about the CSG is that it would discourage employment (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). However, research showed that the opposite for both is true. Former studies have shown that the increase of cash transfer contributed fundamentally to the decline in poverty and the depth of poverty by reaching the poorest of the poor (Van der Berg, Burger, & Louw, 2007). The grants are therefore acknowledged to be the most successful poverty reduction program (Patel, 2011).

Besides poverty, South Africa copes with gender inequality. Women are in general supposed to take care of others, with higher responsibilities to their family than men. Gender-specific roles are internalized in the family context by different social pressures for boys and girls (Redpath, Morrell, Jewkes, & Peacock, 2008). It is hard to change gender roles and gender inequality. Men and women both have to chance in order to decrease the differences. In order to gain change for women, they need

to be empowered, this is also one of the goals of the post-Apartheid government since 1994 (Redpath, Morrell, Jewkes, & Peacock, 2008).

A study of Patel and Hochfeld (2011) shows that the CSG empowers poor women in Doornkop, South Africa. The study shows that the beneficiary of the grant is normally the person who decides where to spend it on (Patel & Hochfeld, 2011). This means that mostly women are in control of the grant since they are the main group of beneficiaries, up to 96%. By being in control of a fixed source of income, women gain more decision making and bargaining power. Those forms of power enhance the empowerment of women in general. This mechanism can make the CSG not only a poverty reduction instrument, but also an instrument to empower women and decrease gender inequality. But it is not yet clear how the individuals human and social capital influences the empowerment process. In other words, existing studies mostly fail at the in-depth level.

The purpose of the research is to contribute to the knowledge about the interplay between receiving a public financial resource and empowerment. It is known that public financial resources can contribute to the empowerment of poor women, but it is not yet clear which mechanisms impact on this relationship. In this study, I will examine the importance of the human and social capital as factors in explaining empowerment outcomes in South Africa. This study will examine the following central research question:

"Does social and human capital impact on the empowerment process of poor women receiving a CSG? And if so, in what way?"

1.2 Empowerment

As made clear in the introduction, empowerment can contribute to more gender equality through bridging the gap between genders, and therefore it is important to gain knowledge about this process and how it can be influenced. However, before getting to theoretical hypotheses, it is important to outline what empowerment is.

There are several different definitions of empowerment (Kubiak, Siefert & Boyd, 2004, Van Regenmortel, 2009, Varghese, 2011). The definition of Rappaport (1981, 1987) is widely acknowledged and used in different studies (Van Regenmortel, 2009). It also contains recurring elements of different definitions of empowerment which makes it the most complete definition and it will therefore be used for this report. Rappaport (1981, 1987) describes empowerment as: "A process of strengthening by which individuals, organisations and communities get a grip on their situation and their surroundings through gaining control, awareness and stimulating participation".

This definition already makes clear that empowerment contains various elements. The first element of empowerment to be mentioned is that it can take place on different levels; individual, organisational and community level (Van Regenmortel, 2009). This research is about empowerment of poor women and will focus on the individual level. Another important element is noted by for example Rappaport (1991, 1987) and Chamberlin (1997) who describe empowerment as a process instead of an event. Empowerment is getting grip on a situation, this can occur in different areas of a woman's life. This study focusses on financial and social empowerment. These different types of empowerment reflect on the area in which they occur. Financial empowerment for example is the gaining of (access to) financial resources which will give the woman a more powerful role in the households' economic decision-making. The empowerment process includes the expansion of an individuals choice and the capacity for financial self-reliance (Mayoux, 2000).

In order to learn more about the empowerment process, Kabeer's framework (1999) will be used. Gaining power is the basic element of empowerment; this is also the basis of Kabeer's framework. There should be a process of gaining power (Kabeer, 1999). Power herself can be described as the 'capacity to have an impact or produce an effect' (Women's Studies at York, 1998, p. 14).

Power has to do with the ability to make choices, but there are certain aspects of choice that have to be taken into account:

- Whether there are alternatives to choose from; when there is a lack of money, women do not really have a choice but spending their money on basics as food and shelter.
- Not all choices are equally applicable; some choices have bigger impact on women's lives. Therefore, there is a division between first and second choices. The first choices are critical for women to form the life they want. The second choices are choices that define the quality of the first choices (Kabeer, 1999).

As made clear before, empowerment is not a stage of being, but it is a process. This process can roughly be divided into three dimensions or phases of empowerment. This will help understanding the phases of the empowerment process. Kabeer's framework (1999) separates three dimensions of empowerment: resources, agency and achievement. The actual power to make choices is based on three dimensions which are closely related;

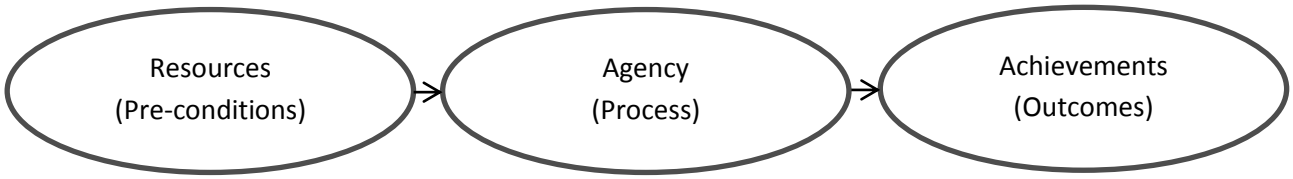
- Resources (pre-conditions); this include economic or material resources, human and social resources which help enhance the capacity to choose. The empowerment process starts with the necessity of having resources, without having resources a woman can't be empowered (Malhotra, Schuler, & Boender, 2002). Resources are the medium through which agency is exercised.
- Agency (process); "the ability to define one's goals and act upon them. Agency is about more than observable action; it also encompasses the meaning, motivation and purpose which

individuals bring to their activity, their sense of agency, or `the power within'." (Kabeer, 1999, p. 438). Kim et al. (2007) describe the power within as: internal qualities, such as self-confidence or critical thinking skills, which contribute to individual agency. Agency can also occur in the sense of 'power over', the skill of a person to master the agency of others. Besides this positive and negative form of agency, there is a third form; the absence of agency. When social behavior is ensured in a way that certain decisions are made without any apparent exercise of agency (Kabeer, 1999).

- Achievements (outcomes); achievements are the outcomes of agency (Kabeer, 2005, p. 14). This can be for example; having decision-making power in the household. And can be described as the capabilities to live the life a person wants and what is formed by resources and agency together Sen as cited in Kabeer (1999). There is a division in the failure to achieve; it is only relevant when the failure reflects some deep-seated limitations and not laziness, incompetence or individual preferences and priorities (Sen in Kabeer, 1999).

This empowerment process is schematically shown in figure 1.

Figure 1
D*imensions of empowerment according to Kabeer (1999), p. 437.*



It is not possible to say that a woman is empowered just because she has many resources, or that she is empowered when she is in the phase 'Agency'. The different dimensions can be useful to distinguish the phases that a woman is in and it makes it possible to see in which phase the woman is limited in her empowerment process.

Achievements are used to measure the level of empowerment that is reached. These outcomes can be used to measure whether a woman more empowered than other women, an empowered woman will score highly on outcomes that are indicators of empowerment and low on indicators of disempowerment.

There is a dynamic interplay between gaining internal skills and overcoming external barriers (Kim, et al., 2007). There is evidence how financial resources can enhance the empowerment process, getting a financial resource is one of the circumstances that helps overcoming barriers. Examples are the Progresa, a Mexican cash benefit which is especially targeted at the mother of the family, and the positive impact of microloans in South Africa on intra household relationships (Adato, de la Brière,

Mindek, & Quisumbing, 2000, Kim, et al., 2007). However, a change in policies and more access to resources not always lead to empowerment of women. Resources are essential to be able to get empowered, but only having resources will by itself not create empowerment (Malhotra, Schuler, & Boender, 2002). Malholtra, Schuler and Boender (2002) state that without a woman's individual or collective skills to recognize and make use of resources in her own interests, resources itself cannot bring empowerment.

To sum up, empowerment is a process and a woman needs to go through different related dimensions in order to achieve empowerment. The empowerment process starts with the necessity of having resources, without having resources a woman can't get empowered (Malhotra, Schuler, & Boender, 2002). Resources are the medium through which agency is exercised. Agency is the process by which choices are made and put into effect. Agency is essential in the empowerment process; however it is not only the woman herself that influences this process, the context can influence it too, in a positive or negative way (Malhotra, Schuler, & Boender, 2002). Achievements are the outcomes of agency (Kabeer, 2005, p. 14). By gaining more resources, a woman can be more empowered. However, this process does not always occur. Despite of several studies regarding empowerment of poor women, it is not yet clear in what causes the fact that a woman gets empowered or not.

This report studies if poor women are empowered through human and social capital and receiving a CSG. To measure the impact of (gained) resources, the Child Support will be used. This CSG is not specifically targeted at women, but 96% of the receivers of the grant are woman which makes it a suitable policy to use for the study of empowerment of women. The CSG provides a financial resource, but since resources have a natural tendency to cumulate it is likely that having a financial resource in combination with another type of source, will reinforce this process. This study will focus on the difference in levels of empowerment between women, who live in a comparable context, but who differ in human and social capital and whether they receive a CSG or not. The Child Support Grant will be discussed in greater detail in the next paragraph.

1.3 The Child Support Grant

The Child Support Grant, the Care Dependency Grant and the Foster Care Grant are the three grants that target children in South Africa. The CSG found her origin in the Child Maintenance Grant which was implemented in 1913 when the Children's Act was instituted. It targeted poor white children only, and since around 1950 Indians and coloured people could benefit too (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). The Child Maintenance Grant was however not distributed fairly; Africans who were the main part of the population took up the smallest portion in Grant beneficiaries. The Lund Committee on Child and Family Support was tasked to review the Child Maintenance Grant in order to get a more just distribution. This resulted in the replacing of the Maintenance Grant by the CSG in 1998. The CSG started with a monthly amount per child of R100 and was increased up to R270, in 2012 (Western Cape Government, 2011). The age of children was extended over time, it targeted children under the age of seven when the grant was implemented, and the age limit was stretched in time up to the age of 18 at the moment. The uptake of the grant is increased from less than one million in 2001 to 10.5 million children in 2011 (Western Cape Government, 2011). This is partly due to the fact that not only biological parents or legally foster or adoptive parents can apply for the grant, but all primary caregivers of the child. Another important fact is that the CSG is unconditional, however there are some documents needed, that still can exclude children that are eligible to the CSG (Leatt & Budlender, 2006).

Possibly, the amount of the CSG can be considered small in absolute terms, but it can be big in relative terms. For example, the income of a single caretaker cannot exceed R 31.200 (and combined salaries of R 62.400 for married caretakers) per year, in order to be eligible for the grant (Western Cape Government, 2011). This means that the CSG accounts for at least 10,5 % of the income in single headed households. This percentage will, of course, increase when the income of the caretaker is lower.

Studies have shown that grants can impact individuals, households and/or communities on welfare, economic and social benefits and political effects (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). Food is normally the biggest expenditure of the poor; by receiving a CSG they buy more food and with higher nutritional value, this effect is shown to be evident. This is especially important for children in their first years since undernourishment causes disability, morbidity and lower levels of education. By the increase in nutritional intake there is an improved health and education level which enhances the accumulation of human capital. This helps to limit the transfer of intergenerational poverty (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). The effect is strongest in households where the household income is pooled (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). And the pooling of the grants in the household income is in general related to the gender of the recipient. Additional income received by a grandmother enhances health and school enrolment of her grandchildren, this effect is not known for male recipients (Neves,

Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). This is in accordance with international evidence that grant receipt by women is related to the welfare of her children (Lund, 2002 as cited in Neves et al., 2009). This gender related outcome shows a change in the empowerment of women who are responsible for the care of children (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009).This is based on the assumption of Kishor (1997); empowerment of women is related to positive outcomes in health and survival of the children that are under their care, because she defines empowerment as being in control. By being in control, the women is able to access information, take decisions and act in their own interest, or the interests of those who depend on them. Women have primary responsibility regarding children. So, if a woman is empowered, she is enabled to act in benefit of the child.

Receiving grants generate economic benefits through the ability to take more risks what lowers the cost of minimizing risks and enhances the change of a higher profit (lower risk choices tend to have a lower profit) (Morduch, 1999). Besides enhancing welfare and economic benefits, receiving a grant helps to empower beneficiaries in a social context, this will be discussed in paragraph '2.1 Context and empowerment'. Lastly, there are political effects; through the redistributive character of grants there is a little less inequality which lowers social unrest (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009).

There are some assumed negative effects of the CSG; as with every social policy there is a risk of clientalism and corruption. These effects are hardly studied wherefore it is not possible to say whether this concern is justified or not (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). Social grants can cause labor disincentive effects, but evidence shows that a small grant like the CSG does not replace earnings of paid work by adults. The distance to work is often quite large which comes with high transport costs, the grant can facilitate labor migration by overcoming investment restrictions (Barrientos, 2008), Another concern is that grants can crowd out private transfers of funds. Research in South Africa shows that it is hard to study this phenomenon since households are stretched physically, labor cannot be deployed freely and income is hard to measure in South Africa (Lund, 2002). When this is taken into account, it is seen that remitters only decline the amounts when there are children of a school-going age present in the household (Posel, 2001). Another concern was that the CSG might lead to extra pregnancies in order to get the CSG. Hunter and Adato (2007) have studied the awareness of young women about the costs of having children and they found that they have a clear understanding of this. It would be unlikely that women don't realize that the CSG would not fully compensate the psychological effort, time and money that is needed to bear and raise a child (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). This is confirmed by the fact that only 20% of teenage mums are CSG recipients (Makiwane, Desmond, Richter, & Udjo, 2006). The second last argument against grants in general is that by directly giving cash there is a chance of misspending the money (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). There is some evidence of misspending the grant money, but it is not easy to define what is misspending and what is not since

poor people have a different lifestyle and goods that can be interpreted as wasteful expenditure can actually be important in strengthening vulnerable recipients in their social network (Du Toit & Neves, 2006). The last argument is that grant may create dependence. There can be distinguished two forms of dependency, positive and negative (Lentz, Barrett, & Hoddinott, 2005). Positive dependency enhances welfare; negative dependency undermines the recipients' ability to meet their basic needs in future. The authors found little evidence of negative dependency in Africa (Lentz, Barrett, & Hoddinott, 2005).

In conclusion; former studies have shown that the amount of the CSG is too small to generate unwanted behavior and is big enough to create positive outcomes such as better nutrition of children. Besides that, unless the gender neutral policy, the beneficiaries are almost always woman and the policy influences the individual and household. Studying the relationship between this policy and empowerment of women, it is possible to gain more knowledge and understanding of how this empowerment process is influenced by context and characteristics of the woman. This can bridge the gap in literature about influences of individual and household characteristics on the empowerment process of (poor) women.

1.4 Social and scientific relevance

Social relevance

Empowerment of women has direct impacts on their lives, such as a decrease in intimate partner violence (Kim, et al., 2007), and more control over their lives. But the advantages of empowering poor women go beyond the individual benefits. There is also a positive relationship between a woman's empowerment and the well-being of her children, their health improves (Adato, de la Brière, Mindek, & Quisumbing, 2000). The empowerment is especially transferred to daughters. Girls profit from their mothers empowerment through continuing their education which gives them more power in future relationships and increases their chances in the labor market, this without influencing the existing advance of boys in a negative way (Adato, de la Brière, Mindek, & Quisumbing, 2000). Empowering women is one of the targets of the current South African Government (Redpath, Morrell, Jewkes, & Peacock, 2008), the knowledge gained with this study can be used to realize this goal. Also, empowerment could help overcome the existing gender inequality which is another goal of the current government.

Scientific relevance

There is knowledge from previous research that there is a relationship between the CSG and empowerment of poor women (Patel & Hochfeld, 2011). Furthermore, research in Asia shows that household and individual characteristics influence the empowerment process (Malhotra, Schuler, & Boender, 2002). These characteristics are indicators of human and social capital. It is therefore expected that human and social capital have an impact on the empowerment process of women.

However, this is not studied in an African context. When the findings of this study are similar to those in Asia, the theory can be validated. When the findings contradict to the findings form Asian studies there is input gained for further research.

1.5 Overview of the study

The study is divided in different parts which are reflected by the different chapters. Chapter 2 'Theoretical framework' focuses on the fundamental theory for this study and conceptual links will be made. Chapter 2 also enfolds the research questions that will be answered in the study. Chapter 3 'Data and measures' validates the choice of datasets and focuses on operationalization and data analysis. The results will be discussed in chapter 4. The final chapter, number 5, will contain the conclusion and discussion. The policy recommendations can be found in chapter 6.

2 Theoretical framework

2.1 Context and empowerment

Malhotra and Mather (1997) recommend considering the historical and developmental context of the society where the research takes place. The influence and importance of context is also acknowledged by Pawson & Tilley (1997, p. 216) who define context as "the spatial and institutional locations of social situations together, crucially, with the norms, values, and interrelationships found in them". Pawson and Tilley (1997) state that a program, or in this case a policy, is influenced by forces that are not immediately observable. Policies are "embedded in a range of attitudinal, individual, institutional, and societal processes, and thus program outcomes are generated by a range of macro and micro social forces" (Pawson & Tilley, 1997, p. 216).

The context of the policy also impacts on the measurement of outcomes, because behavior and attitudes that indicate empowerment in one country can have a different meaning somewhere else (Malhotra, Schuler, & Boender, 2002). For example: being able to visit a health center without permission from a male household member can be a sign of empowerment in rural Bangladesh, but not in Latin America (Malhotra, Schuler, & Boender, 2002). The outcome of an empowerment program sometimes needs to be measured differently in a different context.
The most important characteristics of the context will be discussed in the next paragraph.

2.2 South Africa, history and challenges

South Africa has several immense challenges. As mentioned in the introduction there is inequality between genders and in welfare, poverty, a HIV/AIDS pandemic and overcoming inheritance from the Apartheid. These problems have shaped, and still do shape, South Africa as it is known nowadays.

The HIV/AIDS pandemic affects health and causes a high death rate. Young adults and women are most affected by this epidemic (AVERT, 2012). This has a severe impact on families and the ability to take care of each other and it leads to split up families (AVERT, 2012). However, HIV/AIDS is not always the reason why biological parents do not take care of their children. Of the households that are headed by a child, 62% turned out to not be orphans (AIDS Care, as cited in Holborn & Gail, 2011). Aids care explained this by parents leaving their children to work in other provinces, which is often part of the inheritance of the Apartheid. During the Apartheid, black people were forced to live in assigned areas. These areas were often remote and with low chances of getting a job. This resulted in the fact that fathers couldn't live at home because of the great distance to work (Holborn & Gail, 2011). But besides the other explanations, a share of the high percentage of absent biological parents can be explained by alcoholism and drug abuse (Holborn & Gail, 2011).

Besides the commute to work, the Apartheid has also influenced education. The education policy for black people was written in the Bantu Education Act which was implemented in 1953. This policy was explained by the Minster of Native Affairs, Dr. H.F. Verwoerd to the South African Parliament as follows; *"There is no space for him [the "Native"] in the European Community above certain forms of labor. For this reason it is of no avail for him to receive training which has its aim in the absorption of the European Community, where he cannot be absorbed. Until now he has been subjected to a school system which drew him away from his community and misled him by showing him the greener pastures of European Society where he is not allowed to graze."*

The Apartheid left the black population low educated, very poor, and most of them still have a long commute to their work.

As introduced before, South Africa copes not only with poverty, but also with an unequal distribution of wealth. The area where the research takes place is considered to be a multiple deprived area. An area is called multiple deprived when it suffers from deprivation the following domains; income and material, employment, health, education and living environment (De Wet, Patel, Korth, & Forrester, 2008). Living in a resource-scarce environment influences mental well-being, and therefore a woman's empowerment (Petersen, Bhana, Flisher, Swartz, & Richter, 2010).

Also, empowerment and poverty are related in a way that poverty not only reduces the ability to satisfy basic needs, but poverty furthermore limits a person in a broader social context (Sánchez and Elizalde as cited in Turró and Krause, 2009). Examples are liberty, emotional support, security, participation and identity (Sánchez and Elizalde as cited in Turró and Krause, 2009). Another aspect of poverty is the lower social status it gives, if the social status is internalized this can lead to feelings of resignation (Gissi as cited in Turró and Krause, 2009), which can lead to "fatalism, passivity, feelings of impotence, a pessimistic view of the world, and a low level of ambition – elements that are all contradictory to empowerment" (Turró & Krause, 2009). This is also underscored by the UN definition of poverty, since they define it also in a non-material way which includes 'a denial of choices and opportunities', 'lack of participation in decision-making', 'a violation of human dignity', 'powerlessness' and 'susceptibility to violence' (United Nations, 1998). Another way in which poverty reduces empowerment is the lack to be able to exchange gifts and participate in systems of exchange. This is caused by lack of tradable assets and weak social networks (Devereux, 2001). Grants provide bargaining power and something valuable to trade. Consequently, the position of poor people is strengthened in networks of social reciprocity which empowers the beneficiaries (Neves, Samson, van Niekerk, Hlatshwayo, & du Toit, 2009). The CSG is the only regular source of income in these households complemented by other diverse sources of income such as pensions and disability grants, small business activities, and limited material and in-kind support from family and external agencies, only 12,5% of the CSG beneficiaries are employed (Patel, Hochfeld, Moodley, & Mutwali, 2012).

Not all poor individuals will be disempowered by poverty, some of them manage to not only get their basic needs, but also become involved citizens according to Etchegaray (1996) in Turró &

Krause, 2009. Research has focussed on the surroundings which help poor people overcome their limiting context. But in those researches there are still differences in level of empowerment between individuals, it is not yet clear what causes these differences, this will be discussed further in paragraph '2.5 Human and social capital'.

To sum up, the group under study lives often lives in a split up family which causes a bigger burden on women, this will be explained in further detail in paragraph '2.3 Gender roles in South Africa'. They also live in a resource-scarce context which can impact on the mental well-being of people (Petersen, Bhana, Flisher, Swartz, & Richter, 2010). This can therefore impact on the empowerment process of women who live in that context.

2.3 Gender roles in South Africa

Gender roles are quite persistent and embedded in social culture and context. Former studies have shown that socialization into gender roles is learned by family and community and starts early while a child is being raised. The roles are strengthened by interplay of family, social, economic and cultural forces (Nwokocha, 2007). This makes it hard to change them.

The current gender roles can be described as traditional. Women are in general supposed to take care of others, and with higher responsibilities of their family than men. For that reason, women perform more childcare tasks than men, even in households with a present (step)father (Redpath, Morrell, Jewkes, & Peacock, 2008).

As explained in paragraph '2.2 South Africa, history and challenges' the nuclear family is not the standard in South Africa, but what does this mean for a woman? 44% of the women give birth to their first child before getting married, when the parents are unmarried, the chance of having a single parent household increases (Department of Health, 1998). A lot of women run a single-parent household, which gives them the burden of taking care of the child(ren) and makes them vulnerable to poverty. Single households on their turn are two and a half times as likely to be living in poverty as couple-parent households (Holborn & Gail, 2011). They are more vulnerable because they are lower paid than men (Redpath, Morrell, Jewkes, & Peacock, 2008).

The absence of a father increases the burden of a woman since it is a men's status in the community that allows him to access and share resources, they also have more access to ways to protect the children (Redpath, Morrell, Jewkes, & Peacock, 2008). When there is a healthy relationship, men still spend less time in childcare tasks than women, but women who live with their partners have less stress about childcare (Redpath, Morrell, Jewkes, & Peacock, 2008).

Gender roles in their current form see men as provider. On the one hand, this supports men's power. On the other hand it excludes them from emotional closeness with their families since they are expected to be a breadwinner and not to take care of the family in childcare or domestic tasks (Redpath, Morrell, Jewkes, & Peacock, 2008). Also, the problems on macro-level influence this

relationship. Because men are socially expected to provide family income, high unemployment rates hold men back from fulfilling this role. Consequently, they are sometimes forced to, or voluntarily, exclude themselves from their families because they cannot participate in a way which is dictated by masculinity (Redpath, Morrell, Jewkes, & Peacock, 2008). This causes an even bigger burden on women.

There is also a downside of having a partner; the number of women that is victim of (sexual) violence. Due to several occasions in history, men tend to show their masculinity through using violence and 20,9% of men forces woman to sex, partner or non-partner (Redpath, Morrell, Jewkes, & Peacock, 2008). Only one in nine victims (at the most) reports being raped; the rapes are regularly justified by beliefs that men cannot control their sexual needs (Redpath, Morrell, Jewkes, & Peacock, 2008).

There is a tendency in changing gender roles which also decrease gender inequality. South Africa is one of the first countries in Africa to try to change the gender roles of men and women; it changed certain laws which at first confirmed the inequality between genders. Recently, some programs have been set up to work with men and boys to tackle some of the underlying problems which create the inequality between genders (Redpath, Morrell, Jewkes, & Peacock, 2008). Changing gender inequality cannot be solved from one perspective, both genders need to change. Empowering women can be a first step in this process.

There is evidence that even a small amount of money given to women can change some social patterns (Kim, et al., 2007). A microcredit program in South Africa shows that women who received a microcredit had improved household communication and a better relationship with their partner. They also had more progressive attitudes towards violence by their partner. This could challenge the gender roles and be answered by men through using violence, but research showed that the opposite is true. The intimate partner violence to women who were in the empowerment program decreased by more than 50% (Kim, et al., 2007). The CSG gives more financial power to women who receive it, just the same as the named microcredit program for women. But a microcredit gives women more financial power, than a CSG does, by giving them a chance to gain their own income instead of being dependent of the state. Still, some effects formed by the microcredit program can occur by receiving a CSG. The effect is however assumed to be smaller. The CSG gives women more (decision-making) power in the household, but their roles have not changed. They are still mainly responsible for raising the child and the domestic tasks (Patel & Hochfeld, 2011).

In conclusion, having a partner is positive for women in a way that it lowers the change of living in poverty, it reduces the stress about childcare tasks and they get emotional support. There is however space for improvement by decreasing intimate partner violence. A program showed that women attending an empowerment program experienced a decrease of intimate partner violence. Receiving a CSG by women will not change gender roles and gender inequality by itself but it can contribute to changing these patterns.

2.4 Policy considerations and expectations

Several groups in society need social protection from the government. "Social protection" refers to private and public measures to ensure effective access to a range of basic goods and services by all people, particularly the most disadvantaged in society (Patel, 2011). "These goods and services may be cash or in-kind services and benefits to reduce poverty, promote equality, build human capabilities and assets, and thus achieve empowerment and human well-being" (Patel, 2011, p. 364). The South African Constitution confirms the right of all to access 'appropriate social assistance' from the state if they are unable to support themselves and their dependents (United Nations Children's Fund, 2008).The right to access social assistance and the rights of children are guaranteed by South Africa's Bill of Rights (Patel, 2011). Social assistance is a form of social protection and refers specifically to an income transfer provided by government in the form of grants or financial awards to poor households or individuals (United Nations Children's Fund, 2008). Social assistance, also called social grants, are specific measures to achieve income protection, alleviate and prevent poverty, achieve income distribution and provide a means of social compensation for loss of earnings due to extraneous factors (Republic of South Africa, 1997, p. 48).

Grants in general are targeted at poor households or individuals, but the CSG was innovative in her anti-poverty programme. The CSG seeks to follow the child. It is targeted at poor households and is intended to supplement the income of such households, particularly in rural areas and in informal housing, it is meant to improve the lives of poor children by improving the situation of the household (Geraldine Fraser-Moleketi: Minister for Welfare and Population Development, 1998). It was also innovative by introducing the concept of a primary care-giver. The primary care-giver is the person who cares for the child on a 24-hour, day to day basis. This is the person to whom the grant will be paid. Taking into account changing family patterns, the primary care-giver can be a parent, any family member or any other individual who is not being paid to care for the child (Geraldine Fraser-Moleketi: Minister for Welfare and Population Development, 1998). The child support grant creates linkages with other government departments, particularly the primary health care service. This is done by encouraging care-givers to make better use of health services (Geraldine Fraser-Moleketi: Minister for Welfare and Population Development, 1998).

Another important difference with former anti-poverty programs is the involvement of a group of Children and their caregivers from South Africa, called Dikwankwetla. This group is engaged with the Children's Bill by expressing concerns and providing recommendations in order to ensure that the Children's Bill addresses the actual needs of children (Brynard, 2009). However, this was not the only purpose of the Dikwankwetla Project, it was also set up to inform the citizens about their rights and stimulate personal growth of the participant, something which was achieved (Brynard, 2009). The involvement of citizens in the legislative processes was part of the program of the Department of Welfare. The Department of Welfare endorses the needs of women who are most often the primary

care-givers of family members who have special needs in their goals (Department of Welfare, 1997). Especially the economic and social needs of women as care-giver are taken into account (Department of Welfare, 1997). The welfare services will be re-oriented to become more gender-sensitive and to promote the dignity, self-esteem and well-being of women. Welfare programs must also actively network with other governmental and non-governmental sectors to address the developmental needs of women (Department of Welfare, 1997).

The main goal of the CSG is improving the quality of life for poor children. However, the benefits of the grant are also expected to distribute to their care-giver, which fits the general policy of protecting vulnerable groups. The policymakers have chosen to give the beneficiaries freedom of spending, therefore the primary caregiver that receives the grant is given the opportunity of choice. It is assumed that the person who receives the grant is also the main decision maker about the spending of the grant. Although not all primary caregivers are women it is a fact that by far most caregivers are women. This, combined with the spending freedom of the grant, gives women more decision making power when it comes to household spending's. The increased capability to make decisions and having freedom of choice in money spending can enhance the quality of life of the caregivers.

Having the opportunity to choose is one of the basic elements for empowerment (Kabeer, 1999). By receiving a CSG, a woman will gain more alternatives to choose from and more decision making power.

Financial or economic empowerment is described by Mayoux (2000). When a woman gains access to financial resources, this will give her a greater economic role in decision-making which allows them to optimize their own and the household's welfare. The empowerment process includes the expansion of individual choice and the capacity for financial self-reliance (Mayoux, 2000). However financial empowerment is dependent on social empowerment (Mayoux, 2000).

The woman will be socially empowered by receiving a CSG because she gains decision making power within the household. Besides changes in the household, the grant can enhance her opportunities to contribute to the community because of the fixed monthly income, which can be used as tradable asset in systems of exchange or as something valuable to trade. This is discussed in paragraph '2.2 South Africa, history and challenges'. The grant is expected to empower women financially and socially.

To sum up, the South African government aligns its policy on disadvantaged groups, in this case poor children. But is has an expected side-effect to women in general. The Child Support Grant is expected to positively contribute to the empowerment of poor women.

Hypothesis 1; The Child Support grant contributes to the empowerment of poor women.

2.5 Human and social capital

In paragraph '1.2 Empowerment' I discussed that a woman needs resources in order to be able to get empowered. But besides resources, a woman needs skills to recognize and make use of resources in her own interests (Malhotra, Schuler, & Boender, 2002). Zimmerman (1995) acknowledges the influence of individuals characteristics on empowerment too. This implies a difference in empowerment of women, who live in a similar context, caused by their individual skill level. Skills can be considered as human capital (Schultz, 1961). Or as Sanders and Nee (1996) argue, human and social capital reflect the level of skills an individual possesses. This study will therefore use the woman's capital as a reflection of her skills.

There are several types of capital, this study focusses on the commonly used human and social capital. The influence of these types of capital have not been studied yet in that form. However, Asian studies have analysed the influence of individuals' and household characteristics on empowerment of women, some of those characteristics are indicators of human and social capital. For example: research shows that education and employment can positively influence empowerment of women in Sri Lanka (Malhotra & Mather, 1997), but because of the different culture and context between the continents and countries it is not possible to translate the findings in Asia to Africa without doing research because of the difference in context and culture, this is explained in paragraph '2.1 Context and empowerment'. This makes it interesting to study the impact of human and social capital on empowerment in (South) Africa, especially because of the differences in culture and context. If the findings of this study are similar to the findings in Asia, the theory about the influence of a woman's capital is validated. In case the findings contradict to those in Asia, it is possible that the difference can be explained by context which will give input for a new study.

Human capital

Before discussing the assumptions that are made regarding human capital of women and the expected impact on the empowerment process, I will first start with describing human capital. Human capital is a nontangible form of capital, but it is capital that yields income and other useful outputs over long periods of time (Becker, 1964). It includes knowledge, skills, health or values and is called human capital because it cannot be separated from the people who possess it (Becker, 1964). Human capital consists of skills and knowledge that individuals acquire through investments in schooling, on-the-job training, and other types of experience (Becker, 1964). This type of capital is originally defined to estimate employees' income distribution from their investments in human capital (Becker, 1964). The definitions of Becker are praised for it's simple design, however he is also highly critisised for taking things too simple and drawing conclusions that are dubious (Woolley, 1996). Human capital is an investment and income and occupation can be used to measure the return on investment (Becker, 1964). The aim of this study is different in what it tries to measure, it does not study the return on

investment in economic ways, but whether education influence the empowerment process of poor women.

Human capital is created by changes in persons themselves that bring new skills and capabilities which enable them to act in new ways (Coleman, 1988). Human capital can thus help a person to change his or her life, ability to change is essential in the empowerment process. Education and health are the most important forms of human capital (Becker, 1964). There have been studies which have found a correlation between health and empowerment. When a woman is empowered, this improves her health and that of her children (Kabeer, 1999, Kishor, 1997 and Malhotra, Schuler and Boender, 2002)). Health is a result of empowerment and will therefore not be taken into account in this study.

Education, as proxy for human capital, is for exampled used in studies of Pennings, Lee and Van Witteloostuijn (1998) Hinz (1996) and Jungbauer-Gans (1999). this study, the highest educational qualification attained by the woman will be used to measure human capital. This is a very simple design which is choosen because of the specific context in which the research takes place. Other commenly used indicators of human capital such as income and employment are not suitable since the unemployment rate in Doorknop is 53% and even higher under women with 87,5% of them who do not have a regular job for a wage (Patel, Hochfeld, Moodley, & Mutwali, 2012). They do generate income in other ways, however little known about these income generation activities, it is generally considered to be survivalist type of activities such as selling of goods and hawking with low income generating potential (Patel, 2012). These other types of income do not reflect on-the-job trainings as meant by Becker (1964).

Human capital is closely linked to empowerment because it can facilitate a change in the situation of the individual. There is evidence from different African countries that education increases the likelihood that women look after their own well-being along with that of their family (Kabeer, 2005). Also, education positively influences empowerment in an other context. Human capital is therefore expected to have a positive influence on empowerment.

Hypothesis 2; Human capital has a positive interaction effect on the relationship between receiving a CSG and empowerment.

Social capital

Besides human capital, social capital is also a form of capital that an individual woman can possess. There are several definitions of social capital in use. The earliest use of this term, as identified by Putnam has been by Hanifan in 1916 (Halpern, 2005). Hanifan defined social capital as "those tangible assets count for most in the daily lives of people: namely good will, fellowship, sympathy, and social intercourse among the individuals and families who make up a social unit". This definition does not differ much from the definitions used nowadays; the definition points out the value of being part of a social network. Following Hanifan, many sociologists and economists have given different definitions of social capital. The definitions as given by Bourdieu and Wacquant (1992) and Coleman (1988) were both very broad, but resulted in a bigger interest in the area (Halpern, 2005). Although those scientists were an inspiration for many, it is Putman's definition that is widely quoted (Halpern, 2005). Putnam (1995) defines social capital as "features of social life – networks, norms and trust – that enable participants to act together more effectively to pursue shared objective. To the extent that the norms, networks, and trust link substantial sectors of the community and span underlying social cleavages – to the extent that the social capital is of a "bridging" sort – then the enhanced cooperation is likely to serve broader interests and to be widely welcomed" (Putnam, 1995, pp. 664 - 5). Much of the literature about social capital is written after 1995, most of them following Putnam's studies (Halpern, 2005). This study will therefore use Putnam's definition of social capital.

Social capital is closely linked to empowerment in a way that "It is perceived as the use of certain techniques to transform those without power into equitable positions. This occurs when the oppressed recognize that there is an alternative way of living and that oppression does not have to be tolerated (Denham Lincoln, Travers, Ackers, & Wilkinson, 2002)". The influence of social capital is studied in Cameroon, the results showed that it has potential to enhance empowerment of poor women through receiving a micro-credit (Mayoux, 2001). Also, social capital on a micro-level, and especially, strong relations are expected to play a role in emotional well-being. This emotional well-being is essential in the empowerment process, it is a part of having power within, which in turn is contributes to the individuals' agency (Kabeer, 1999). Social capital is in particular interesting to study since is proven to outweigh the negative impact of living in an area of higher deprivation when physical and mental health are used as measurement (Halpern, 2005, pp. 93 - 4).

The idea of social capital is that a network or relationships creates, or leads to, resources that can be used for the good of the individual or the collective (Burt, 1992 as cited in Dakhli & De Clercq, 2004). Social capital can shortly be described as the resources, the actual or potential benefit, embedded in one's relationships with others (Burt, 1992 as cited in Dakhli & De Clercq).
Social capital, just as human capital, enables a person to accomplish things in life, but because social capital exists in the relations among persons, it is less tangible than human capital (Coleman, 1988). The value of relationship is composed of different elements;

- people can help each other to get something done. So, a person can get help to get something done. The value of the relationship depends on trustworthiness of the social environment, which means trust that previously offered help will be repaid, and how many "credits" you hold (Coleman, 1988);
- the potential for gaining information by having relations (Coleman, 1988);
- the confirmation of effective norms and sanctions when the norms are violated (Coleman, 1988). This, for example, can strengthen a family by confirming the norm that family members should take care of each other.

The general proposition is that social capital not only enhances the likelihood of getting a better job and a higher salary, but also has expressive returns; it gives the person a better mental health (Lin, 2000).

Social relationships can be within the family or outside the family (Coleman, 1988). This research focuses on the individual and her close environment. Therefore marital status of the woman will be used as an indicator of social capital. Malhotra, Schuler and Boender (2002) give several examples of Asian studies that often focus on empowerment of women in relation to their husband. However having a partner is a form of social capital. As argued above, social capital is considered a facilitating factor for accomplishing a better position of the woman. This study will therefore focus on having a partner as an enabling factor instead of limiting or comparative. Especially because social capital is gendered in the advantage of men. For example: Campbell and Rosenfeld (1985) as cited in Lin (2000) showed that males have larger networks than females. The network is not only larger, but also more diverse, women have more kin and les nonkin networks, men have more nonkin networks which include more co-workers advisors and friends. This is explained by McPherson and Smith-Lovin (1982) who showed that women work mostly in smaller and peripheral organizations with a focus on domestic and community affairs. Because of the differences in size and type of organization that men work in, they tend to have more contacts and other resources than women. A woman with a male partner can benefit from his network.

A study about the networks of low-income African-American and Latin-American women showed that they benefit from having a partner. The partner provides emotional support, demonstrating an ability to listen and "be there" when a friend is needed (Birch, 1998). Such support can mediate stress that may otherwise be debilitating (Kim & McKenry, 1998).

Living in extended households also allows for greater exibility in allocating economic and domestic roles (Angel & Tienda, 1982, Stack & Burton as cited in Domínguez & Watkins, 2003). Some women get financial support from their relationships with men (Domínguez & Watkins, 2003).

Another important positive effect of having a partner is not only receiving support, but also the ability for giving it. Research shows that giving support is even healthier as receiving it (Brown, Ness, Vinokur, & Smith, 2003). Similar positive results of helping others are; reducing distress, improve

physical and mental health and it also increases happiness and reduces depression (Brown, Ness, Vinokur, & Smith, 2003)

In conclusion, social capital is formed by social connections, but it is more than a sum of relations. Social capital strengthens women in different ways and it can help overcome a barrier; living in a deprived area. Social capital in the form of having a partner, is expected to have a positive impact on a woman's empowerment through receiving a CSG.

Hypothesis 3; Social capital has a positive interaction effect on the relationship between receiving a CSG and empowerment.

2.6 Research questions

My research focuses on the central question:

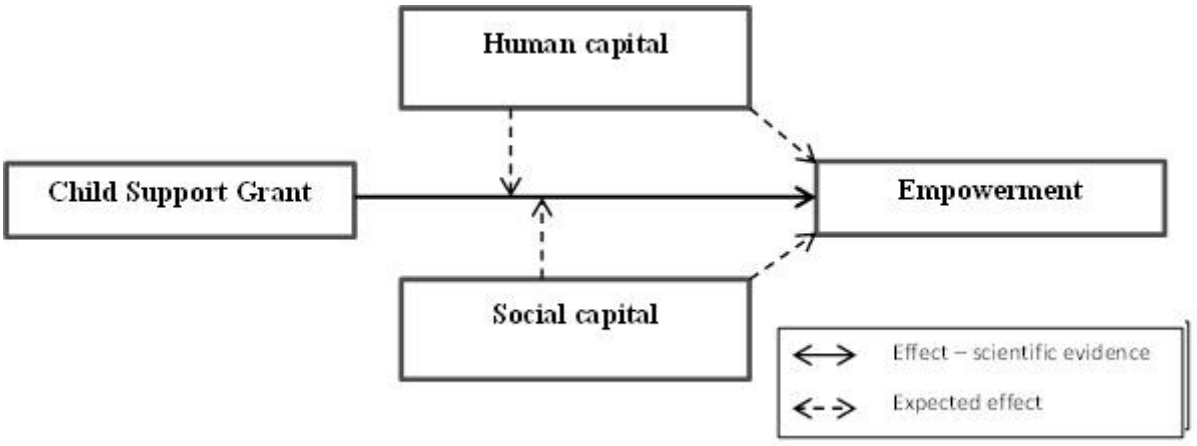
"Does social and human capital impact on the empowerment process of poor women receiving a CSG? And if so, in what way?"

To find out, I will address different sub questions:

- What is the impact of receiving a CSG on empowerment?
- What is the impact of human capital on the relationship between CSG and the empowerment of poor women?
- What is the impact of social capital on the relationship between CSG and empowerment of poor women?

The research questions are based on effects that are proven and on expected effects that have not been tested yet. Both human and social capital have an expected effect on empowerment. The relationship between the variables and proven and expected effects are shown in figure 2.

Figure 2
Schematically overview of relationship between the CSG, empowerment and human and social capital.



3 Data and measures

3.1 Dataset

The CSDA at the University of Johannesburg has set up a survey to collect data about the effect of the CSG. The survey consisted of closed-ended questions with different chapters which covered diverse areas (CSDA, 2010). Examples of these areas are: adult profile; background household information; and dimensions of women's empowerment.

The target population was households with children in Doornkop, Soweto, South Africa and included CSG-receiving households and non-receiving households. Doornkop is a deprived urban area and was chosen because of the high uptake in Child Support Grants (De Wet, Patel, Korth, & Forrester, 2008).

The field work was conducted by 81 fourth year social work students from the department of social work at the University of Johannesburg, they received training to collect the data. The field work was conducted in July 2010 (Patel & Hochfeld, 2011).

A total of 343 households with children were questioned (CSDA, 2010), which represents 10% of the households with children in Doornkop. The response rate was 78% (Patel & Hochfeld, 2011). The households were systematically sampled based on the official ward map that showed municipal stands and rigorous stand selection rules (Patel & Hochfeld, 2011). Per sampled stand, one primary female caregiver of a child was selected from the households on each stand. In case of two or more households had a present caregivers, there was a random selection to select one household that was interviewed. Per household one adult woman was interviewed. The survey included women who received one or more CSG's at the moment of the interview and women who did not receive a CSG. The findings are generalizable to the whole Doornkop population and to other urban areas with a similar demographic profile (Patel & Hochfeld, 2011)

The dataset is chosen for her specific data about women's empowerment, this concept was measured on the basis of 14 statements which indicated elements of empowerment. This dataset will be used to gain more specific knowledge about whether or not there is a relationship between human and social capital and empowerment. The program Statistical Package for the Social Sciences [hereinafter SPSS] will be used to do the analysis.

3.3 Operationalization variables

3.3.1 Dependent variable: empowerment

The level of empowerment will be measured through statements which relate to the achievement (outcomes) of the empowerment process. Operationalization:

- The level of empowerment is measured through a direct indicator; (dis)agreement on 14 different statements regarding empowerment, measured on a Likert scale with answers from 'strongly disagree' up to 'strongly agree'. The different statements indicate different elements of empowerment. This study focuses on social and economic empowerment which leaves 3 statements that can be used. The statements to measure social empowerment are:
    - I have the power to manage my life.
    - I have the confidence to confront things in my life that I don't like.

  Financial empowerment will be measured through the statement:
    - I am able to survive financially and stand on my own feet.

The dependent variable empowerment is measured through using these 3 statements on a quasi-interval level. Social and financial empowerment both contribute to a woman's empowerment. The underlying factors will be subtracted via a factor analysis.

To control the dataset for appropriateness of a factor analysis the Kaiser-Meyer-Olkin [hereinafter: KMO] criteria is used. A factor analysis is used to explain the total variance on the basis of a few factors (Universiteit van Tilburg, 2002). There are different factor analyses; in this case a Principal Components Analysis is most suitable. However, it is possible that there are more factors that can be distinguished with a Principal Axis Factoring. This type of factor analysis will be used to check for underlying latent variables (Universiteit van Tilburg, 2002).The KMO should have a value of .5 or higher, a value lower than .05 means that the use of a factor analysis is not justified.

The number of factors will be determined by the value of the eigenvalues, it is a general rule of thumb to use factors with an eigenvalue greater than 1. There has been critique on this rule and therefore the scree plot method will be used too. The point where there is a sharp demarcation between the eigenvalues.

The KMO is .605 which means that the results of the PCA can be used as descriptive and/or explaining technique. The results from the different factor analysis do not differ much and therefore the results from the principal Components Analysis [hereinafter: PCA] will be used, the results of the PAF can be found in Appendix A.

Table 1

Principal Components Analysis empowerment; total variance explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1,625	54,160	54,160	1,625	54,16	54,16
2	0,790	26,336	80,496			
3	0,585	19,504	100,000			

Extraction Method: Principal Component Analysis.

The scree plot shows that the line changes direction at two factors, appendix A, it is common to use the number of factors at where the line changes or that point minus 1. This means that one or two factors could be used, this means that the use of 1 factor is validated in both tests.
The PCA results in 1 component, see table 1, based on the eigenvalue greater than 1 and the scree plot test, with an explained value of 54,16%[4]. The factor subtracted by the PCA will be used in the following analyses.

Checking the reliability of the three items makes it possible to check the theoretical assumption that social and financial empowerment both measure empowerment. The Cronbach's Alpha is calculated to check the homogeneity of the three items. Only if the items have a certain level of homogeneity they can be converted into one variable. For complex concepts as empowerment, a Cronbach's Alpha of minimum .60 is preferred (Baarda & de Goede, 2007).

The Cronbach's Alpha is this case is .569, implicates that the three different statements are moderately homogeneous. For a complex concepts, such as empowerment, a Cronbach's Alpha of minimum .600 is wished for (Baarda & de Goede, 2007). The score is in this analysis is moderate, but not extremely low, especially when the low number of items is taken into account. A low number of items normally results in a lower Cronbach's Alpha (Baarda & de Goede, 2007). The items are homogenous enough and will therefore be combined into one new variable 'Empowerment'.

[4] When only two statements for social empowerment are used for the factor analysis and the statement for financial empowerment is excluded, there is again one factor that can be extracted with an explained value of 62,648%. However the reliability test shows that the two items do not result in a reliable scale (Cronbach's alpha .398).

3.3.2 Independent variables

(Non)CSG beneficiary

This variable shows whether the respondent receives a CSG or not. The CSG's received for children living inside and/or outside the household are taken into account. CSG's that are received by another person living in the same household are excluded. This is a dichotomous variable because it only knows two possible outcomes; the respondent is a CSG beneficiary (coded as 1) or non-beneficiary (coded as 0), this dichotomous variable therefore functions as a dummy variable.

Moderator variables

Human capital

The highest educational qualification that is attained by the respondent will be used as proxy for human capital, this is also used by Pennings, Lee and Van Witteloostuijn (1998), Hinz (1996) and Jungbauer-Gans (1999).

The respondents have given answer to the question what their highest educational qualification is in terms of no schooling up to university degree which results in an ordinal variable. These codes are converted into years of education, based on the minimum number of years required to finish that degree. It excludes the repeating of a class and unfinished educations. The converting of degree into years of education will make this variable more suitable for analyses without loss of information.

Social capital

Social capital consists of networks and/ or relationships, all social contacts of a person have the potential to give access to resources. This study focuses on the impact of having a partner on empowerment. If a woman is in a relationship, she can benefit from the emotional support from her partner, see paragraph '2.5 Human and social capital'. When a woman has a partner, this does not indicate the quality of the relationship. To reduce the chance of including bad or abusive relationships, the duration of the relationship will be used instead of only having a relationship or not. This is based on the assumption that an abusive relationship will be shorter. Another reason for using the duration of the relationship is that the duration of the relationship could influence the empowerment process of women; when a woman is involved in a relationship which started 20 years ago, she is possibly more influenced by her partner than when the relationship started 6 months ago. The duration of the relationship will be used as proxy for social capital.

The women who have been interviewed are asked whether they have a partner or not. The women who indicated to not have a partner will score 0. For the women who indicated to have a partner, the duration of the relationship will be calculated. They were asked how long they had been in their

current relationship, they could answer by giving the number of years and/or months. These two different variables are combined in one new variable that enholds the duration of the relationship in months. The women with a current partner have a minimum score of 1. The variable is at the ratio measurement level.

3.3.3 Control variables

Age

Age will be a control variable because age can have a direct and/or indirect impact on empowerment. It directly influences empowerment because women get more experienced and confident by aging, this is tested and positively and significantly correlated in different Asian countries, except for India and Pakistan (Mason, 1986). The decisionmaking power of women also increases by age (Sen, Rastogi, & Vanneman, 2006). Age indirectly influences empowerment in two ways;

- by a cohort effect, in which younger women may hold relatively more equal gender ideologies compared to older women. And younger woman are more exposed to new ideas about nuclear families and independence from extended families (Sen, Rastogi, & Vanneman, 2006);
- through life cycles, women who age gain seniority in the household, this gives her more power over other female household members (Mason, 1986).

The respondent is asked to give her age in years, this variable on ratio measurementleven will be used in this form.

Household income

The householdincome will be measured in ZAR per month. The respondent is asked to estimate the total average regular household income per month per category. The survey consisted of 6 categories, of which the following will be used for this study, these categories are;

- salary or earnings from formal and informal employment, informal trading and small-scale agriculture;
- money (remittances) from family members living outside the household;
- grants (other than the CSG) or money from the government;
- money from the father of one or more of the children;
- money from other sources, for example; business activities, private pension, rental or lodgers.

The sixth category is the amount of money that the household receives through CSG's. This category is excluded because whether or not the respondent receives a CSG will be used as a independent variable. The five categories are added to create the new variable, this is a ratio variable.

Number of children the respondent takes care for

The last control variable is the number of children the respondent takes care for. It is assumed that a woman who is more occupied with childcare tasks has less opportunity to make use of opportunities and to change her situation. The respondent is asked to answer questions about the number of children living in the household and if she is the main caretaker. She is also asked for how many children outside the household she is the main caretaker. The total number of children the woman takes care for is used as control variable, it is a ratio variable.

3.4 Outliers

Outliers are scores that are substantially different from the values of other individuals in the dataset. Such outliers can influence the correlation value dramatically and therefore also affect the interpretation of the relationship between variables. Each variable is checked for outliers with a boxplot (Gravetter & Wallnau, 2007). The number of outliers was low for the most variables, between 0 and 3 outliers per variable. The outliers are therefore be recoded as system missing, because of the low number of outliers, this could be done without losing too much data.

The number of outliers was only higher for the variable 'Human capital'. Of the respondents 11 women have an extremely low score of 0 years of education, 3 respondents have an extreme high score of 16 years of education or more. These variables are not recoded as missing, but were replaced by the closest value which is not an outlier. Because the survey only asked the respondents highest attained qualification, school dropouts at primary school were coded as having no degree. This was in this study recoded as having had 0 years of education. The percentage of children that attends school is very high in South Africa, it is therefore unlikely that a women has not had any education at all, therefore the value of the respondents with 0 years of education is transformed in the value of a person who has finished primary school.

3.5 (Item) Non response

The response rate of the household was 78% (Patel & Hochfeld, 2011). The surveyed households are representative for the whole Doornkop population.

The respondents who participated in the survey sometimes have missing values on questions. When cases with missing values are systematically different from cases without missing values, the results can be biased and therefore be misleading. The used analysis techniques in this report are based on the assumption of complete cases. The missing values are checked whether they are missing completely at random or missing at random.

Table 2 shows that the variable 'Social capital', with 90, has the most missings and 'Human capital', with 18, the least[5]. This means that for each variable between 5,2% and 26,2% is missing. The estimated mean is calculated to be able to compare this to the mean of all values. These two means differ hardly, there is only a slight difference for variables 'Human capital', 'Social capital' and 'Household income'. The Roderick J. A. Little's chi-square statistic is used for testing whether values are missing completely at random. For this test, the null hypothesis is that the data are missing completely at random, and the *p* value is significant at the 0.05 level (SPSS inc., 2007). The value of the little MCAR test shows that the missing data are missing completely at random (p. 517).

Table 2
Missing values, estimated means and little MCAR test

	Missing		*Missing per category CSG beneficiary*		*Summary of estimated means*	
	Count	*Percent*	*Yes*	*No*	*All values*	*EM*
Empowerment	19	5,5	3,3	5,5	.916	.916
Human captital	18	5,2	3,6	5,2	1.455	1.454
Social capital	90	26,2	26,3	26,2	104.78	104.84
Household income	51	14,9	13,4	14,9	1431.04	1432.29
Number of children cared for	53	15,5	11,7	15,5	.989	.989

Little's MCAR test: Chi-Square = 55,885, DF = 57, Sig. = .517

3.6 Descriptive statistics

The dataset consists of data about 343 households. All respondents are woman and between 16 and 83 years old, see table 3. Of these surveyed women, 96 do not receive a CSG and 247 women receive one or more CSG's, thus 28% of the respondents do not receive a CSG, 72% do receive one or more CSG's.

The lowest score on empowerment is 6, the highest score on empowerment is 15, this score entails that one or more women strongly agreed with all three positive statements about empowerment. The human capital of the women varies from 0 up to 17 years of education, the highest attained educational qualification attained by that respondent is a university degree.

The social capital of the women has a wide range, from 0 up to 480 months of having a partner. The standard deviation is high, 104,78 months. Another variable with a wide range is the household income, this varies from ZAR 0 per month up to ZAR 5600. The number of children cared for varies between 1 and 6. Most women, 78,8% take care of 1 or 2 children.

[5] The number of missings of 'Age' was 6, which is 1,8% of the total response. This number is very low and these missing will not be analyzed further.

Table 3
Descriptive statistics

Variable	N	Minimum	Maximum	Mean	SD
Empowerment	324	-2,52	1,46	0,07	0,92
Human capital	325	8,00	15,00	10,90	1,46
Social capital	253	0,00	480,00	54,67	104,78
Household income	334	0,00	5600,00	978,63	1135,95
Nr. of children cared for	290	1,00	5,00	1,82	0,99
Age	337	16,00	83,00	38,66	13,93

3.7 Multicollinearity

Before a multiple regression can be run, the independent variables need to be checked for multicollinearity. There is multicollinearity when independent variables are closely correlated. Multicollinearity causes several problems, for example, it would be hard to weight the predicting value of the individual variables since they are hard to split. It also limits the explained variance, because the different independent variables predict mostly the same (Siero, Huisman, & Kiers, 2009).

The independent variables will therefore be checked on multicollinearity. The first test is that of collinearity between the independent variables. The variable 'CSG beneficiary' is dichotomous which means that a point-biseral correlation is suitable. The point-biserial correlation captures the relationship between a dichotomous variable and a continuous variable. If the analyst codes the dichotomous variable with values of 0 and 1, and then computes a standard Pearson correlation using this variable, it is mathematically equivalent to the point-biserial correlation. A value near zero indicates no relationship between the two variables, there is an indication of multicollinearity with a value of .7 or higher. It is important to note that with larger samples, a low strength of correlation, can be highly statistically significant, I will therefore look at the value of the correlation and not at the level of significance. The table with results can be found in appendix A.

None of the values is R.07 or higher, this indicates that there is no multicollinearity[6]. This can be checked further with computing the tolerance level and the variance inflation factor [hereinafter: VIF] (Siero, Huisman, & Kiers, 2009). The variables 'Social capital' and 'Human capital' are used separately from each other and will be used as independent variables in the regression analysis.
The tolerance level can have a value between 0 and 1, where a score of 1 means no correlation and therefor no multicollinearity. The second test, the VIF, can have a wider range of outcomes, but a rule

[6] None of the correlations between empowerment and the independent/control variables is significant. The correlation between CSG beneficiary and empowerment is r.065, p.=.245, n=234).

of thumb is that the multicollinearity is acceptable if the score of 4 or lower (Miles & Shevlin, 2001 as cited in Siero, Huisman, & Kiers, 2009).

The analysis shows that hat the variables scored high on tolerance, the lowest value is .728 and the highest .995. The VIF scores lie between 1.005 and 1.300, these scores are very low. Both tests on multicollinearity stay well beyond the maximum values of acceptance. This means that there is no multicollinearity between the independent variables.

4 Results

4.1 Child Support Grant and empowerment

Former studies have shown that receiving a CSG positively influences empowerment of poor women. To clarify the role of the CSG on empowerment, a hierarchical logistic regression is used. First the control variables are added to the model (model 1). The variable 'CSG beneficiary' is added in the second model.

Table 4 shows that none of the models is significant and the effect size is also very low, the explained variance in a model including control variables is 3% (R^2 .030). There is not a significant relationship between the CSG and empowerment (b.092, p. 109). The control variable 'Household income' is significant in model 1 (b.129, p.021) and model 2 (b .142, p.011). The relationship between household income and empowerment is positive; an increase in household income increases the level of empowerment.

When the same regression analysis is run without the control variables, the effect size of the model decreases (R^2= .003). Without controlling for the effect of 'Household income', 'Number of children' and 'Age', the variable 'CSG beneficiary' is also not significant (b .083, p .295). The hypothesis *"The Child Support grant contributes to the empowerment of poor women."* is falsified.

Table 4
Regression analysis empowerment – CSG Beneficiary (n=272)

	Model 1		*Model 2*	
	b	se	b	se
Constant	.022	.184	.007	.183
Control variables				
Household income	.129*	.055	.142*	.056
Number of children cared for	-.019	.056	-.036	.057
Age	.002	.004	.003	.004
Independent variables				
CSG beneficiary			.092	.057
Significance	.130		.084	
R^2	.021		.030	
Difference R^2 compared to previous model			.009	

Level of significance: * p<0.05 ** p <.01

4.2 Moderator analysis

The theory suggests that the CSG positively influences a woman's empowerment and that this relationship is positively influenced by human and social capital. In other words, the relationship between receiving a CSG and empowerment is influenced by a third variable, there is an interaction effect. The third variable is also called the moderator variable. To subtract the effect of the third variable, an additional variable is added to the multiple regression analysis. This variable is the product of the standardized values of the variable 'CSG beneficiary' and 'Human capital'.

4.2.1 Human capital

Table 5 shows the results of the moderator analysis for human capital. The first model shows the results of the analysis run with only control variables, in model 2 the independent variable 'CSG beneficiary' is added. The third model also includes 'Human capital'. The moderator variable is added in the fourth model.

The analysis shows that receiving a CSG is not significant in this analysis. This contradicts with findings in former studies but confirms the results of the analysis in paragraph '4.1 Child Support Grant and empowerment'. Also the variable 'Human capital' is not significant in either of the models. Despite the fact that the variables 'CSG beneficiary' and 'Human capital; are not significant, the moderator variable could still be significant. This is tested in the fourth model which shows that the moderator variable is not significant too. The control variable 'Household income' is significant at the p> .05 level in all models. This finding confirms the previous findings.

The explained value of the models is very low, model 1 explains 2,1% which increases to 3,1% in model 4. These models thus only explain a low percentage of the variance in empowerment outcomes which means that the biggest part of the variance is explained by coincidence or variables that are not included in this model. It only predicts this outcome when the residual variance is random and has a normal distribution. Whether the residual variance is random or not can be checked with the Durbin Watson statistic, the shape of the distribution can be checked by making a histogram and a plot. The results show that the residual variance is random (Durbin Watson 1.728) and distributed normally.

The hypothesis "*Human capital has a positive moderating effect on the relationship between receiving a CSG and empowerment."* is falsified in this analysis.

Table 5

Moderator analysis with empowerment as dependent variable and human capital as moderator (n=270)

	Model 1		*Model 2*		*Model 3*		*Model 4*	
	b	se	B	se	b	se	b	se
Constant	.065	.055	.065	.055	.065	.055	.068	.056
Control variables								
Household income	.129*	.005	.142*	.056	.145*	.056	.143*	.057
Number of children cared for	-.018	.056	-.036	.057	-.036	.057	-.039	.057
Age	.028	.056	.044	.057	.036	.063	.039	.063
Independent variables								
CSG beneficiary			.092	.057	.094	.058	.092	.058
Human capital					-.021	.062	-.022	.063
Productvariable CSG HC							-.024	.054
Significance	.130		.084		.139		.203	
R^2	.021		.030		.031		.031	
Difference R^2 compared to previous model			.009		.001		.000	

Level of significance: * p<0.05

4.2.2 Social capital

As explained in paragraph '4.2 Moderator analysis' the interaction effect can be extracted by calculation the product of the two variables. This product is also calculated for moderator 'Social capital'.

The results of the moderate analysis with social capital as moderator are shown in table 6. The used models are similar to the human capital analysis, except that in this case in model 3 the variable 'Social capital' is added. The product variable of the standardized values of variables 'CSG beneficiary' and 'Social capital' is added in model 4.
The explained variance of the models is very low, model 1 explains 2,8% which goes up to 4,8% in model 4. As in the model with human capital, these models explains a small part of the variance. The residual variance is random (DW 1.820) and normally distributed.

In accordance with the previous analysis, 'Household income' is significant in the four different models. 'CSG beneficiary and 'Social capital' are both not significant in the models. Non-significant independent variables do not exclude the moderator variable to be non-significant too. However, model 4 shows that the product variable is also not significant (b-.126, p.156).

This implies that the hypothesis; *"Social capital has a positive moderating effect on the relationship between receiving a CSG and empowerment"* is falsified in this analysis.

Table 6

Moderator analysis with empowerment as dependent variable and social capital as moderator (n=212)

	Model 1		*Model 2*		*Model 3*		*Model 4*	
	b	se	b	se	b	se	b	se
Constant	.065	.062	.065	.062	.065	.062	.050	.063
Control variables								
Household income	.129*	.063	.142*	.063	.145*	.063	.143*	.063
Number of children cared for	-.018	.063	-.036	.064	-.034	.064	-.035	.064
Age	.028	.063	.044	.064	.073	.066	.067	.066
Independent variables								
CSG beneficiary			.092	.065	.074	.066	.080	.066
Social capital					-.103	.066	-.139	.073
Productvariable CSG SC							-.069	.057
Significance	.218		.168		.115		.113	
R^2	.021		.030		.041		.048	
Difference R^2 compared to previous model			.009		.011		.007	

Level of significance: * p<0.05 ** p <.01

4.3 Financial and social empowerment

The findings in previous paragraphs contradict with results in previous studies. This could be related to the fact that items that measure financial and social empowerment are combined to gain a reliable scale for measuring empowerment. A follow-up analysis could provide more insight. Despite the low reliability of measuring empowerment, splitting the two types could indicate whether being a CSG beneficiary or not influences only on financial or social empowerment.

Financial empowerment

The statement 'I am able to survive financially and stand on my own feet' is used as proxy for financial empowerment. An analysis including this proxy as dependent variable shows that 'CSG beneficiary' is significant when the control variables are taken into account, see table 7. The effect size is however still small (R^2 .062). The household income is again significant in all the models with a higher significance level than in the previous analysis, it increased from p <.05 to p. <.01.

Table 7
Financial empowerment – CSG (n=281)

	Model 1		*Model 2*	
	b	se	b	se
Constant	3.324	.075	3.324	.075
Control variables				
Household income	.230*	.075	.254*	.076
Number of children cared for	-.031	.076	-.062	.077
Age	.123	.076	.153	.077
Independent variables				
CSG beneficiary			.168*	.078
Significance	.010		.003	
R^2	.040		.056	
Difference R^2 compared to previous model			.016	

Level of significance: * p<0.05 ** p <.01

When the control variables are taken out of the analysis, 'CSG beneficiary' is not significant (b .098, p. 161), see appendix B. This could indicate that there is only an effect sorted by receiving a CSG via the household income. A moderator analysis shows that this is not the case (b. 093, p. 245), see appendix B.

These results show that women who receive a CSG are more financial empowered in case there is also a higher household income.

Human capital was found to be non-significant in relation to financial empowerment (b -.016, p. 853), there was also no moderating effect found (b -.100, p. 177). Social capital however was significant (b. -.224, p. 014), this relationship is negative; having a long term partner does negatively affect the women's financial empowerment. Social capital did not have a reinforcing effect between empowerment and receiving a CSG (b -.036, p. 650), see table 8 on the next page.

These results have to be interpreted carefully since financial empowerment was only measured through one item. Based on this analysis with one item, being a CSG beneficiary or not is significant in predicting financial empowerment when there is controlled for the household income. Social capital is also found to be significant in predicting financial empowerment, this is however a negative relationship.

Social empowerment

The previous subparagraphs describe the findings of analyses regarding financial empowerment. Similar analyses have been run for social empowerment. However, there was no significant effect found from either of the variables, also none models for predicting social empowerment through receiving a CSG was significant. Taken into account the fact that the results are not interpretable because the two items that measure social empowerment do not result in a reliable scale to measure empowerment (Cronbach's alpha .398). They are therefore excluded from this chapter. The results of the analysis can be found in appendix B.

Table 8

Financial empowerment and social capital (n=214)

	Model 1		*Model 2*		*Model 3*		*Model 4*	
	b	se	b	se	b	se	b	se
Constant	3.324	.086	3.324	.086	3.324	.085	3.317	.086
Control variables								
Household income	.230**	.086	.254**	.087	.259**	.086	.258**	.086
Number of children cared for	-.031	.087	-.062	.088	-.059	.087	-.059	.087
Age	.123	.087	.153	.088	.214*	.090	.211*	.091
Independent variables								
CSG beneficiary			.168	.089	.127	.090	.130	.090
Social capital					-.224*	.090	-.242*	.099
Productvariable CSG SC							-.036	.079
Significance	.035		.017		.003		.006	
R^2	.040		.056		.083		.083	
Difference R^2 compared to previous model			.016		.027		.000	

Level of significance: * p<0.05 ** p <.01

5 Conclusion and discussion

Conclusion

This study focused on the empowerment of poor women through receiving a CSG and the reinforcing effect of the woman's human and social capital. The expectations of this study were that the CSG would provide women with a financial resource which would create empowerment through giving them the opportunity to choose, gain decision-making power and the opportunity to trade a valuable asset.

Empowerment is a process in which a woman recognizes herself being in a depressed situation, which she changes through changing herself. A woman needs skills to be able recognize opportunities and change her situation, skills that are reflected by her human and social capital.

Human and social capital is created by changes in persons themselves that bring new skills and capabilities which enable them to act in new ways. Human and social capital can thus help a person to change his or her life, ability to change is essential in the empowerment process. Based on theory, there is an expected positive influence of human and social capital on the empowerment process through receiving a CSG. This led to the following research question:

"Does social and human capital impact on the empowerment process of poor women receiving a CSG? And if so, in what way?"

The expected relationship between the CSG and empowerment were not found in this study. This contradicts former studies that have shown that the CSG does create empowerment through a gained resource by women. Human and social capital were not significant in predicting empowerment in this study, this was also the case for the expectations regarding the expected reinforcing effect of human and social capital. However the explained variance of all models was low, it only predicts a small part of the total variance.

Household income was found significantly in the models predicting empowerment, the CSG was however found not to be. The difference in predicting value of the two financial sources could indicate that there are other factors, that are not put in the analyses, explain the benefit of an increased income. Factors that could explain the predicting value of an increased income are having more self-esteem and confidence because the women earn the money themselves instead of receiving it. These are characteristics that are also related to empowerment. Another explanation would be that women with a low income would struggle the most in making ends meet in day-to-day life. When they receive a CSG

which they have to use for basic needs, the CSG does not lead to an increase in choice, one of the requirements to get empowered.

When the effect of an increased household income is taken into account, receiving a CSG does enhance the financial independence of women. These influences are however smaller than the negative influence of having a long term relationship. A woman is less financially independent as the duration of the relationship progresses. These findings indicate that the CSG in combination with an increase in household income does lower the financial distress of single women by increasing their ability to survive financially and stand on their own feet. The negative influence of relationships on financial empowerment could be explained through a traditional role model, when the man provides for the family and the woman takes care of the children at home, the woman is financially dependent.

The findings of this study can be generalized to all women in Doornkop and women living in another urban area with similar characteristics.

Discussion

This study included social and financial empowerment because including more types of empowerment led to an unreliable scale, in other words, the different items did not tend to measure the same. Social and financial empowerment were operationalized through three statements which is a small number of items for such a complex concept, it is therefore likely that not all elements of these types of empowerment are measured. Also, there are more types of empowerment, such as emotional, occupational and spiritual empowerment. These different forms of empowerment are not included in this study.

The theory about empowerment had mostly an Asian origin, but the concept empowerment means something different for Asian women who sometimes are not allowed to even visit their doctor alone. African women generally have more freedom of movement. The area of being disempowered could also differ. African women generally have received education, but the high unemployment rate still causes them to be unemployed. This limits them in their ability to choose, for example where they live, and it limits them in their ability to improve their lives. Empowerment on the household level could already be high for African women in general, but this does not exclude a low level of empowerment outside the household.

The operationalization of human and social capital could explain the differences in outcomes compared to other studies. The fact that social capital was only measured through (the duration of) a partner relationship, and excluded friends and family, could bias the results. A woman without a partner could have an extended network of friends and family to support her. Also the operationalization of human capital, which only included the years of education, was limited; women

who received less education could have enhanced their skills through activities that are not included in this study. This could cause a biased result.

This quantitative study does not expose the underlying mechanisms. It also does not exclude the cause and effect direction. It might be possible that empowered women are more likely to live in a higher income household, instead of higher income causing more empowerment.

6 Policy recommendations

Further research

Further and more extended research regarding the CSG and empowerment is recommended. Because of the complexity of the concept empowerment, a qualitative study could provide more satisfying answers and expose underlying mechanisms. A qualitative study could explain what empowerment means for women in South Africa and which factors contribute to empowerment. A study of Kim, et al. (2007) showed that there was no equivalent word for empowerment in the local language. A qualitative study could obtain a more comprehensive definition and operationalization of empowerment. A follow up study with this definition could obtain the underlying mechanisms.

There are not a lot of African studies published outside Africa. (South) Africa could contribute to the existing literature by testing the mostly Western theories in an African context. When theories can be validated by African studies, these are strengthened. On the other hand, when the results do not correspond with the results of studies in Western or Asian parts of the world, there is a gain of knowledge about the influence of context. Both outcomes enrich the knowledge. South Africa could create more publicity by developing partnerships with universities outside Africa. An exchange program for students makes both parties more aware of the differences in culture in Africa and the value of studies in this continent. Partnerships could also enhance the possibilities to publish studies outside Africa.

The Child Support Grant

The assumed empowerment effect of the CSG was not found in this study. But empowerment is only a side effect of the CSG, the CSG was implemented to target poor children; this research does not evaluate the effectiveness or efficiency of the goal of this policy in any way. This study therefore does not indicate in any way that the goal of this policy, to support poor children, is ineffective or inefficient. Other studies that did evaluate the effectiveness of this policy have shown that the CSG targets poor households very well. The CSG can also help women to survive financially and therefore relieve stress in the family, this benefits the children. For the future generations to be able to make the most of their lives, it is important that they grow up having enough food to grow healthy (malnutrition at a young age is associated with worse performance later in life). This also supplements the policy regarding school for children. The school going rate in South Africa is very high, when a child attends class with having had a (nutritional) breakfast, the school performance is shown to be higher. It is therefore recommended to continue the CSG.

Empowering women

The empowerment process of women can be enhanced by educating them about their rights and learning them to be assertive without challenging their partner. Such a program was a success in combination with receiving a microcredit (Kim, et al., 2007). This program consisted of training sessions which included topics such as gender roles, cultural beliefs, relationships, communication, domestic violence and HIV infection (Kim, et al., 2007). The program showed that it is possible to change negative intra-household patterns through making people aware, provide an alternative for violence. Also, because a larger group of women is getting empowered at the same time, they can support each other. When such a program is implemented, men could also be asked to join.

Such a program can be implemented through organizations as Humana people to people. The local departments know the communities very well which would make it easier to find women who would be willing to be trained and to give courses. When the training is targeted at (small parts of) a community at once this grows the local awareness. The women can benefit from being in a group through receiving support from the other participants.

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Appendix A – Data and measures

Cronbach's Alpha

Case Processing Summary

		N	%
Cases	Valid	334	97,4
	Excluded[a]	9	2,6
	Total	343	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,569	3

Kaiser-Meyer-Olkin

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,605
Bartlett's Test of Sphericity	Approx. Chi-Square	94,769
	df	3
	Sig.	,000

Principal axis factoring

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,605
Bartlett's Test of Sphericity	Approx. Chi-Square	94,769
	df	3
	Sig.	,000

Communalities

	Initial	Extraction
I have the power to manage my life	,194	,404
I have the confidence to confront things in my life that I don't like	,093	,158
I am able to survive financially and stand on my own feet	,198	,425

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1,625	54,160	54,160	,988	32,917	32,917
2	,790	26,336	80,496			
3	,585	19,504	100,000			

Extraction Method: Principal Axis Factoring.

Factor Matrix[a]

	Factor
	1
I have the power to manage my life	,636
I have the confidence to confront things in my life that I don't like	,398
I am able to survive financially and stand on my own feet	,652

Extraction Method: Principal Axis Factoring.

a. 1 factors extracted. 10 iterations required.

Scree plot PCA method

Reliability analysis – social empowerment

Case Processing Summary

		N	%
Cases	Valid	336	98,0
	Excluded[a]	7	2,0
	Total	343	100,0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
,398	2

Principal components analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,605
Bartlett's Test of Sphericity	Approx. Chi-Square	94,769
	df	3
	Sig.	,000

Communalities

	Initial	Extraction
I have the power to manage my life	1,000	,604
I have the confidence to confront things in my life that I don't like	1,000	,409
I am able to survive financially and stand on my own feet	1,000	,612

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1,625	54,160	54,160	1,625	54,160	54,160
2	,790	26,336	80,496			
3	,585	19,504	100,000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
I have the power to manage my life	,777
I have the confidence to confront things in my life that I don't like	,639
I am able to survive financially and stand on my own feet	,782

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

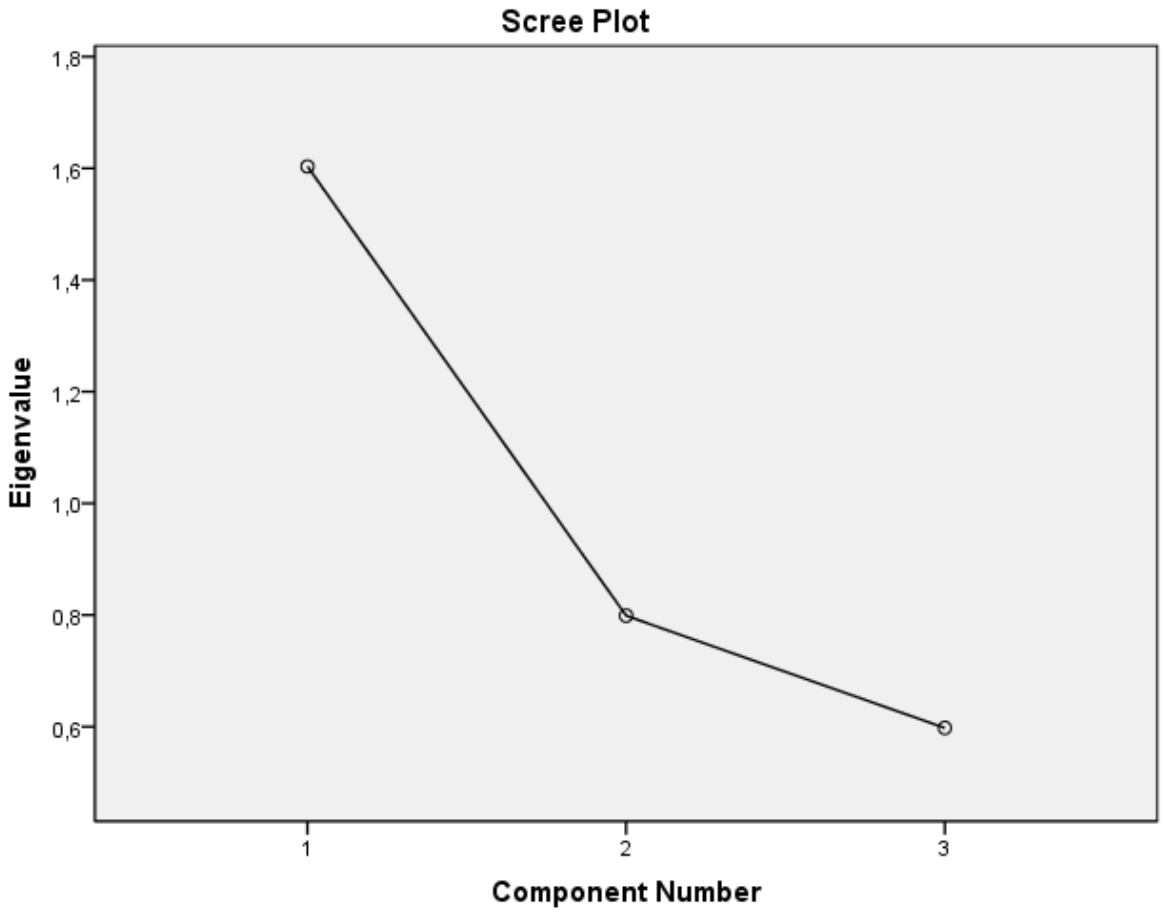
Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Age, Zscore(USEHHincomeexclCSG) Household income, Number of children cared for	.	Enter
2	Zscore(CSGbeneficiaryUSE) CSG beneficiary	.	Enter
3	moderatorHH	.	Enter

a. All requested variables entered.

b. Dependent Variable: I am able to survive financially and stand on my own feet

Scree plot



Correlation matrix for independent variables and control variables

		CSG beneficiary	Human capital	Social capital	Household income	Nr. children cared for	Age
CSG beneficiary	Pearson Correlation	1	,137*	-,222**	-,143**	,171**	-,148**
	Sig. (2-tailed)		,013	,000	,009	,004	,006
	N	343	325	253	334	290	337
Human capital	Pearson Correlation	,137*	1	-,111	,120*	-,044	-,447**
	Sig. (2-tailed)	,013		,084	,034	,468	,000
	N	325	325	243	316	275	323
Social capital	Pearson Correlation	-,222**	-,111	1	,033	,017	,300**
	Sig. (2-tailed)	,000	,084		,606	,806	,000
	N	253	243	253	245	215	251
Household income	Pearson Correlation	-,143**	,120*	,033	1	-,048	-,060
	Sig. (2-tailed)	,009	,034	,606		,420	,276
	N	334	316	245	334	282	328
Nr. children cared for	Pearson Correlation	,171**	-,044	,017	-,048	1	,122*
	Sig. (2-tailed)	,004	,468	,806	,420		,040
	N	290	275	215	282	290	284
Age	Pearson Correlation	-,148**	-,447**	,300**	-,060	,122*	1
	Sig. (2-tailed)	,006	,000	,000	,276	,040	
	N	337	323	251	328	284	337

Appendix B – Results

Regression analyses financial empowerment – CSG – no control variables

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,077[a]	,006	,003	1,277

a. Predictors: (Constant), Zscore(CSGbeneficiaryUSE) CSG beneficiary

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,223	1	3,223	1,977	,161[a]
	Residual	544,417	334	1,630		
	Total	547,640	335			

a. Predictors: (Constant), Zscore(CSGbeneficiaryUSE) CSG beneficiary

b. Dependent Variable: I am able to survive financially and stand on my own feet

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,324	,070		47,730	,000
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,098	,070	,077	1,406	,161

a. Dependent Variable: I am able to survive financially and stand on my own feet

Regression analyses financial empowerment – Moderator SCG – household income

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,088[a]	,008	,001	1,278
2	,132[b]	,017	,007	1,274
3	,236[c]	,056	,042	1,251
4	,237[d]	,056	,039	1,253

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,088[a]	,008	,001	1,278
2	,132[b]	,017	,007	1,274
3	,236[c]	,056	,042	1,251
4	,237[d]	,056	,039	1,253

a. Predictors: (Constant), Zscore: Age, Zscore: Number of children cared for

b. Predictors: (Constant), Zscore: Age, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary

c. Predictors: (Constant), Zscore: Age, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(USEHHincomeexclCSG) Household income

d. Predictors: (Constant), Zscore: Age, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(USEHHincomeexclCSG) Household income, moderatorHH

ANOVA[e]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,572	2	1,786	1,093	,337[a]
	Residual	455,792	279	1,634		
	Total	459,364	281			
2	Regression	7,966	3	2,655	1,635	,181[b]
	Residual	451,398	278	1,624		
	Total	459,364	281			
3	Regression	25,582	4	6,395	4,084	,003[c]
	Residual	433,782	277	1,566		
	Total	459,364	281			
4	Regression	25,910	5	5,182	3,300	,007[d]
	Residual	433,453	276	1,570		
	Total	459,364	281			

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,088[a]	,008	,001	1,278
2	,132[b]	,017	,007	1,274
3	,236[c]	,056	,042	1,251
4	,237[d]	,056	,039	1,253

a. Predictors: (Constant), Zscore: Age, Zscore: Number of children cared for

b. Predictors: (Constant), Zscore: Age, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary

c. Predictors: (Constant), Zscore: Age, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(USEHHincomeexclCSG) Household income

d. Predictors: (Constant), Zscore: Age, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(USEHHincomeexclCSG) Household income, moderatorHH

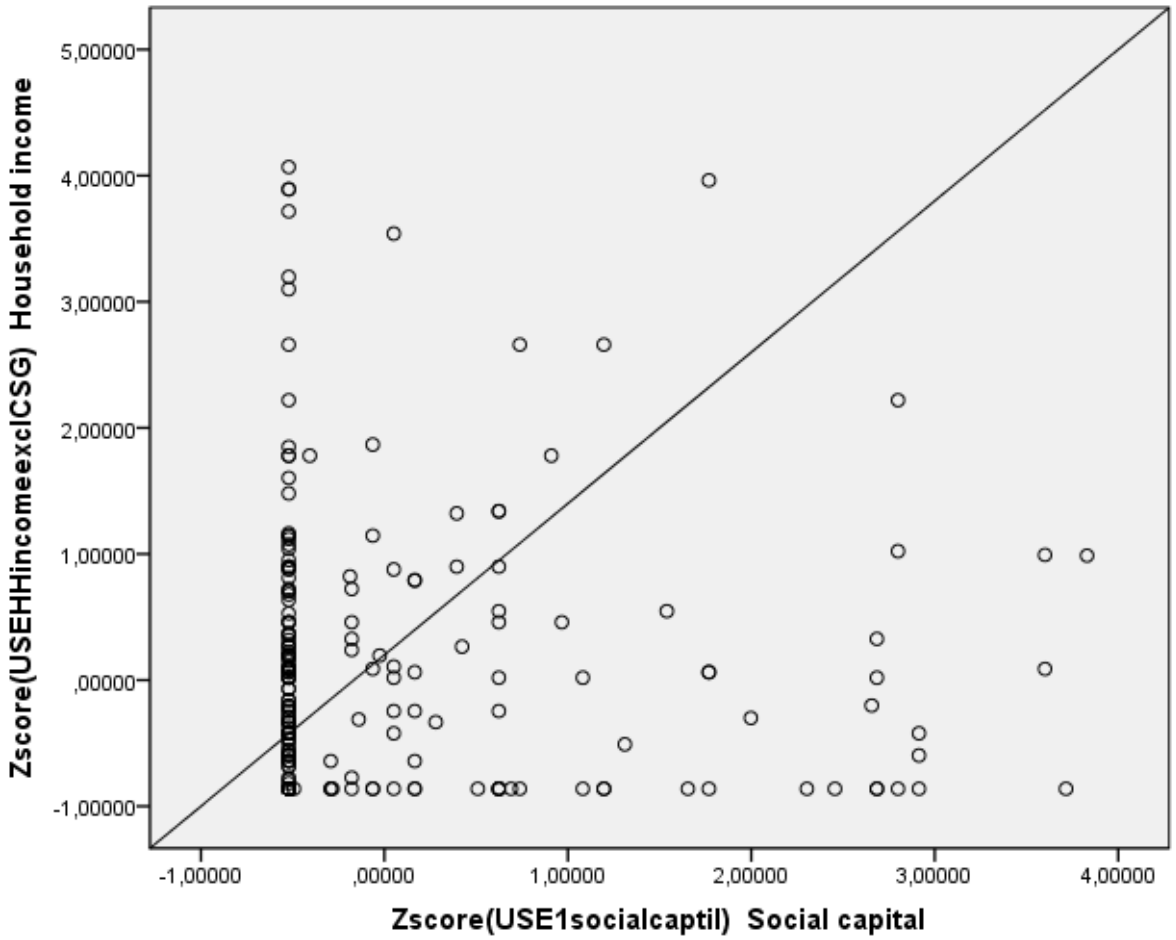
e. Dependent Variable: I am able to survive financially and stand on my own feet

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,324	,076		43,677	,000
	Zscore: Number of children cared for	-,041	,077	-,032	-,528	,598
	Zscore: Age	,110	,077	,086	1,435	,152
2	(Constant)	3,324	,076		43,811	,000
	Zscore: Number of children cared for	-,065	,078	-,051	-,836	,404
	Zscore: Age	,132	,078	,104	1,702	,090
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,129	,078	,101	1,645	,101
3	(Constant)	3,324	,075		44,611	,000
	Zscore: Number of children cared for	-,062	,077	-,049	-,811	,418
	Zscore: Age	,153	,077	,120	1,998	,047
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,168	,078	,131	2,156	,032
	Zscore(USEHHincomeexclCSG) Household income	,254	,076	,199	3,354	,001
4	(Constant)	3,320	,075		44,110	,000
	Zscore: Number of children cared for	-,067	,078	-,053	-,869	,386
	Zscore: Age	,154	,077	,120	2,007	,046
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,171	,078	,134	2,186	,030
	Zscore(USEHHincomeexclCSG) Household income	,240	,082	,187	2,921	,004
	moderatorHH	-,031	,069	-,029	-,457	,648

a. Dependent Variable: I am able to survive financially and stand on my own feet

Scatter gram household income – social capital



Regression analyses social empowerment – CSG

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,091[a]	,008	-,002	1,45607
2	,120[b]	,014	,000	1,45421

a. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for

b. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary

ANOVA[c]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4,876	3	1,625	,767	,514[a]
	Residual	589,396	278	2,120		

	Total	594,272	281			
2	Regression	8,489	4	2,122	1,004	,406[b]
	Residual	585,783	277	2,115		
	Total	594,272	281			

a. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for

b. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary

c. Dependent Variable: Social empowerment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,259	,087		95,250	,000
	Zscore(USEHHincomeexclCSG) Household income	,129	,087	,089	1,480	,140
	Zscore: Number of children cared for	-,019	,088	-,013	-,216	,829
	Zscore: Age	,025	,088	,017	,290	,772
2	(Constant)	8,259	,087		95,372	,000
	Zscore(USEHHincomeexclCSG) Household income	,146	,088	,100	1,660	,098
	Zscore: Number of children cared for	-,041	,089	-,028	-,459	,647
	Zscore: Age	,047	,089	,032	,524	,601
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,118	,090	,081	1,307	,192

a. Dependent Variable: Social empowerment

Regression analyses social empowerment – CSG – human capital

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,091[a]	,008	-,003	1,45627
2	,120[b]	,014	,000	1,45448
3	,120[c]	,014	-,004	1,45703
4	,121[d]	,015	-,007	1,45961

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,091[a]	,008	-,003	1,45627
2	,120[b]	,014	,000	1,45448
3	,120[c]	,014	-,004	1,45703
4	,121[d]	,015	-,007	1,45961

a. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for

b. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary

c. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(Educyrs) Human capital

d. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(Educyrs) Human capital, nmoderatorHC

ANOVA[e]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4,754	3	1,585	,747	,525[a]
	Residual	574,713	271	2,121		
	Total	579,468	274			
2	Regression	8,277	4	2,069	,978	,420[b]
	Residual	571,190	270	2,116		
	Total	579,468	274			
3	Regression	8,396	5	1,679	,791	,557[c]
	Residual	571,071	269	2,123		
	Total	579,468	274			
4	Regression	8,505	6	1,418	,665	,678[d]
	Residual	570,963	268	2,130		
	Total	579,468	274			

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,091[a]	,008	-,003	1,45627
2	,120[b]	,014	,000	1,45448
3	,120[c]	,014	-,004	1,45703
4	,121[d]	,015	-,007	1,45961

a. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for

b. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary

c. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(Educyrs) Human capital

d. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(Educyrs) Human capital, nmoderatorHC

e. Dependent Variable: Social empowerment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,259	,088		94,048	,000
	Zscore(USEHHincomeexclCSG) Household income	,129	,088	,089	1,462	,145
	Zscore: Number of children cared for	-,019	,089	-,013	-,214	,831
	Zscore: Age	,025	,089	,017	,286	,775
2	(Constant)	8,259	,088		94,163	,000
	Zscore(USEHHincomeexclCSG) Household income	,146	,089	,100	1,639	,102
	Zscore: Number of children cared for	-,041	,090	-,028	-,453	,651
	Zscore: Age	,047	,090	,032	,517	,605
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,118	,092	,081	1,290	,198
3	(Constant)	8,259	,088		93,999	,000
	Zscore(USEHHincomeexclCSG) Household income	,144	,090	,099	1,597	,111
	Zscore: Number of children cared for	-,041	,090	-,028	-,452	,652
	Zscore: Age	,057	,100	,039	,568	,570
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,116	,092	,080	1,259	,209
	Zscore(Educyrs) Human capital	,024	,099	,016	,237	,813
4	(Constant)	8,262	,089		93,053	,000
	Zscore(USEHHincomeexclCSG) Household income	,142	,090	,098	1,580	,115
	Zscore: Number of children cared for	-,044	,091	-,030	-,477	,634
	Zscore: Age	,059	,101	,041	,588	,557
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,114	,093	,079	1,232	,219
	Zscore(Educyrs) Human capital	,022	,100	,015	,223	,823
	nmoderatorHC	-,019	,086	-,014	-,226	,822

a. Dependent Variable: Social empowerment

Regression analyses social empowerment – CSG – social capital

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,091[a]	,008	-,006	1,45853
2	,120[b]	,014	-,004	1,45751
3	,123[c]	,015	-,008	1,46030
4	,150[d]	,022	-,006	1,45843

a. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for

b. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary

c. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(USE1socialcaptil) Social capital

d. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(USE1socialcaptil) Social capital, nmoderatorSC

ANOVA[e]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,713	3	1,238	,582	,628[a]
	Residual	448,864	211	2,127		
	Total	452,577	214			
2	Regression	6,465	4	1,616	,761	,552[b]
	Residual	446,112	210	2,124		
	Total	452,577	214			
3	Regression	6,890	5	1,378	,646	,665[c]
	Residual	445,687	209	2,132		
	Total	452,577	214			
4	Regression	10,157	6	1,693	,796	,574[d]
	Residual	442,420	208	2,127		
	Total	452,577	214			

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,091[a]	,008	-,006	1,45853
2	,120[b]	,014	-,004	1,45751
3	,123[c]	,015	-,008	1,46030
4	,150[d]	,022	-,006	1,45843

a. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for

b. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary

c. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(USE1socialcaptil) Social capital

d. Predictors: (Constant), Zscore: Age, Zscore(USEHHincomeexclCSG) Household income, Zscore: Number of children cared for, Zscore(CSGbeneficiaryUSE) CSG beneficiary, Zscore(USE1socialcaptil) Social capital, nmoderatorSC

e. Dependent Variable: Social empowerment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,259	,099		83,028	,000
	Zscore(USEHHincomeexclCSG) Household income	,129	,100	,089	1,290	,199
	Zscore: Number of children cared for	-,019	,101	-,013	-,189	,851
	Zscore: Age	,025	,101	,017	,253	,801
2	(Constant)	8,259	,099		83,087	,000
	Zscore(USEHHincomeexclCSG) Household income	,146	,101	,100	1,446	,150
	Zscore: Number of children cared for	-,041	,102	-,028	-,400	,690
	Zscore: Age	,047	,102	,032	,456	,649
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,118	,104	,081	1,138	,256
3	(Constant)	8,259	,100		82,928	,000
	Zscore(USEHHincomeexclCSG) Household income	,145	,101	,100	1,431	,154
	Zscore: Number of children cared for	-,042	,103	-,029	-,406	,685
	Zscore: Age	,034	,106	,023	,316	,752
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,127	,106	,087	1,198	,232
	Zscore(USE1socialcaptil) Social capital	,048	,107	,033	,447	,656
4	(Constant)	8,234	,102		81,090	,000
	Zscore(USEHHincomeexclCSG) Household income	,141	,101	,097	1,396	,164
	Zscore: Number of children cared for	-,043	,102	-,029	-,419	,676
	Zscore: Age	,025	,107	,017	,234	,815
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,137	,106	,094	1,290	,198
	Zscore(USE1socialcaptil) Social capital	-,012	,117	-,008	-,103	,918
	nmoderatorSC	-,114	,092	-,096	-1,239	,217

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,259	,099		83,028	,000
	Zscore(USEHHincomeexclCSG) Household income	,129	,100	,089	1,290	,199
	Zscore: Number of children cared for	-,019	,101	-,013	-,189	,851
	Zscore: Age	,025	,101	,017	,253	,801
2	(Constant)	8,259	,099		83,087	,000
	Zscore(USEHHincomeexclCSG) Household income	,146	,101	,100	1,446	,150
	Zscore: Number of children cared for	-,041	,102	-,028	-,400	,690
	Zscore: Age	,047	,102	,032	,456	,649
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,118	,104	,081	1,138	,256
3	(Constant)	8,259	,100		82,928	,000
	Zscore(USEHHincomeexclCSG) Household income	,145	,101	,100	1,431	,154
	Zscore: Number of children cared for	-,042	,103	-,029	-,406	,685
	Zscore: Age	,034	,106	,023	,316	,752
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,127	,106	,087	1,198	,232
	Zscore(USE1socialcaptil) Social capital	,048	,107	,033	,447	,656
4	(Constant)	8,234	,102		81,090	,000
	Zscore(USEHHincomeexclCSG) Household income	,141	,101	,097	1,396	,164
	Zscore: Number of children cared for	-,043	,102	-,029	-,419	,676
	Zscore: Age	,025	,107	,017	,234	,815
	Zscore(CSGbeneficiaryUSE) CSG beneficiary	,137	,106	,094	1,290	,198
	Zscore(USE1socialcaptil) Social capital	-,012	,117	-,008	-,103	,918
	nmoderatorSC	-,114	,092	-,096	-1,239	,217

a. Dependent Variable: Social empowerment