A better life through networks and support? Vulnerable people living in a new human settlement in Grahamstown

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ABSTRACT

This article considers the association between social networks, social capital and social support for a group of poor and vulnerable people. It is based on qualitative and quantitative research conducted in Grahamstown/Rini located in the Eastern Cape. The study reveals that most households do not rely on social networks as the primary means of survival but on grants and (to a lesser extent) wages. Social security networks are only accessible to those who can afford regular membership contributions, thereby excluding the poor. For those who can afford to be members of social security networks, the benefits are limited and they do not adequately address household needs, hence most households cannot rely on them alone. The study shows how those who cannot afford to be members of social security networks still have access to communal social support networks. Neighbours stand out as important networks in this regard. However, the informal neighbourhood support networks are restricted mainly due to issues of trust and the limitations on the poor's ability to reciprocate. Social networks make a small contribution towards strengthening neighbourly relations, trust, building community identity and promoting values of ubuntu – but when it comes to caring for one another, there is still a long way to go.

Keywords: social support, social networks, social capital, South Africa, urban context, social cohesion and poverty

1.   INTRODUCTION

Social relationships can play an important role in a variety of issues: health, community development, urban planning, economic development, employment outcomes, social cohesion, reduction in crime and general improved quality of life (Field 2003; Gilchrist 2004; Forrest and Kearns 2001; Edwards 2000; Putnam 1993; 2000; McCleanaghan 2000; Glaeser 2001). As a result, the concept social capital has become popular not only in academic disciplines but also among political leaders and policy makers (OECD 2001; Harris 2002; National Planning Commission 2011).

At the core of social capital is that relationships matter (Field 2003). Gilchrist (2004) and Putnam (2000) argue that the presence of strong positive social networks can produce social capital which can help to address problems of poverty and inequality by starting from the community level. 'Communities that are inter-connected are healthier communities...such interconnected communities have lower crime, better education results and better care of the vulnerable' (Putnam 2000:12–13). Analysts suggest that communities with strong positive networks and significant levels of social capital are 'crucial to the survival of community members living in poverty or harsh environments' (Gilchrist 2004:3). They also suggest that social capital particularly enhances low income households' ability to deal with hardships and disasters (Hunter and Staggenborg 1988:253). These views point to the fact that strong ties or networks between family members, friends and neighbours, also referred to as 'bonding social capital', can shield the poor from vulnerability (Cleaver 2005:893).

This article aims at exploring the role of social networks in protecting the vulnerable from the effects of poverty. It particularly looks at informal social security networks in the form of savings clubs or *stokvels*. According to Verhoef (2001:523), a stokvel is an informal social structure which comprises kinship, communalism, mutual agreement and trusted friendships. Members of this informal structure meet regularly to make contributions of a fixed amount of money to a common pool. This money is used as a support mechanism to members of the network with daily needs, unforeseen expenditure and emergencies. The article also looks at other informal social networks such as neighbourhood social support groups. Grahamstown, where the research was conducted, is situated in the second largest and poorest province in South Africa. According to provincial research, 74% of the Eastern Cape province population is living below the poverty line of R800 per month (Province of the Eastern Cape 2012:4). More than 40% of Eastern Cape residents are beneficiaries of social grants. The town of Grahamstown is situated in the Makana Municipality and this municipality's 2009 Integrated Development Plan (IDP) indicated high levels of poverty (Makana Municipality 2009). In 2005, about a half (51.5%) of the population in Makana were said to be living in poverty and 41% of the lowest income earners in Grahamstown were dependent on the child support grant (Moller 2008).

This article sets out to investigate the nature of social networks in a low income urban community. The target population consisted of beneficiaries of the state's social housing programme who were classified as poor or earned below R3 000 per month in order to qualify for the social housing programme. By focusing on exploring social networks in these established social housing neighbourhoods or settlements, the article attempts to provide an overview of the importance of social networks as part of survival for the poor.

2. METHODOLOGY

In order to understand and assess aspects of the complex nature of informal social networks, the research uses both quantitative and qualitative methods. The quantitative approach involves the administration of a questionnaire with a limited number of open-ended questions. The quantitative approach reveals information on demographics, socio-economic status of respondents and numerical data on the prevalence of informal social networks. It also sheds light on the attitudes and perceptions towards informal networks. The qualitative section of the research comprised interviews. This information contributes to an understanding of how respondents experience the

networks in which they find themselves. A household survey was administered to 100 households in two of the largest and most recent social housing neighbourhoods located in the eastern part of Grahamstown (called Rini). Interviews were carried out by trained research assistants with the head of household or a responsible adult who was a permanent member of the household. Interviews were also conducted with four members who belong to a savings club/*stokvel*, burial society or religious organisation in the community and two ordinary members of the community who do not belong to any community organisation. These interviews were conducted in the respondents' mother tongue.

3. THE CONCEPTS SOCIAL CAPITAL AND SOCIAL NETWORKS

The formation of the term social capital and its popularity in the past decade highlight a strong and important point about the way in which human beings create and understand their world: 'how non-monetary forms can be important sources of power and influence' (Portes 1998:2). Pierre Bourdieu, one of the proponents of this idea, maintains that capital not only appears in tangible and economic forms; he speaks of a 'capital of social relationships which will provide, if necessary, useful supports' (Bourdieu 1977:503). Frequently, Bourdieu associates social capital with how people use social connections – along with financial and cultural capital – to excel politically and financially (Bourdieu and Wacquant 1992:119). For Bourdieu, social capital relates to networks of relationships which serve as a currency for higher positions and reproducing inequalities (Field 2003:16).

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

Coleman regards social capital as the resources and benefits of cooperation available in good relations or networks. He defines social capital as 'the set of resources that are inherent in family relations and in community social organisations' (Coleman 1990:300). This definition explains social capital as a public good and as an asset for disadvantaged groups and not merely an instrument of privilege that can benefit all who are part of a structure (Portes 1998, 6).

Robert Putnam is one of the most influential writers on social capital since the publication of his paper, 'The prosperous community, social capital and public life' (1993) and his investigative research on social capital in *Bowling alone: America's declining social capital* (2000). Putnam uses social capital to understand issues of poverty, good governance and development and the power of social networks or other social structures to secure benefits by virtue of membership (Portes1998:6).

Based on social capital literature by Bourdieu (1986), Coleman (1990), Putnam (1993; 2000) and others it is clear that social networks are an important part of social capital. This article relates the concept of social capital directly to the concept of social networks. Social networks are commonly described as the social connections that exist between individuals (Zierssch and Arthurson 2005:431). The term social networks is often used as an exact and quantitatively constructed term referring to the number of social relations (Bruggeman 2008:1). We argue in this article that this quantitative element needs to be related to the more qualitative aspects contained in the concept of social capital. Sabatini (2008:469) also emphasises this link when stating that 'social capital is a multi-dimensional concept which is more tangible and measurable by networks and relationships'.

Woolcock (2001) further explores the idea of social capital and social networks by identifying different types of networks that make up three different categories of social capital: bonding, bridging and linking capital. Bonding social capital refers to strong networks or ties that connect people who share similar demographic characteristics such as family members, close friends, neighbours, race or class (Woolcock 2001:13). Bridging social capital refers to 'weak ties' or networks that connect individuals from different ethnic groups, socio-economic strata or occupational backgrounds. 'The term bridging refers to the ability of such networks to create bridges connecting sectors of society that otherwise would never come into contact' (Woolcock 2001:13). It implies networks between acquaintances, friends and communities from different socio-economic backgrounds. On a macro level, bridging social capital can also refer to 'trading links' (Halpern 2005:27). Linking social capital (the last category distinguished by Woolcock) refers to ties between ordinary people and those in power. 'The term linking social capital refers to ties connecting individuals or groups to people in positions of political or financial power' (Woolcock 2001:14).

Without the presence of relationships between people, institutions, structures and organisations in communities, social capital cannot be employed beneficially nor can it be generated (Boeck and Fleming 2005:262). According to Gilchrist (2004:7) poverty speaks of powerlessness and exclusion, but social networks can lead to power as a result of inclusion. It is on this dimension that we want to focus in this article. We look at social networks as structures of relationships that link people. These relationships provide a basis for individuals extending a hand to others. We argue in a similar way as Narayan and Woolcock (2003:242) that 'the social networks of the poor are of the primary resources they have for managing risk and vulnerability'. Social networks do not start automatically. Relationships that intend to contribute towards circumstances more conducive to better living need to find ways to complement and build connections between people. By using shared experiences as a basis it is possible to organise people into a network. This network can act together and can contribute to civic engagement by fighting poverty.

Networks reflecting social trust enable the poor to build reciprocal relations for sustained survival. 'The absence of social networks places an extra burden on the poor' (Narayan and Woolcock, 2003:242). Social networks contribute to protecting the vulnerable by 'easing the material and psychological stress of poverty' (Narayan et al 2000:220) and social cohesion counteracts the isolation and loss of humanity caused by poverty. Social networks can affirm a sense of identity and belonging in those living in degrading conditions. The connectedness between individuals and social groups affirms individual and group identities (Narayan et al 2000:218). In the work

of Gilchrist (2004:2–4) we find similar emphasis on the fact that people's social identities are constructed in informal groups and social networks. It is this sense of identity and belonging provided by social networks that creates the willingness among people to work together and pursue collective goals through the use of collective action This social cohesion, sense of identity and belonging for those living in degrading conditions can increase the poor's access to resources (Narayan et al 2000:220).

4.   THE VALUE OF SOCIAL NETWORKS AMONG SOUTH AFRICA'S URBAN POOR

Another concept that is closely related to social networks and social capital, is that of *ubuntu.* Literature on *ubuntu* (Ndaba 1994; Van der Merwe 1996; Louw 2001; Broodryk 2002; Forster 2007) emphasises a way of life concerning how human beings should conduct themselves and relate to others based on traditional values of reciprocity, helping, sharing and caring for one another. An important central facet of *ubuntu* is the issue of basing one's identity on one's relationships with others. *Ubuntu* implies that relationships be characterised by peace, kindness, generosity and goodwill. The principles of *ubuntu* coincide with positive social relationships of mutual trust, reciprocity, civic engagement as well as the prevalence of associations. The spirit of *Ubuntu* is believed to contribute to easing the burden of poverty, and to provide a basis for good governance and the development of communities.

Informal social security organisations such as savings clubs (also known as *stokvels)*, burial societies, religious associations, and community support groups are examples of some of the social networks that play a vital role for the poor and displaced urban people of South Africa. Social capital and social networks have been particularly vital for low income communities in South Africa, given the history of displacement of African people during apartheid. Commentators often point out that traditional life style and the traditional model of economic subsistence were disrupted by the growing colonial urban centres and the demand for labour with the discovery of minerals. Many black South Africans moved to urban townships in South Africa in the course of the last part of the nineteenth century and towards the earlier part of the twentieth century in pursuit of alternative forms of survival (Verhoef 2001:519). Up to the end of the apartheid system poverty among the black population in general, and urban township renewal in particular remained on the back burner.

Verhoef (2001:520) argues that during these early periods of racial segregation 'stokvels emerged as a conscious strategy for survival in the displaced urban environment of South Africa'. This form of social security (*stokvels*) still prevails in modern South African societies and is an integral part of township life in South Africa (Government Gazette 2000:16). Stokvels began in the early 20th century to provide informal social security, mostly for urban black South African women who were not receiving resources and economic security. Women separated from their husbands and their husbands' families were often responsible for their own welfare as well as that of their children (Verhoef 2001:521). Those who had resettled in urban settings realised how vital these support networks had been and realised that they needed to create and maintain their own support networks to protect them from poverty and unemployment (Verhoef 2001:521).

It is clear that in traditional models of social structures which comprised kinship, *ubuntu* or communalism, mutual agreements and trusted friends played an important role in influencing the moulding of urban support networks. Black urban dwellers met regularly with others whom they trusted to make contributions of a fixed amount of money to a common pool. This money was used as a support mechanism to assist members of the network with daily needs, unforeseen expenditure and emergencies (Verhoef 2001:523). Stokvels also turned into savings organisations due to a lack of access to formal financial services or assets to protect against a variety of risks such as job loss, illness or death. Informal social security organisations such as savings clubs (*stokvels*), religious associations, and community support groups are examples of some of the social networks that play a vital role in the lives of the poor and displaced people of South Africa.

In post-apartheid South Africa, social networks remain an important part of survival for many of South Africa's urban poor. The South African Constitution formally acknowledges a development partnership between the State and the community. The principle is acknowledged in the White Paper for Social Welfare (Department of Social Welfare 1997, Chapter 2, para.30):

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

5. SOCIAL SECURITY NETWORKS FOR FEMALE-HEADED HOUSEHOLDS

Of the 100 respondents interviewed, 73 respondents were household heads. No fewer than 56% of these household heads are women. About 70% of the female-headed households belong to a *stokvel*. Mosoetsa (2011:60) points out that there are significant changes in household dynamics in poor urban households. The traditional role of the man as the breadwinner and head of the household and that of the women as simply care givers has been changed by the economic pressures of the urban environment (Mosoetsa 2011:60). The findings of our research show that the status of women has been elevated to that of head of household and bread winners. One female interviewee even goes as far as to say: '*Mzamohle* stokvel plays a role of a father in my home.'

In the absence of active men in the household, networks allow women to take on a role similar to that of father, husband, provider and protector. Female interviewees expressed the sentiment that 'it makes it easier' being a member of a *stokvel*. These networks empower women to run the household, take care of the children and to spend the household money to support household members and others outside the household. Women have become the main breadwinners in numerous households. They support many people with their work in the household and the money they earn in the informal economy (Mosoetsa 2011:65).

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

> We are close friends (referring to other members in her *stokvel*) … we visit each other, like I said we love each other... I will never go to bed hungry when Nosiseko is around …

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

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

> As women it's easier (to be a member), because women have got brains to think, they are known for that, for instance during death we think about supporting family, so it makes it easier …

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

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

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

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

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

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

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

> This year there's 12 of us, but by the way people are interested in our *stokvel*, there were lots of us, last year there were 15 of us … some others dropped out because of other responsibilities …. They dropped out because in some other months we had to pay double R3 000, so others could not afford … there's 6 of us who never dropped out. Others drop out for reasons such as, when someone has a child who has to go to tertiary. Then they ask to leave the *stokvel*, then after 3 or 4 years they come back, it's them who do up and down …. At least Rhodes University (employer) helps me with the education of my children, so when all my children were in tertiary I did not have to leave the *stokvel* …. I got financial assistance from Rhodes University.

According to Ferlander (2007:120), women in low income and marginalised communities with strong bonding ties, often suffer from high levels of stress and anxiety due to the pressure they feel to provide for others. It is possible for networks to have both a positive and negative effect on individuals because of the 'draining nature' of some of these ties (Ferlander 2007:120). Hunter and Staggenborg (1988:253) refer to social networks as 'networks of necessity' because they act as crucial mechanisms. They might not be people's first choice in as far as dealing with their struggle is concerned, but they do provide a basis for identity and for the survival and sustenance of poor and oppressed groups. Despite membership of a social network, women are often still left experiencing hardships and feeling powerless. Informal social security networks do not provide complete and sufficient sustenance and assistance to women in poor households.

6.   SOCIAL NETWORK DEPENDENCY BY THE VULNERABLE

A total of 64 of the 100 surveyed households derive a source of income from at least one of the members earning a wage. The remaining 36 households (36%) indicate that not a single household member has been employed in either a full-time or a part-time capacity. No fewer than 73 of the households interviewed report being recipients of a wide range of social grants and welfare benefits.

When asking households about their primary sources of household income, 66% of them select income from formal sources such as income from a regular job, casual jobs, buying and selling or income from an own business as their primary sources of household income. Thirty-two per cent of households identify social/welfare sources of income such as old age pensions, disability grants or child grants as their primary sources of income. Only 2% of households report informal social networks such as money from relatives and friends as primary sources of household income and nobody identified formal networks such as money from *stokvels*, burial societies or religious associations as their primary sources of income.

When asked to list secondary sources of household income respondents include formal income sources (16%), social/welfare sources (42%) and informal social networks (13%). Nobody mentions informal social security networks. Almost one out of four (26%) households report not having a second household source of income. The remaining 3% of households provide no information. These results show that the two main sources of household income for these households come from regular jobs and from social grants.

A substantial number of households not only receive social grants or welfare benefits but are also heavily dependent on them. The most frequently accessed social grant by households is the old age pension. More than half of the households earn between R1 000 and R3 000 per month. Just under 50% of these households indicate that they need more than their current monthly household income to cover basic household needs. This therefore means that many respondents' household income is not enough to 'make ends meet' or 'get by', leaving most households susceptible and vulnerable to unforeseeable expenses and/or emergencies.

Burnett (2006:126) confirms that social networks are important strategic assets of the poor. Narayan and Woolcock (2003:242) echo this by saying that 'the social networks of the poor are of the primary resources they have for managing risk and vulnerability'. The findings of our research suggest, however, that networks are not the main sources of survival for the poor as suggested in literature. Wages and social grants are the main sources of income for the poor. Informal social networks were identified as secondary sources of survival.

Just more than one out of three (36%) of households indicate that they have at least one person in their household who is a member of a *stokvel*. The majority of households (72%) have an income of between R1000 and R3000. None of the households earning less than R750 per month has household members who are in a savings club or burial society. Almost half (47%) of all households without members in a savings club or burial society cited financial constraints as the main reason for not belonging.

7.   NETWORK ACCESS AND BENEFITS FOR THE POOR

The previous section reveals that insufficient income in poor households hinder access to informal financial support networks such as *stokvels* as they require monthly contributions that the majority of low income households cannot afford. Interviewees also reveal the existence of diverse informal social structures that are more casual and that provide most vulnerable community members with ad hoc practical, financial as well as emotional support. These ad hoc or casual networks are often a help to those who do not have regular forms of household income and even to the unemployed.

> I belong to an organisation … not something serious … it's just a small thing we are doing. When there is a funeral, we just donate R2.00. Whether you donate or not it's up to you ... you see, it starts from here and ends at the end of that tar road…. There are other organisations in the community as well … members of these organisations collect R400, as individual members they contribute R60 per month which is deposited in the bank … I follow the R2.00 *stokvel*. I want to join the other *stokvel* as well but I have no means …

A defining feature of being poor is being actively excluded from social networks and institutions that can be used to secure jobs, access schools, hospitals and can lead to a generally improved quality of life (Narayan and Woolcock 2003:227) Despite financial barriers preventing access to social security networks by the poor, social networks sometimes do remain accessible and useful to the poor especially in times of difficulty:

> [I]n this *stokvel* … when there is a funeral we just collect the R20 and buy drinks to take with to the family that has a tragedy …

The interviews show diverse kinds of social networks, some larger and some local. Some of these networks are either resource rich or resource poor – some networks are in a position to provide greater financial and emotional support than others. Different networks offer different kinds of support to different types of households, making sure no-one is excluded from networks as indicated in the quotes below:

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

> I am a member of another stokvel. There's 12 members. We contribute R 1 500 each and every month … and we give the share to the one who has got a problem. For instance there was one member whose house burnt down, it was not her turn to get the funds … but everyone was happy that the funds should go to her in that month. We not only contribute R 1 500, that month we contributed as much as we can …. You see she used to have an asbestos roof, but now as we speak … she now has a tiled roof …

> The (R2) *stokvel* only contributes when there is a death in the family, not when you are sick or things like that … it's (money from R2 collection) just to buy small things before a funeral, stuff like biscuits and drinks to serve during prayer meetings. I don't think it's large enough to contribute towards the funeral arrangements … .I follow the one R2 stokvel but I wish I could join the R60 stokvel …

Not all networks are resource rich. Social security networks that are more structured and that demand more substantial and regular financial contributions have more resources than the fluid, easily accessible, ad hoc type of social support networks.

8.   UBUNTU AMONG THE VULNERABLE

When asked about their individual and personal relations with their neighbours, just more than 50% of the survey participants claim to know their neighbours well. Less than 5% report not knowing any of their neighbours personally. This suggests that some ties exist between participants and their neighbours although it does not indicate how strong these ties are. The presence of ties is also reflected by 62% of participants who report that they know someone in the area whom they can talk to about personal matters. A similar number (53%) of participants

also report visiting their neighbours regularly: from every day to a few times a week. The main reason provided for such frequent visits relates to the norms and values of *ubuntu*, which refers to the values of 'helping each other' and reciprocity (Broodryk 2002:13).

Findings suggest the importance of norms and values of reciprocity and *ubuntu* in facilitating interaction and creating networks. Participants are mainly motivated by the values and ideals of friendship to find and develop close relationships with neighbours and other locals. Reciprocity of visits seems to play an important role when it comes to interacting. Failure to reciprocate in terms of visits or assistance can strain a relationship and destroy a network of support. Lack of time and lack of trust are among some of the reasons provided by survey participants for rarely or never visiting their neighbours:

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

> I never visit because of work shifts.

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

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

The interviews show that social support is an interactive and reciprocal process. A process that requires instrumental and financial investment which is expected to be reciprocated:

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

> Even that group that was started, we were going to get some cash. That one that did not progress … I was lending people money. People would borrow money and not return it …

Where there is little return on investment or reciprocity, commitment and the actual support group is threatened. Bourdieu (1985:249) points out that the profit gained from membership in a group often is the basis of the solidarity in that group. Without much profit or gain from these networks, cooperation is hard to gain and social networks are difficult to sustain. Reciprocity is also key to the sustainability of social support networks. Without reciprocity and instrumental investment in the form of finances, time and effort, there can be no support networks. Social networks embody norms of reciprocity which Putnam (1993:3) defines as 'when we perform an action for another that will also be beneficial to us in the expectation that someone else will return the favour'. Other results also highlight the importance of time and reciprocity and also shows the value of trust when it comes to building and sustaining networks. Trust and reciprocity provide incentives for individuals to pursue and invest in social relationships. In one of his other works, Putnam (1995:67) confirms that the functioning of networks is governed by cooperation,

reciprocity and trustworthiness. Relationships matter but they are only beneficial to the extent to which trust, cooperation and reciprocity are present.

Survey respondents are asked whether or not they will consider helping someone they know in their area who is experiencing a problem (such as financial constraints) by buying them groceries. A total of 40 participants (40%) state they will definitely assist. However, a similar number of participants (39%) say they will never do this and the remaining 21% answer that they may consider doing this. Of the 61 participants who state they will definitely assist or may assist, 47 (77%) say that they will assist their neighbours because of the general values of reciprocity and helpfulness. They believe it is wrong to turn a blind eye to the plight of their neighbours.

Forty-three pre cent of the participants who state that they will not assist or may assist their neighbours, say so mainly because they are 'too poor to help' their neighbours financially. Social cohesion is dependent on the level of trust and open interaction and close connection between residents (Middleton et al 2005:1725). The results suggest that there is little trust and limited interaction between residents. It is therefore difficult to build social cohesion. The results also underline that financial capacity impedes values of reciprocity and helpfulness. Social networks are potential assets but poverty is eroding the spirit of *ubuntu* (Burnett 2006:125).

9.   INDIVIDUAL AND COMMUNAL BENEFITS OF SOCIAL NETWORKS

Among the major benefits of a well-networked community is social cohesion, which is mirrored by a low frequency of neighbourhood problems, as people are collectively working together to improve the quality of their communities. Over 90% of the participants strongly agree that lack of jobs, lack of education and training opportunities, lack of sport and recreational facilities, high crime rate and poor housing are a big challenge in their community. Only 43% of residents identify HIV and AIDS as among the major problems in their neighbourhood. A further 50% do not know if AIDS is a challenge in their respective communities, which indicates the failure of local networks to address relevant issues and challenges in the community.

Civic engagement through participation in social networks and voluntary associations allows communities to be sustainable and prosperous. Putnam draws a link between social capital, democracy, development and norms (Putnam 1993:145). He approaches issues of poverty, good governance and development by looking at the benefits that stem from interaction within the neighbourhoods, as well as from social and civic activities. Awareness and participation in neighbourhood activities are vital for creating healthy and prosperous communities and for improving the general quality of life.

About a quarter (26%) of the households in our survey report the presence of the following organisations in their area: *stokvels*, burial societies, religious associations, sporting groups, social support groups and political organisations. When asked which organisations were popular in their respective neighbourhoods, a similar proportion of the households (25%) reported the church as the most popular organisation. Nineteen per cent of households felt that not any organisations/clubs are popular and a further 32% claim not to know what organisations are popular in their neighbourhood. Almost one out of four (23%) of households think that the organisations listed above make a positive difference in their respective neighbourhoods.

From this information it appears that respondents display limited awareness of community organisations or networks in their area. Only one out of five (20%) of respondents thinks that community organisations make a positive difference in their respective neighbourhoods. In addition, more than half of the respondents do not know if the organisations in their areas are making any difference. If residents are not aware of and responsive to the activities within their community, it reflects a low degree of community attachment, cohesion and less inclination to work towards the greater good of their community (Middleton 2005:1723).

10. CONCLUSION: LIMITATIONS AND BARRIERS TO NETWORK BENEFITS FOR THE VULNERABLE

The cost of belonging to a social network is out of reach for many. High unemployment levels and irregular income imply that many of South Africa's urban poor cannot afford to belong to social security networks such as *stokvels* and burial societies (Mosoetsa 2011:88). This is a tragedy because social networks have the potential to provide assistance and various 'forms of instrumental aid that often help families to get by' (Briggs 1998:10). Social capital theory also suggests that social capital enhances people's ability to deal with hardships and disasters. It is often assumed that poor people are drawn out of desperation into social networks, and analysts such as Hunter and Staggenborg (1988:253) talk about 'networks of necessity' as crucial mechanisms for 'the survival and sustenance of the poor'. The findings in this article show that these 'networks of necessity' are often only accessible to limited numbers of low income households. Most households rely on grants and (to a much smaller extent) wages as primary mechanisms of survival and not on social networks.

The findings also reflect changing household gender dynamics and roles. Women are increasingly becoming household heads and breadwinners – thereby carrying greater household responsibilities. Growing household responsibilities lead to more women becoming active in social security networks. Their traditional roles as care givers might make it easier for women to link up with and participate in networks to assist other women in relieving the pressures of financial and emotional struggles. However, social security networks bring with them the added stress of monthly financial obligations as well as the pressures to provide for and emotionally support other network members.

It appears from these findings that the informal social security mechanisms, which are devised as a means to cushion against and cope with urban poverty, may not be as supportive and easily accessible to the urban poor. However, there are some local supportive relationships or networks that are accessible to all. The research reveals the functioning of casual community support networks based on the principles of reciprocity and *ubuntu*. Monetary contributions are also expected but not as an obligation, unlike the social security networks where members are required to contribute a fixed monthly fee for a longer period. The study also reveals that although casual social support networks are more easily accessible, they still require money, reciprocity, time and certain levels of trust to sustain them. These casual support networks are resource poor and are not able to provide much assistance.

The article shows that social networks make a difference to the lives of a small number of poor people. However, the pressures of rising unemployment and poverty overshadow and undermine the effects of social networks. Most social networks are inadequate or unable to reach a significant number of people or effectively alleviate and cushion the effects of poverty. On a more positive note, it emerges from the research that some of the social support networks, social security networks and religious networks manage to sensitise people to the extent of hardship and suffering endured by a large group in South Africa. These networks have managed to contribute in a small way towards strengthening neighbourly relations, trust, community identity and promoting some of the values of *ubuntu*.

NOTES

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