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Abstract

Low-income, African female-headed households represent a large segment of households in South Africa. Despite this, little is known about how financial and non-financial resources are provided, controlled and used within these households. Less is known about how these dynamics shape intergenerational relationships and positions of power within female-headed households. This thesis aims to contribute to a better understanding of these issues by examining how the household economies of fourteen low-income, African female-headed households in Khayelitsha operated on a day-to-day basis. It also sought to understand how two generations of household members experienced these practices. Through the collection and analysis of qualitative data, this thesis shows that the households were sites of support as household members relied on each other for various forms of support. However, many of the female household heads bore the greatest responsibility for the physical and financial maintenance of their households. Furthermore, the findings build upon existing understandings of low-income, multi-generational households as also being sites of negotiation and contestation. The unequal burden of care experienced by the older women and the patterns of support provided by other household members was often the outcome of intergenerational negotiation. The participants' experiences of these dynamics shed light on the shifting positions of power within their households. The older women struggled to maintain their authority and negotiate for financial and practical assistance from their younger household members. As a result, the provision of support and perceptions about their interpersonal relationships were framed by experiences of intergenerational conflict and feelings of ambivalence. The findings highlight experiences of multi-generational family life and inequality in a context where feelings of obligation, broader socio-economic conditions and the nature of state support may constrain how the participants were able to provide support and handle instances of intergenerational conflict.

Keywords: Female-headed households, household economy, intergenerational relationships, conflict, negotiation.

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Introduction

Since the late twentieth century, the 'household economy' has received increased attention from scholars in the fields of family studies and poverty and development (Katz, 1997). A large proportion of the research that has been undertaken on this topic has sought to better understand how resources are provided, controlled and used by individuals in low-income households (Gonzalez de la Rocha, 2008). In examining these issues, scholars have learnt more about the complexity of family life and the relations of power and inequality between household members.

Similar studies have been conducted on low-income, multi-generational households in various areas of South Africa. Through this research, scholars have not only highlighted how widespread poverty and unemployment have affected households, but also how household members get by in this context of financial hardship (Fakier and Cock, 2009, Mosoetsa, 2011). In relation to this, there is a large body of literature on African female-headed households. Research suggests that they have grown in prevalence and are predominantly headed by older women who use their pension grants to support their households (Posel, 2001, Dungumaro, 2008, Posel and Rogan, 2009). Furthermore, it has been argued that although these households are generally more financially vulnerable than their male counterparts, they are also important sites of support for a greater number of economically dependent kin (Posel, 2001, Dungumaro, 2008, Rogan, 2012). Despite these arguments, little is known about how resources are accessed, provided, controlled and used by individuals in these households (Posel and Rogan, 2009). This thesis has aimed to contribute towards a better understanding of these issues by studying the household economies of fourteen, low-income households in Khayelitsha that are headed by older African women.

More specifically, through the collection and analysis of qualitative data from two generations of household members, this thesis has sought to understand how the household economies of these households operated on a day-to-day basis. I wanted to know more about the types of financial resources that the household members had access to. If individuals financially contributed towards the maintenance of their households, how and why was this done? Additionally, I wanted to learn how these financial resources were

managed and used to help meet the needs of household members and whether individuals had 'survival strategies' to help them and their household members cope with experiences of financial hardship. Furthermore, the thesis sought to analyse how and why individuals provided non-monetary resources to their households through the performance of unpaid domestic labour. Lastly, an emphasis was placed on understanding how two generations of household members experienced these practices. What could these experiences indicate about the interpersonal relationships and power relations between household members?

The next chapter in the thesis contains a detailed overview of the existing literature and research pertaining to the study of the household economies of South African, low-income households in general and female-headed households in particular. Thereafter, the methodology chapter explains the sampling, recruitment, data collection and analysis that was undertaken to address the above-mentioned research questions. It is also in this chapter that the characteristics of the research site and sample are discussed. This is followed by a presentation and discussion of the research findings.

In addressing the research questions, three points about the household economies of the households are made. Firstly, the households were important sites of support, as household members relied upon one another for various forms of financial and non-monetary support. In many instances however, it was the older female household heads that bore the greatest responsibility for the financial and physical maintenance of their households. Moreover, in showing that the households were also spaces of negotiation and contestation, the findings build upon existing understandings of the intra-household dynamics of low-income, multi-generational households in South Africa. While resources were contributed and shared between household members, this support was neither guaranteed nor was it solely provided on the basis of adherence to kinship obligations. Rather, the unequal burden of care experienced by the older women and the patterns of support provided by other household members was often the outcome of intergenerational negotiation. Experiences of intergenerational conflict frequently accompanied these negotiations as some participants were dissatisfied with the outcomes of these negotiations. Secondly, the way in which household members contributed resources to support one another and the ways in which they dealt with experiences of intergenerational conflict were shaped, in part, by feelings of obligation to support their family members, the broader socio-economic context and the

nature of state support. Lastly, the participants' experiences of these dynamics shed light on their interpersonal relationships and on the shifting positions of power within their households. The household heads struggled to maintain their authority and were often unable to negotiate for more financial or practical assistance from their younger household members. On the other hand, some younger household were able to resist the claims made upon their unpaid labour and financial resources. Furthermore, the interpersonal relationships between the participants and their household members tended to be framed by experiences of intergenerational conflict and feelings of ambivalence. The findings highlight experiences of multi-generational family life in a context where feelings of obligation, broader socio-economic conditions and the nature of state support constrained how household members were able to handle instances of negotiation and conflict.

Literature review

Up until the late 20th century, the unitary household model dominated understandings about household life (Katz, 1997). Households were understood to be undifferentiated units in which all members had the same preferences (Datta and McIlwaine, 2000). Furthermore, it was assumed that resources were pooled and then allocated for the benefit of all by an altruistic household head (Medeiros and Costa, 2010). Developments in feminist economic theory subsequently led to the recognition that household dynamics and relationships were more complex than this (Sen, 2010). Households came to be understood as spaces in which individuals had different preferences and unequal power relations (Katz, 1997). Scholars also questioned whether unequal power relations might shape resource provision and household members' access to and benefit from resources within the home. This prompted research to understand the intra-household dynamics and 'household economies' of households (Katz, 1997). Such research sought to gain an insight into the resources that household members provided and relied upon, as well as how these were controlled and co-ordinated to ensure the maintenance of a household. In particular, scholars in the fields of family studies and poverty and development argued that the way in which low-income households often used financial and non-financial resources made them important sites of solidarity (Cohen, 2004, Gonzalez de la Rocha, 2008). For instance, Cohen (2004: 189) suggested that while low-income households frequently reflected and contained inequalities, they could also be spaces where household members 'pulled together' and 'soldiered on' to help one another in the face of broader socio-economic inequalities. As will be discussed throughout this chapter, this argument has also been made in relation to South Africa.

Scholarship in the South African context has highlighted the increased prevalence of female-headed households. For instance, based on an analysis of nationally representative data collected from the 1997 and 1999 October Household Surveys ('OHS') and the 2004 and 2006 General Household Surveys ('GHS'), Posel and Rogan (2009: 31) found that between 1997 and 2006, female-headed households grew to comprise just below 40% of all households in the country. This can, in part, be explained by women's longer life expectancy, increased economic independence and the decline in marriage rates (Posel, 2001, Zulu and Sibanda, 2005, Seekings, 2013). Although there is little consensus on the definitional criteria of

household headship, some highlighted characteristics that are shared by many female household heads in South Africa. On the basis of the OHS and GHS datasets, Rogan (2012) concluded that the majority of these households were *de jure* female-headed households¹. Furthermore, using data from the 1993 South African Project for Statistics on Living Standards and Development and the 1998 KwaZulu-Natal Income Dynamics Study, Posel (2001: 661) found that female household heads were generally older women who were the main financial providers in their households. Similarly, Dungumaro (2008) suggested that female household heads were often over 60 years of age and received a non-contributory state pension grant. Lastly, Posel (2001: 661) reported that were female household heads were not the main earners, they were nonetheless the main decision-makers in their households; having the final say over issues of household production and reproduction.

While some research has suggested that African female-headed households are more financially vulnerable than male-headed households and other female-headed households (see Posel, 2001, Budlender, 2005, Dungumaro, 2008, Posel and Rogan, 2009, 2012), it has been noted that these households are also important sites of support for economically inactive and dependent kin. Dungumaro (2008) and Rogan (2012) found that African female-headed households tended to be home to more children, ill or disabled family members and unemployed working age adults. This could partly be attributed to a context of high poverty and unemployment rates and the nature of state support in South Africa.

The state has prioritised the provision of financial support to children, the ill, disabled and elderly through its relatively generous social grant system, while unemployed working age adults have been largely excluded from this safety net (Seekings and Moore, 2013). Although there are mechanisms that provide limited support for the unemployed, access to these are conditional on prior participation in permanent employment (Mosoetsa, 2011). As many unemployed working age adults have never been permanently employed and can therefore not access these forms of support, some scholars have argued that they may have little choice but to rely on family members who have stable sources of income (Klasen and

¹ Rogan (2012: 1348) defined a *de jure* female-headed household as one whose household head is 'not attached with a male partner'. These would include those who were single, widowed, divorced or separated. In comparison, *de facto* female-headed households are those where the household head is married but whose husband or partner is absent from the household. Rogan (2012: 1348) also described co-resident female household heads, who have a co-residing husband or partner.

Woolard, 2009). Studies in various parts of the South Africa have indicated that many of the family members who support unemployed working age adults have tended to be female pension grant recipients (Kimuna and Makiwane, 2007, Mosoetsa, 2011, Schatz, 2007). Moreover, while the highest prevalence of HIV/AIDS is found in younger generations, older women in particular are said to be predominantly responsible for the unpaid care of sick adult children and their dependents (Schatz, 2007, Fakier and Cock, 2009, Seekings and Moore, 2013).

The above-mentioned research suggests that households headed by older African women may be important sites of support for poor and unemployed kin. However, little is known about how financial and non-financial resources are provided and used within these households to support household members (Posel and Rogan, 2009). Chant (2010: 115) suggested that in the absence of senior male patriarchs, female-headed households may be 'enabling spaces' where resources are more equally contributed and shared between household members. However, the lack of information on intra-household resource provision and allocation practices means that these households remain, to an extent, 'black boxes'. Additionally, little is known about how these intra-household dynamics are experienced by different generations of household members or about how these practices shape intergenerational relationships. Research on the household economies of low-income, African female-headed households could provide more insight into these issues.

The remainder of this chapter will discuss research and literature that is helpful in understanding the household economies and intra-household dynamics of female-headed households in South Africa. This discussion is divided into four parts and addresses the following themes: resource provision in female-headed households; reasons for the provision of resources by household members; experiences of resource provision and intergenerational relations and lastly, the use of financial resources in low-income households. Given its relatively small scope, the literature review and broader thesis is confined to examining issues relating low-income households headed by older African women (as opposed to other types of female-headed households, like those headed by younger mothers).

Resource provision in female-headed households

As mentioned above, research suggests that older women in particular use their financial and non-financial resources to care for their household members. Beyond this, little is known about whether and how other household members may contribute to their households through the provision of income or the performance of unpaid labour.

Writing in the context of kin support in Britain in the late twentieth century, Finch (1989: 162) argued that a focus on the dependency of household members may obscure an understanding of the support they might offer their families. Therefore, it is important to gather information on whether other household members, however economically or physically dependent, may contribute to their households. If working-age household members have access to employment, do they contribute towards the financial maintenance of their households? The research conducted by Sagner and Mtati (1999), Schatz and Ogunmefun (2007) and Dubbeld (2013) suggests that older women expect their younger relatives to contribute financially when they have the means to do so. However, less is known about their practices in this regard. Moreover, in a context where there is limited state service provision in relation to the physical care of the elderly (Seekings and Moore, 2013: 13), do younger household members assist older relatives by providing them with physical care?

In their analysis of low-income households in different areas of KwaZulu-Natal, Fakier and Cock (2009) and Mosoetsa (2011) highlighted the importance of social reproduction in ensuring the survival of poor households. Social reproduction can be described as the work done to ensure the “reproduction of healthy individuals” (Fakier and Cock, 2009: 354). This entails the performance of unpaid domestic work like cooking and cleaning as well as emotional labour. Fakier and Cock (2009) argued that women were predominantly responsible for the social reproduction in their households while Mosoetsa (2011) emphasised that it was older women in particular who carried the greatest burden for this responsibility. In female-headed households, who provides labour for the social reproduction of the household?

Collecting information on these questions can contribute towards a more detailed understanding of the household economies of female-headed households. It may also help us

understand more about the wellbeing of different household members, in relation to their burden of care in their households.

Aside from contributing to their households through their independent access to income or through the performance of unpaid labour, individuals may also provide resources to their households by being part of informal networks of support. Informal networks of kin and neighbourly support have been argued to be important safety nets for poor households as they can provide financial and practical assistance in times of need. Zembe-Mkabilie *et al.* (2015) illustrated this point through their research on the recipients and non-recipients of the child support grant. The authors found that while the grant helped mothers meet their children's needs, both groups of research participants relied on assistance from family and neighbourly support networks to cope with food shortages and unforeseen medical expenses. Studies of these networks in the Cape Town metropolitan area confirm their sustained importance to low-income households but emphasise that these networks are confined to a narrower range of people and are limited in the support they provide. Harper and Seekings (2010) analysed perceptions about kin support from data collected during the fourth wave of the Cape Area Panel Study ('CAPS'). They found that young African participants perceived that their relationships of support with kin were generally confined to closely-related matrilineal kin, conditional on the strength of relationship and history of claim-making. Seekings (2008) analysed data from the third wave of the CAPS and concluded that there were limits to the support that people felt comfortable seeking from their neighbours. While participants were willing to ask their neighbours for small sums of money, advice and practical assistance with minor tasks, they were less comfortable asking for larger amounts of money. Bähre (2007: 51) similarly found that networks of support in poor communities in Cape Town had become weaker and contended that this was due to economic and health pressures placed on community residents.

Research has shown that women in female-headed households in various areas of South Africa have also relied on informal networks of support to get by. Based on their research, Muthwa (1994), Donaldson (1997) and Jones (1999) argued that women used these networks to access monetary and non-monetary resources to ensure the survival of their households. Muthwa (1994) highlighted that women in female-headed households in Soweto relied on practical and in-kind reciprocal exchanges with their female neighbours. These

exchanges included the sharing of groceries and the provision of labour for childcare and housework. Based on research in Bathurst, Jones (1999: 24) found that women across female-headed households formed 'mutually supportive and domestically interdependent collectives'. The author found that each woman took responsibility for some aspect of the household economy like income provision, childcare and the provision of housing. Importantly, Jones (1999) emphasised that women in male-headed households were not embedded in such extensive networks of support with women outside their kinship circles. Lastly, Donaldson (1997) conducted research on the advice seeking behaviour of women in *de facto* female-headed households in the former homeland of Bophuthatswana. She found that women often turned to each other for advice regarding illness and medical treatment. It was argued that these networks of support, based on the ideas of 'sisterhood' and 'solidarity', were important to the health and wellbeing of the women and their children (Donaldson, 1997).

In light of the above, it is important to understand the extent to which individuals within female-headed households may be part of informal networks of support and the nature of assistance that these networks may offer. It is also important to understand which individuals in the household are responsible for mobilising this support and maintaining these networks with kin and neighbours.

Reasons for resource provision in female-headed households

In the South African context, a great deal of literature on this topic has focused on the role that African kinship systems play in the provision of support between family members (Seekings, 2008). Sagner and Mtati (1999: 400) described African kinship as a 'moral order'. Kinship was said to involve mutual obligations of support between relatives, in which individuals were expected to help family in need. The authors (1999: 405) went on to note that to not fulfil these obligations of support was considered 'morally outrageous' and tantamount to the rejection of a kin relationship. This moral order was also said to be intertwined with the cultural ethos of *Ubuntu*, which embodies the value of interdependence and emphasises the importance of ensuring the wellbeing of the collective (Sagner, 2002: 548, Sagner and Mtati, 1999: 400). Many authors highlighted that although the kinship

obligations have likely become more confined and conditional, 'black' South Africans may support their family members at least partly on the basis of adherence to this moral order (Sagner and Mtati, 2009, Schatz and Ogunmefun, 2007, Harper and Seekings, 2010).

In different contexts, other reasons have also been proposed to explain why household members may contribute resources to the maintenance of their households. In relation to late twentieth century Britain, Finch (1989) argued that people scarcely only acted out of a sense of obligation when they provided financial or non-financial assistance to their relatives. Rather, the author proposed that people actively worked out the 'proper thing to do' when faced with situations in which support could be provided to a family member. While feelings of obligation may play a role in this decision-making process, Finch (1989) argued that people also took other considerations into account when deciding on the 'right' thing to do. These considerations included (but were not limited to) the family member to whom support would be provided, the quality of relationship with this person, the exchanges of support that have been made with this relative in the past, whether the provision of support would have any benefit to the person providing it and what a real or imagined, public or private audience might say about the provision of support or lack thereof.

While contemporary South Africa differs in its social, cultural, political and economic dynamics, Sagner and Mtati's (1999) research on the reasons for pension-sharing in Khayelitsha bear resemblances to the arguments made by Finch (1989). This research indicated that the fulfilment of kinship obligations was an important reason why pensioners used their grants to support their younger family members. However, other considerations also played a role in these pension-sharing practices. The pensioners took into account the financial need and deservingness of their younger household members and the broader economic circumstances with which they were faced. Sagner and Mtati (1999) also reported that participants shared their pensions in the hope of securing future care by their younger household members, to ensure their authority within the household and to teach their younger household members the value of interdependence. This research could provide some insight into why individuals in female-headed households may support their household members with their financial resources.

The literature on intra-household bargaining over resources could also shed some light on why household members may or may not contribute financial or non-financial resources

towards the maintenance of their households. Feminist economic theory has led to the understanding that household members have different preferences on how financial and non-financial resources should be provided, controlled and used within their households. Due to these differing preferences households have come to be conceived of as 'bargaining arenas' where household members negotiate over resource provision, control and allocation (Argawal, 1997: 5, Finch and Mason, 1993, Ferree, 2010: 420). Indeed, Seekings (2008: 4) noted that: 'neither households nor kinship are cast iron structures within which individuals have clear responsibilities and claims. Now, individuals can contest and negotiate the claims made on them, and the claims they make on others.' Do the older household heads and their younger relatives negotiate over the provision of resources for the financial and physical maintenance of their households? To date there is little research on the dynamics of inter-generational negotiations over resources in low-income households in South Africa, let alone in female-headed households in particular.

On the basis of the existence of unequal power relations, household members are argued to differ in their ability to negotiate for their preferred outcomes (Connell, 1987, Argawal, 1997, Katz, 1997, Cohen, 2004). Scholars have attempted to understand the factors which may influence an individual's relative 'bargaining power' within their household. Gender has conventionally been examined as one of the main determinants of bargaining power in families (Gummerson and Schneider, 2013, Sen, 2010). However, various scholars have pointed out that in some contexts, gender is not always the most important or only factor affecting power relations within the household (Connell, 1987: 120, Morgan, 1996: 71). In relation to West African societies, Oyěwúńí (1997, 2003) argued that seniority has traditionally been an important determinant in authority and social standing within families. In the South African context, researchers have similarly suggested that seniority plays an important part in the organisation of authority in African families. Sagner (2000, 2002) and Møller and Sotshongaye (2002: 203) argued that older relatives have traditionally had a higher social standing in their families. This is because they are believed to be the closest living links to their ancestors and because age is perceived to be an important signifier of maturity. Gummerson and Schneider (2013) argued that the economic resources that an individual has also influences his or her bargaining power in intra-household negotiations. If such negotiations do occur between different generations of household members, does a

household head's position of seniority and her relatively stable income give her a greater ability to negotiate for her preferences in terms of resource provision and use? What impact do the outcomes of such negotiations have on the interpersonal relationships between household members? Lastly, what can the outcomes of these negotiations tell us about inequality between different generations of household members?

Experiences of resource provision and intergenerational relations

To better understand female-headed households, it is not only important to know more about who contributes resources to their households, how and why they do so. It is also important to know more about how different generations of household members experience these dynamics. Research on intergenerational relationships in low-income African households in South Africa provides some insight into experiences of resource provision.

Møller and Sotshongaye (2002), Mathis (2011), Mosoetsa (2011) and Dubbeld (2013) conducted separate studies on low-income, black households in different areas of KwaZulu-Natal. Many of these researchers reported on the complaints made by older participants that their younger household members were no longer obedient or respectful towards their seniors (Møller and Sotshongaye, 2002, Mathis, 2011, Dubbeld, 2013). Mathis (2011) and Møller and Sotshongaye (2002) found that this had been attributed to the discourse of rights that had accompanied the new democratic dispensation. Furthermore, Dubbeld (2013) reported on perceptions that younger relations did not have morality as they did not always adhere to the 'moral order' of kinship by contributing financially to their households when they had the means to do so. Similarly Mosoetsa (2011) found that where younger household members, especially daughters, had access to their own financial resources (through paid employment or the social grant system) they often challenged their parents on intra-household resource provision, control and use. Mosoetsa (2011) went on to argue that the pension grants that older women had access to had not necessarily led to them having more authority or social standing in their households. These research findings echo those of Sagner's (2002) who found pensioners in Khayelitsha had not experienced old age and seniority as they had expected to. Instead of being respected and obeyed, their authority was challenged by younger generations in their households.

While not directly mentioned by all of the above-mentioned authors, these research findings could point towards an ongoing disempowerment of older household members and a weakening in their ability to negotiate for more household support from their younger kin. This may be reflective of a larger pattern of changing intergenerational power structures in 'black' South African families. In relation to the Apartheid period, Sagner (2000) suggested that traditional power structures based on seniority, gender and genealogical position had changed due to an increased reliance on wage labour to give more power to working age adults. With the subsequent increase in poverty and job insecurity and the extension of pension grants to the African elderly in 1944, Sagner (2000) suggested that African pensioners, and older women in particular, regained some authority in their households. What can contemporary experiences of negotiations over resource provision and use between different generations tell us about positions of power within the household? While there is little information about how female household heads may experience intergenerational negotiations and seniority, even less is known about the experiences of younger household members in this regard. Understanding the perspectives and experiences of multiple generations can contribute to a more well-rounded understanding of intergenerational relationships and intra-household resource provision and allocation in female-headed households

In the research discussed above, some authors highlighted how intergenerational conflict arose through participants' experiences of their intergenerational relationships (Mosoetsa, 2011, Mathis, 2011, Dubbeld, 2013). This reflects the idea that households are not only sites of support but that they can simultaneously be sites of conflict (Mosoetsa, 2011, Cohen, 2004, Gonzalez de la Rocha, 2008). Over time, this has been recognised in scholarship in family studies and the term 'ambivalence' has often been used to describe the existence of contradictory sentiments that can accompany family life (Connidis, 2015: 77-78). In relation to female-headed households, understandings about the existence of mixed emotions may help to make sense of how people experience their intergenerational relationships and household dynamics.

The use of financial resources in low-income households

In the study of how resources are used in low-income households, attention has been drawn to how individuals may use 'survival strategies' to ensure the maintenance of their households. Although this concept recognises the agency of poor individuals, some have cautioned that it also risks an overemphasis on their resourcefulness and can lead to the assumption that individuals always act in a goal-orientated manner (Beall, 2002: 74). Muthwa (1994: 168) defined a survival strategy as the 'haphazard or well worked out efforts' in which people engage on a day-to-day basis to help ensure the wellbeing of themselves and their household members. This definition is adopted here.

Beall's (2002) discussion of how the urban poor cope with ever present hardship has highlighted that almost any effort to maintain a household through the performance of unpaid care work or income generation could be considered a 'survival strategy'. For instance, Zembe-Mkabile *et al.*'s (2015: 8) research showed that family and neighbourly support networks were an important way in which mothers coped with food shortages and unexpected medical costs. These could be considered 'survival strategies'. Furthermore, Mosoetsa (2011: 36) described 'unviable survivalist livelihood activities' that people partook in to access or save money. These included borrowing from unregistered moneylenders, selling sexual favours, running illegal drinking houses, skipping meals and taking children out of school. While not discounting the range of practices individuals could partake in to ensure the survival of their households, this discussion is confined to reviewing the existing literature on how individuals in low-income households in South Africa use their financial resources to cope with financial hardship.

In the context of the declining garment and footwear industries in KwaZulu-Natal, Mosoetsa (2011) identified various ways in which participants from low-income households used their financial resources to deal with experiences of income and food insecurity. The author found that some households modified their food consumption. They ate fewer meals and changed their diets to include more staple foods and fewer expensive food items. Households also modified their electricity consumption by only using electricity for lighting, using cheaper fuels like coal and paraffin for heating and cooking or relying on illegal electricity connections to obtain energy for their household functions.

Scholars have also written about how low-income, African women in particular make use of rotating, informal savings societies and funeral insurance groups to provide financial security for themselves and their household members (Verhoef, 2001, Irving, 2005, Collins and Leibbrandt, 2007, Lee, 2011). A rotating informal savings society usually consists of a group of trusted friends, kin or neighbours who agree to make regular contributions of a set amount to a fund. The proceeds of the fund are given in whole or part to each member in rotation (Irving, 2005: 11). An informal funeral insurance society is said to operate on the same principle but provides financial assistance in the event of a death of a member or one of his or her beneficiaries. Lee (2011) and Collins and Leibbrandt (2007) have found that the high costs associated with the death of a family member means that these payments are an important way to help protect individuals against the financial insecurity that may come with paying for a funeral. Similarly, Verhoef (2001) highlighted that given the absence of high and regular income in most households, women use informal savings groups as a mechanism to save for items of large expenditure.

However, Mosoetsa (2011: 89) found that in the context of high unemployment rates and limited access to financial resources, membership to these groups in her research sites had declined as people could no longer afford the payment of regular, fixed contributions. Instead, the author (2011: 89) suggested that these had been replaced with 'informal systems of reciprocity; based on the principle of help in-kind.' This included the provision of cooked meals and baked goods to the bereaved family or financial contributions according to each person's ability.

The research discussed above provides examples of the way in which individuals in female-headed households might go about using their financial resources to help support their household members.

Methodology

The research approach

This thesis has aimed to contribute to a better understanding of the dynamics of intra-household resource provision and use in low-income, African female-headed households in Khayelitsha. It has also sought to provide more insight into how two generations of household members experienced these dynamics in their daily lives. Therefore, an emphasis was placed on exploring and understanding the daily experiences of the research participants and the meanings they attached to the practices in their homes.

Through the collection and analysis of detailed and contextualised data, a qualitative research approach helps the researcher provide a deeper and more rounded understanding of experiences, perceptions, beliefs and values (Mason, 1996:4, Miles and Huberman, 1994: 6). For this reason, a qualitative research approach was best suited to addressing the research aims and was therefore used to guide and inform all aspects of the research process.

Sampling, recruitment and obtaining consent

The findings discussed in this thesis are based on the analysis of data collected from 21 research participants in 14 low-income, African female-headed households in various neighbourhoods in Khayelitsha. The oldest female adult was interviewed in each household. Furthermore, in seven of the households, a co-resident adult household member was also interviewed. Some of the older participants were sampled through the use of sampling frame based on the data collected from the Cape Area Panel Study while others were recruited through snowball sampling.

The Cape Area Panel Study sampling frame

The Cape Area Panel Study ('CAPS') is a longitudinal study of the lives of a representational sample of young adults in metropolitan Cape Town (Lam *et al.*, 2012a: 2). Five waves of data were collected between 2002 and 2010 on a range of aspects of these young adults' lives.

Information was collected on topics like schooling, entry into the labour market, sexual and reproductive health, familial support and income flows (Lam *et al.*, 2012b: 1). Although there was some attrition, the fifth wave of CAPS collected information on 12 350 household members in 2 313 households (Lam *et al.*, 2012b: 5).

I was granted permission from the Centre for Social Science Research ('CSSR')² to use the CAPS data to create a sampling frame. The sampling frame was primarily based on the fifth wave (2009/2010) of data as this contained the most up-to-date information that could be used to identify low-income, African female-headed households in the Cape Town area. As is discussed below, this sampling frame was not used to recruit all of the research participants. For this reason and given the limited space in this thesis, the characteristics of the sampling frame are briefly discussed below while Appendix 1 contains a more detailed explanation of the creation of the sampling frame.

SPSS was used to identify households in the fifth wave dataset that matched the characteristics of the desired sample. The dataset was refined to only include 'African' households. During the CAPS data collection, the participants identified the household heads in their homes. Headship was therefore self-identified and the criteria used in this identification were unclear. Nonetheless, this made it possible to refine the dataset to only include households that had a female household head. The female household heads were mainly older women and this resonated with existing research about the characteristics of female household heads (Posel, 2001). I then identified 'low income' households using the per capita household income data. A low-income household was defined as one that had a 2009 per capita household income of 40% (R732)³ of the 2009 mean national per capita household income. While this approach is somewhat arbitrary and assumes that household members benefitted from resources equally, it provided a functional way of focusing on a group of households in a context where their 2015 income levels were unknown. I was an 'outsider' in the residential areas in which the individuals in the sampling frame lived. For this reason, I relied on the assistance of Thobani, a CSSR-affiliated, isiXhosa-speaking fieldworker who agreed to accompany me and act as translator during the interviews. It was decided that the participants should be drawn from one broad residential area to provide a more

² The CSSR was one of the primary organisations involved in this research project.

³ Using the current exchange rate (where \$1 equates to R15.41), this would be around \$47.52 in 2016.

consistent basis for the research. As Thobani was more familiar with Khayelitsha, this became the general research site.

With the technical assistance from the CSSR, Thobani phoned the female household heads in the sampling frame. He explained my research and asked if they would consider participating in the study. If they were willing to consider participation, we met with them at their homes to discuss the research and their participation in more detail⁴. At these meetings, each woman gave her informed consent to be interviewed.⁵ Arrangements were then made to conduct the interviews.

It proved difficult to recruit participants using the sampling frame. Some women did not have contact information on record while many of those who did could not be contacted as this information was out of date. Seven of the fourteen older participants were recruited from the sampling frame. Snowball sampling was then used to recruit seven other older participants.

Snowball sampling

I asked the seven women that were recruited through the sampling frame if they knew of women in similar situations to themselves, who might consider participating in the study. Olivia introduced us to four women in her community; Monica, Buhle, Nomanzi and Sindiswa. Sindiswa introduced us to her sister, Pamela. Sta and Nomesu put us into contact with their non-resident adult daughters, Nozuko and Octavia. We met with each of these seven other household heads to discuss the research in more detail and obtain their informed consent to be interviewed.

Recruiting the younger participants

As I did not have independent access to other household members in the households in the sample, the older participants were gatekeepers to their household members. Once we had interviewed an older participant, we asked for her consent to approach a younger, co-resident adult household member to tell them about the research and ask for their participation in the study. The younger participants were recruited in this way for three other

⁴ See Appendix 2 for the information sheet that was used during these meetings.

⁵ See Appendix 3 for the consent form each participant signed.

reasons. I envisaged that asking the older women for their consent was a way of respecting their seniority in their households and maintaining the rapport I had built with them. Furthermore, given that speaking to outsiders about private household matters is frowned upon under isiXhosa custom (Mzondo, 2001: 20), I hoped that this method of recruitment would prevent conflict about a younger adult speaking about household matters. I also anticipated that the quality of the interviews with younger participants might be negatively affected if they were asked questions about household matters without the consent of the older participants.

Of the eleven households that had co-resident younger adults, eight of the older participants consented to me contacting one of their adult household members. A younger participant was recruited from seven of these households. As with the older participants, we met with each of the younger participants to tell them about the research and ask for their consent to be interviewed.

Negotiating consent

There is a difference between 'gaining access' to and 'obtaining consent' from participants (Miller and Bell, 2002: 55). Various avenues were used to access participants, including the use of organisational channels, social networks and family ties. While each participant was told about the research and asked for their informed consent in face-to-face meetings, their consent to participate in the research was renegotiated prior to any follow-up interview.

Data collection

Data was collected between April and July of 2015 through 39 semi-structured, face-to-face interviews⁶. These interviews were conducted at the homes of the participants at a time that was both convenient for them and when some privacy for the interview could be ensured. The majority of the older participants preferred to speak isiXhosa and so Thobani translated my questions to them and their responses to me. Many of the younger participants chose to speak English. Therefore, while Thobani accompanied me to their homes, he did not play an

⁶ See Appendix 4 for the interview schedule

active role in these interviews. These interviews were electronically recorded but only the English 'parts' of the interviews were transcribed.

A semi-structured interview guide was used in each of the interviews. We used the same interview guide for the first interview conducted with each participant. This 'initial' interview guide (Appendix 5) covered a range of topics. The participants were asked about their experiences of childhood, schooling, residential mobility, employment and family life. This was followed by questions about household roles, income provision, income management and use. Lastly, the interview guide contained questions about the participants' informal networks of support outside their homes.⁷ Follow-up interviews were arranged with many of the participants to clarify or explore issues that had been raised in their initial interviews. In these instances, a new interview guide was designed for the specificity of the follow-up interview⁸.

The interview guides ensured that we discussed all pre-determined topics during the interviews. Furthermore, because the interviews were semi-structured, the interview settings were also spaces where the participants were able to raise issues that were not specifically contained in the interview guides. This gave us the opportunity to speak about issues that were related to the topics of household maintenance and intergenerational relationships that had not been included in the interview guide but which were important to the participants' lived experiences.

Description of the characteristics of the research site, the female-headed households and the participants⁹

This part of the chapter provides a description of Khayelitsha and the demographic characteristics of the research participants and their households. The information about Khayelitsha is solely drawn from a report prepared by Seekings (2013) for the *Commission of*

⁷ The interview guide also contained eight vignettes that were presented to each participant to explore their perceptions about kin and neighbour support. Because of the limited scope of the Master's thesis, I chose to focus on the *practices* of the participants and not their *perceptions*. For this reason, the findings relating to these vignettes were not discussed in this thesis.

⁸ See Appendix 6 for an example.

⁹ See Appendices 7 to 17 for each household's family tree and more detailed demographic and background information about each participant.

Inquiry into Allegations of Police Inefficiency in Khayelitsha and Breakdown of Relations between Community and the Police in Khayelitsha.

Located on the periphery of Cape Town and established in 1983, Khayelitsha was developed by the Apartheid government to be a consolidated residential area for all 'legal' (documented) African residents in Cape Town. However, in the context of mounting resistance to the Apartheid system, the failing pass laws and the creation of the new democratic dispensation, the size of Khayelitsha has grown over the last three decades to be home to around 400 000 predominantly African residents.

Based on the 2011 census data, Seekings (2013) reported that around 50 000 of the 120 000 dwellings were formal houses, mainly located in central Khayelitsha while the remaining houses were informally built and were predominantly located in the peripheral informal settlements. The research for this thesis was mainly conducted in the North Westerly neighbourhoods of Khayelitsha. Ten of the fourteen households in my sample lived in formal housing on their own stands. These were most commonly owned by the older participants. The remaining participants lived in informal dwellings, either on their own stands or in the backyards of formal properties. Seekings (2013) reported that while access to basic services like water, electricity and sanitation had increased since 1996, many residents, especially those in informal settlements, still lacked access to these municipal services. Although all the of households in my sample had access to these services, the costs of these and the participants' limited financial resources meant that many of the households did not have continuous access to electricity.

Furthermore, like the broader population of Khayelitsha, the older participants and many of the younger adult participants were born in the Eastern Cape and spoke isiXhosa as their first language. However, most of their minor household members (under the age of 19) were born in the Western Cape and have grown up in and around Khayelitsha.

The older participants varied between the ages of 36 and 84, but most were older, retired women in their sixties and seventies and were typically grandmothers in their households. This resonates with research conducted on female headship in South Africa (Posel, 2001). The majority of these older women did not have high levels of education. Eight women had stopped attending school before or just after the completion of their primary school studies.

Of the fourteen participants, only three (aged between 36 and 55) had completed high school. Two of these participants had partial tertiary training but had not completed their studies due to a lack of funds and competing demands placed on their financial and time resources.

Many of the older participants wove in and out of headship before settling into a more permanent position of *de jure* headship in their later years. All but three of the older participants married in their younger years while they were living in the Eastern Cape. Their husbands formed part of the migrant labour system, which took them away from their households for prolonged periods of time. During these periods, the older participants may have been *de facto* household heads while living in the Eastern Cape. Four of the older participants later became widows while the other seven experienced the breakdown of their marriages and became informally separated through desertion by their husbands. It was through these experiences that many of the older participants came to Cape Town in the 1980s and 1990s to find employment to support their families. In doing so, many worked as domestic workers in Cape Town and used these earnings to establish their own homes, becoming *de jure* household heads in the process. Seekings (2013) reported that female-headed households were not uncommon in Khayelitsha and have increased in prevalence, from 34% of all households in 1996 to comprising 42% of households in 2011. When asked about their feelings of living without a male partner, most of the older participants expressed contentment as this was often equated with more independence and a lower burden of care.

While households in Khayelitsha had, on average, three household members, those in the sample were slightly larger. Many had between three and eight household members. Seekings (2013) reported that poverty was widespread in Khayelitsha with most residents falling in the lowest income quintiles for the city. The older participants expressed continued experiences of financial hardship and their children and grandchildren had grown up in this context of poverty and disadvantage. Of the other adult household members that were interviewed for this study, most were between 22 and 32 years of age and were the children and grandchildren of the older participants.¹⁰ Of these younger adult participants, half were female. Seekings (2013) noted that only 45% of adults aged between 20 and 29 in Khayelitsha had completed their secondary schooling. Although all of the younger adult participants had

¹⁰ In one case, an older participant's brother (aged 66) was interviewed.

some level of high school education, only four had completed matric. While these participants had aspirations to continue their studies, only one male participant was awarded a scholarship and was in the process of completing his university degree at the time of the data collection. Furthermore, 52% of younger adults (aged between 20 and 29) in Khayelitsha were reported to have been unemployed. Barring the university student, these younger participants had all experienced difficulty in accessing tertiary education and employment opportunities due to the scarcity of low-skilled jobs, the costs of tertiary education and their families' limited resources. Three of the younger participants, all female, were stably employed in low-paid, low-skilled jobs while the male participants remained unemployed, only gaining access to temporary employment every now and then.

Lastly, none of the younger participants were married. While some mentioned that they were in relationships, none of these partners co-resided with them. All of the younger participants were themselves parents. In most cases their children also lived with the older participants.

Data analysis

I wanted to understand the experiences of each participant and the dynamics of their households as well as possible before I drew comparisons across households. Therefore, the data analysis was carried out in two stages. I conducted a household-level analysis of each household before comparing experiences and dynamics across the households in the sample. In doing so, I drew upon elements of both Ritchie, Spencer and O'Connor (2003) and Miles and Huberman's (1994) approaches to thematic analysis.

The household-level analyses

The household-level analyses were primarily descriptive in nature. They were conducted to gain a better understanding of each household and to facilitate a more comprehensive comparative analysis of the households. The process of data analysis discussed here was repeated for each of the fourteen households in the sample.

I began each household-level analysis with familiarising myself with the interview transcripts of each participant in the household. I then read through each transcript again and assigned first level or descriptive codes to the data in the transcripts (Ritchie, Spencer and O'Connor,

2003: 225, Miles and Huberman, 1994: 67). An example of this is provided in Appendix 18. These descriptive codes followed the topics contained in the semi-structured interview guides. Therefore, codes were assigned to the data that related to topics like 'how the household came to be female-headed', 'participant's relationships with other household members', 'roles within the household', 'income flows into the household', 'financial management' and 'expenditure'. As mentioned above, participants raised issues that were not included in the interview guide like, 'experiences of intergenerational conflict.' Data relating to unforeseen topics were also coded in this basic way by asking: 'What is this piece of data about?' (Ritchie, Spencer and O'Connor, 2003: 224).

After first level coding of all the data for a given household had been completed, a coding framework for the household was developed in *Microsoft Word*. The descriptive code names were used as headings in the coding framework and all segments of coded data were pasted below the appropriate code name or heading (Appendix 19). This reorganised and grouped the data from each participant in the household into the broad topics that had been identified during the initial coding process. This allowed for a topic-by-topic analysis of all the data and in doing so, a comparison of the responses of the two generations of research participants on each topic. This informed a better understanding of each household as I examined each topic and the diversity of experiences and views of these. When data was copied into the coding framework, I copied whole segments of the transcript (including the interview questions) to avoid a de-contextualisation of the data prior to a more interpretive analysis.

Once the creation of a household-level coding framework was complete, I read through the data contained in each broad topic and assigned detailed descriptive codes to the data (Appendix 20). For example, 'Roles within the household' was one of the larger topics in the coding frameworks. In attempting to understand what roles the participants and their household members played in the household, I assigned codes to describe these. For instance, codes such as 'responsibility for childcare', 'responsibility for housework', 'responsibility for eldercare' and 'responsibility for financial provision' were assigned to the data. Additionally, codes like 'feelings about roles in the household' were used to help make sense of the participants' experiences and emotions about the roles within their households.

After coding had been completed in this way I used Miles and Huberman's (1994: 72) concept of a memo to describe and summarise the data which related to the particular topic (Appendix 21). The memoing helped me to summarise the data into more condense chunks and were continually referred back to as 'refreshers' about a household on a particular topic. Where applicable, the memos also contained comparisons between the views and experiences of younger and older participants on a particular topic. In writing about these types of comparisons, I began to note more conceptual ideas about the data that were then explored in the comparative analysis. Lastly, as part of the household-level analysis, I created diagrams of each participant's family tree. I also developed 'resource maps' for each household in the sample. These diagrams helped to summarise and display important information. The family trees were used to contextualise each participant in their broader families. The resource maps contained all information about the resource inflows and outflows of a given household (Appendix 22). These maps were used to better understand resource provision, management and use in each of the households in the sample.

The interviews covered the same topics and therefore, each household-level analysis involved the creation of a coding framework that had similar topics and codes. After completing all the household-level analyses, I started a more in-depth comparative analysis of the data.

The comparative analysis

The comparative analysis of the participants and their households was managed in much the same way as the household-level analyses had been carried out; on a topic-by-topic basis. The data from all participants on a particular topic were grouped, compared and analysed.

A separate coding framework for each of the broad topics that were analysed at the household-level was created in *Microsoft Word*. The data from each household-level analysis (including the memos) was then copied and pasted into the appropriate coding framework to match the relevant topic (Appendix 23). This reorganised the data again so that all information from the participants that related to a particular topic was grouped together. This process necessarily involved consolidating the descriptive codes that had been

developed on a particular topic in the separate household-level analyses. This facilitated a comparative analysis of the data from all the participants on each topic.

I then went through the data grouped under each coding framework and in comparing and contrasting the responses from the participants in the broad topics I assigned more interpretive codes to the data. This corresponds to the process of thematic analysis as described by Ritchie, Spencer and O’Conner (2003: 243). Through this process, themes and sub-themes within a given topic were identified.

As suggested by Miles and Huberman (1994), as more interpretive coding took place, I wrote theoretical and conceptual memos about the themes and sub-themes that I began to identify. It was through this process that I also explored connections between themes across different topics. In doing so, I identified patterns in how groups of households in the sample were similar or different to one another in terms of their composition, the distribution of labour within their households, their use of resources, experiences of intergenerational negotiation and responses to conflict. In identifying and considering these patterns, I developed three categories of households: single-adult households, households with stably employed young adults (‘SEYA households’) and households with no stably employed young adults (‘NOSEYA households’). Each household in the sample was grouped into one of these categories. Further analysis took place by comparing how these categories of households were similar and different from one another in terms of their intra-household dynamics. This also involved exploring how participants in these groups of households experienced these household dynamics. As the comparative analysis the groups of households entailed a large amount of data, I made use of tables and diagrams to reduce the data and display identified patterns more clearly. Appendix 24 provides an example of how the data and findings in relation to ‘the roles within the household’ were condensed into a table and then further refined into a diagram format. Through this process, I wrote additional memos in which I started to draw conclusions from the analysis to address the research questions.

Throughout the analysis of the data, I considered how the positionalities of both myself and Thobani might have impacted on the interviews. I also thought about how language barriers and the presence of a translator may have affected the interviews. These issues are written about in Appendix 25.

Making claims about the participants and their households

Individuals experience the social world in their own way and there can be multiple accounts of the same phenomenon. Despite this, it is important for researchers to reflect interpretations of the data in a way that is congruent with how participants themselves experience and perceive the social world (Lincoln and Guba, 1985: 296). I attempted to do this through getting to know the backgrounds and beliefs of each participant. This helped me to contextualise their responses and better understand the meaning they attached to practices and experiences. Additionally, in conducting follow-up interviews with many of the participants, I asked for clarity or more detail on some issues that were discussed in their initial interviews. This helped me to better understand their point of view and provided participants with the space to volunteer more information, explain certain responses in more detail or correct what they perceived to be a misinterpretation on my part.

Moreover, throughout the process of analysis I returned to some of the interpretations that I had made of the data and considered other ways of thinking about some of the participants' experiences and accounts of household life. This process was facilitated through debriefing with my supervisor, a peer review session and the presentation of my findings at a seminar.

I partook in a process of debriefing with my supervisor in which I discussed and explained my interpretations of the data to her. It was here that I discussed emerging themes and patterns and linked these to the interviews from the participants in order to show how I had drawn conclusions from the data. I also checked my coding and interpretation of portions of the data by partaking in a peer review session. Seven of my peers were given segments of data to code and interpret. Through their feedback and discussion, this session helped me to think about my interpretations of the data and explore how else the information could be interpreted. Lastly, in presenting the findings of this thesis at a seminar, I obtained feedback from a range of academics and scholars. This helped me to think about the intra-household dynamics in more depth.

While the researcher can never be completely 'objective' when analysing the data, the researcher can demonstrate that the findings are the result of a robust inquiry rather than the product of personal biases (Lincoln and Guba, 1985: 300). Lincoln and Guba (1985: 319)

suggested that an 'audit trail' should be created to show the steps taken in all stages of the research. I kept research journals in which I recorded and wrote about the decisions that I had made in the planning of the research, the collection and analysis of the data and the write-up of this thesis. Additionally, in this chapter, I have attempted to explain and illustrate the steps taken in the data collection and analysis. Lastly, through the inclusion of quotes from the participants in the discussion of the findings, I have attempted to show how my findings are grounded in the data that was collected from the participants.

Limitations of the data

Translation and language barriers

Thobani's assistance during the interviews enabled me to engage with individuals with whom I would not have been able to interview on my own. However, this also came with its challenges. I quickly learnt that the process of translation was not straightforward. Where participants gave a lengthy response to a question, it was difficult for Thobani to translate the response in all of its detail. While this could be translated from the electronic recording after the interview, it constrained my ability to probe and ask follow-up questions in the interview setting as I was not always sure if I had missed important details. In light of this problem, we decided that it would be best to ask each participant at the start of the interview to pause and give Thobani the chance to translate what had been said before continuing to respond to a question. This did mean that at times, an interview would seem disjointed as the translations seemed to break the participant's flow of speech and thought.

One of the limitations of using the translated data was that I lost some of the richness of the participants' original responses as some of the nuances were lost or perhaps not fully conveyed when responses were translated into English. I noticed this when I compared these transcripts with those of participants who had been interviewed in English. Additionally, in analysing the English versions of the data, I could not use the voice recordings to examine the tone of voice and variation in pitch to better understand some participants' responses. Therefore, in some ways, much of the data became 'one-dimensional'; in that it was confined to paper, in a language not originally spoken by the participants during the interviews.

Absent voices

The older participants who did consent to me speaking to one of their younger adult household members decided which household member I could speak to. In households that had multiple younger adults, the criteria for this selection was neither made clear nor was it discussed with me. Therefore, I had less control over the creation of the sample of younger participants.

Additionally, it would have been beneficial to have a larger number of younger participants in the study. However, not all households had co-resident young adults. Of those who did, not all older participants were comfortable with me interviewing a co-resident household member. In other cases, I was not always able to reach a younger participant for an interview (see Appendix 4 for more details). Furthermore, whereas I had conducted follow-up interviews with most of the older participants, I was only able to do the same for the three younger female participants. I had also experienced a loss of data when Themba's interview recording was overwritten before I had the chance to transcribe the interview. Although I conducted a follow-up interview with him to clarify certain things he had said in his previous interview, I did not have as much information on the views and experiences of the younger male participants and this is reflected in the findings.

It is also important to note that there are other absent voices in this thesis. It would have been preferable to interview all adult household members in each household to obtain a multifaceted understanding of the household. Furthermore, given the suggested importance of kin networks, it would have also been helpful to interview non-resident kin to understand the flow of resources between households in more detail. However, the scope and timeframe of the master's thesis did not permit me to conduct interviews with these household and family members. Therefore, relying on the accounts of one or two participants from each household does mean that some perspectives and experiences are not discussed here.

Ethical considerations

Three ethical dilemmas arose in this research project and are discussed below.

The use of gift tokens

I used gift tokens in the form of supermarket vouchers as an expression of thanks to the participants for their contributions to the thesis. Some scholars have raised concerns about the use of gift tokens in research. Head (2009: 339) argued that gift tokens can incentivise or pressurise people to participate in research, especially if a participant is economically vulnerable and these tokens are 'too much to refuse'.

To address these problems, the participants were not told about the gift tokens before their interviews were conducted. A supermarket voucher was only presented to a participant after the interview had ended. While this reasoning made sense in theory, it was less clear whether this had been an effective solution to the 'gift token' problems mentioned above. Some of the older participants were recruited through the informal social and kin networks of existing participants. It is not clear whether they had been told about the gift tokens. For this reason, it is not clear whether the snowballed participants may have felt more incentivised or pressurised to participate in the research or not. Furthermore, the participants received a gift token after each of their interviews. Therefore, while they may not have known about the gift token when consenting to be interviewed for the first time, they may have been more persuaded to participate in subsequent interviews with the anticipation of additional gift tokens.

Recruiting younger participants

The older participants were asked for their consent to contact one of their co-resident adults to seek their participation in the research. While I had been concerned about respecting the older participants, I had not considered the possibility that the younger adults may have felt pressurised by the older participants to consent to being interviewed. They may have been unable to resist 'voluntary participation', perhaps due to the gift token that may have been anticipated by the older participants. This was drawn to my attention when trying to recruit one of the young adults to the study. Melta had suggested that we interview her employed granddaughter, Dina. Dina had made arrangements with us for an interview but missed this appointment. She also did not answer our subsequent phone calls when we tried to contact her again. This may have meant that she felt pressurised to consent to being interviewed and

could not decline my request directly. While we respected her actions and made the decision to not contact her again, this highlights one of the ethical problems of using gatekeepers to access potential participants.

Handling accounts from different generations of participants

Moore (2015: 166) highlighted that the collection of data from two family members can create the difficult task of managing multiple or divergent accounts of household life. This can create an ethical problem in that one has to respect the reality that each participant presents in the interviews while understanding it in relation to the account presented by the other participant. I sought to understand each participant's experiences and perceptions on a particular issue rather than weigh their accounts against each other.

Additionally, as Eiskovits and Koren (2010: 1644) highlighted, interviewing two people from the same household may also come with difficulties in maintaining the confidentiality of each participants' interviews. While none of the participants asked me about the interviews of their household member, care had to be taken not to directly raise an issue in one interview that had been spoken about in the interview with the other household member.

Household groupings

As mentioned in the discussion of the data analysis, three groups of households were identified on the basis of household composition and the types of income earners in the households. It was on the basis of these characteristics that I identified patterns in how the responsibility for financial provision and unpaid domestic labour were distributed in the households. Furthermore, the participants experienced intergenerational negotiation and conflict slightly differently; depending on the type of family members they lived with and the resources they had access to (e.g. teenagers or young adults, stably employed young adults or unemployed young adults). These household groupings were retained in the thesis to highlight some of the nuances in the participants' experiences of multi-generational family life and their intra-household dynamics. Appendix 26 contains a summary of these categorisations.

Single-adult households

There were four households in this group. Each household in this group had two household members: the older participant and her child or grandchild. In the presentation of the research findings, older participants from single-adult households are identified using the letters 'LA' when referring to their interview responses.

Multi-adult households

In contrast to the single-adult households, households in this group were larger in size (ranging from 2 to 10 household members) and were characterised by the presence of multiple adult residents. Therefore, unlike single-adult households, households in this group tended to have a greater number of generations living under one roof; an older participant, her adult children, her grandchildren and in some instances, her great-grandchildren. This group was further subdivided into two groups of households: households that have stably employed young adults ('SEYA households') and those households with no stably employed young adults ('NOSEYA households'). There were four SEYA households and six NOSEYA households in the sample. In the presentation of the research findings, the acronyms 'SEYA' and 'NOSEYA' are used to distinguish participants from each household. Additionally, the older participants are distinguished using the letters 'OA' while younger participants are distinguished using the letters 'YA'.

Intra-household dynamics: household economies and interpersonal relationships

This chapter discusses the findings of the data analysis. Here the focus is on explaining how the household economies of the sampled households operated on a day-to-day basis and how the participants experienced these practices and dynamics. Four aspects of the household economy are elaborated upon; unpaid domestic labour (childcare, housework and eldercare), financial provision, financial decision-making and expenditure. The first part of the chapter details how unpaid domestic labour was performed in the households in the sample. The second part discusses who the main financial providers in the households were and why they provided financial resources to their households. Following this, the ways in which income was managed within the households is explained. The last part of the chapter discusses how the financial resources were used by the participants to help meet their households' needs. Particular attention is given to the 'survival strategies' that the participants used to ensure the maintenance of their households and the wellbeing of their household members.

In discussing the findings in this way, three points will be argued. Firstly, the participants lived in multi-generational settings that were simultaneously spaces of support, negotiation and conflict. The provision of financial and non-financial support between household members was not necessarily guaranteed nor did it solely operate through the recognition and acceptance of reciprocal obligations of kin support. It is argued that the participants went through processes of 'intra-personal' and intergenerational negotiations in relation to the provision of support to their households. Some household members were not always satisfied with the outcomes of the intergenerational negotiations. As a result, intergenerational conflict often accompanied the provision of financial and non-financial support between household members. These experiences had implications for the interpersonal relationships between the participants and their household members.

Secondly, it is argued that both the experiences and outcomes of intergenerational negotiation highlight inequalities and positions of power within the households. Despite their seniority and relatively stable economic resources, the older participants' experiences of providing support to their household members may point towards an increasing disempowerment and vulnerability.

Lastly, the broader economic context and the nature of state support shaped the intra-household dynamics and the constrained how participants chose to respond to experiences of intergenerational negotiation and conflict. This made multi-generational family life and intergenerational relationships complex as household members had to negotiate for and rely upon each other for various types of support while also dealing with intergenerational negotiation and conflict over how such support was provided.

Resource provision

Non-financial resource provision: unpaid domestic labour

Childcare

Thirteen of the fourteen older participants had one or more minors residing with them. In most cases, these children were of primary school age or younger but some also had teenage dependants. The majority of these minor dependants were the children of the younger adult household members and the grandchildren of the older participants. In these multi-generational settings, the older participants were the primary caregivers to the minor dependants. The older participants perceived that this was part of the normative role that grandmothers played in their households:

‘The grandmother is always a mother. You find that in most cases, all the children are raised by grandmothers. If you are a grandmother, your child’s kids, you are the one who is raising them...That is what is happening in our culture.’ – Melta (76, OA_SEYA).

‘As a grandmother, I am supposed to look after my children.’ – Olivia (66, OA_SEYA).

All of the older participants had accepted this role and cared for their grandchildren on a day-to-day basis. Based on the numerous responses like the ones above, it could be argued that the older participants looked after their co-resident grandchildren because they felt obligated to do so. However Finch and Mason (1993: 170) contended that it was important to understand the provision of support in terms of the role this played in constructing people as ‘moral beings’. They argued that people’s identities as moral beings were ‘constructed, confirmed and renegotiated’ through their decisions on whether to provide support to their relatives (Finch and Mason, 1993: 170). Given that childcare was a form of support commonly associated with grandmothers, the older participants may have felt some obligation to provide such support to their households. However, they may have also sought to confirm their identities as ‘good’ grandmothers through the process of looking after their co-resident grandchildren.

The day-to-day care of the minor dependants involved supervising them and making sure that they were clean, dressed, fed and safe. As will be highlighted throughout the chapter, the relationships between the older participants and some of their co-resident adult children were marked with tension. Despite this, the co-resident adult children valued the provision of childcare by the older participants. They considered this an important form of support as it gave them peace of mind about the safety and wellbeing of their children:

‘Staying with the parent, sometimes it is a blessing.... And you know in our communities these days, it’s dangerous. Because during the day we are not in the household...It’s better when my mother is still around because we know that when our children come home from school, my mother is in the household. She is taking care of them.’ – Fundiswa (32, YA_SEYA).

Although not expressly mentioned, the older participants’ provision of childcare was important for two other reasons. It enabled the younger adult household members to search for or partake in employment and spend more time outside their households. Secondly, in a context where there is little state subsidised childcare, it saved households money as childcare did not have to be accessed from the market.

Importantly, the older participants felt that their childcare responsibilities extended beyond physical care and supervision. They expressed that, as older household members and carers, it was important to teach their co-resident grandchildren practical life skills. They also endeavoured to teach their younger kin (including their adult children) right from wrong. Both of these types of teachings involved instruction about expected behaviour inside and outside the household. This echoes the findings of Sagner (2002) and those Møller and Sotshongaye (2002) on the roles of older ‘black’ South African women in their households. In being teachers and moral guides, the participants perceived that they were taking part in an old cultural practice; the intergenerational transmission of knowledge. This is elaborated upon below.

The older participants sought to teach their grandchildren practical life skills, particularly those related to home-making (like how to cook, clean and do the laundry) and physical safety (like not to talk to or accept anything from strangers). They perceived that their ability

to foster these life skills was as a measure of the quality of their care giving and the extent to which they could be considered 'good' grandmothers. This was alluded to by Sta (65, SA):

'It's important to teach her some things so that, even if I pass away and she is staying with someone else, that person might ask: "Can you please make us some tea?" She is supposed to know how to make tea. If she doesn't know how to make tea, that person is going to say: "What was grandmother doing with you?"

In addition to teaching their younger family members how to cook, clean and do the laundry, the older participants also taught them about their expected roles in relation to the physical and financial maintenance of their households. Olivia (66, OA_SEYA) elaborated upon this in relation to her adult daughters:

'For example, I used to tell them that by five o' clock they are supposed to be in the house. Once they finish their food, they are supposed to wash the dishes because there is no girlie in the household. There is no madam who is going to wash their dishes...I used to tell them that I don't like kids who go around in the middle of the night. I want them to do the household chores and make sure that they prepare everything for their children for the following day, instead of going around in our communities.'

'You teach them a lot of things while they are growing up...once they are at that age of fifteen, sixteen, that's when you start telling them: "You are supposed to do this and this and this, to respect your parents. You are supposed to support your parents once you start working because you have been raised by your parents."

As mentioned by Olivia in the quote above, the older participants emphasised the importance of teaching their younger kin to respect their elders. This involved teaching them to be obedient to their family members and their ways of maintaining a household. It was perhaps through these teachings that the older participants attempted to instil respect for authority along the lines of seniority in their households.

Moreover, the older women expressed that they had sought to teach their younger household members 'right' from 'wrong'. As alluded to be Olivia in the quotes above, this included teachings about expected behaviour outside the household, particularly in relation to the undesirability of spending time in *shebeens*¹¹, smoking and having unprotected sex. For instance, Nokulumga mentioned that when her four sons were younger, she had tried to teach them to make 'good' lifestyle choices when they were outside the household:

'I thought that they were going to get what I was trying to put in their minds. Because the first thing we used to say is, to drink is not good, to smoke is not good, to have too many girls is not good. You see?' – Nokulumga (48, SA).

In discussing their roles as caregivers and teachers, the older participants implied that this came with the authority to supervise younger household members and ensure their adherence to the behavioural expectations that had been taught to them. However, as will be shown throughout the discussion of the findings, their authority in this regard was neither uncontested nor guaranteed. The remaining part of this chapter explores the older participants' experiences of providing childcare to their minor household members. They reflected that these experiences were characterised by intergenerational conflict with younger adult and teenage household members. These experiences of conflict highlight how not only the beliefs but also the authority of the older participants was challenged by their younger household members.

Intergenerational conflict in experiences of providing childcare

Intergenerational conflict arose between the older participants and their younger adult and teenage household members over how the older women sought to care for and teach their younger kin and enforce adherence to their behavioural expectations. More specifically, this conflict was about the older participants' stricter sense of discipline and the value they attached to its use in teaching children. This conflict stemmed from generational differences in perceptions about the 'right' way to parent and raise children.

Some of the older participants expressed that the use of discipline was an important part of teaching children. This was informed by their own experiences of discipline in their youth;

¹¹ Shebeens are informal licensed or unlicensed drinking houses

they had been disciplined for their wrongdoing when they were young and felt that this instilled in them a better sense of respect for the elders, obedience and knowing right from wrong:

‘It was nice at that time because we used to be punished when we did something wrong with our families. As I was punished, I learnt a lot from my parents.’ - Monica (66, SA).

However, their co-resident adult children and teenage grandchildren seem to have different perceptions in this regard. For instance, Olivia expressed that her adult daughters did not always approve of her stricter sense of discipline when looking after and teaching their children. She implied that her daughters thought that her approach to childcare and guidance was too harsh:

‘Ja, sometimes they are not satisfied because I might be rough sometimes. But I am supposed to make sure that I am a parent, that I raise my [grand]kids as the same as my other kids.’ – Olivia (66, OA_SEYA).

In emphasising the importance of ensuring that her grandchildren were raised as their parents had been raised, Olivia’s remarks also highlight the implicit perception that her adult children were not raising their children in ‘the right way’, thus also indicating her disapproval of their parenting practices. Like Olivia, Sta and Monica felt that they were doing the right thing in reprimanding and punishing wrongdoing. However, the older participants perceived that their co-resident teenage granddaughters resented them for this and perceived their actions to be abusive:

‘If you say to your children:”This is wrong”, your children looks [at you] with another eyes. Today’s children have got a grudge against us because if you shout at them, they look at you as if you have done something wrong...they always say we are abusing them.’ – Monica (65, SA).

This resentment and disapproval was thought to have been the result of the internalisation of the democratic government’s discourse of rights by their younger household members. This discourse of rights came into conflict with the older participants’ more traditional values of discipline and authority in maintaining their households. Furthermore, the older women

perceived that this internalisation of the state's discourse of rights had eroded respect for elderly family members and obedience to their authority. While the older participants had respected their parents and grandparents for the discipline that they had instilled in them when they were younger, the same was not perceived to be true of the younger generation. For instance, Sta mentioned that when she tried to reprimand younger family members, they would retaliate instead of respecting her role as a disciplinarian:

'We grew up in the rural areas and we didn't know anything about democracy and all those things, abuse. If you were wrong, you used to be beaten up and you cry and you come back and you smile...These days are totally different than our times because the kids of today, if you shout at your kids, your kids are also going to respond by shouting at you.' – Sta (65, SA).

Nonetheless, some of the older participants still tried to assert their authority in their households when their younger household members had not abided by their household rules. Mongoli reflected that she did so by claiming and emphasising her ownership of the home in which she stayed with some of her children and grandchildren:

'I used to tell them if someone was doing something wrong or not listening: "Enough is enough. This is my house, I am not standing here on behalf of someone else, this is my house." ...For example, these children of these days, they are so *stout* [naughty]. They like friends too much. You find that in some cases you child goes out and comes back in the middle of the night and they are making a noise in the household while you are sleeping. I cannot allow that in my household. I can tell them: "No, this is my house, enough is enough"- Mongoli (84, OA_NOSEYA).

In this way, Mongoli may have used her ownership of the house as a way to strengthen her authority in her household in a context where traditional notions of seniority were challenged using a discourse of rights. However, when asked about what she thought could be done about the younger generations' perceived disobedience, Mongoli expressed a sense of powerlessness in her ability to change the behaviour of her younger household members:

‘I don’t think there is any solution because we tried by all means to kneel down on our knees to ask God to help us. But we don’t have any solution at the moment. Maybe when the time goes on, we are going to have a solution. But at the moment, not with these kids, they are not listening anymore.’ – Mongoli (84, OA_NOSEYA).

Monica believed that an attempt to use corporeal punishment to discipline her granddaughter and raise her ‘properly’ would mean involving the state in their domestic issues. She expressed the perception that the rights discourse had given her granddaughter more power to resist or counter her attempts at discipline by threatening to involve state agents in their disputes:

‘I think the main problem is that they [the government] stopped us from beating our children. Because if you give your child a *sjambok*¹², your child has got the right to go to the police station to report you. Or else, go to the social worker to report that you are abusing your child in the household.’ – Monica (66, SA).

As Mathis (2011) argued about the use of a rights discourse by young women living in their mothers’ homes in rural KwaZulu-Natal, Monica’s granddaughter may have similarly invoked the rights discourse as a way of gaining independence from her grandmother’s exercise of authority in her household. In this way, Monica perceived that the state’s discourse of rights was partly to blame for her inability to assert her authority in her home and instil in her granddaughter a better sense of respect and obedience. The use of this rights discourse would have undermined Monica’s power to ensure that her behavioural expectations were abided by, by her granddaughter.

Moreover, these experiences had implications for the older participants’ relationships with their younger household members. While many expressed feelings of love for their younger adult and teenage household members, their relationships were also marked by experiences of conflict and frustration; thus indicating some ambivalence in their interpersonal relationships. This was illustrated by Monica (66, SA) in relation to her granddaughter:

¹² A long, stiff whip. These are sometimes used to give children hidings.

'I have got a lot of love for her...I like her. But you know children...I want her to go back to the Eastern Cape because she is cheeky. She is not listening.'

These findings show how the older participant had to navigate a context in which their beliefs about childcare and parenting differed and were challenged by younger generations using a discourse of rights. This made the performance of the day-to-day upbringing of their grandchildren more difficult. The older women had to decide between pursuing their preferred ways of parenting and coming into conflict with their adult children and teenage grandchildren (and possibly the state) or, avoiding intergenerational conflict but feeling disempowered in their roles as caretakers, teachers and disciplinarians. It is important to note that the older women were not only upset by the perception that their younger family members did not respect or obey them. They also perceived that their roles in their families, as teachers, moral guides and disciplinarians, were not meaningful because their teachings were disregarded by some of their younger household members:

'I realised that I am wasting my energy. Whatever I am saying now, it enters the one ear and goes out the other. They don't see me now as their role model. They see me as a woman that lives there.'- Nokulumga (48, SA).

The authority and beliefs of the older participants were challenged in the realm of how to parent, teach and discipline younger family members. Importantly, as will be elaborated upon in subsequent parts of this chapter, the older participants' authority and beliefs were also challenged and undermined in relation to other spheres of household maintenance and reproduction. They experienced difficulty in trying to enforce adherence to their expectations and beliefs of how younger household members should contribute towards the physical and financial maintenance of their households. Consequently, the older women often had to negotiate for financial and practical support from their younger household members but were not always successful in doing so. This in turn had implications for the burden of care experienced by different generations of household members.

Housework

The older participants reflected two main ideas about the performance of housework and seniority. Firstly, they believed that the elderly were deserving of rest because they had

worked hard in their youth and were frail in their old age. Following from this, the older participants perceived that older household members should not have to do housework and were instead entitled to 'relax'. These beliefs resonate with those expressed by Sanger and Mtati's (1999) research participants. Secondly, the older participants perceived that if there were younger household members available to take some responsibility for the household chores, they should do so. An important point to bear in mind is that this expectation was placed on teenage and younger adult household members of both genders (referred to collectively in this section as 'younger household members') rather than those who were of primary school age or younger. Although the older participants taught their younger grandchildren how to do household chores, they were not expected to take responsibility for these as they were considered to be too young.

Despite these beliefs, many of the older participants did most of the housework in their households. While the older women in the single-adult and NOSEYA households did the housework without assistance from their younger household members, those in the SEYA households received limited help from their younger co-resident relatives. As the quote below indicates, the older participants in the SEYA households did the housework during the week while their younger household members took responsibility for the household chores during the weekend:

'I am doing all the household chores when they are at school [or work]...I am just relaxing when they are in the house. I am doing nothing on weekends because they are around in the house. I just relax.' – Olivia (66, OA_SEYA).

The finding that the older participants were predominantly responsible for the housework in their homes bears similarities with Mosoetsa's (2011) findings on the distribution of labour and responsibility for social reproduction in low-income households in KwaZulu-Natal. Furthermore, there is evidence to suggest that some of the older participants in the SEYA households and many of the older women in the NOSEYA and single-adult households were unhappy with the unequal distribution of housework.

When asked about their experiences of this, many of the older participants spoke about repeated attempts to increase their younger relatives' participation in the performance of

the housework. For instance, Buhle, an older participant in a SEYA household, and Mongoli, an older participant in a NOSEYA household, had this to say:

‘You have to talk each and every time because you know today’s kids...If someone is working, she doesn’t want to do the household chores. She will say: “No, You know I am working. I am supposed to relax instead of assisting you in the household.’ – Buhle (48, OA_SEYA).

‘They are very lazy.....Ja, I used to talk to them, to explain: “You are supposed to cook at a certain time”. But you find that each and every day you told them the same thing because they are children. They are very stubborn.’ – Mongoli (84, OA_NOSEYA)

These experiences could also be interpreted as negotiations for more support with the household chores. In repeatedly speaking to their younger household members about their expected responsibilities in relation to the housework, the older participants may have tried to negotiate for more assistance from their younger relatives. At the time of data collection, many of the older participants had been unsuccessful in these negotiations as they continued to bear either most or sole responsibility for the housework.

Buhle’s quote above refers to her experience of trying to negotiate with her employed daughter, Asanda, for more participation in the housework. Asanda had justified her limited participation in the housework on the basis that as she was employed and therefore, entitled to ‘relax’ when she was not at work. Therefore, Asanda may have perceived that the entitlement to rest and refrain from laborious chores was based on employment status rather than on age and seniority. In this way, it is possible that different beliefs about the responsibility for housework came into conflict with one another during these negotiations. Buhle may have invoked beliefs about seniority and the entitlement to ‘relax’ in old age as a way to justify Asanda’s participation in the housework. On the other hand, Asanda seems to have drawn upon arguments about employment status and the entitlement to refrain from housework as a way to counter claims made on her unpaid labour in the household. The outcomes of these negotiations fuelled intergenerational tensions as the older women remained dissatisfied with the distribution of labour. Importantly, some of the older participants had made the decision to refrain from further negotiation on this issue. They implied that to continue to seek

support from their younger household members would be in vain as their past efforts had changed nothing and any further conflict would be detrimental to their health. This could indicate experiences of disempowerment within their homes. Monica (66, SA) elaborated upon this in relation to her teenage granddaughter:

‘Even now, when you arrived, I was busy raking outside and I didn’t finish raking outside. If she was a good child, she would carry on with the job but she is just sitting outside. So I just look at her because I cannot manage to shout. If I carry on shouting I am going to stress myself...So I am supposed to do my chores in the household’.

Buhle (48, OA_SEYA) reflected on her experiences of these negotiations and commented:

‘I am feeling very hurt about this. But sometimes I just keep quiet and do things on my own, the household chores. Because sometimes you find out that they don’t want to cook and you are supposed to get something to eat on that day whereas they are in the household. I stand up and do it on my own.’

In ‘keeping quiet’ and avoiding further negotiation and conflict, the older participants continued to bear a greater burden of the domestic labour in their households. This could point towards the existence of unequal power relations between the older participants and their younger household members. While the older women were unable to change the unequal distribution of labour or behaviour of their younger household members, the younger generations were able to resist the claims that were made upon their unpaid labour. These experiences highlight both the vulnerability of the older participants’ authority in their households and perhaps their physical vulnerability in having to do the housework on their own.

Eldercare

The older participants were not the only household members to do carework in their households. The younger household members cared for and provided support to the older participants in various ways.

Richard, Sindiswa's son, expressed misgivings about the safety of older women who lived alone and implied that they were physically vulnerable in their communities. He reflected that he would stay with his mother until she passed away:

'Move out? Who's going to...[laughs] uh-huh no I can't. I can't move out without her. Maybe if she passes away or something, an accident. Then I can move out. Because I am the only man here. If I move out, it is dangerous here in Site C you see. Anyone can come and do whatever.' –Richard (27, YA_NOSEYA).

In this way, Richard provided care to his mother through attempting to safeguard her physical security. Furthermore, many of the older participants had problems with their health. They relied on their younger household members to support them in various ways. For instance, Kuhle and her sister took turns taking their mother, Nomanzi, to the clinic each week. While Monica had a troubled relationship with her granddaughter, she relied on granddaughter to provide assistance and call for help if she ever needed urgent medical attention:

'And I was feeling very happy that she came to stay with me because these days, there are those sicknesses if you are you staying alone, you can go to bed and end up dying in the middle of the night....It is better when you have someone in the household who can check if you don't wake up in the morning by opening up your room and seeing what is going on.'- Monica (66, SA).

Themba also looked after his grandmother, Pamela, in this way. He expressed that she had looked after him when he was younger and that he felt that he had to do the same for her now that she was old. However, the provision of this support conflicted with his personal aspirations to move out of the household and start a life of his own. This created some intergenerational tension as Pamela did not want him to leave the household as she would lose her caretaker:

'Ja, well I once mentioned that to her....She was like questioning a lot of things....Because she still needs my help with some kinds of things. But I said, I

told her, you know that it's not like I would be vanishing, never to be seen again. Ja, I'll pop by sometimes, come and see her, still be there. Stuff like that.'- Themba (22, YA_NOSEYA).

This shows how the absence of state provided eldercare and the inaccessibility of market-based eldercare may shape the provision of support within the household as well as experiences of intergenerational tensions between household members.

Thus far, the findings have shown how household members provide each other with non-monetary support. Additionally, the provision of this support was not without negotiation or conflict. The next part of the chapter discusses the dynamics of financial provision in the households in the sample. A similar pattern is evident here. As some of the older participants were not always able to negotiate for financial assistance from their younger household members, they bore the greatest responsibility for the financial provision in their households. As such, their experiences of financial provision reflect a sense of vulnerability; both financially and in relation to their positions of authority in their households.

Financial resource provision

During their interviews, the participants were asked about the types of financial resources that their households relied upon and who was responsible for providing these. The households in the sample differed from one another in terms of the number and types of financial resources they had access to and who contributed these to ensure the maintenance of their households.

In single-adult households, where there was only one adult, and in the NOSEYA households, where there were multiple adults but none in stable employment, the older participants were the main income providers in their households. The single-adult and NOSEYA households were similar in that the older participants relied on between one and three sources of income to support their households on a monthly basis. These financial resources predominantly came from the state in the form of pension grants. This mirrors other research that has been done on female-headed households in South Africa (Burns, Keswell and Leibbrandt, 2005, Schatz and Ogunmefun, 2007, Kimuna and Makiwane, 2007).

In five of the six NOSEYA households, the older participants received a non-contributory state pension grant. Three of these women also managed money from other social grants. Nomeshu received a foster care grant for her foster daughter, Mongoli received two child support grants for her two grandchildren and Nomsa managed her non-resident son's disability grant. In the remaining NOSEYA household, Octavia used the profits from her informal takeaway business to support her household.

The types of income used by the participants in the four single-adult households were more varied. Monica and Sta each received a state pension grant. While this was the only income in Sta's household, Monica also relied on her granddaughter's child support grant and income from various small informal sector activities to look after her household. Neither Nozuko nor Nokulumga were old enough to qualify for a pension grant but each participant received a child support grant for their co-resident children. Nozuko also relied on her earnings from her employment as a domestic worker to support her daughter. Nokulumga generated a small income crocheting hats and scarves and selling them in the informal sector. She also received fortnightly assistance from her son in the form of groceries.

What set the two groups of households apart were their household sizes. Single-adult households only had two household members. In contrast, NOSEYA households were larger. Nomsa, Sindiswa and Pamela's households had three household members each while Nomeshu, Octavia and Mongoli supported between five and nine other household members.

The four SEYA households were characterised by having co-resident young adults in stable employment. These young adults, all female, contributed towards meeting their household's needs each month and their contributions formed the bulk of the monetary resources relied upon by their households. An employed young adult in three of the four households was interviewed. Fundiswa was Olivia's daughter, Kuhle was Nomanzi's daughter and Asanda was Buhle's daughter. Melta had three co-resident, employed granddaughters but none were interviewed. All of these younger participants had been employed in their low-skilled, low-paid jobs for some time. Thus, they were considered to be 'stably' employed. Despite this, they only worked on a part time basis. Fundiswa was employed as a domestic worker, Asanda worked in a recycling plant and Kuhle was a waitress.

These younger participants became financial providers after the death or desertion of their fathers and their mothers' subsequent difficulty in supporting their families. In the absence of support from their older siblings, Fundiswa and Kuhle sacrificed their schooling to assist their families. After her father's passing, Kuhle dropped out of high school to do promotional work to support her family as her mother's health problems prevented her from earning an income. She later completed high school but continued to support her family while doing so. Fundiswa had to stop her tertiary studies in Public Administration after her father passed away and her mother lost her job. After some difficulty, she found employment as a domestic worker and used these earnings to support her household. While these events had prompted the younger participants to look for employment and support their households, they continued to provide this support many years later.

Although the younger participants were the main income providers, their households also relied on other sources of income to get by. Melta and Olivia were recipients of a pension grant. All of the households received between two and five child support grants for their minor household members. Additionally, Olivia, Nomanzi and Melta's households also had other income earners. For instance, Nomanzi's daughter did braiding in a hair salon while Olivia's younger daughter occasionally did domestic work on weekends for households in Cape Town. While they did not earn or contribute as much as their older sisters did, a portion of their incomes were used to cover some expenses in their households. As mentioned above, Melta had three co-resident grandchildren in employment. Similar to the NOSEYA households, the SEYA households were fairly large, with between five and eight household members in each household. In contrast to the other groups of households, the SEYA households had a greater number of financial resources they could rely upon (between five and six). This may suggest that these households were in a relatively better financial position than the single-adult and NOSEYA households.

However, poverty and household composition are fluid and dynamic (Mosoetsa, 2011: 48, Spiegel, Watson and Wilkinson, 1996). Therefore, while the households in the sample were categorised as one of the three types of households, they could move into a different category if they experienced a change in composition or income provision. The findings presented here are thus context-specific. They provide a glimpse of the relative wellbeing of

the households in the sample and how they managed the resources they had access to at the time of the interviews.

The dynamics of resource provision

The findings presented above discussed which household members used their financial resources to support their household members. The findings discussed below detail why some of the participants 'shared' their financial resources with their household members. It also provides a possible explanation for why some household members did not contribute financially to their households when they had the means to do so. As will be elaborated upon below, the participants and their household members went through two processes, intra-personal negotiation and intergenerational negotiation, when faced with decisions on whether or not to contribute financially towards meeting the needs of their household members.

Intra-personal negotiation: Deciding on the 'right' thing to do

The research participants took various considerations into account when deciding whether providing financial support to their household members was the 'right thing to do'. The participants mentioned considerations about the financial need and income-generating prospects of their household members as well as considerations about normative expectations of kin support.

Considerations of obligation to support kin

There is a large body of literature that has argued that 'black' South Africans contribute financially to their households and lend assistance to their relatives at least partly on the basis of adherence to the 'moral order of African kinship' (Sagner and Mtati, 1999: 400, Schatz, 2007, Seekings, 2008). The participants perceived that contributing financially to the maintenance of their household was the 'right thing to do' because it entailed a recognition and adherence to this moral order and the expectations of support it involved.

The majority of the participants in the sample expressed that there were normative expectations placed on parents and their children to support one another. They reflected the perception that a lifelong relationship of reciprocal support was generally thought to exist

between parents and their children. This relationship is what Cattell (1997, in Møller and Sotshongaye, 2002: 203) referred to as an 'intergenerational contract'. The older participants reflected the perception that although this may strain them financially, parents were generally supposed to support their children and grandchildren if support was required. Some of the older participants alluded that they had continued to support their co-resident adult children and grandchildren partly out of a sense of obligation to this lifelong relationship:

'You don't have a dustbin to throw [away] someone... If you say that, that person is supposed to leave your household who is going to take that person?...Even the Bible tells you that you can't throw your child in the dustbin.' – Mongoli (84, OA_NOSEYA).

Furthermore, because a parent had supported their child or grandchild in this way, it was expected that when he or she found employment, and thus had financial resources, this support should be reciprocated. This reciprocation was not for the parent to use on her own needs but was meant to help cover household expenses. As reflected by Richard in the quote below, this was perceived to be a culturally normative expectation that many adult children were aware of:

'They know...Black people, all the black people they know...but there are some that make as if they don't know. Even, each and every black guy, every black woman knows that he or she has to provide when they work.'- Richard (28, YA_NOSEYA)

Many of the younger participants from the SEYA households contributed financially to their households in adherence to this expectation of kin support as this was 'the right thing to do'. For instance, Fundiswa (32, YA_SEYA) commented:

'When I was not working, I was depending on my mother. But now that I am working and getting a salary, I am supposed to support my mother. Just to remember that when I was young, I was depending on my mother.'

The provision of support by a child or grandchild was not just a monetary transaction to reciprocate the support they received in the past. The participants attached a deeper

meaning to the provision of support in two respects. Firstly, as reflected by Sta in the quote below, these contributions were about participating in a collective project to ensure the wellbeing of all the household members:

‘Once he starts working and getting a salary is he is supposed to assist [his mother] in the household so that they can work together as a family.’ –Sta (65, SA).

When a household member contributed financially towards the household needs, it was interpreted to mean that he or she was participating in family life and working with others to look after the household. This intertwines with the cultural ethos of *Ubuntu*. *Ubuntu* is said to emphasise the importance of the collective over self-interest (Sagner, 2002: 548). Additionally, it embodies the value of interdependence and joint responsibility for ensuring the wellbeing of the collective (Sagner and Mtati, 1999: 406).

Secondly, the participants in the sample perceived that contributions of this kind were also an important gesture of acknowledgement and appreciation for the hardship involved in raising and supporting younger family members:

‘Now that I am working and getting my salary, I am supposed to support my mother...Just to say thanks for everything that she has done for me.’- Fundiswa (32, YA_SEYA).

These beliefs framed how the older participants perceived the quality of their relationships with their children and grandchildren. The older participants expressed the perception that ‘care’ and ‘love’ for a parent was shown through a child or grandchild’s provision of financial support:

‘If your child cares about you, if your child is working, at the end of the month, your child is supposed to bring groceries for the household... That child is caring...It shows respect and tender care.’ –Nomesu (81, OA_NOSEYA).

Considerations of financial need and income generating prospects

Some participants also perceived that it was the 'right thing to do' to support their household members due to their financial need and income earning prospects. In the NOSEYA households, the financial need of unemployed co-resident children and grandchildren was alluded to as one of the reasons why the older participants financially supported their household members. Octavia highlighted how her unemployed siblings' lack of income continued to influence why her mother, Nomeshu, supported her adult children with her pension grant:

'Because as big as they are, no one thinks of going to work. She must be the one who sees to it that they are eating and stuff like that...And this is what she is doing, she just felt that she cannot eat without them eating.' – Octavia (55, OA_NOSEYA).

While Octavia may have felt that her siblings were undeserving of financial assistance from their mother, as they had not tried to find employment, she expressed that Nomeshu could not ignore the financial need of her household members. In light of their unemployment and lack of means to support themselves, Nomeshu felt that it was the right thing to do to use her financial resources to assist her children and grandchildren, even if this stretched her financially. This parallels the findings of Sagner and Mtati (1999) who found that considerations about the financial need of household members were an important factor in the pension-sharing practices of elderly residents of Khayelitsha. The financial need and income earning prospects of household members was also a consideration taken into account by the younger participants in the SEYA households. For instance, Kuhle expressed that she supported her family because her mother was too ill to work and did not have enough financial resources to cover all the household expenses on her own.

Intergenerational negotiations

The younger participants in the SEYA households expressed that they financially supported their households based on feelings of obligation and considerations of financial need. However, the older participants alluded to these contributions as also being the outcome of continual intergenerational negotiation. The older participants described how they had

conversations with their employed daughters and granddaughters each month to tell them about the household expenses that needed to be covered:

‘As a parent, I sit down with them, especially over the month end and explain what we need to do. If we need more groceries, I explain that we should get this and this and this. And that we should contribute money so that we can get all that we need.’ - Melta (76, OA_SEYA).

These conversations could be interpreted as attempts by older participants to negotiate for the continued financial support of their employed household members. In highlighting the financial need of their households, the older participants may have reinforced a sense of obligation to contribute to their households. They may also have relayed ideas about the joint responsibility for household welfare. Unlike in other instances of negotiation discussed thus far, the older participants in the SEYA households had, at the time of the interviews, been able to negotiate for the continued financial support of their employed household members. However, as highlighted throughout this chapter, their power to ensure that behavioural expectations were adhered to had become more fragile. Some of the older participants implied that their ability to negotiate for this support and their younger household members’ willingness to provide support was neither fixed nor guaranteed:

‘Just say thanks if your daughters still listen to you, when they are bringing the money to you and you are still managing to control them.’ – Melta (76, OA_SEYA).

As discussed earlier, the older adults in the NOSEYA households were generally the sole income providers in their households. At the time of data collection, their younger household members had been unemployed for some time. However, the older participants expected their younger household members to make financial contributions to the household when they had the means to do so. Like the older adults in the SEYA households, they attempted to negotiate for this support when their younger adult household members had access to some form of income. However, in many cases, the older participants seemed to be unsuccessful in these negotiations. Mongoli relayed one of her experiences of asking her adult son for financial support to help raise his child:

'I used to raise my son and then my son had a child. Once my son got a job, I asked him to assist me raise his son. He said: "No, I don't have enough. You must rather stop paying the funeral policy for him instead of asking money from me." This is the problem we are facing in our communities. You raise your children, you support them financially, all those things. But once they get a job, they don't participate.'- Mongoli (84, OA_NOSEYA).

Mongoli's son may have thought that the payment of funeral insurance for his child was not an essential expense. As will be elaborated upon elsewhere, this differed from the perceptions of the older generation of participants. Furthermore, according to Mongoli, rather than contribute financially, her son had argued that she should do away with the funeral insurance payment to free up resources that could be used to meet the needs of this dependent. In this way, her son may have thought that she was not in need of financial support as she could manage by 'prioritising' her expenditure.

As a result of these 'failed' negotiations, many of the older participants in the NOSEYA households continued to bear the responsibility for financial provision in their households even though their younger adult household members occasionally had the means to assist them with this. As will be discussed further on, this placed them under immense financial strain and shaped the survival strategies they used to cope with this responsibility.

Intergenerational conflict in the SEYA and NOSEYA households arose both during the negotiations and as a result of the outcomes of these negotiations. However, this intergenerational conflict was experienced differently by participants in each group of households.

The employed young adult participants in the SEYA households alluded to instances of intergenerational conflict during the negotiations for their financial support. They interpreted the older participants' attempts to secure their financial contributions as controlling behaviour:

'Sometimes our parents want to control our money. We must give it to them so that they can spend it for us.' –Kuhle (27, YA_SEYA).

The younger participants perceived that the older women held particular ideas about the young adults' earnings; that it was a resource that should be used to ensure the household's wellbeing. Two points follow from this, as reflected in the quote below:

'They [Parents] will ask you what you did with your wages, ja...I am not sure [why parents do this]. Maybe they think I will spend it on something else. They think we waste our money on things that are not important.' –Kuhle (27, YA_SEYA).

Firstly, the belief was reflected that parents were judgmental about how their employed children used their earnings. It was implied that if the household's needs were not prioritised over personal spending, such spending was considered wasteful. Secondly, parents were perceived to want to control the earnings of young adults to make sure that they were used 'correctly'. That is, first and foremost on the household expenses. An implicit perception was reflected that there was a lack of trust about how adult children managed and used their earnings.

Although the younger participants in the SEYA households recognised the importance of their financial contributions, they also believed that they were entitled to spend some of their earnings to address their personal needs. In practice, the outcomes of the negotiations for their financial support often resulted in all their earnings being used to cover the household expenses. Fundiswa (32, YA_SEYA) reflected on her experiences of this:

'Sometimes at the end of the month, I plan to buy something for myself. But when I arrive in the household, I find out that there is something which is needed in the household. I have to buy that thing which is needed in the household and then I don't manage to buy what I was planning to buy for myself...It hurts me a lot.'

These experiences of financial provision sometimes resulted in intergenerational conflict as the younger participants felt frustrated and unhappy about the way in which their earnings were being used. These feelings were exasperated by the perception that the older participants did not understand or recognise that while the household resources were limited, the younger adults had personal expenses of their own to take care of:

‘Yoh, it hurts so much. It is so much pain. It’s difficult but they must understand how we feel about the money, our money...For example, if I am working, I am working very hard to get what I want. So I wish that someone can understand that yes, I will give money to her but I need to do things for myself.’ – Kuhle (27, YA_SEYA).

Due to perceptions about the absence of understanding or empathy from their mothers as well as the importance attached to their financial contributions, the younger participants in the SEYA households may arguably have felt an emotional distance from their mothers. Furthermore, these negotiations and the tensions which ensued might have strained interpersonal relationships as the older participants expressed a sense of uncertainty about the continued support of their employed household members while the younger participants felt misunderstood and frustrated.

The older participants in the NOSEYA households expected their younger household members to contribute financially to their households when they had access to employment. Even though the older participants attempted to negotiate for this support, few of their younger household members did so sufficiently or at all. As a result of this, intergenerational conflict arose in the NOSEYA households around how the younger adults used their monetary resources when they had some form of employment. While the older adults were unhappy about their lack of participation in the household, they also disapproved of how their younger household members spent their earnings. In their interviews, Sindiswa and her son, Richard, both spoke about their conflict over his alcohol consumption when he found employment:

‘When I am working and I get a job...My budget, when I go out to drink, I have maybe R300 just to drink alcohol you see. Just to drink. R300 in my pocket.... And then I drink it out and maybe tomorrow I don’t have a cent left from that R300 you see....Sometimes, normally when I am drunk I can’t lie about it...I get drunk and then she says: “Why do you do this? You must stop.” And then we start fighting.’ - Richard (28, YA_NOSEYA).

‘I have no choice because I cannot throw him away out of this house because he is my son. If he is not working, he is not working. If he is drinking too

much, I have no choice. I have to survive with what he is doing.’- Sindiswa (69, OA_NOSEYA).

In this conflict, Sindiswa was unable to change Richard’s behaviour or negotiate for more financial support. Her quote above highlights the sense of powerlessness she felt as a result of these experiences. In cases where younger family members did not make financial contributions as they were expected to, older participants in the NOSEYA and other households reflected the perception that this meant that these family members did not care for their elders:

‘It is very hurtful because you raised your child. Maybe you were selling eggs in the street to make sure that your child is attending school. But once your child gets a job, your child just forgets that you suffered and struggled to raise him or her...It is one thing that is common in our communities. You raise your children but at the end of the day, your children don’t care about you. They don’t take care of their parents.’ – Nomanzi (55, OA_SEYA).

Furthermore, they had perceived that these younger household members were not participating in the collective project of family life.

Financial decision making

During their interviews, the participants were asked about the decision making in relation to money management. The participants elaborated upon how money was managed to meet the needs of their household members.

In the single-adult and NOSEYA households, there seemed to be little joint decision making in this regard as the older participants were generally the sole financial providers in their households. They assessed their households' needs and decided how to use their financial resources to meet those needs. While the younger adults in the SEYA households were the main income providers in their households, many of the older participants expressed that they were responsible for the broad financial planning in their households. However, as illustrated below, it must be noted that in order to have their preferred plan of financial management carried out, this might have also involved persuasion or negotiation with their younger adult household members.

At the time of her interviews, Olivia managed the construction of their family home in the Eastern Cape. She expressed that she had decided how to simultaneously fund the build of their home and meet the needs of her household members in Cape Town. This was done by using her pension grant for the construction project and Fundiswa's salary to cover the household needs: Importantly, Olivia (66, OA_SEYA) implied that she had to convince Fundiswa about this plan of financial management:

'I am the one who used to take the decision. I used to tell them that: "We are supposed to do this and this so that we can build your home and once I have passed away, you have your own home that you can stay in."- Olivia (66, OA_SEYA).

As expressed above, she persuaded her daughter of this plan by emphasising the construction of a family home, for the benefit of all family members. She also framed the financial management plan as a 'joint project' where she and Fundiswa 'worked together' to build the home and ensure the maintenance of the household. As was the case in Buhle and Nomanzi's households, although Olivia decided how each source of income should broadly

be used, financial resources were not pooled and the financial providers retained discretion on how to use their incomes to fulfil their respective financial responsibilities.

Melta seemed to have a greater role to play in the financial decision making in her household than the other older participants did. Unlike in the other households, the contributions from each working adult were physically pooled and managed by Melta. She decided how much each of her three employed granddaughters should contribute to the household, she ensured that they made these contributions and she decided how their contributions were to be used to meet their household's needs:

'And then I add the money that I have from the old age pension once they give me the one they earn from work...We put the money on the table. The other one must put her money on the table, and the other one her money and me, my money...' – Melta (76, OA_SEYA).

In comparison to the employed young adults in the other SEYA households, Melta's granddaughters had considerably less control over their contributions and how these were used to take care of the household expenses. However, in light of the findings discussed throughout this chapter, it may have been that there was contestation over Melta's authority to make decisions on how the earnings of her granddaughters should be used.

Keeping family around: dealing with conflict

The findings discussed thus far have shown that the households in the sample are sites of solidarity. Household members relied on one another for various forms of monetary and non-monetary support. These interdependencies were arguably shaped by the broader economic context in which they lived and the nature of state support they received.

The younger household members relied on the older participants for the social reproduction of their household; through the provision of childcare and the performance of housework. This gave the younger adults the ability to partake in or search for employment. In a context where there was little state-assisted childcare, it also meant that childcare did not have to be accessed from the market. The older participants relied on younger kin for non-monetary support through the provision of care and protection in a context where physical eldercare was not prioritised in welfare policies. In the single-adult and NOSEYA households, younger household members relied on the financial support of the older participants as job prospects were scarce and state support for the unemployed was low. In the SEYA households, the financial resources of the older participants provided their younger relatives with a safety net in the case of unemployment.

However, in this context, intergenerational negotiation and conflict arose in relation to the provision of support. The way in which the participants dealt with these experiences was important. The older participants reflected that they could not throw their younger household members out of their households. Furthermore, it would have been difficult for the younger household members to leave the homes of the older participants due to their unemployment or low-paying jobs. Some of the younger participants reflected that if they could find permanent employment, they would move out of their current households:

‘If I can ever manage to find a proper job and a place to stay with my children, I would be satisfied.’ –Fundiswa (32, YA_SEYA).

It was in this context that some aggrieved household members had opted to avoid more conflict on an issue by ‘keeping quiet’. While this perpetuated various instances of inequality, this was perhaps done as a way to preserve existing relationships within the household. In doing so, they may have been preserving the relationships of support that they had with each

other. Their experiences of multi-generational family life was therefore an uneasy compromise between negotiating for, providing and relying upon support while also living with intergenerational tensions that came with provision and receipt of support.

Financial Expenditure

This part of the findings discusses how participants went about spending money to meet their household members' needs. An understanding of these expenditure patterns provides more insight into some of the 'survival strategies' that the participants used to get by. Certain items of expenditure, like funeral insurance, payments to informal saving societies and debt constituted some of the survival strategies that the participants relied upon to provide them with some financial security and help them meet household needs.

This discussion is divided into two parts; a discussion on the items of expenditure that were common across households and a discussion on items of expenditure that were most commonly associated with a single group of households. In discussing the findings in this way, survival strategies common to all household groups and others that are unique to a particular household group are elaborated upon.

Items of expenditure common to all groups of households

Groceries, electricity, transportation and children's expenses

The groceries and electricity were bought on a weekly or monthly basis and formed part of a 'common pot' of resources that were used by all the household members. Not all households were able to afford both groceries and electricity. In such cases the purchase of groceries was prioritised or more affordable, alternative energy products were used.

In the single-adult and NOSEYA households, where the older participants were the main financial providers in their households, these household consumables were purchased by the older participants using their financial resources. In the rare instance where a younger adult did make a financial contribution to the household, he or she would assess the needs of the household, decide on how much to spend and purchase groceries or electricity independently. In this way the young adults retained control over their earnings and the size of their financial contributions.

In the SEYA households, these expenses were covered in one of two ways. Either the young adults were solely responsible for these expenses or they shared this responsibility with the

older participants. In Buhle and Olivia's households, their daughters were predominantly responsible for covering these expenses using their salaries. This was because Buhle was unemployed and did not earn an income of her own while Olivia used her pension grant to purchase building materials for the construction of their home in the Eastern Cape. In Nomanzi and Melta's households, the older and younger generations of income providers were 'jointly' responsible for these expenses. While Melta physically pooled the financial contributions of her household members and used it to purchase groceries and electricity, Nomanzi, Kuhle and Kuhle's younger sister each used portions of their financial resources to cover these expenses.

Households that had minor household members also had to cover the costs associated with schooling. In the single-adult and NOSEYA households, the older female participants were responsible for these costs. In most of the SEYA households, the co-resident parents of these minors covered these costs using their earnings. Where individuals did receive a child support grant, these were generally used to also cover these expenses.

Funeral insurance

Based on data from the Financial Diaries, Collins and Leibbrandt (2007) found that funeral insurance was one of the most common items of expenditure in the sampled households. This was also found to be the case in this research project. Furthermore, paying for funeral insurance constituted a 'survival strategy' that was used by many of the older participants. The older participants paid monthly sums of money to a funeral insurance program and listed their household members and other closely related kin as beneficiaries to this funeral insurance. The participants generally paid one of two types of funeral insurance. Some made monthly payments to a formal funeral insurance organisation. This type of funeral insurance was commonly referred to as 'funeral cover'. However, most of the participants made monthly payments to 'burial societies', where funeral insurance was organised informally by a group of neighbours, relatives or friends. These payments tended to range from R50 to R200. With the exception of Fundiswa, none of the younger participants made monthly payments for their own funeral insurance. This was perhaps because they were listed as beneficiaries to the older participants' funeral insurance.

The participants in the sample perceived that funeral insurance was an essential expense as it provided peace of mind and financial security in relation to death; an expensive and inevitable life event. The costs associated with the passing of a family member were high, especially if the family member was to receive a 'dignified' burial. The participants expressed that such a funeral involved the transportation of the deceased back to their place of birth, the purchase of a cow for the completion of a traditional burial ceremony and a meal for the guests. Given the high costs of this, the participants reflected that one could not 'budget for death'; a funeral could not be afforded using the monthly income. Indeed, Collins and Leibbrandt (2007: 77) estimated that households spent up to seven months of household income on a single funeral. The participants perceived that if one was not part of a burial society, the death of a family member usually resulted in the family becoming indebted to pay for the funeral costs. Nomanzi (55, OA_SEYA) relayed her own experience of this:

'We have got a son that was shot dead in our family. That son doesn't have parents. And he was not in the burial society. So now we owe the funeral policy because we asked them to give us the funeral services. We are going to pay them back. But now, they are calling us each and every month saying: "When are you going to come and pay our money?"

The importance of the payment of funeral insurance was emphasised by Mongoli (84, OA_NOSEYA):

'It is important to pay the burial society. You would rather go hungry instead of not paying the burial society because once something happens in the family, it is not easy to bury someone.'- Mongoli (84, OA_NOSEYA).

Mongoli reflected that even if this caused material deprivation, it was better to make monthly payments for funeral assistance than experience the financial hardship and indebtedness that could result from the death of a family member. Arguably, payments to a burial society were a survival strategy to ensure the future wellbeing and financial security of the participants and their families in relation to a life event that usually pushed people into debt and financial vulnerability.

The maintenance of 'networks of support'

Many of the participants in the sample did not have enough financial resources to get their households through the month. One way in which the participants in most household groups coped with having insufficient financial resources was to maintain networks of support with their families and neighbours. This was one of their survival strategies.

However, these 'networks of support' did not consist of a general pool of kin or neighbours that could be drawn upon for support. Rather, over time, the older participants had fostered relationships of support with specific neighbours and one or two closely-related relatives based on trust and reciprocity. This finding supports the argument that kin support has become more confined to closely related kin and is conditional in nature (Harper and Seekings, 2010). Some of the older participants attributed the absence of a more pervasive network of kin support to the economic conditions of poverty and unemployment. Mongoli (84, OA_NOSEYA) expressed that this had eroded the ability of family members to support each other:

'Nowadays, people are not working, they don't have jobs. Most of the people, they are depending on the government grants so it's not easy to support each other. That's why you find that family members are not taking care of each other these days. It's not that they don't like to support each other, it's because of the situation we are in.'

This indicates how the broader socio-economic context may influence the provision of support between family members. Additionally, although some individuals received a social grant (and thus had access to financial resources), the perception was expressed that this money was not enough to support family members outside the household.

The relationships of support between neighbours were formed over time through reciprocal exchanges. Octavia (55, OA_NOSEYA) explained how she had come to have such a relationship with one of the woman in her community:

'I remember the very first time that she came to me. She said that she didn't have something for the kids to eat, that I must give her R150. As I was taking it out of my pocket, she said: "Okay, R170", because she could see there were

other notes too. Then I gave her R170 and she just left. And then the following week she brought the money back... Then I had a problem and I said: "I have no one to run to, let me run to her." I said I just wanted R100, we were short of stuff at home. She gave me R100. Three days down the line I paid her R100 back.'

Importantly, the support exchanged through these networks did not provide a robust, long-term solution to the participants' experiences of financial hardship. Instead, the networks of support offered short-term relief to the participants and their households through the borrowing of small sums of money and the provision of non-perishable foods.

Notably, the participants also had to reciprocate support to maintain these networks of support. The relationships of support between relatives could be sustained by what Sahlins (1965; in Finch, 1989: 165) called 'generalised reciprocity'. Family members could reciprocate assistance over a longer period of time or in various ways. On the other hand, the relationships of support between neighbours seemed to rely on 'balanced reciprocity' (Sahlins, 1965 in Finch, 1989: 165) in that more immediate and direct reciprocation was required. For example, Nomanzi detailed how the relationship of support with her neighbour had broken down after her neighbour had not reciprocated the support Nomanzi (55, OA_SEYA) had given her:

'I have got a good relationship with my neighbours, but not all of them. Because sometimes one of your neighbours will come to you and ask you for fish oil. You give your neighbour fish oil. When you go back to her and ask her for fish oil, she is going to tell you: "No, can't you go to that shop? They have got fish oil for R7." And you explain that: "I came to you just because I don't have that R7." That's when I decided to not bother them and to rather stay in my house.'

Many participants mentioned that during the month, they provided support in the form of monetary or in-kind assistance to their neighbours or family members if this was asked for and they had the means to do so.

Lastly, these relationships of support were predominantly maintained by the older participants. The younger participants were unwilling to ask their neighbours for help as they believed that this would result in gossip about their financial vulnerability:

‘I used to do it but I ended up seeing that when you go a person and you ask them for a certain amount, they will say: “Hey this one is hungry.” Maybe you are asking for a certain something, the neighbour will go to the other one and say: ‘Ah this one is hungry.’ They check you, like you are nothing.’- Richard (28, YA_NOSEYA).

Some of the younger participants mentioned other sources that they could draw upon for limited support. Themba, Pamela’s grandson, mentioned that his girlfriend helped him financially because she was stably employed. She provided him with financial assistance to support his two-year old daughter. Nozuko and Fundiswa both mentioned that they could ask their employers for an advance in their salaries. Furthermore, the younger female participants in this study received varying degrees of support from the fathers of their children; depending on the quality of their relationships and their employment statuses. Fundiswa did not seem to have any contact with the father of her child; he did not contribute to the financial or emotional upbringing of her child. While the father of Kuhle’s child had initially provided her with limited financial assistance, their relationship had broken down and Kuhle no longer received this support. Asanda and Nozuko received support from the fathers of their children. While Nozuko received regular support with expenses relating to her daughter, Asanda only received occasional support as the father of her children was not stably employed and only contributed when he had the means to do so.

Items of expenditure common to a particular group of households

Informal savings societies

Three of the four participants in the single-adult households used informal savings societies or ‘*gooi-goois*’ in comparison to only one participant in each of the other two groups of households.

These participants made monthly contributions to *gooi-goois* for two reasons. Firstly, *gooi-goois* were used as a means to save money to cover essential household expenses. Sta used the proceeds from her *gooi-gooi* investments to purchase additional groceries for her households. Sta did this because her pension grant was not always enough to cover the costs of groceries and non-food items for her and her granddaughter. She therefore made the decision to use the *gooi-gooi* as means to purchase groceries in bulk each year to supplement her monthly groceries. Monica used some of the proceeds from her savings societies to purchase non-food household items, like pots and basins, which she ordinarily could not afford with her regular monthly income. *Gooi-goois* were also enabled the participants to make larger purchases, which they were unable to afford using their ordinary financial resources. Monica saved money in this way and used the proceeds to cover the large costs of the traditional sangoma rituals she was preparing for. In the previous year, Nozuko used the money she received from one of her *gooi-goois* to relocate to a different residential area and pay for new accommodation there. The *gooi-goois* were therefore a survival strategy in that they were measures taken to help the participants deal with both ordinary expenses and larger, out-of-the-ordinary expenses in a context where their limited financial resources were stretched on a daily basis. For instance, Nozuko (36, SA) remarked:

‘Joining *gooi-gooi*...you can’t have anything if you don’t have a *gooi-gooi*. Especially us. If you are a woman, you don’t do things without *gooi-gooi*. Like I bought this *hokkie*¹³ with my *gooi-gooi* money last year.’- Nozuko (36, LA).

Importantly, *gooi-goois* require a fixed and consistent monthly contribution. In other groups of households it may have been the case that the participants did not always have a consistent amount of money available each month to be part of a *gooi-gooi*. Although SEYA households had more income providers and a greater number of income sources than NOSEYA and single-adult households, all of the SEYA participants alluded to the high cost of living and not having surplus income at the end of the month to cover additional expenses. This was also the case in NOSEYA households, where there was often limited income and many mouths to feed.

¹³ Nozuko used this term to refer her two bedroom backyard home that was made from corrugated iron sheeting.

This is not to say that participants in single-adult households were necessarily better off than those in other households. Rather than having surplus income to invest in a *gooi-gooi* each month, these participants made the decision to divert some of their stretched financial resources towards informal savings societies. This was done because they perceived the informal saving societies as a mechanism through which they could act independently to afford both day-to-day household expenses and larger expenses.

Debt

One other expense that was particular to a single group of households was the repayment of debt to informal moneylenders (*'mashonisas'*). *Mashonisas* are micro-lenders who are not registered as per government regulations and thus provide unregulated micro-loans to their clients (James, 2014: 520). *Mashonisas* are known for charging interest rates which are higher than those set by government regulations (James, 2014: 520). Payments of this kind were a monthly expense in five of the six NOSEYA households and it was the older participants who were responsible for incurring and repaying the debt.

While debt and indebtedness is not an uncommon occurrence in the low-income, 'black' South African population group (James, 2012), these findings could point towards the consequences that unemployment has on such households. In the absence of other income coming into the household through the other adult household members and the limited support provided by their kin and neighbourly networks of support, the older participants incurred debt to cover their household expenses. This constituted a survival strategy that the older women used to meet the needs of their households in a context of limited financial resources. In relation to her research on multi-generational households in KwaZulu-Natal, Mosoetsa (2011: 35) described the reliance on informal loans as a 'non-viable survivalist livelihood strategy' in that it had the potential to have negative long term consequences for the borrowers. Indeed, as a result of these borrowing practices and the high interest rates attached to these loans (sometimes as high as 50%), the older participants in the NOSEYA households had become trapped in cycles of debt. This was explained by Sindiswa and Pamela:

'So the *mashonisas* are a problem because when you borrow money from the *mashonisas*, you have to pay it back with an interest each and every month. And then while you are paying that money, you end up with nothing in the household. You run out of groceries and you struggle in the household to do personal things in the house just because you are paying money back with an interest each month.' –Sindiwa (69, OA_NOSEYA).

'I don't want to lie. I borrow money from the *mashonisas*. You know, once you borrow money from the *mashonisas*, you borrow each and every time. It is not easy to leave the *mashonisas* once you have started. That is the problem that I am facing. Each time I receive my pension, I am supposed to pay the *mashonisas* and borrow something again so that I can manage to cover all the needs that we have in the household.' –Pamela (70, OA_NOSEYA).

While the older participants were uncomfortable with incurring debt, they felt that they had no other choice, given their stretched financial resources, the absence of contributions from younger household members and the lack of robust support from their networks of support.

Discussion and Conclusion

This thesis sought to explore how the household economies of low-income, female-headed households in Khayelitsha operated on a day-to-day basis. In doing so, it aimed to understand the dynamics involved in resource provision, control and use and how these were experienced by two generations of household members. Based on an analysis of qualitative data collected from research participants in fourteen households, the previous section detailed which household members provided resources in the form of unpaid domestic labour and monetary income to their households and how these were used to help meet household needs. The findings expand upon existing understandings of intra-household resource provision and use within low-income, multi-generational households in general and female-headed households in particular. Moreover, the findings contribute to understandings about the complexity of multi-generational family life in low-income households in two ways.

Firstly, understandings of resource management and use are an important part of knowing more about the power relations between household members. While this is addressed in the thesis, a greater emphasis has been placed upon the dynamics of resource provision. In doing so, the findings indicated how these dynamics were intimately tied to the relationships between household members. Multi-generational family life came to be understood as involving a difficult balance between negotiating for and providing support on the one hand and dealing with intergenerational conflict and maintaining relationships on the other. To help improve understandings about intra-household dynamics, further research could explore the ways in which the practices of resource management and use might influence the interpersonal relationships of household members.

Secondly, given the relatively small scope of the thesis, data collection and analysis focused on female-headed households that were generally headed by older women. Furthermore, an emphasis was placed on understanding generation as being an important factor that shapes power relationships and the burden of care in households. The findings show how older women in particular experienced vulnerability; not only in having their authority undermined and challenged but also in bearing a large portion of responsibility for the financial and physical care of their households. This suggests that some individuals may not necessarily be

better off than those in households that are characterised by the presence of a senior male patriarch, as power and inequality can be expressed in other intersectional relations. This is not to say that gender was unimportant in these households. Future research could focus on providing a better understanding of female-headed households by exploring how the types of dynamics discussed in this thesis were also gendered. Additionally, comparative research on the household economies of other types of female-headed households (like those headed by young single mothers) should be done to improve our understanding how female-headed households may differ from one another in the way they access, use or mobilise resources.

With these points in mind, three important themes are reflected in the findings and are elaborated upon in this chapter. Firstly, the households in the sample were sites of solidarity, negotiation and conflict. Secondly, the way in which household members contributed resources to support one another and the ways in which they dealt with intergenerational conflict were shaped, in part, by the moral order of African kinship, the broader socio-economic context and the nature of state support. Lastly, the outcomes of intergenerational negotiation shed light on inequality, shifting positions of power within the households and the emotional and financial wellbeing of the research participants.

In discussing resource provision in the households in the sample, the findings showed that different generations of household members contributed financial and non-financial resources towards the maintenance of their households and the care of their family members. Furthermore, these household members were dependent upon one another for different types of support. For these reasons, the households were said to be spaces of kin support and solidarity. Importantly, these interdependencies and the types of support that household members most commonly provided were, in part, shaped by broader economic conditions and the state's approach to welfare provision. As discussed by Klasen and Woolard (2009), Mosoetsa (2011) and Seekings and Moore (2013), the state has prioritised the provision of financial support to the young, ill, disabled and elderly through the social grant system while unemployed working age adults are largely excluded from this safety net. In parallel to the research conducted by Kimuna and Makiwane (2007) and Schatz and Ogunmefun (2007), this meant that in practice, many of the older participants in the sample used their pension grants and other financial resources to support their economically dependent household members. Where young adults did have stable employment, the

pension grants were arguably an important safeguard against increased financial hardship in the event that they experienced a loss of employment. Additionally, even though some younger household members were economically dependent, some provided physical care and protection to the older female participants in the absence of robust state support in the form of physical care for the elderly.

This is not to say that the research participants and their household members had no choice in providing this and other forms of support. Nor did it mean that this support was provided altruistically or solely on the basis of adherence to the moral order of African kinship. The findings suggested that resource provision was more complex than this. The research participants went through processes of intra-personal and intergenerational negotiation over the provision of support within their households.

In line with the arguments made by Finch (1989) and Sagner and Mtati (1999), some participants provided support to their household members because it was considered the 'right thing to do' in light of kinship obligations and their household members economic circumstances. Furthermore, the findings discussed how the older participants negotiated with their younger household members for support with the housework. Where younger adults did have an independent access to income, the older participants also negotiated with them for their financial support to help meet their household needs. The findings did not provide an insight into whether younger household members negotiated for support from the older participants in any way. For instance, while the older women provided childcare to their minor grandchildren and reflected that this was a culturally normative role, little is known about whether this support had to be negotiated for. Additional research on this issue would help provide a better understanding of the scope and nature of intergenerational negotiation over the provision of support in these households. The above-mentioned findings highlight that resource provision in the households in the sample was a multi-faceted process where individuals not only had to grapple with broader socio-economic conditions and traditional beliefs about kin support, but also with each other.

Two important points flow from a consideration of the intergenerational negotiations discussed in the previous chapter. Firstly, the older participants' experiences of these negotiations could reflect shifting positions of power and changing experiences of seniority within the households. Secondly, the intergenerational negotiations and the unequal power

relations involved in these had consequences for the distribution of labour within the household. It was the older participants in particular who were predominantly responsible for the unpaid domestic labour and financial provision in many of the households in the sample. These issues also had consequences for the interpersonal relationships between household members.

Despite their seniority and comparatively secure economic status, the older participants did not enjoy an increased social standing in their households. This mirrors the findings of Mosoetsa (2011) on low-income, multi-generational households in KwaZulu-Natal. Furthermore, these factors did not ensure that, at the time of their interviews, the older women were able to negotiate for more assistance with the housework from their younger household members. Similarly, the older women in the NOSEYA households had not been able to ensure that their younger household members contributed financially to the maintenance of their households when they did have some form of employment. In contrast, it seemed as though their younger adult and teenage household members had been able to resist these claims that were made upon them. While the older women in the SEYA households negotiated for ongoing financial support from their employed co-resident daughters and granddaughters, they reflected that their ability to do had become increasingly fragile. These experiences could point towards shifting positions of power within the households and to the unequal power relations between older and younger household members of the households in the sample.

Sagner and Mtati (1999), Sagner (2002) and Møller and Sotshongaye (2002) suggested that seniority has traditionally been an important marker of authority in 'black' South African families. Furthermore, old age not only came with more authority but also with the cultural responsibility of being teachers, moral guides and disciplinarians to younger kin (Sagner, 2002: 56). The older participants expected that their old age and perceived roles as guides, teachers and disciplinarians should have allowed them the ability to enforce adherence to their beliefs about how households should be maintained and who should help ensure its maintenance. However, their beliefs about the responsibility for household maintenance and their authority to ensure adherence to these were challenged by younger household members during negotiations for their support. It was through these experiences that some of the older participants reflected feelings of disempowerment. They also expressed the

perception that some of their younger household members lacked obedience or respect for them. The older participants may have also felt that their cultural roles and identities within their households were threatened, marginalised or displaced through their authority being challenged and undermined on issues of household maintenance. These findings could reflect how power in low-income, multi-generational households may be shifting from senior female household members to their younger family members.

This may not be an entirely new phenomenon. Sagner (2000) suggested that intergenerational power structures within 'black' families were thrown into flux during the Apartheid period due to the increased reliance on wage labour and the subsequent extension of pension grants to the African elderly in 1944. This remains largely under-researched in relation to contemporary South Africa. Møller and Sotshongaye (2002), Mathis (2011) and Dubbeld (2013) found that the older female participants had attributed the loss of respect they experienced from their younger kin to the culture of human rights that has been promoted since 1994. In this thesis, some of the older participants reflected similar beliefs about the causes of their younger household members' loss of respect for their authority. It could be that the state's rights discourse has contributed towards younger family members being able to resist the traditional authority of their mothers and grandmothers by claiming their rights to independence or by threatening to involve the state in their disputes. Mosoetsa (2011) found that independent access to money gave younger adult household members, especially daughters, more power in their ability to challenge how their parents determined resource provision and use. This could perhaps help explain why younger adult household members in the NOSEYA households may have been able to resist claims on their income when they were in employment. However, it does not readily explain why they were also able to resist claims on their unpaid labour when they were unemployed. In their article, Gummerson and Schneider (2013) posited that members of large households formed 'bargaining coalitions' along the lines of gender to increase their bargaining power in negotiations over the provision and use of resources. Perhaps the younger generations of household members in the households in the sample also formed such alliances, along the lines of generation. This may have increased their power in the negotiations for more support with the housework. Research to explore the possible existence and experiences of such bargaining coalitions could provide a better understanding of the power relations and

experiences of negotiations in female-headed households. Moreover, missing from the findings is an account of how younger household members perceived seniority, authority and the state's discourse of rights. Additional research could be conducted to understand the attitudes of younger household members on these topics. This would contribute towards a more well-rounded understanding of how and why power might be shifting in female-headed households. In line with this, comparative research could be done on other types of households in South Africa to understand whether this shift could be a more broadly experienced phenomenon. Mosoetsa's (2011) work provides a strong base for this.

The above discussion has focused on the unequal power relations between the younger and older generations of household members in the households in the sample. It has highlighted how these inequalities had an impact on the emotional wellbeing and perhaps the cultural roles of the older participants. However, in highlighting the shifting positions of power within the households in the sample, it is important not to 'de-humanise' the younger adults and teenagers in these households. The thesis has attempted to avoid doing so by discussing the complexity of emotions that are intertwined with the experiences of intergenerational negotiations and provision of support, from the perspective of the younger research participants. For instance, the employed participants in the SEYA households expressed feelings of love and appreciation for all that their mothers had done for them. Simultaneously however, they harboured feelings of frustration and unhappiness at their mothers' perceived attempts to control the use of their earnings and their lack of understanding or empathy about the competing pressures placed on their earnings. Furthermore, these younger participants recognised the importance of their roles as financial providers in their families but also felt torn about how their incomes were used because of the sacrifices this involved in meeting their personal needs. As such, their relationships with their mothers and their perceptions and about their roles in their households were marked with feelings of ambivalence. One limitation to these findings is that is that the voices of the unemployed, younger adult household members in the NOSEYA households and the teenagers in the single-adult households are not reflected in these accounts. Future research could build upon these findings by exploring the perceptions of more economically dependent household members.

As mentioned above, the unequal power relations between the older participants and their younger household members sometimes resulted in the older women not being able to negotiate for more assistance with the financial and physical maintenance of their households. This translated into many of the older participants experiencing unequal burdens of care within their households. The older women bore more of the responsibility for the social reproduction in their households as they completed most of the unpaid domestic labour on their own. While this bears similarities with Fakier and Cock's (2009) work that the responsibility for social reproduction in low-income households has a gendered dimension, these findings suggest that they may also have a generational dimension and thus support the work of Mosoetsa (2011). Furthermore, the older women in the NOSEYA households remained solely responsible for the financial provision when this responsibility could have, at times, been shared with other household members. This had consequences for their financial wellbeing. In the absence of robust kin and neighbourly support and with little assistance from their household members, their roles as financial providers were associated with experiences of ongoing indebtedness. Additionally, the older female participants seemed to be predominantly responsible for mobilising assistance from kin and neighbourly networks of support and maintaining the relationships involved in these networks. The findings highlighted that some of the younger participants had their own sources of support outside the household. However, little more is known about these. This points towards an additional avenue of research that could provide a more complete understanding about these households and their household economies.

The households in the sample were not only spaces of support and negotiation. The findings highlighted how intergenerational conflict often accompanied negotiations over the provision of support. Intergenerational conflict arose over the discontentment with some of the outcomes of these negotiations and the consequent burden of care placed on certain household members. For instance, conflict arose in many of the households in the sample over the older participants' dissatisfaction with the unequal distribution of household labour. In the NOSEYA households, household members experienced conflict due to the older participants' dissatisfaction with the lack of financial support from younger household members and how they went about spending their earnings when they were employed. Intergenerational conflict also arose over financial support in the SEYA households but

stemmed from the frustration of the young participants not being able to meet their own needs with their earnings.

These experiences of conflict seemed to frame the way in which some participants perceived the quality of their relationships with each other. For example, given the financial and cultural significance of the financial contributions of adult children and grandchildren, older participants in the NOSEYA households perceived that the lack of contributions meant that their younger kin did not care 'about' them. Similarly, the younger participants in the SEYA households felt that their mothers either did not understand or care for the difficult situations they were placed in, in being the main income earners in their homes. As mentioned earlier in relation to the younger participants, the participants' relationships were also marked with feelings of ambivalence. While some of the older participants valued having their children and grandchildren around to help care for them, they also reflected feelings of disappointment, anger and resentment due to the perceived disobedience of these family members.

Importantly, many of the participants had decided to 'keep quiet' and avoid further conflict with their household members about doing the housework and making financial contributions. It is important to recognise their agency in making these decisions. However, their choices of how to handle intergenerational conflict may have been constrained by kin obligations, poor economic conditions and the nature of state support. Due to feelings of obligation to look after family members, poor employment and earning prospects, experiences of job insecurity and the relative absence of state assisted eldercare and support for the unemployed, it may have been difficult for household members to move out or be asked to leave. Given the financial vulnerability experienced by some of the older women and their greater responsibility for the unpaid domestic labour, perhaps having more support from the state in terms of the provision of physical care to the elderly, would give the older participants more choice in how they decided to deal with intergenerational conflict, inequality and feelings of ambivalence.

R. W. Connell (1987: 121) eloquently conveyed the complexity of family life by saying that: 'The interior of the family is a scene of multi-layered relationships folded over each other like geographical strata. In no other institution are relationships so extended in time, so intense in contact, so dense in their interweaving of economics, emotion, power and resistance.'

Although small in its scope, this thesis makes a contribution to understanding the dynamics and complexities of how money, labour, emotion, power and agency interweave in the household economies and intergenerational relationships in low-income, female-headed households in Khayelitsha. Furthermore, although it has several limitations in its scope and content, exciting opportunities for future research have been highlighted. In this way, the thesis findings have helped pave the way for more research in this field of study while also contributing to a more detailed understanding of family life in contemporary South Africa.

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Appendix 1: Detailed explanation of the creation of the sampling frame

Data from the third (2005) and fifth (2009/2010) waves of the Cape Area Panel Study ('CAPS') were used to create the sampling frame. In 2005, the panel of young adult participants were re-interviewed as part of the third wave of data collection. Additionally, around 2000 co-resident parents of the young adult participants were also surveyed (Lam *et al.*, 2012a: 1). The parent questionnaire collected information on parental attitudes regarding education, value socialisation and their home environments. Many of the surveyed co-resident parents were women. Importantly, through this survey, the CSSR collected contact information for the parent participants of the survey.

In 2009, the fifth wave the CAPS commenced with face-to-face interviews with a sample of the young adult respondents that were interviewed in any of the second, third or fourth waves (Lam *et al.*, 2012a). In 2010, telephonic interviews were conducted with the respondents who were not available during the 2009 data collection. Where telephonic interviews could not be carried out, a proxy (i.e. a person who knew the respondent well) was interviewed (Lam *et al.* 2012: 1). Although there was some attrition in wave 5, information on 2 313 households and 12 350 household members was collected in the this wave of data collection (Lam *et al.*, 2012b: 5).

Given that the third wave parent survey contained detailed information about many older women (including their contact information), it was decided that low-income, African female household heads who participated in the parent survey and on whom updated information was collected during the fifth wave of data collection, would be sampled. What follows is an outline of how the sampling frame was generated.

Firstly, two of the datasets from the fifth wave were used to generate the sampling frame in SPSS:

- *capsw5_h_v1210*: This dataset contained a single record for each household on which data was collected and included variables on the per capita household income of each household in the dataset.
- *capsw5_h_roster_v1210*: This dataset contained information on all household members in each household that was included in the fifth wave of data collection. Such information included variables relating to the demographic characteristics of the heads of the households and their household members.

Before the sampling frame was created, the above two datasets were merged in SPSS. This made it possible to generate a sampling frame using variables from both datasets.

Using the 'select cases' function in SPSS, the *w5h_reltohead* variable was used to refine the dataset to only include the household heads of each household. Of the 12 350 individuals in the dataset, 2 531 were identified as the heads of their households. Thereafter, the same procure was used to identify female household heads using the *w5h_sex* variable and to

refine the dataset accordingly. Of the 2 531 household heads, 1 120 were female. Following the above, the *w5h_popgrp* variable was used to further filter the dataset to only include African female household heads. 563 individuals were identified as such.

The next step in creating the sampling frame involved further refining the dataset to only include 'low-income' households. There is little consensus on how to define a household as 'low-income'. While there are many different types of poverty lines, it has been argued that all of these are, to an extent, 'subjective' in that they will inevitably include some and exclude others on the basis of their definitional criteria (Piachaud, 1987). Furthermore, it must be noted that the application of a poverty line to the CAPS data is problematic. This was because a poverty line based on 2009 figures had to be applied to the dataset and there was no way of knowing whether a household, initially classified as 'low income' based on information collected in 2009, would still be classified as such in 2015. For this reason, the poverty line discussed below was applied to the dataset as a way of further refining the sampling frame and identifying households that may have still been considered as being 'low income' in 2015. Low income households were defined as those whose per capita household incomes were 40% or less of that of the 2009 average national per capita household income. This poverty line was chosen because it provides a functional and transparent way of identifying a target group to focus on (Studies in Poverty and Inequality Institute, 2007).

The 2008 average national per capita household income was obtained from Finn, Leibbrandt and Woolard (2009) and adjusted to take inflation into account. Using nationally representative data collected from the first wave of the National Income Dynamics Study, Finn, Leibbrandt and Woolard (2009: 2) calculated the average national per capita household income to be R1705 in 2008. Using 7.26% as the average inflation rate in 2009¹⁴, the 2009 average national per capita household income was calculated to be R1828.78. The 'select cases' function in SPSS and the *w5h_totinc_pc* variable were used to refine the dataset to only contain respondents whose per capita household income was R731.51 or less (this amounts to being 40% or less of the average national per capita household income). Of the 563 African female household heads, 389 had a per capita household income of R731.51 or less.

Once the above steps had been completed, the sampling frame was saved as a separate dataset. The final step in the creation of the sampling frame involved identifying which female household heads within the sampling frame had participated in the third wave parent survey. This was done using the 'compare datasets' function in SPSS. A new dataset was created that contained only the female household heads that were surveyed in the third wave of the CAPS data collection. In this way, a sampling frame was created that also had the relevant contact information for each potential participants.

¹⁴ The inflation rate was personally calculated using the monthly inflation rates for 2009 and then checked against other publications of the average inflation rate (see <http://www.inflation.eu/inflation-rates/south-africa/historic-inflation/cpi-inflation-south-africa-2009.aspx>). There was a 0.1% difference between the average inflation rate which I calculated and the one published on the inflation.eu website.

Appendix 2: Information sheet about the study

This information sheet was used during the initial meetings with the participants to discuss the research project, the interviews and the scope of their participation in more detail. The points made below about the participation in the research were also discussed before a follow-up interview was conducted.

Overview of research project

I [Kirsty Button] am a student at the University of Cape Town. This year I am conducting research on families in which a woman is considered to be the household head. There are many of these types of households in Cape Town but not much is known about them. In my research project, I am interested in learning more about how these types of families organise their households, make decisions about housework and spending money and how they cope with life. If you are comfortable participating in the research, I would like to have an interview with you and talk to you about these matters. I'd like to hear about:

- Your experiences of living in your household and about your relationships with your household members, other family members and neighbours,
- How income is managed and used within your household,
- How decisions are made about the ways in which money is spent,
- How household members may support one another in the household and

I know that these are sensitive and private issues but I believe that you are best placed to shed light on your experiences and practices and help us understand more about households that have household heads that are women.

Details about participation

- I do not speak isiXhosa very well. If you would prefer to conduct the interview in isiXhosa, Thobani will be present to translate for us during the interview.

- Your participation in this research is completely voluntary; you do not have to participate if you don't want to. Also, if you decide to be interviewed but later/ during the interview change your mind, this is also okay. There are no negative consequences for deciding not to participate in the research.
- You also have the right to not answer questions if you don't want to. If you feel unhappy about speaking about an issue, we can skip those questions.
- I know issues about money and decision-making are private and sensitive. I'd like to assure you that the things you share with us in the interviews will be kept confidential: your anonymity will be preserved in the writing up of the findings and your identity will in no circumstances be made know to anyone outside my research project. I will also not share what you have told me with other research participants.
- If possible, I'd also like your permission to contact another adult household member within your household for an interview – this is not because I want to check up on the things you say but it is because I believe that different household members will have their own experiences and I'd like to know about these so that I have a fuller understanding of your household.
- If you agree to go through with the interview, the interview should not take more than 90 minutes. I'd like to record this interview so that no information is lost through writing it down.

Appendix 3: Consent form

Participants were asked to sign this consent form prior to each interview (once the details about their participation had been discussed with them).

I, (name of interviewee) _____ consent to being interviewed by Kirsty Button for her Master's research project at the University of Cape Town.

Kirsty has explained what her research is about and has assured me that my identity and interview transcripts will be kept confidential at all times, unless I give her express consent to do otherwise.

Signature _____

Date _____

Contact number _____

Appendix 4: Interview schedule

Household Head	Initial interview	Follow-up interview	Family member	Initial interview	Follow-up interview	Comments
Nomsa	2 April	18 May	<i>Brother Buta</i>	8 July		Consent not obtained to interview Nomsa's son –said to be mentally unstable and subsequently moved to EC during data collection period.
Sta	2 April	15 May 12 June	<i>Daughter Nozuko (separate hh)</i>	11 July		No co-resident adults. Interviewed daughter as head of her own home.
Olivia	15 May	12 June	<i>Daughter Fundiswa</i>	18 July	25 July	
Nomeshu	18 May	11 June	<i>Daughter Octavia (separate hh)</i>	11 June	23 June	Consent not obtained to interview household member. Octavia (non-resident daughter) interviewed as the head of her own home.
			<i>Octavia's Daughter Tiny</i>			Interview arranged, not completed due to gang violence in area. Tiny subsequently found a job and did not have time to meet for an interview.
Melta	22 May	10 June	<i>Grand-daughter Dina</i>			Interview arranged, not completed as Dina missed the appointment. Did not manage to arrange another interview with her.
Mongoli	22 May	10 June	<i>Daughter (separate hh)</i>			Consent not obtained to interview younger household member. Suggested her middle-aged, non-resident daughter. Daughter fell ill and could not be interviewed.
Sindiswa	22 June	7 July	<i>Son Richard</i>	18 July		

Monica	22 June	7 July				No co-resident adults. No family in Cape Town.
Pamela	25 June	9 July 28 July	<i>Grandson</i> Themba	14 July	28 July	
Nomanzi	25 June	8 July	<i>Daughter</i> Kuhle	14 July	22 July	
Buhle	25 June	9 July	<i>Daughter</i> Asanda	14 July	28 July	
Nokulumga	22 July		<i>Son</i> Malusi	23 July		

	<ul style="list-style-type: none"> • Are they married/ divorced/widowed? • How long have they been living here for? • How did each of them come to live here?
Interpersonal Relationships with household members	<p>What is your relationship like with _____ [each household member]?</p> <p>How do you feel about living with _____ [each household member]?</p>
Employment status of household members	<p>What are your household members currently doing in Cape Town?</p> <ul style="list-style-type: none"> • Are they working? Can you tell us more about this? <ul style="list-style-type: none"> ○ What does x do? ○ What was x doing before this? ○ When last was x unemployed? ○ What do you think their experience of looking for work has been like? ○ How do you feel about him/her being employed/ unemployed? • Are they in school? Can you tell us more about this? <ul style="list-style-type: none"> ○ What grade are they in? ○ How do think x feels about going to school? ○ How do you feel about x going to school?
Income earning status of respondent	<p>Are you currently earning an income? Can you tell us more about this?</p> <ul style="list-style-type: none"> • Are you working? Grant? • How long have you been working/ receiving a grant now? • How do you feel about your employment/ retirement/ situation? • What were you doing before this? • In the past, what was your experience of looking for work like?
'Close' family – ask for each family member	<p>Can you tell me more about your children/ siblings/ parents that don't live with you?</p> <ul style="list-style-type: none"> • Where do they live? • What do they do? • Are they married/divorced? Do they have children of their own?
Interpersonal relationships with 'close' family members- ask for each family member	<p>Can you tell me what your relationship with x is like?</p> <ul style="list-style-type: none"> • How often do you speak to/ see them? How do you feel about this? <p>Can you tell us a little about how you see your role as a grandmother/ mother?</p>
'Extended' family	<p>Do you have other/ 'extended' family living around Cape Town? Can you tell us more about this?</p>

	What are your relationships like with these family members?
Marriage status – probe if mentions partner/spouse. Ask if respondent doesn't mention a partner or spouse.	<p>Have you ever been married? Can you tell us a little more about this?</p> <ul style="list-style-type: none"> • Is there a reason that you have not married? <p>What about a serious boyfriend? Can you tell us more about this?</p> <ul style="list-style-type: none"> • Was there a time that you lived with a boyfriend?
Intra-household questions	
In this section of the interview, I would like to learn more about how your household works- who does what within the household, how money is used and managed in the household.	
Respondent's role in the household (E.g. income earner/ main provider/ responsible for taking care of the household/ joint responsibility?)	<p>Can you tell us about the role that you have in your household?</p> <ul style="list-style-type: none"> • How do you feel about this role? • Has your role changed over time? <p>Can you give us an example of what your usual day would be?</p> <ul style="list-style-type: none"> • What do you do on a usual day?
Other household members	<p>What do the other household members do around the house?</p> <ul style="list-style-type: none"> • Has it always been like this? • How do you feel about this? • [if someone in household experienced unemployment]- has this changed since x became unemployed/ found a job? / started living here? • What does x do on a usual day? <p>Are there people in your life, that don't live with you, which sometimes helps out with day-to-day tasks? Can you tell me more about this?</p> <ul style="list-style-type: none"> • Examples of specific times when this happens • How do you feel about this?
Income sources [E.g. Remittances, stokvel, social grants, loans, credit].	<p>Mention household members working for pay/ income sources already mentioned [Confirm that this is correct].</p> <p>Is there normally any other money coming into your household from elsewhere?</p> <p>Who is the main earner in your household?</p> <ul style="list-style-type: none"> • Has this always been the case? • How do you feel about this?
Income management and use Does the money get 'pooled', are individuals responsible for certain expenses? What do the individual household members do with their money?	<p>When someone receives money, for example, at the beginning of the month, can you take us through what happens to that money?</p> <ul style="list-style-type: none"> • Is there someone specific in the household that manages the money/ controls the money and decides how it is spent? <ul style="list-style-type: none"> ○ Why does x manage the money?

	<ul style="list-style-type: none"> ○ How do you feel about this? ○ How does everyone else feel about this? • How is the money managed? • Can you tell us more about the expenses that the household has? <ul style="list-style-type: none"> ○ What does the money get used for? Why? <p>Were these things different before x came to live with you? / before you received a grant?</p> <ul style="list-style-type: none"> • How were they different? <p>How are decisions made about using the money? For example, if x/you needed something out of the ordinary (e.g. shoes)- what would happen?</p> <ul style="list-style-type: none"> • Can you think of any specific examples that you wouldn't mind sharing with us? <p>What do you think about the way in which money in your household is managed?</p> <p>How do you think the other household members feel about the way in which the money is managed?</p> <p>Has there ever been tension over how money gets used in the household? Would you mind telling us more about this?</p> <ul style="list-style-type: none"> • Could you think of a specific example that you wouldn't mind sharing with us? • e.g. When one person wants to buy something but another does not want to. <p>Do you feel as if there are any problems with the way in which money is managed or used in your household?</p>
Retention of earnings	<p>Do you have personal spending money? Do others in your household have personal spending money?</p> <ul style="list-style-type: none"> • Do some members of your household use some money on themselves? e.g. maybe to buy cigarettes or something like that? • How do you feel about this?
Getting by	<p>I know that this a private matter but would you mind telling me whether your household is getting by?</p> <ul style="list-style-type: none"> • Have there been times when this has not been the case? Would you mind telling us about some of these experiences? • What happened in these situations?
<p>Inter-household questions</p> <p>In this section of the interview, I'd like to learn more about your household's ties with other households or individuals.</p>	
Financial support from others - If respondent mentioned that she/another household	Earlier you mentioned that x received some money from y. Could you tell us more about this?

<p>member received money from someone outside the household</p>	<ul style="list-style-type: none"> • Why does Y give money to x? • How long has this been happening? • What happens to this money? How is it used? • Is it for a specific person or use within the household?
<p>Borrowing money</p>	<p>If you needed to borrow some money, is there someone you could lend money from? Could you tell us more about this?</p> <ul style="list-style-type: none"> • Could you think back to a specific example of when this happened? • Who? Why them? • What is your relationship with the person like? • Is there any situation where you wouldn't approach this person for help?
<p>Ill-health</p>	<p>If you were sick and needed to be taken care of for a few weeks, is there someone you could ask for help? Could you tell us about this?</p> <ul style="list-style-type: none"> • Who? Why this person? • What is your relationship with this person? • Can you think of a specific example? • Is there any situation where you wouldn't ask this person for help?
<p>Seeking accommodation</p>	<p>If you had to move from your current accommodation and stay with someone for a bit, who is the first person you would ask?</p> <ul style="list-style-type: none"> • Who? Why this person? • What is your relationship with this person? • Is there any situation where you wouldn't ask this person for help?
<p>Supporting others</p>	<p>In the past 12 months, have you sometimes sent money/food to other family or community members? Can you tell us a little more about this?</p> <ul style="list-style-type: none"> • To whom? What is your relationship with this person like? • What were their circumstances? • How did they approach you for help? • How did you feel about this? • How did your other household members feel about this? • Would you ask this person for help if you were in a tight situation? Why/why not? <p>What about helping people in other ways...for example, looking after children or someone that was ill? Can you tell us a little more about this?</p> <p>Have you ever taken someone in, that was in</p>

	<i>need of a place to stay? Can you tell us a little more about this?</i>
Church	<i>Are you part of a church community? Can you tell me about your experience of being part of this community?</i>
Stokvel	<i>Are you part of a stokvel? Can you tell me more about your experience of being part of a stokvel?</i>
Informal credit	<i>In the past, have you lent money from a money lender/ mashonisa? Can you tell me about this?</i> <ul style="list-style-type: none"> • <i>Can you tell us about a specific example of when you did this?</i> • <i>What did you use the money for?</i> • <i>What was your experience like borrowing from this person?</i> • <i>Would you do so again? Why/ why not?</i> • <i>Do many people in your community lend money from mashonisa's? What do you think about this?</i>
Formal Credit	<i>What about lending money from a bank, have you ever done this? Can you tell us more about this?</i> <ul style="list-style-type: none"> • <i>Can you tell us about a specific example of when you did this?</i> • <i>What did you use the money for?</i> • <i>What was your experience like borrowing from the bank?</i> • <i>Would you do so again? Why/ why not?</i> • <i>Do many people in your community lend money from a bank? What do you think about this?</i>

Vignettes

This is the last part of the interview. I want to read different stories to you. These stories are about people who are faced with different dilemmas. I'd like to know what you think about these situations and what you think the people in them should do to resolve them. The people mentioned in the stories are not real people but some of their problems might be quite common.

Vignette 1: Death of a young mother

Zola was a young woman who recently passed away. She has a child, Andile, that is now in need of care. Andile's father is around but Zola did not have a good relationship with him. Zola's mother is also still alive; she lives by herself and receives a pension grant.

- What do you think about this situation?
- What do you think should happen in this situation?

[Probe]

Vignette 2: Looking for work and caring for a child

Thandiwe is a young woman that lives in Cape Town. She has a young child, Nomsa, and is currently unemployed. Thandiwe wants to find a job but this has been difficult to do because she has had to look after Nomsa. At the moment Thandiwe cannot afford to send Nomsa to a crèche.

- What do you think about this situation?
- What do you think Thandiwe should do in this situation?

[Probe]

Vignette 3: Taking a brother in

Thembeke is a pensioner that lives with her grandchild. Her brother, Fikile, was living with the mother of his child. Fikile was recently told to leave because he was not helping to support his child. Fikile does not have a job or a place to stay. He has asked Thembeke if he can stay with her.

- What do you think about this situation?
- What do you think Thembeke should do?

[Probe]

Vignette 4: Asking for financial support

Lindiwe is an old woman that lives with her sister in Cape Town. They both receive a state pension grant but this is not always enough to get them through the month. Lindiwe has a son that also lives in Cape Town but she feels bad for asking him for help because he has a wife and children. It is nearly the end of the month and Lindiwe needs some groceries.

- What do you think about this situation?
- What do you think Lindiwe should do?

[Probe]

Vignette 5: Asking for help with an illness

Fezeka recently went to the doctor because she was not feeling well. The doctor told her that she needs lots of rest and somebody to care for her. She has a daughter that lives nearby but Fezeka is worried about staying with her because she feels that the young people of today do not respect their elders.

- What do you think about this situation?
- What do you think should happen in this situation?

[Probe]

Vignette 6: Supporting a neighbour

Noluntu is a pensioner. She and her neighbour have occasionally helped each other with food and money during difficult times. Over the past few months, Noluntu's neighbour has not always paid back the money Noluntu lent her. Her neighbour has come to her again for help but Noluntu is unsure about what she should do.

- What do you think about this situation?
- What do you think should happen in this situation?

[Probe]

Vignette 7: Income retention

Lwazi lives with his mother, Nolundi, and his child. Nolundi receives a pension grant and Lwazi was unemployed for a long time. Lwazi recently found a job and has now been earning an income. He keeps some of his earnings for personal use and gives the rest to his mother for use in the household. Nolundi complains that Lwazi is wasting money that can be used for important things. Lwazi feels that he has the right to use his earnings as he wishes.

- What do you think about this situation?
- What do you think is the way forward in this situation?

[Probe]

Vignette 8: Decision making about spending money

Nomphelo is a pensioner that lives with her daughter Anele in Cape Town. Anele earns an income working as a char while Nomphelo receives a pension grant from the government. Nomphelo's brother from the Eastern Cape has contacted her to ask her to please send him some money urgently. Nomphelo wants to do this but Anele does not think that it is a good idea.

- What do you think about this situation?
- What do you think should happen in this situation?

[Probe]

Appendix 6: Example of a follow-up interview guide

This was the interview guide that I developed for Mongoli's (84, OA_NOSEYA) follow up interview that was conducted on 10 June 2015.

Marriage

The last time we spoke you told us that you had been married before. I was hoping that you could tell us more about your marriage.

- *How old were you when you got married?*
- *How did you feel about being married?*
- *You mentioned that your husband passed away in 1993...How did your husband pass away?*
- *What were things like after he passed away? Do you think you have managed well since he has not been around?*
- *Did you ever think of getting married again? Would you get married again?*
- *What do you think of people getting married in today's times?*

Daughters

The last time we met, you were telling us about your daughters, the one that 'lives nearby and the other one that lives on the other side'. You said sometimes you would visit them and that they sometimes help you when you need something. I was hoping that you could tell us more about this?

- *You mentioned that every month, your one daughter and her husband brings you a fruit and veg pack and some money. Is this something that they have been doing for a long time?*
- *How do you feel about this?*
- *And the other daughter... you said she doesn't always have cash...does she sometimes help you? Would you mind giving us an example of this?*
- *How do you feel about this?*
- *Is she also married?*
- *What do you think about your daughters helping you in these ways?*
- *What is your relationship like with their husband(s)?*
- *Do your daughters work? Do their husbands work?*
- *Do your daughters have children? What role do you play in their children's lives? How do you feel about this?*

Son who got married

You mentioned that you had a son that got married. Would you mind telling us more about him?

- *Does he stay near to you?*
- *What is your relationship like with his wife?*
- *Does he help you in any way?*
- *How do you feel about this?*
- *How do you think his wife feels about this?*

'Children from the social worker'

In our last meeting you told us about, how in 1992 and 1995, the social workers came (and brought you two children to look after). I was hoping that you could speak to us about this time in your life.

- *How did you feel about getting these children?*
- *What was it like to have more children in the house?*
- *You said that you count these children as your own...can you tell us more about this?*
- *You mentioned that one of them doesn't live with you anymore...that you sent him to the initiation school. Can you tell us more about this?*
 - *Who decided that he should go to initiation school? How was this decision reached? How did you feel about this?*
 - *You mentioned that he has a child. Does this child stay with you?*
 - *What is your relationship like with them now?*

Small grandchildren

In our last conversation, you told us a little bit about the role that you play as a grandmother and listening to you speak, I could hear that this was important to you.

- *When you were telling us about your role as a grandmother, you said that, as a grandmother, you sat your grandchildren down when they fight and you say 'you mustn't do this to your sister, you mustn't do that to your sister'. Could you tell us more about this?*
- *Is this something that is important to you? How do you feel about this?*
- *How do you think their parents feel about this?*
- *What role do the parents of these children play? What do you think about this?*

Importance of family taking care of each other

In our last meeting, you said that it was important to help family members that are in need, for example, by sending money to family that was in the Eastern Cape.

- *I was hoping that you could tell us a little more about why you feel it's important for family members to help each other.*
- *Do you think that your family would think bad of you if you didn't support them in tough times?*

- *If you needed help, but hadn't helped them previously, do you think that they would help you?*
- *Is it different when extended family asks for help compared to when a close family member, like a child or sibling, asks for help?*

Children controlling things

In the last interview that we had, you mentioned that 'children like to control things', like the things that their parents do. I was hoping that you could tell us more about this?

Support from church

In our last conversation I asked you about the support that people in church communities give one another. You mentioned that there is only support when there is a death in the family. *Could you tell us more about this?*

- *What type of support to people in your church community offer when there is a death in the family?*
- *What do you think about this?*
- *You mentioned that other than this, there is no other support from within the church community? What do you think about this? Why do you think it is this way?*

Neighbours

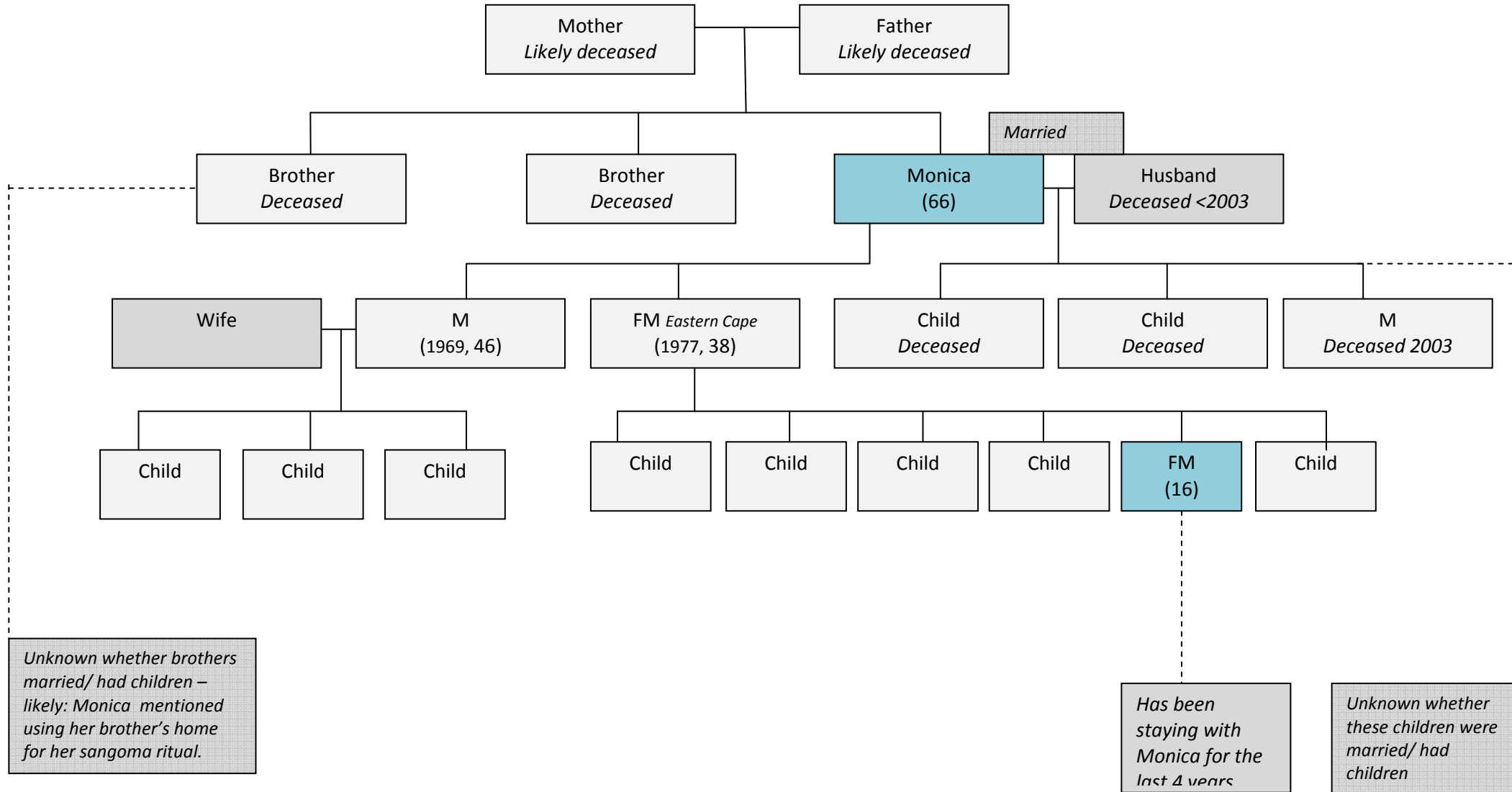
- *In our last interview you said that you had good relationships with your neighbours. I was hoping that you could tell us more about this?*
- *In our last interview I asked if you would ask for help from your neighbours and you mentioned that you would rather ask your children. Can you tell us more about why you feel this way?*
- *Is it quite common for neighbours to help/ not to help each other around here? How do you feel about this?*

Mashonisas

In the last conversation we had, you told us about your debt to the mashonisa. If you were comfortable with this, would you mind telling us more about this?

- *When was the last time that you borrowed money from a mashonisa? What was this experience like for you?*
- *Can you tell us why you borrowed from the mashonisa? How did you feel about this?*
- *Did you finish paying back the money that you borrowed?*

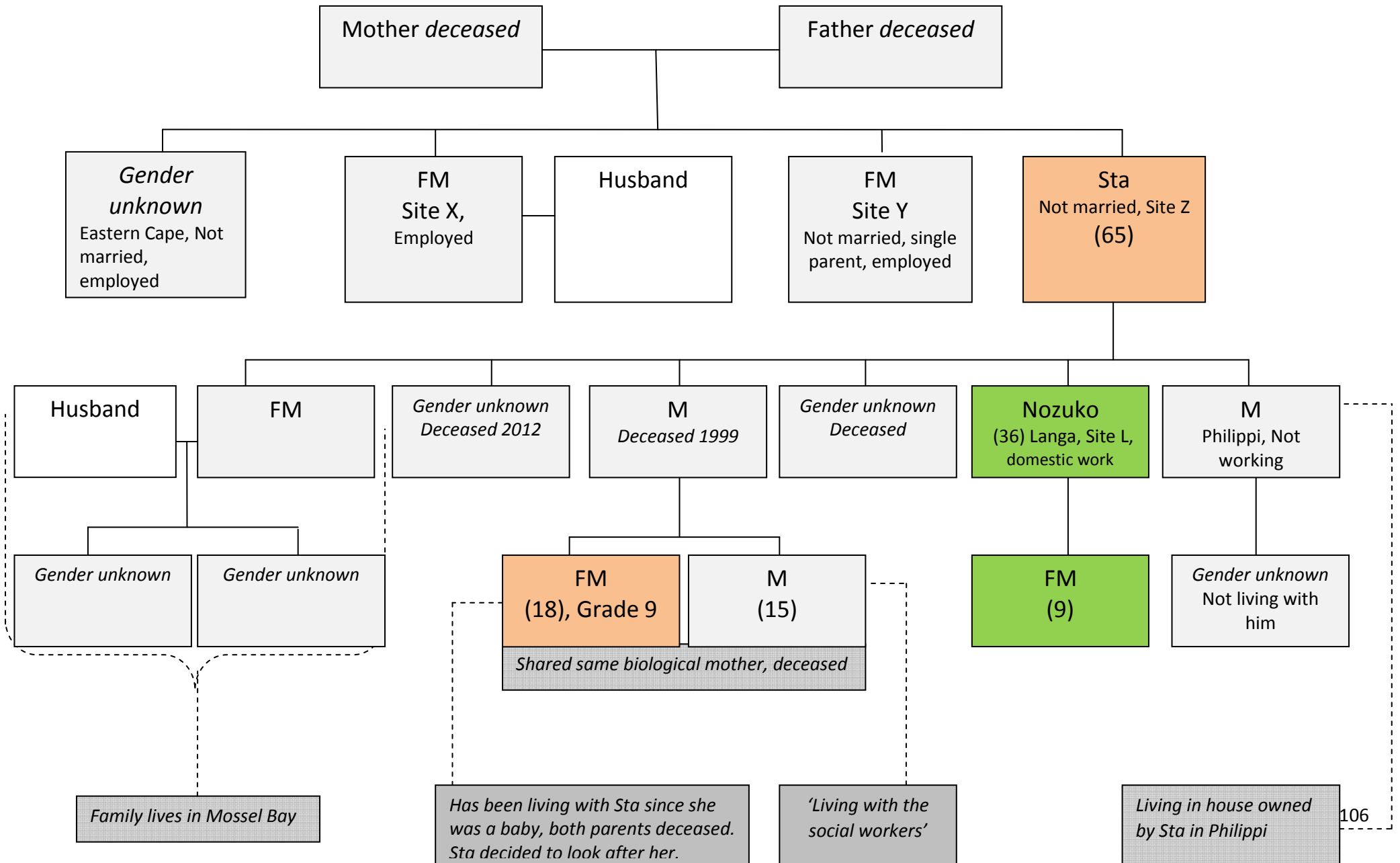
Appendix 7: Monica (Single-adult household)



Monica

Place of birth	Eastern Cape	Highest level of education	Grade 6
Age at time of fieldwork	66	Most stable source of income	Pension grant. Also various income generating activities in the informal sector (tuck shop, sewing, recycling)
Current residence	Formal house in Site X, Khayelitsha	Household part of CAPS	No. Recruited through snowball sampling.
Entry into headship and how came to live in Cape Town	Married husband in 1970 (at age 21) but returned to natal home in 1975 because her husband was not taking care of her and their families could not reconcile them. Moved to Witbank in 1983 in search for employment. Came to Cape Town in 1987 to try reconcile with her husband but was not successful. Monica decided to stay in Cape Town, and has remained separated from her husband ever since. She seems to have moved in and out of relationships with men before settling into a more permanent state of headship.		
Other comments	Monica mentioned that she had some health problems and that she is on chronic medication.		

Appendix 8: Sta (Single-adult household) and Nozuko (Single-adult household)



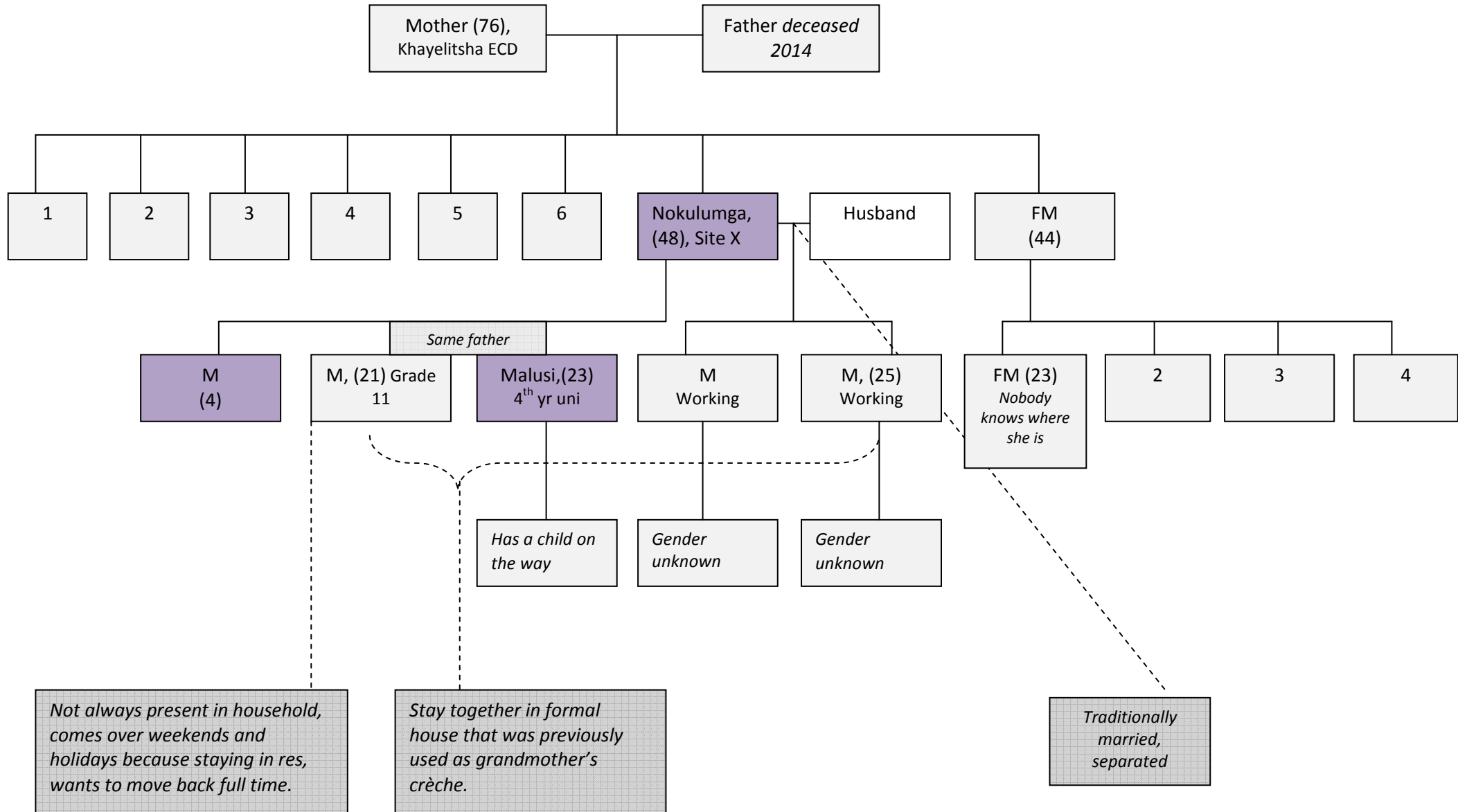
Sta

Place of birth	Eastern Cape	Highest level of education	Grade 6
Age at time of fieldwork	65	Most stable source of income	Pension grant
Current residence	Formal house in Site Z, Khayelitsha	Household part of CAPS	Yes.
Entry into headship and how came to live in Cape Town	Sta first came to Cape Town in 1972, shortly after she gave birth to her first child. She expressed that she came to Cape Town to look for employment to support her child. She then moved back and forth between Cape Town, Johannesburg and the Eastern Cape before coming to live more permanently in Cape Town in 1987. Sta never married. She mentioned that she had marriage partners but that they had never fulfilled their 'promises' of marriage. She also decided that 'it was not a good thing to get married' because she perceived (based on experiences of her mother) that marital relationships were abusive and full of conflict. Sta seems to have settled into a more permanent state of headship and enjoys the independence and freedom this gives her, in that she is not accountable to anyone for her decisions or actions.		
Other comments	Sta had a heart attack in 2012 and seems to have been on medication ever since.		

Nozuko

Place of birth	Johannesburg	Highest level of education	High School. Currently completing ECD training.
Age at time of fieldwork	36	Most stable source of income	Salary – domestic worker. Child support grant
Current residence	Informal house in backyard in Site L.	Household part of CAPS	Nozuko was a CAPS participant when she was still living with her mother (when she was younger).
Entry into headship and how came to live in Cape Town	Nozuko came to live in Cape Town with her mother in 1987 and has been living in Cape Town ever since. Nozuko has never married and expressed that, now that she has a child, it is not something that she wants for herself. She seemed to imply that being a mother/ raising her child was a priority. At the time of her interview, Nozuko had been staying in her home for around a month. Prior to this she had been living with her brother in Philippi.		
Other comments			

Appendix 9: Nokulumga (Single-adult household)



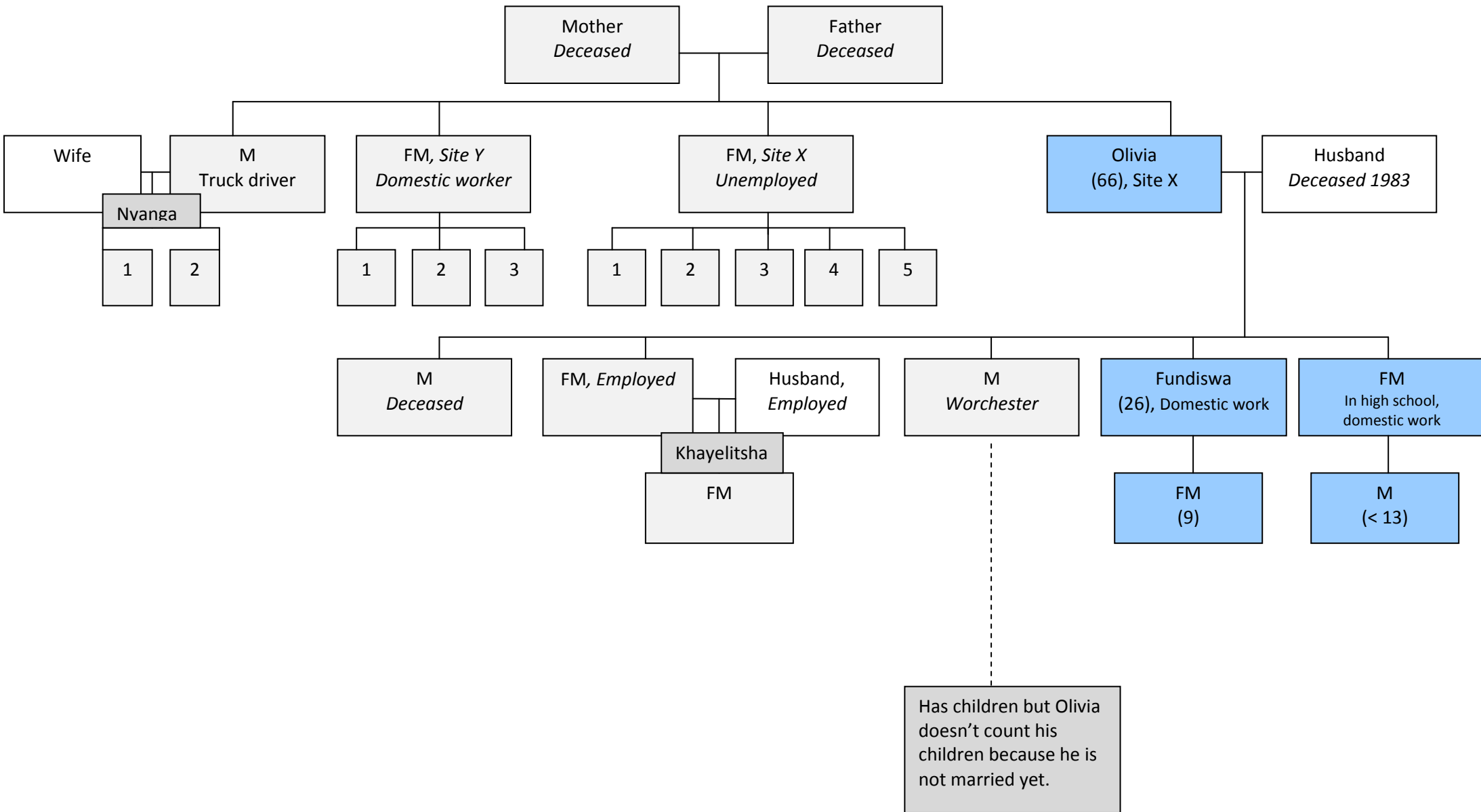
Nokulumga

Place of birth	Eastern Cape	Highest level of education	Half completed BA degree.
Age at time of fieldwork	48	Most stable source of income	Child support grant
Current residence	Informal house, Site X, Khayelitsha	Household part of CAPS	Yes.
Entry into headship and how came to live in Cape Town	Nokulumga first came to Cape Town in around 1987 to look for employment after she had finished high school Malusi mentioned that she was traditionally married (not his father). Nokulumga's marriage must have broken down. She had two sons with another man (Malusi's father). She is currently staying with her youngest son (4 years old). Her most recent partner left her in 2013 to go live in the Eastern Cape and she seems to have been staying alone ever since. Nokulumga expressed that she had thought that her last partner was 'the one' but he only loved her because she was earning a large salary as a community worker at that time. She also expressed that the reason she was not yet married was that men were threatened by her character and because it was difficult to live with a man; that there would 'always be a problem'.		
Other comments	Nokulumga has strained relations with her mother, who also lives in Khayelitsha, and mentioned that she would rather live on her own in an informal house than come into daily conflict with her mother.		

Malusi

Place of birth	Cape Town	Highest level of education	Matric. Currently completing university degree
Age at time of fieldwork	23	Most stable source of income	Bursary
Current residence	During the week- stays in res while on the weekends goes home: lives in a formal house in Site X, Khayelitsha, owned by grandmother.	Household part of CAPS	Yes
Other comments	I interviewed Malusi because he was Nokulumga's closest relative, in that she seemed to have a good relationship with him (and she suggested that I interview him). He was not technically a member of her household or of another female-headed household. He had lived with his mother while he was in school and moved out when he started university.		

Appendix 10: Olivia and Fundiswa (SEYA household)



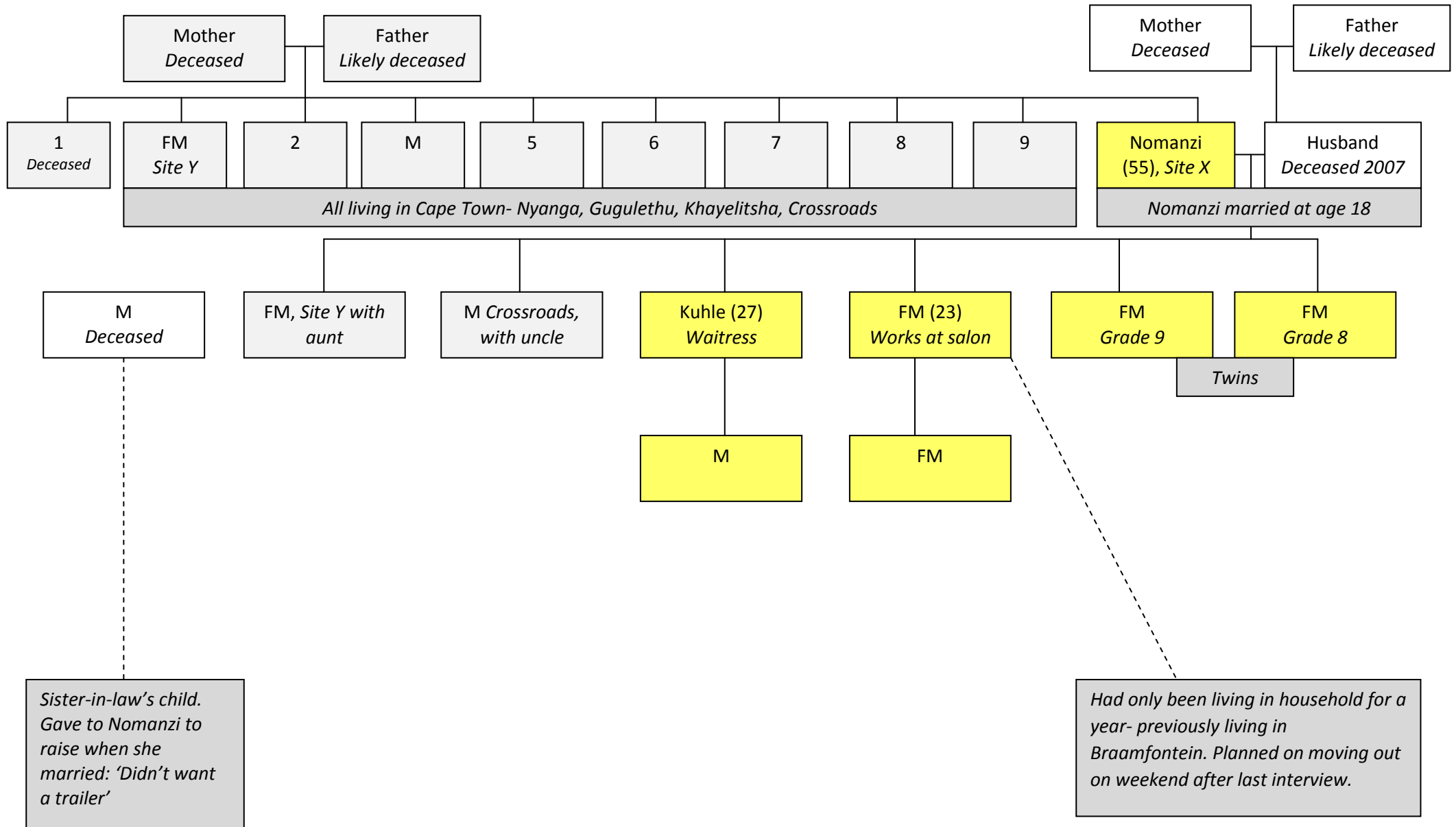
Olivia

Place of birth	Eastern Cape	Highest level of education	Grade 4
Age at time of fieldwork	66	Most stable source of income	Pension grant
Current residence	Formal house in Site X Khayelitsha	Household part of CAPS	Yes
Entry into headship and how came to live in Cape Town	Olivia mentioned that she had a troubled marriage as her husband 'just forgot' about them. This might have meant that she was a <i>de facto</i> household head while she was married and living in the Eastern Cape. Olivia came to Cape Town in 1983 after her husband passed away to look for employment to support her children. She then settled in Cape Town and only brought her children from the Eastern Cape to live with her when the political climate was more peaceful and she had found permanent employment (as a domestic worker). Her entry into <i>de jure</i> headship was through widowhood. She expressed that she decided not to marry again because of her experiences of married life. She also perceived that her pension grant now gave her the ability to avoid the insecurity that was associated with relationships with men.		
Other comments	At the time of the interview, she was in the process of building a house in the Eastern Cape and was planning to move there on a permanent basis once it was completed.		

Fundiswa

Place of birth	Eastern Cape	Highest level of education	Matric , started post-matric schooling but had to drop out.
Age at time of fieldwork	32	Most stable source of income	Salary – domestic worker in Somerset West
Current residence	Mother's home in Site X, Khayelitsha	Household part of CAPS	Yes.
How came to live in Cape Town and views on marriage	Fundiswa was raised by her grandparents while her mother was working in Cape Town. In 1997, in her early teenage years, she moved to Cape Town. She first lived with her aunt because she had better amenities but after Olivia lost her job (in 1999) and could not longer afford to send money to the aunt, Fundiswa came to live with her mother. Fundiswa expressed that when she was younger she had wanted to get married but now, she didn't 'dream' about marriage or 'care' about it. She perceived that marriages were short lived and that instead of going through this, only wanted to get a 'proper' job and move out of her mother's house to have a home of her own one day.		

Appendix 11: Nomanzi and Kuhle (SEYA household)



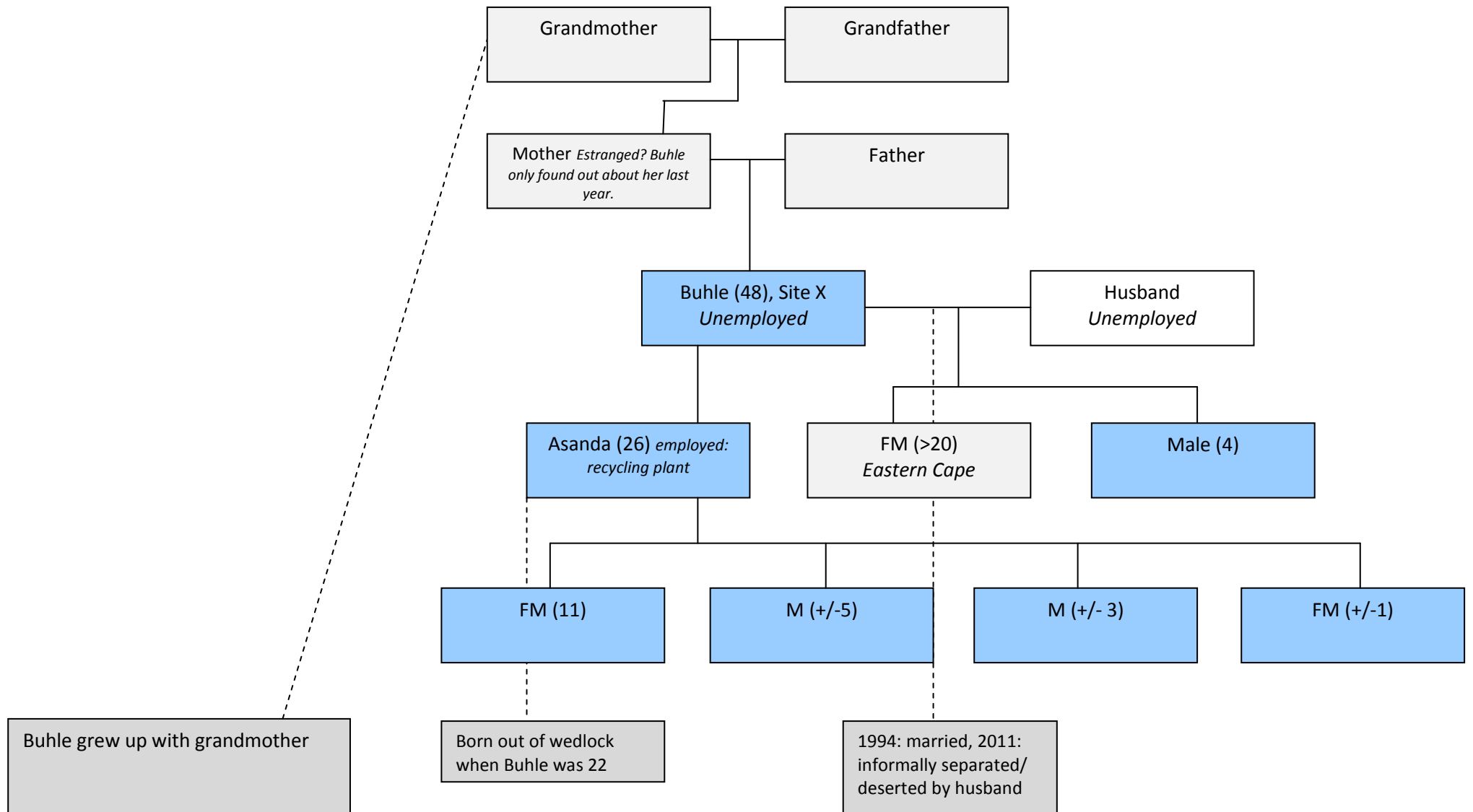
Nomanzi

Place of birth	Eastern Cape	Highest level of education	Unsure, grade 9 or higher.
Age at time of fieldwork	55	Most stable source of income	Child support grants for two children and one grandchild
Current residence	Formal house, Site X, Khayelitsha. House owned by another family member.	Household part of CAPS	No. Recruited through snowball sampling.
Entry into headship and how came to live in Cape Town	Nomanzi married at the age of 18. She said that she was 'grabbed' by a man who wanted to marry her. She decided to run away to Cape Town to escape her marriage. She later returned to the Eastern Cape and remained married to her husband until 2007 when he passed away. Nomanzi became a <i>de jure</i> household head through widowhood. It was in 2008 that she came to Cape Town to look for employment to support her children.		
Other comments	Nomanzi has various health problems and needs to visit the clinic each week.		

Kuhle

Place of birth	Eastern Cape	Highest level of education	Matric
Age at time of fieldwork	27	Most stable source of income	Child grant for her son and then her salary from work (works on a part-time basis as waitress)
Current residence	Lives with mother in formal house, Site C, Khayelitsha	Household part of CAPS	No.
How came to Cape Town and views on marriage	Kuhle moved to Cape Town in 2004 (when she was 16) from Eastern Cape to finish her high schooling and to ease the financial burden on her household in the Eastern Cape (as her father struggled to support the family). Kuhle initially lived with her aunt and then moved to live with her uncle. When Nomanzi came to live in Cape Town, Kuhle came to live with her. Unlike the other younger participants, Kuhle expressed that she wanted to get married one day and associated this with the ability to have her 'own space' – perhaps implying that marriage was perceived as a way to give her independence from her family.		

Appendix 12: Buhle and Asanda (SEYA household)



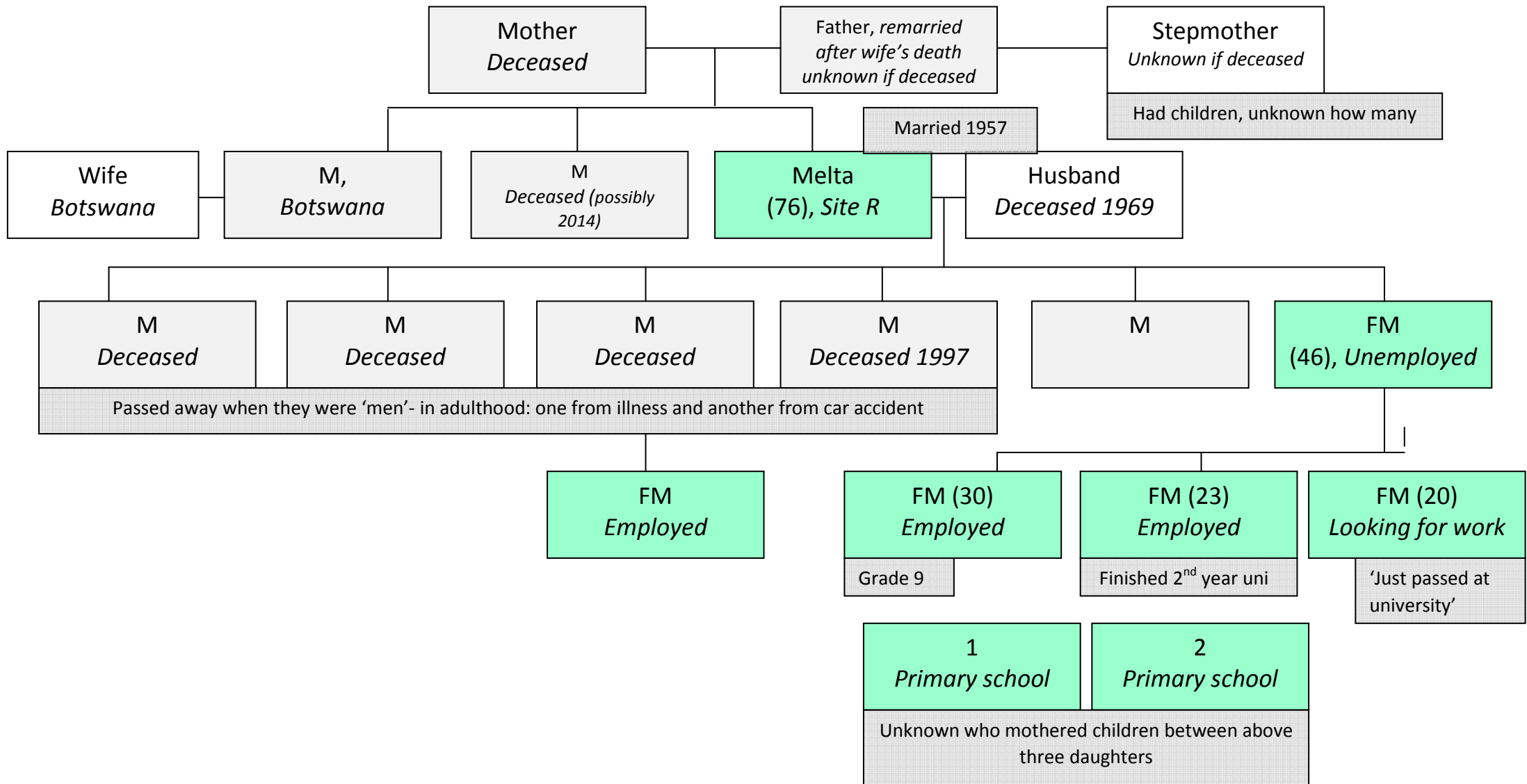
Buhle

Place of birth	Eastern Cape	Highest level of education	Grade 9
Age at time of fieldwork	48	Most stable source of income	Child support grants
Current residence	Formal house in Site X, Khayelitsha	Household part of CAPS	No. Household recruited through snowball sampling.
Entry into headship and how came to live in Cape Town	Buhle married her husband in 1994 and accompanied him to Cape Town as he was employed in the Cape. She mentioned that she had left without the permission of her family. Buhle and her husband seem to have informally separated in 2011. Buhle expressed the perception that marriages 'these days' didn't last as husbands did not want to fulfil their obligations in their families. She seems to have become a <i>de facto</i> household head since her husband left in 2011.		
Other comments	Buhle mentioned that she struggled to find employment because of the problem she has with her eyes. She had previously received a disability grant for this but, at the time of the interviews, had not been receiving it for a long time. It seemed that her application for the grant had been denied.		

Asanda

Place of birth	Eastern Cape	Highest level of education	Grade 9
Age at time of fieldwork	26	Most stable source of income	Salary and child support grants
Current residence	Lives with her mother in a formal house in Site X, Khayelitsha.	Household part of CAPS	No.
How came to Cape Town and views on marriage	Asanda came to Cape Town in 2004. She has previously lived with her grandmother in the Eastern Cape and had come to Cape Town to complete high school. Asanda expressed that she didn't 'need' marriage and did not ever want to get married. She expressed the perception, based on observations about marriage, that marriages were unpleasant and abusive and that she did not want to have these experiences.		

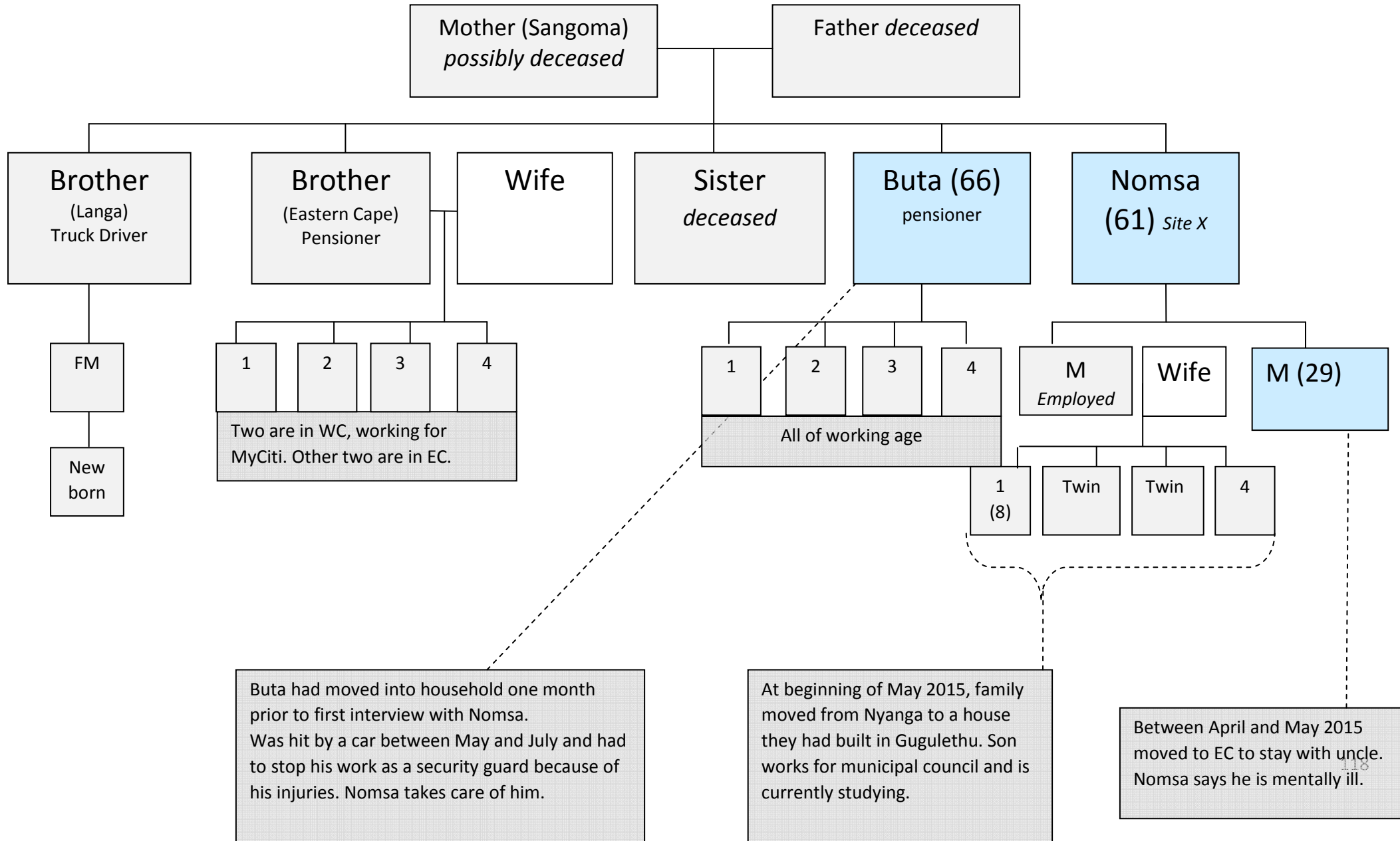
Appendix 13: Melta (SEYA household)



Melta

Place of birth	Eastern Cape	Highest level of education	Grade 7
Age at time of fieldwork	76	Most stable source of income	Pension grant (but 3 granddaughters are also employed and receive CSGs)
Current residence	Formal home in Site R	Household part of CAPS	Yes.
Entry into headship and how came to live in Cape Town	Melta lived in the Eastern Cape until her husband passed away in 1969. She then decided to come to Cape Town in search for employment to support her children. She therefore seems to have become a <i>de jure</i> household head through widowhood. When asked about whether she had considered getting married again, Melta expressed that she had made an active decision not to remarry as her experiences of marriage 'were not easy'. She also reflected the perception that it was better not to be married as it provided her with independence and freedom from accountability to a partner.		
Other comments			

Appendix 14: Nomsa and Buta (NOSEYA household)



Nomsa

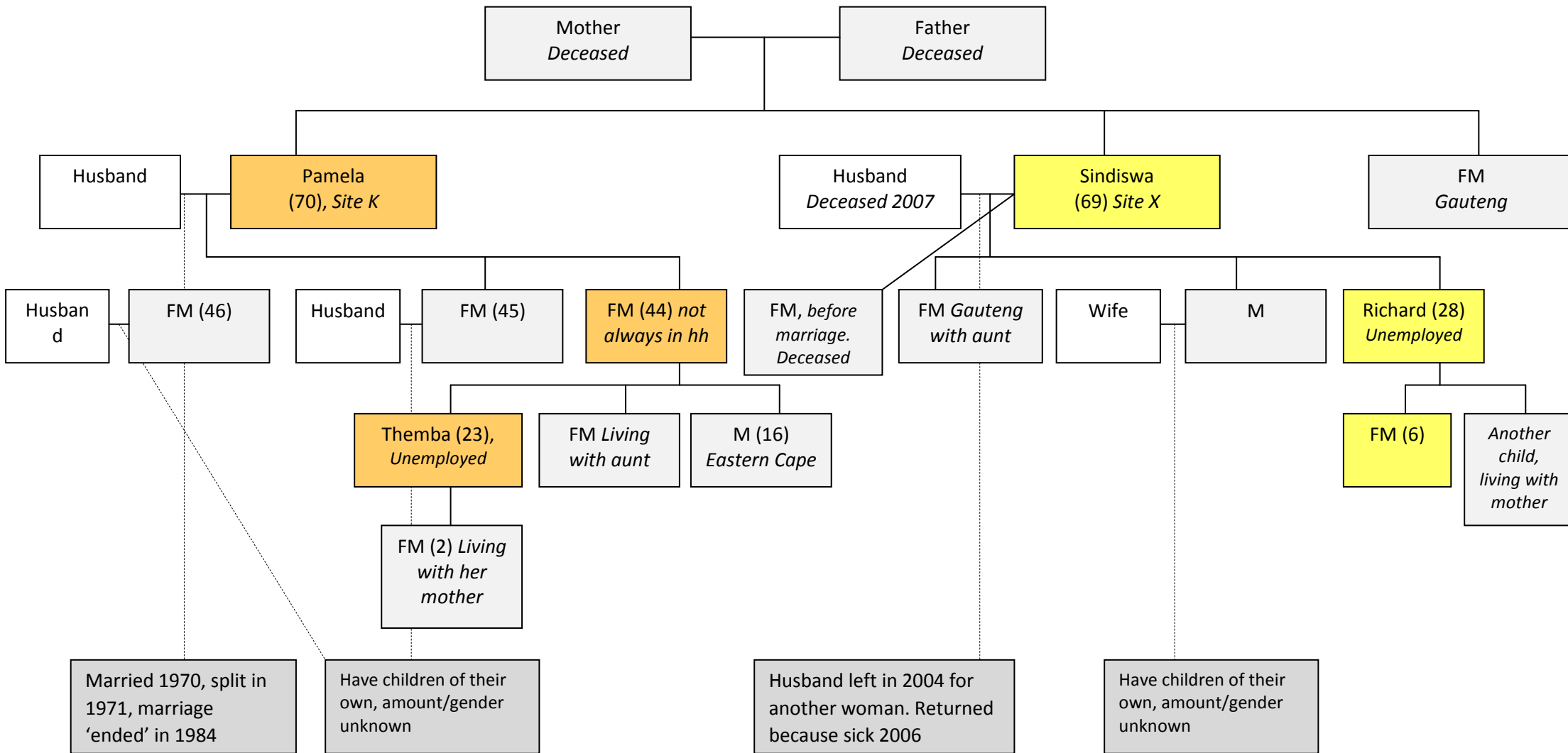
Place of birth	Eastern Cape	Highest level of education	Grade 7
Age at time of interview	61	Most stable source of income	Her pension grant & son's disability grant
Current residence	Site X, Khayelitsha (informal residence)	Household part of CAPS	Yes
Entry into headship and how came to live in Cape Town	<p>Nomsa came to Cape Town in 1990 in search for employment. Up until then she had been living in the Eastern Cape and looking after her mother. She then settled in Cape Town. Nomsa had never married, she expressed that this was 'bad luck' as she never found someone who wanted to get married.</p> <p>At the time of her first interview, her brother (Buta) had been living with her for around a month. She mentioned that he was always in and out of the household, spending extended periods with his partner. Nomsa expressed that during these times, Buta 'just forgot' about them. Arguably Nomsa may have been a <i>de facto</i> female household head (at least) as she was responsible for the ongoing maintenance of her household and the care of her household members.</p>		
Other comments	<p>Nomsa has several health problems – sugar diabetics, arthritis and high blood pressure.</p> <p>At the time of her second interview, her co-resident adult son had moved to the Eastern Cape to escape an old love interest. She also told us that he had been arrested as a minor in 2008 but was mentally unstable when he returned from prison. He has been receiving a disability grant ever since, which she manages on his behalf.</p>		

Buta

Place of birth	Eastern Cape	Highest level of education	Grade 8
Age at time of interview	66	Most stable source of income	His pension grant (previously- his salary from security guard job)
Current residence	Site X, Khayelitsha (informal residence)	Household part of CAPS	Yes
How came to live in Cape Town	<p>Buta came to Cape Town in search for employment when he left school (he alluded that this was before 1994). He seems to have travelled back and forth between the Eastern Cape and Cape Town during periods of</p>		

	unemployment.
Other comments	At the time of Buta's interview he was recovering from an accident – he was hit by a car from behind and had to have screws placed in his knee. He relied on Nomsa for care.

Appendix 15: Sindiswa and Richard, Pamela and Themba (NOSEYA households)



Sindiswa

Place of birth	Eastern Cape	Highest level of education	Grade 7.
Age at time of fieldwork	At least 69	Most stable source of income	Pension grant
Current residence	Informal house, Site X Khayelitsha	Household part of CAPS	No, household recruited through snowball sampling
Entry into headship and how came to live in Cape Town	Sindiswa lived with her grandmother in the Eastern Cape until she passed away. She then moved to Cape Town. She met her husband in Cape Town and was married in 1980. However, her husband left her for another woman in 2004 but subsequently in 2006 because he was ill and needed to be taken care of. He then passed away in 2007. Therefore, Sindiswa could have become a <i>de jure</i> household head after her husband left. Given that her husband was dependent upon her, she may have also been a <i>de facto</i> household head when he returned in 2006 then would have resumed <i>de jure</i> headship when he passed away. Sindiswa expressed that she would not get married again, partly because her health problems meant that she did not have the ability of looking after a partner. In this she implied that marriage increased one's burden of care and that it was better for her health to remain unmarried.		
Other comments	Sindiswa had various health problems. At the time of the interviews she was battling with TB.		

Richard

Place of birth	Cape Town, Western Cape	Highest level of education	Grade 11.
Age at time of fieldwork	28	Most stable source of income	No stable source of income, relies on mother's pension grant.
Current residence	Mother's informal house, Site X, Khayelitsha	Household part of CAPS	No, household recruited through snowball sampling
How came to live in Cape Town and views on marriage	Richard was born in Cape Town. Richard expressed that it was 'not a good idea' to get married because marriages were full of problems; that people were not faithful to one another and that there was too much conflict in marital relationships. He mentioned that because of this, he preferred to remain single and just have girlfriends.		

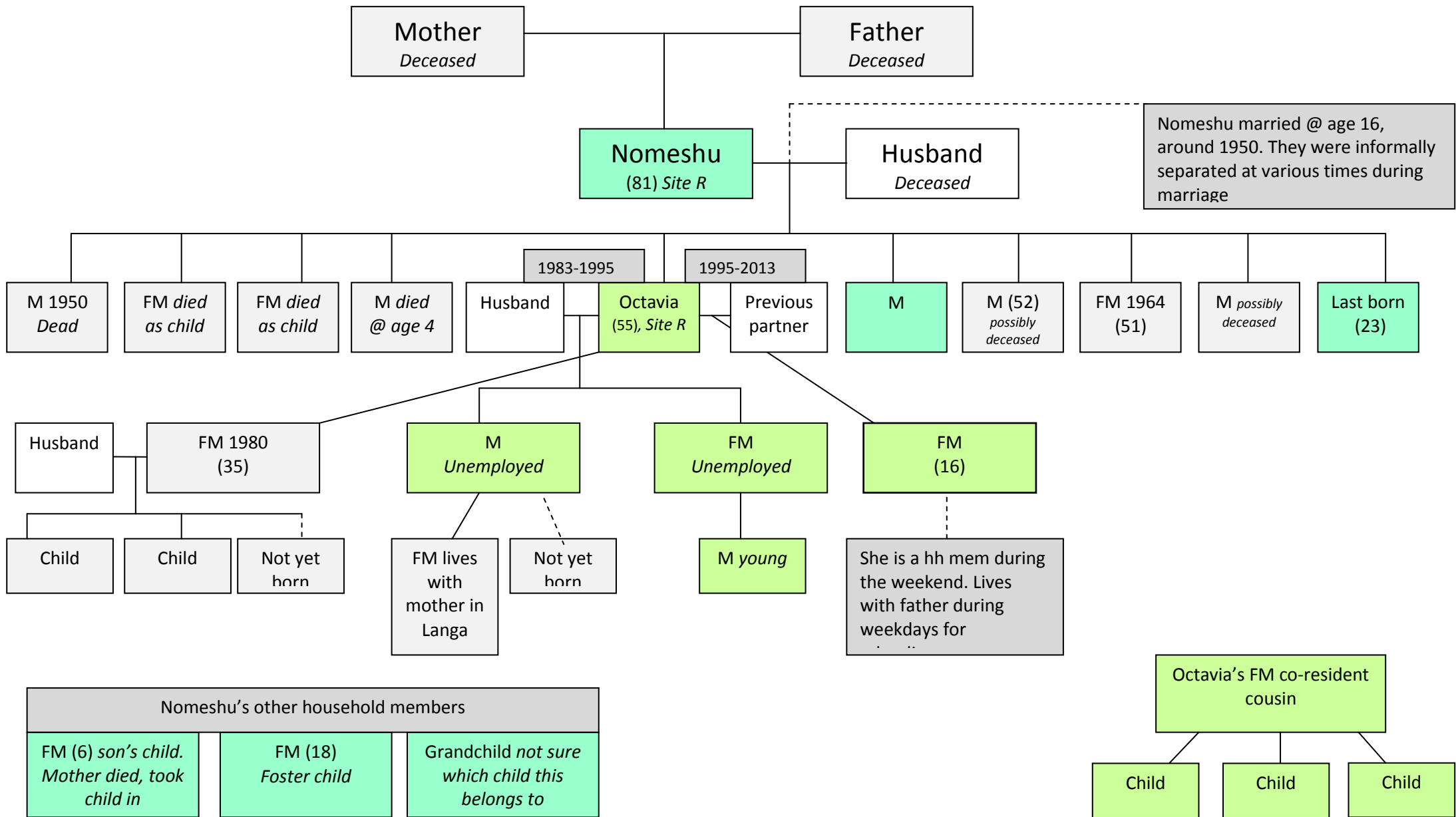
Pamela

Place of birth	Eastern Cape	Highest level of education	Grade 9
Age at time of fieldwork	70	Most stable source of income	Pension grant
Current residence	Formal house, in Site K, Khayelitsha.	Household part of CAPS	No. Recruited through snowball sampling
Entry into headship and how came to live in Cape Town	Pamela was married in 1970. Her marriage broke down in 1971 after her husband had an extra-marital affair. She then returned to the home of her parents. After many years of trying to reconcile with her husband, Pamela moved to Cape Town in 1983 to 'start afresh' and to build a better life for herself. She then settled in Cape Town and seems to have become a <i>de jure</i> household head through the breakdown of her marriage.		

Themba

Place of birth	Cape Town	Highest level of education	Matric, 2011
Age at time of fieldwork	23	Most stable source of income	Works for aunt and uncle but this is not a consistent source of income- business is good and sometimes it is bad. Relies on grandmother's pension grant
Current residence	Lives with grandmother in her formal house in Site K, Khayelitsha	Household part of CAPS	No. Recruited through snowball sampling
How came to live in Cape Town and views on marriage	Themba was born in Cape Town. He expressed that he would like to get married one day as this brought stability to family life, especially for children. Themba expressed that as a child, not growing up with a father left him feeling 'unbalanced' and 'unstable'.		
Other comments	Has own young daughter. Would like to move out of the household and start a life of his own but lack of employment and feelings of obligation to look after Pamela is what is stopping him.		

Appendix 16: Nomeshu and Octavia (NOSEYA households)



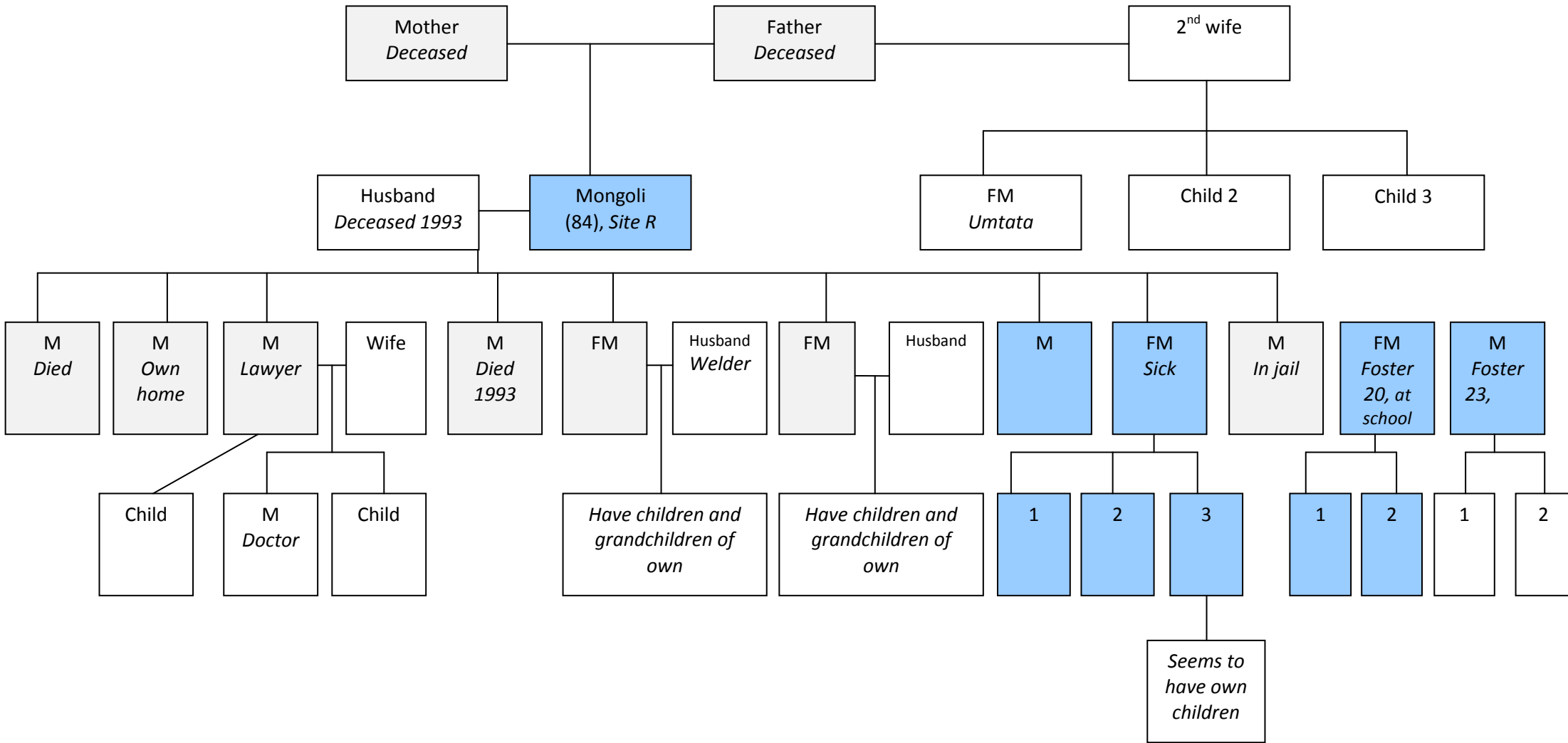
Nomeshu

Place of birth	Eastern Cape	Highest level of education	Grade 4.
Age at time of fieldwork	81	Most stable source of income	Pension grant
Current residence	Formal house in Site R	Household part of CAPS	Yes
Entry into headship and how came to live in Cape Town	Nomeshu was married at the age of 16 in the late 1940s. She came to live with her husband in Cape Town. In later years her marriage broke down and her husband left. It seemed that when her husband left, she became the household head of her household.		

Octavia

Place of birth	Cape Town	Highest level of education	Grade 12 along with partially completed tertiary education in nursing and public administration
Age at time of fieldwork	55	Most stable source of income	Owns business of selling fish and chips in her neighbourhood
Current residence	Cousin's formal house in Site R, across road from Nomeshu's house.	Household part of CAPS	Yes
Entry into headship and how came to live in Cape Town	Octavia was born in Cape Town but spent time growing up in the Eastern Cape. She then came back to Cape Town in her early teenage years to live here on a permanent basis. Octavia married her husband in 1983 but later divorced him in 1995. After this, she entered into a relationship with a man and experienced the breakdown of this marriage in 2013. While it is unclear whether she was a <i>de facto</i> household head during these relationships, Octavia seems to have settled into a more clear state of headship after 2013. She expressed that she would not marry again, that it was the 'last thing' she wanted for herself.		

Appendix 17: Mongoli (NOSEYA household)



Mongoli

Place of birth	Eastern Cape	Highest level of education	Grade 4
Age at time of interview	84	Most stable source of income	His pension grant, child support grants
Current residence	Site R, Khayelitsha, formal house	Household part of CAPS	Yes
Entry into headship and how came to live in Cape Town	<p>Mongoli married before the 1960s and accompanied her husband to the Cape in search for employment. She seems to have lived with him ever since, until his death in 1993. It is here she seems to have become the 'head' of her household, through widowhood. Mongoli expressed that she had made the decision not to get married again after her husband passed away. This was based on the perception that it was 'not good' to remarry if one had older children as having a new husband would only make parenting them more difficult, in that they would challenge the new husband's authority. She also expressed the perception that she was 'lucky' that she was already receiving a pension grant at the time of her husband's passing as this helped her to support herself and her children.</p>		
Other comments	<p>Mongoli had several health problems, including diabetes.</p>		

Appendix 18: Example of first level or descriptive coding

This is an excerpt from Mongoli's first interview transcript. I carried out the initial coding of each interview transcript by hand in the manner indicated below.

Mongoli 22 May 2015

233 didn't sign it. I refused to sign it. I can't do that because I have got other people I am
 234 supposed to look after in the household. *That's why it is important to pay the burial
 235 society. You would rather go hungry instead of paying the burial society because once
 236 something happens in the family, it is not easy to bury someone. It is so expensive
 237 these days. } expenditure: 'burial society'

238 K: If you had to borrow money from someone, is there someone you can ask?
 239 J: I would rather go to the mashonisa. Because we don't have a choice.
 240 K: Why do you say that? } financial source of support:
 241 J: It's better, the shark loans because if you go somewhere else to get a loan, you } mashonisa
 242 cannot get another loan if you have another debt that you are not paying. It is better
 243 to go to the mashonisa because they will give you the money.
 244 K: What do you think of the mashonias? } expenditure: debt
 245 J: You get stressed each month. It's a stress to pay the shark loans. I would be happy if I
 246 can finish it in time so that I can feel free.
 247 K: Alright..and if you were sick and needed to be taken care of, is there someone you
 248 could ask to help you? } non-financial source of support:
 249 J: My two daughters, they can take care of me. I've got the one who is closer here and } daughters
 250 the other one down there. They can take care of me because this one cannot do
 251 anything. I am cooking for her, I am also washing the clothes for her. } role in household

252 K: So do you do all the household work?
 253 J: Yes, I am the one who is responsible for the household work. I am cleaning, I am
 254 doing washing. But the washing is better because I have got a washing machine.
 255 K: And how do you feel about [respondent starts shouting at someone in the kitchen who
 256 is talking loudly]. How do you feel about doing all the household work yourself? } role in household
 257 J: I have no choice but I feel tired. Because of my age. But I have no choice because she
 258 is very sick.
 259 K: What about your older grandchildren?
 260 J: The other two grandchildren, they are working so I have to do all the jobs. And the
 261 other one, she is at school. But over the weekend when they are around, they do
 262 some touch ups. You know children. They are not going to do things perfectly. They
 263 just touch there and there and there. But I am happy because the ones who are girls,
 264 they are not drinking. That's the issue that they are facing in our communities. You } (also household members)
 (roles in household)

Appendix 19: Example of a household-level analysis coding framework

This is an excerpt from Nomanzi and Kuhle's household-level coding framework.

Roles within the household

Nomanzi [1.191-224]

K: Okay...can you perhaps tell us what your role in this household is?

N: The role that I am playing in the house is to tell my children that they must not learn something wrong outside in the street. They must listen when I explain to things to them about the household instead of learning wrong things on the streets.

K: What sort of issues in the household do you speak to them about?

N: The most important thing that they used to tell me when we were sitting together in this room, they used to tell me that 'if our father was alive, we would not be in this situation now. We would have this and this and this. But now that we don't have a father, we are struggling to survive with things that other children who are living with both parents have.'

K: hmmm....What do you say to them?

N: Most of the time, I tell them 'your father passed away but now you are supposed to accept it. And if we have got something to eat, just be happy that we still have something to eat at the end of the day.'

K: Do your children listen to you when you say these things?

N: Yes, they listen to me.

K: Okay, how do you feel about the role you play in the household?

N: I am feeling happy. Most of the time, if my neighbours visit me, they say 'you don't have friends, you friends are your children. Because each time we arrive here, you are staying with your kids and you are chatting together.'

K: Has this role changed over time?

N: No, Nothing has changed. Each time, I sit together with my kids here. Even now, we were sitting here. But when they saw you coming here, they said 'mamma, here are your visitors. Let's go out so that you can chat to your visitors.'

K: Uhm, has your role changed since your husband passed away?

N: It hasn't changed since my husband passed away. *I was playing the same role as a parent when my husband was still alive. Even some of the things their father passed away without doing, like in our culture, I used to do for them, like rituals. Because my husband passed away without doing them. More especially the younger ones, we have got something we do when the child is still young, you slaughter a goat or a sheep, it depends which one you are using in the family.

K: How do you feel about doing things that your husband was supposed to do?

N: I told myself that I have no choice so I have forgiven. I had to do this because I am a parent and I am a single parent and no one is going to assist me.

Nomanzi [2.52-67]

K: Okay. So in the last interview that we had, you mentioned that as a grandmother, you liked to buy them cake for their birthday so that they know that you are a grandmother that cares... was hoping that you could tell us more about this?

N: Yes, as a grandmother, I enjoy making sure that my grandchildren know that I am a caring grandmother. As a result, the other one who was born in march, in march I bought two cakes and easter eggs, chocolates, sweets and biscuits and some juices so that they could all the children around the street so that they could celebrate.

K: What is a grandmother that cares? Could you explain this?

N: A grandmother who cares for the children is a mother who is taking care of their grandchildren each and every time when their grandchildren need something.

K: Alright...you mentioned that your grandchildren called you 'mother' not 'grandmother'...

N: Yes, they call me 'mother'

K: Why do you think that they do this?

N: They see the way that I am caring and taking care of them. That is why they are calling me 'mother'.

Kuhle [1.66-82]

K: Alright, so this may seem like a weird question...what is the role that you play in this household?

S: I am playing a big role. I am like the father. When there is nothing, I must try by all means to get something because I know that my mother won't get it anywhere else.

K: How do you feel about this role?

S: Yoh, it hurts so much. It is so much pain. Because I can't buy myself new clothes. What I have I must use to help my mother.

K: ...And on a normal day, what would you do around the house?

S: I would just clean the house and do the chores. I have to buy things for the house, every cent that I have...I wish I could put in new cupboards. Everything that is nice for the house.

K: And the other people in the house, what do they do on a normal day?

S: Oh the other sister of mine, she is working in the salon now. She got a job in the salon doing braiding. But she wants to move out now. She wants her own place to stay...She is 23.

This is one of the 'descriptive code names' that were developed through the first level coding (shown in Appendix 7)

The responses from each participant in the household, which corresponded to this descriptive code, were pasted into the framework.

Entire segments of data, rather than quotations, were included in the framework to retain the context of the data.

The segments of data contained in each broad descriptive code were labelled using the participant's name, the number of the interview transcript (e.g. 1- first interview, 2- follow-up interview) and the line numbers in the interview transcript from which the data was copied. During analysis, if more information or contextualisation was required on a specific segment of data, these labels enabled me to quickly locate the segment of data in question in an interview

Appendix 20: Example of more detailed descriptive coding

Based on the example of the coding framework in Appendix 8, the following is an example of how more detailed descriptive codes were assigned to the data in the household-level coding framework.

Roles within the household

Nomanzi [1.191-224]

K: Okay...can you perhaps tell us what your role in this household is?

N: The role that I am playing in the house is to tell my children that they must not learn something wrong outside in the street. They must listen when I explain to things to them about the household instead of learning wrong things on the streets.

K: What sort of issues in the household do you speak to them about?

N: The most important thing that they used to tell me when we were sitting together in this room, they used to tell me that 'if our father was alive, we would not be in this situation now. We would have this and this and this. But now that we don't have a father, we are struggling to survive with things that other children who are living with both parents have.'

K: hmmm....What do you say to them?

N: Most of the time, I tell them 'your father passed away but now you are supposed to accept it. And if we have got something to eat, just be happy that we still have something to eat at the end of the day.']

K: Do your children listen to you when you say these things?

N: Yes, they listen to me.]

Comment [K1]: Teacher/ guide

- Teach 'right' from 'wrong'
- Teach about gratefulness/ appreciation

K: Okay, how do you feel about the role you play in the household?

N: I am feeling happy. Most of the time, if my neighbours visit me, they say 'you don't have friends, you friends are your children. Because each time we arrive here, you are staying with your kids and you are chatting together.']

K: Has this role changed over time?

N: No. Nothing has changed. Each time, I sit together with my kids here. Even now, we were sitting here. But when they saw you coming here, they said 'mamma, here are your visitors. Let's go out so that you can chat to your visitors.'

K: Uhm, has your role changed since your husband passed away?

N: It hasn't changed since my husband passed away. *I was playing the same role as a parent when my husband was still alive. Even some of the things their father passed away without doing, like in our culture, I used to do for them. Like rituals. Because my husband passed away without doing them. More especially the younger ones, we have got something we do when the child is still young, you slaughter a goat or a sheep, it depends which one you are using in the family.

K: How do you feel about doing things that your husband was supposed to do?

Comment [K3]: Feelings about role in household

Also – relationship with children?



N: I told myself that I have no choice so I have forgiven. I had to do this because I am a parent and I am a single parent and no one is going to assist me.)

Nomanzi [2.52-67]

K: Okay. So in the last interview that we had, you mentioned that as a grandmother, you liked to buy them cake for their birthday so that they know that you are a grandmother that cares...I was hoping that you could tell us more about this?

N: Yes, as a grandmother, I enjoy making sure that my grandchildren know that I am a caring grandmother. As a result, the other one who was born in march, in march I bought two cakes and easter eggs, chocolates, sweets and biscuits and some juices so that they could all the children around the street so that they could celebrate.

K: What is a grandmother that cares? Could you explain this?

N: A grandmother who cares for the children is a mother who is taking care of their grandchildren each and every time when their grandchildren need something.)

K: Alright...you mentioned that your grandchildren called you 'mother' not 'grandmother'...

N: Yes, they call me 'mother'

K: Why do you think that they do this?

Comment [K4]: Change of role over time

Playing the role as a father? Being a single parent (involves motherly and 'fatherly' roles)

Comment [K5]: Being a 'grandmother who cares'

Appendix 21: Example of a memo developed in a household-level coding framework

The excerpts below are taken from a memo that was written to describe the roles played by household members in Nomanzi and Kuhle's household. This memo was based on a preliminary analysis of the data that occurred after more detailed descriptive codes had been assigned to the data in the household-level coding framework.

Roles within the household

Kuhle and Nomanzi (and other household members) both have 'roles' to play in various spheres of the household: in terms of parenting, income provision and decision making, household chores and care work.

Nomanzi

As a parent/ grandparent

Nomanzi perceived that there was no distinction between being a 'parent' or a 'grandparent'. She seems to play the same role in relation to her children as she does with her grandchildren. Furthermore, she mentioned that her grandchildren referred to as 'mother' and not as 'grandmother' – because she cared and looked after them in a way a mother would have. This may mean that there is more than one parent within the household – but they may be different generations.

Caring for and taking care of

Nomanzi mentioned that 'they [her grandchildren] see the way I am caring and taking care of them'. This reflects that Nomanzi was both vested in their emotional well-being and perhaps physically took steps to ensure their wellbeing. For instance, she wanted to show her grandchildren that she cared about them by treating them with cake and sweets on their birthdays. This might be an example that reflects her investment / concern for their emotional wellbeing and a way of showing her grandchildren this. Furthermore, Kuhle expressed implicitly that Nomanzi played an important role in her son and nieces' lives. She mentioned that Nomanzi took responsibility for caring for these children when their parents were not at home – this involved doing chores like washing and ironing for them so that they could go to school. This might be an example of physically 'taking care of' her grandchildren.

Being a 'single' parent

Nomanzi expressed that after her husband died, she had to come to terms with 'being alone' and having the responsibility of raising her children on her own. She mentioned that this was difficult to do but that she thought that they were managing in their household.

When asked whether her role in her family had changed since her husband's passing, she said that it had not. She expressed that she played the same role as a parent then as she did now. Although this could be true, her response in this regard would seem to indicate that she was speaking about the way in which she and her children related to one another – they still had good relationships and they still treated her with respect. She did allude to a way in which her responsibilities towards her children had changed. One of the ways in which she had to 'raise' her children on her own was to complete traditional rituals for her younger children – these rituals seemed to traditionally be the responsibility of a male parent figure.

While she didn't go into detail about what was involved in 'raising' a child, some of the roles she played (as discussed below) could be indicative of this.

Teaching and influencing

When asked about the role she had in their home, Nomanzi expressed that her role was to teach her children right from wrong and to ensure that she was a stronger influence in their lives than outside influences – that they would listen and believe what she said in this regard as opposed to outside influences. She mentioned that the most important way in which she played this role was in relation to their feelings about their father's death. While her children felt that they were more materially deprived than children with two parents (perhaps perceptions that were shaped by outside influences), Nomanzi tried to help her children come to terms with their father's death and with the circumstances under which they now lived. She also tried to teach them to be grateful for what they did have as opposed to unhappy about what they were lacking.

House work, the organisation of the household and relating to children

Nomanzi did not seem to be primarily responsible (as in having the predominant responsibility for) for the household chores in her home. She mentioned that she would do the household chores when her other children were not in the household – cleaning, sweeping the yard, doing the washing and cooking. When her children were around, she would just 'relax' - this could have been due to her ill health and/ or a cultural entitlement of the elderly. However, Nomanzi did have the role of ensuring that the distribution of household work was fair between the children - she explained to her twins that they had to do the dishes every night while Kuhle and her sister had a timetable for cooking and taking their mother to the clinic. Nomanzi seemed to co-ordinate the completion of the household chores and make sure that the allocation was fair.

She also mentioned that she treated her children 'equally' – perhaps without distinction / regard for an age hierarchy. This could be an important part of parenting – she mentioned that she did this to ensure that all wrong-doing was treated the same and she expressed the perception that this was a way of fostering respect between her children and reducing conflict between them.

Kuhle

'I play a big role. I am like a father.' [Main income earner and provider]

Kuhle decided to find a job and earn an income to support her family at the age of seventeen. She took this responsibility up after her father's death, her mother's subsequent inability to provide for the family's needs and her older sister's unwillingness to help the family. She took on the responsibility of financially supporting and providing for her household and has been doing so ever since. She equated the role she played in her household as one being like a

'father' – she was responsible for providing for the needs of the household. This was something she felt strongly about and it was something which her mother relied on her to do.

However, fulfilling this role within her household was something which caused Kuhl inner conflict and frustration. She expressed that 'every cent' that she had was spent on the household. She also reflected that she would have liked to do more in the household – in terms of home improvement. While having these feelings of commitment to her household, Kuhl expressed frustration at always placing the needs of the collective above her own – she said she had her own needs she wanted to take care of but couldn't, because of her responsibilities towards her family. She mentioned that she wasn't just working for her family but also for herself and the imbalance in the distribution of the resources in this regard was something she was upset about. This sense of frustration was perhaps exacerbated by her perception that the older generation didn't understand that she had her own needs she wanted to take care of too.

While she didn't directly say this, Kuhl seems to have felt deeply obligated to support her family. When she wanted to quit her job last year, she mentioned that her mother 'motivated' her to continue her job and stay with it until she qualified for her pension grant. That her mother said that she should continue working until she could qualify for a pension grant, could imply that Nomanzi motivated her by reminding her about the importance of her income and their reliance on it. This type of motivation perhaps reinforced her feeling of obligation to supporting her mother and family and placed a pressure on her to continue working long hours in a job she found difficult.

Kuhl did mention that her younger sister did ease this burden once she also found a job. Her sister would also contribute some of her income towards meeting the household needs. Kuhl expressed that things were 'better' when this started to happen. However, her sister was moving out of the household and Kuhl was uncertain whether her sister would continue to play this role in their family once she had moved out. If she did not contribute financially after she moved out, Kuhl would once again be predominantly responsible for ensuring her family's financial wellbeing.

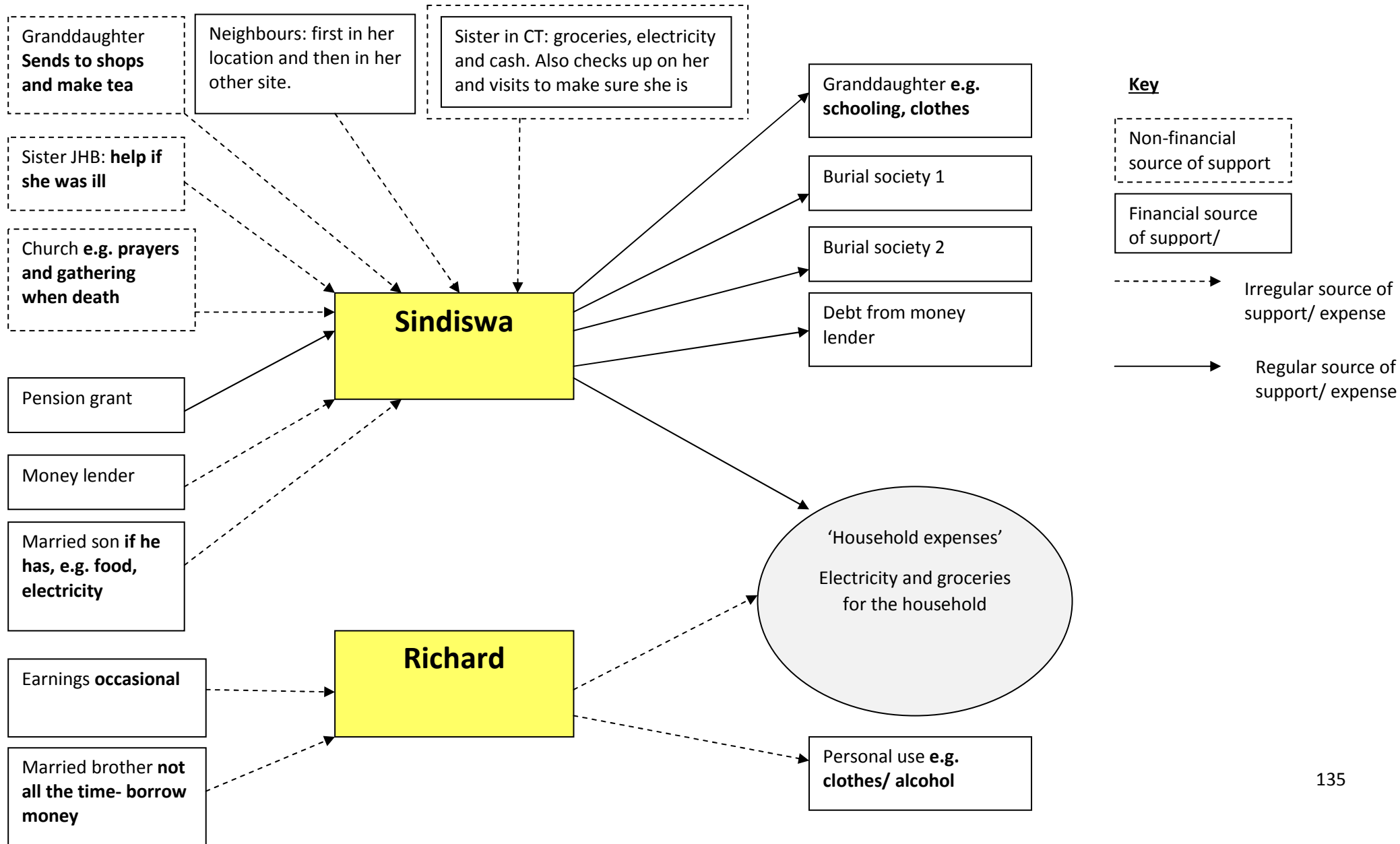
While her younger sister was, at the time of the interviews, supporting her family financially, Kuhl expressed that her older sister did not do so now or in the past when their father died. Kuhl expected her sister to help out because she was the oldest child. However, when this support was not forthcoming, Kuhl decided to find a job and earn an income to help her family. She expressed that her sister liked to be dependent on others and be independent from family obligations or expectations. While she didn't support her family in any way, Kuhl mentioned that her sister asked her for money many times in the past. She also expressed distrust towards her sister as she said that she wasn't going to give her money any longer because she would not use it for its intended purpose. Kuhl would rather offer her sister in-kind support instead of money.

As mediator between her siblings and her mother, mediator of intergenerational conflict

Kuhl mentioned that her siblings would sometimes go out during the weekend and do things that her mother would hear about later on. She did not mention what her siblings got up to but said that this would stress her mother out and cause health complications. Kuhl expressed that she spoke to her siblings about their behaviour- while she didn't attempt to lecture them on what not to do; she reflected that she reminded them to respect their mother. In this way she could have played the role of mediating or diffusing potential conflict or tension between her siblings and her mother.

Appendix 22: Example of a 'resource map'

The map below shows all the financial and non-financial resources that the participants mentioned they drew upon. It also shows how resources were used to meet needs within the household and cover expenses.



Appendix 23: Example of part of a coding framework that was developed for the comparative analysis

The diagram below shows excerpts from the 'Roles within the households' coding framework. Importantly, some data from the participants (and the written memos on them) have been omitted here; only to help convey the idea that this coding framework contained data from all the participants on single topic.

Roles within the household

Role as a 'moral guide' to younger household members
Involves teaching them 'right' from 'wrong', that 'correct' behaviour involves respect for seniors, participation in the household

Nomanzi [1.191-254]

K: Okay...can you perhaps tell us what your role in this household is?

N: The role that I am playing in the house is to tell my children that they must not learn something wrong outside in the street. They must listen when I explain to things to them about the household instead of learning wrong things on the streets.

K: What sort of issues in the household do you speak to them about?

N: The most important thing that they used to tell me when we were sitting together in this room, they used to tell me that 'if our father was alive, we would not be in this situation now. We would have this and this and this. But now that we don't have a father, we are struggling to survive with things that other children who are living with both parents have.'

K: hmmm...What do you say to them?

N: Most of the time, I tell them 'your father passed away but now you are supposed to accept it. And if we have got something to eat, just be happy that we still have something to eat at the end of the day.'

Mongoli [2.220-234]

J: Yes, as a grandmother, I used to sit down with them and explain to them about life. Even though you chat with your children, but when they go outside, they listen to other people. But while you are in the household, you are supposed to share with them, tell them the important things that they should do in life.

K: What type of things did you used to tell them?

J: The important things that I used to tell them is to know other people, to respect other people each and every time. *And also to feel ashamed when you are a person, I used to tell them that being ashamed, it builds you. *And I used to tell them that if you are a person, you are supposed to have one friend, not different friends in the community. Most of the time you are supposed to spend in the household, doing household things.

K: And uhm, do you think they listen to you about these things?

J: Most of them listen to me, je most of my children and grandchildren, they are not going out most of the time. If they are not in the household, they are at work or at school or at my daughter's house.

Olivia [1.214-225]

K: Can you tell us about the role that you have in the household?

KH: As a parent, I play a huge role because I always tell them you are supposed to do this and this and this. When my child is wrong, I say no, this is wrong. You can't do this. You are supposed to do this and this and this, as a parent.

K: What types of things do you tell them, this is right, this is wrong...

Olivia [2.149-181]

K: Alright, so in our last meeting, you spoke about your role as a grandmother and you said that sometimes you told your grandchildren 'this is wrong, this is right.' I was hoping that you could tell us more about this?

KH: In our culture, you are supposed to sit down with your grandchildren and also your children while they are still young so that when they grow up they know that this thing is wrong, this right. Because when they are older, you cannot tell them 'this is wrong, this is right.' You are supposed to start while they are still young because when they are old you are going to break them. You cannot teach children when they are already old. You have to start at a younger age so that while they grow up, they know this is wrong, this is right.

K: When you say that you will break them, what do you mean?

KH: In our culture, in Xhosa, we used to say that you can't bend the tree when it is old. You are supposed to bend it while it is still young because it is still soft. When it is old and you bend it, it will break.

K: So what type of things do you teach them about?

KH: I used to teach them a lot of things. For example, I used to tell them that by five o'clock, they are supposed to be back in the house. Once they finish their food, they are supposed to wash the dishes because there is no girl in the household. There is no madem who is going to wash their dishes.

K: How do you feel about telling them these things?

KH: I am feeling happy because I want them to learn a lot while they are still young.

K: Do you think that they are learning these things?

KH: Yes, they are learning a lot.

K: And you mentioned that you wanted to raise your grandchildren as you raised your children. Could you tell us more about this?

KH: First of all, I want my grandchildren to grow up knowing that this is an older person. *They are supposed to know that this is wrong. *They are supposed to respect someone that is from the house in the next street. They are supposed to know that, that person is older like the person that is from this household. *And also, to respect their parents.

K: Why is it important to teach them these things?

KH: It is what I learnt when I was raised by my parents. So they are supposed to respect the elder people. It is important to respect people that are older than you.

This was one of the more detailed descriptive codes that had been developed in some of the household-level analyses.

The data from each participant which related to a particular code was then pasted into the framework under the relevant code.

The segments of data in these coding frameworks were labelled in the same way as they had been in the household-level coding

Appendix 24: Example of a condensed and visual display of the data and findings.

This is an excerpt from a table that was developed to summarise the preliminary findings on the participants' (and their household members') roles within their households. Given that this table spanned many pages, the whole table is not reproduced here. The diagrams that follow this table are an example of how this information was further condensed and summarised.

Sphere of responsibility within the household	Single-adult households	SEYA hhs: households with stably employed younger adult household members	NOSEYA hhs: households with no stably employed younger adult household members
<p>CAREWORK: Financial provision Financial provision involves providing finances to meet household needs e.g. for groceries, electricity, longer term financial security like burial societies.</p>	<p>Older participants solely responsible for provision of financial care to minor co-resident children/ grandchildren</p>	<p>Older participants were not predominantly or primarily responsible for financially supporting the household. Instead, younger generation of participants (daughters and granddaughters) had a stable form of income and they were predominantly responsible for income provision in the household to meet the household's financial needs.</p> <p><i>Intergenerational negotiation over younger participants' continued contributions</i></p>	<p>Older participants predominantly responsible for the financial provision in the household Either the sole or main financial providers in the household - because younger adult household members struggled to find employment and when they did, this was often irregular and so contributions were small and inconsistent OR (like in case of Octavia's household)- household members had financial resources that they solely spent on themselves.</p> <p><i>Intergenerational negotiation over younger participants contributions to the household when they did have employment</i></p>

		<i>Intergenerational tension due to younger participants' discontentment about way in which their earnings were used: collective needs over own needs.</i>	<i>Intergenerational conflict stemmed from younger generation's lack and financial contribution to the households and their use of earnings on their own discretionary spending.</i>
CAREWORK: Physical care work: childcare, eldercare, housework			
CAREWORK: Further investment into children/ grandchildren – roles as teachers and guides.			
CAREWORK: Giving grandchildren –co-resident and non-resident – ‘the love of a granny’			
Financial decision making			

Summary distribution of household roles within the single-adult households

FINANCIAL PROVISION

OLDER ADULTS: solely responsible for financial provision to the household - used their monetary resources to support household

FINANCIAL DECISION MAKING

OLDER ADULTS: solely responsible for financial decision making. [Assessed hh needs, decided how to use monetary resources to meet hh needs, decided how/ when to mobilise external resources]

HOUSEHOLD CHORES

OLDER ADULTS: If hh had young minors- like Nozuko & Nokulumga - older adults solely responsible for household chores. If older grandchildren didn't fulfill expected role - older adult (Monica) also solely responsible

YOUNGER HH MEMS: Older grandchildren- e.g. Sta and Monica - expected them to participate in household chores. Although 'lazy', Sta's granddaughter predominantly responsible for hh chores, Sta only did them when felt 'fresh'.

DAY-TO-DAY CHILD CARE OF MINORS

OLDER ADULTS: solely responsible for day-to-day care of children/ grandchildren

FURTHER CARE OF HOUSEHOLD MEMBERS

OLDER ADULTS: taught and guided children/ grandchildren in matters of life

YOUNGER HHH MEMS: e.g. Monica's granddaughter kept her company (care of emotional wellbeing) and was there to call help if Monica needed it (care of physical security and wellbeing)

FINANCIAL PROVISION

OLDER ADULTS: not solely or predominantly responsible

YOUNGER ADULTS: predominantly or solely responsible

FINANCIAL DECISION MAKING

OLDER ADULTS: active role in deciding how income from various sources used, broad management of how resources used (excl. Buhle), discretion over how own financial contributions used to meet hh needs

YOUNGER [employed] ADULTS: varying degrees of control. Kuhle, Fundiswa, Asanda - had discretion over amount and use of contributions for hh needs. Melta's granddaughters- discretion over neither.

HOUSEHOLD CHORES

OLDER ADULTS: responsible for household chores during the week when other hh members not at home..

YOUNGER ADULTS: solely responsible for household chores when they are at home on weekends - older adults 'just relax'

DAY-TO-DAY CHILD CARE OF MINORS

OLDER ADULTS: responsible for day-to-day care as parents were at work/ at school.

FURTHER CARE OF HOUSEHOLD MEMBERS

OLDER ADULTS: taught children and grandchildren and tried to guide them through life: intergenerational transmission of knowledge, transmission of role over generations

YOUNGER ADULTS
e.g. Kuhle and her sister took turns taking Nomanzi to the clinic, Kuhle acted as mediator between mother and younger siblings when siblings had behaved badly.

Summary distribution of household roles within the NOSEYA households

FINANCIAL PROVISION

OLDER ADULTS: predominantly/ solely responsible for financial provision to the household

YOUNGER ADULTS: struggled to find employment/ at school/ unable to work- seldom contributed

FINANCIAL DECISION-MAKING

OLDER ADULTS: main financial decision makers- assessed hh needs, decided how to meet hh needs, mobilised external resources, decided how to use own money to meet hh needs

YOUNGER ADULTS: if did earn income, retained discretion over how much to contribute. Males contributed in kind - discretion over how contribution used. Females- contributed in money to older adult

HOUSEHOLD CHORES

OLDER ADULTS: excl. Pamela - all older adults predominatly responsible for hh chores

DAY-TO-DAY CARE OF MINORS

OLDER ADULTS: households that did have minors (4/6)- all older adults predominantly responsible for childcare.

FURTHER CARE OF HOUSEHOLD MEMBERS

OLDER RESPONDENTS: care of ill: Nomsa looked after brother when injured/ inebriated. Mongoli took care of ill daughter.

Also guided/taught children/ grandchildren about life

MALES: caregivers through offering protection and physical security to older women

YOUNGER HH MEMS: errands, call for medical help if needed

Appendix 25: Reflexive writing piece

It is important to understand and examine how one's positionality as a researcher impacts on the interactions with participants and the data that is collected from an interview. At the time of that data collection, I was an unmarried, 'white', 'middle class' childless young woman. Furthermore, I did not speak isiXhosa fluently and did not have an 'insiders' knowledge about the cultural values and beliefs of the participants.

Thobani helped to me to navigate the interview settings and the interactions with the participants. Sometimes I had to ask him questions like: 'Where should I sit?', 'Do I wait to be seated?', 'How should I address the participant?', 'Is it rude to decline tea or coffee if you are offered?' Over time, I became more accustomed to the research settings and to interacting with the participants. I also anticipated that because I was an 'outsider' and because the topics of the interviews were about private and sensitive matters, that the participants might not feel comfortable speaking to me or trusting me. Given that I could not change my outsider status or positionality, I made it clear to the participants that I was there to learn from them about their lives if they would be willing to share their experiences with me. In this way, I positioned myself as someone who wanted to learn from the participants. Many of the participants seemed to accept that I was a student. This did help in some of the interviews as some participants took more time in explaining themselves and were patient when I asked for clarification. However, I don't think that the participants lost sight of my 'outsider' position in their communities. This and the power dynamics between us were made blatantly clear in two instances where I was asked if I could give a participant a job as a domestic worker and to help restore a crèche in the community because I was a '*mlungu*' (a white person).

Given that Thobani played an important role in many of the interviews, I often had to remind myself that his presence as well as his positionality also came to bear on the interviews. Thobani could be described as a 'middle aged', 'black' isiXhosa-speaking man. Given that many of the older participants were older than Thobani, it is likely that seniority might have shaped their interactions. However, so may have gender. At times, some of the participants would start their responses with: 'As you know...'. I interpreted this to mean that the participants might have been speaking to Thobani, who was more of an insider than me. At times this meant that I had to ask the participants what they meant in saying certain things and in doing so, convey that the interviews were more for my benefit than Thobani's.

As mentioned above, some interviews were conducted in English. In most cases, these interviews were with the younger participants. When an interview was conducted in English, Thobani did not sit in on the interview. It was through conducting these interviews that I was made more aware of the effects of the language and age barriers I experienced with the older participants. Where I struggled to connect with some of the older participants, the more personal interactions I had with the younger participants helped me conduct better quality interviews and build rapport more easily. I was able to explore some issues in more

depth as I was able to understand the spoken words of the younger participants and pick up on the meanings they attached to words and phrases. Our interviews felt more intimate, less formal, more conversation-like.

Appendix 26: Overview of household categories

This table provides information on how many households and participants were in each category. The older participants are named first, and where applicable is followed by the name of other adult household member that was interviewed.

	Single-adult Households	'SEYA Households': Households with stably employed young adults	'NOSEYA Households': Households with no stably employed young adults
Participants	Monica	Olivia & Fundiswa	Nomsa & Buta
	Sta	Nomanzi & Kuhle	Sindiswa & Richard
	Nozuko	Buhle & Asanda	Pamela & Themba
	Nokulumga & Malusi	Melta	Nomeshu
			Octavia
			Mongoli