THE IMPACT OF HOUSEHOLD RELATIONS ON DECISION MAKING OUTCOMES OVER THE NATURE AND SCALE OF HOUSING IMPROVEMENT IN NEWTOWN, SOUTH AFRICA

Thesis submitted for Examination for the Degree of Doctor of Philosophy

By

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ABSTRACT

Despite the household being a basic unit of society, a number of housing-related policies are based on unexamined assumptions about relations within the household. Most of these policies are, in fact, still grounded on a unified approach to the household. A growing body of literature on household dynamics, informed by feminist thought, argues for the recognition of a differentiated household whose priorities are derived from negotiation and bargaining between household members. Using housing as an entry point I examine power relations within the household by means of gender and generation axes. I explore the interplay between the ideological, material and emotional dimensions of these relations. I show the saliency of the ideological, particularly the notion of male household head, despite the material reality of what actually happens to contributions by women, men, daughters and sons towards housing improvement in these households. I conclude that the three dimensions bind household members into relations of interdependence.
ACKNOWLEDGEMENTS

First, I would like to thank Caren Levy, my supervisor, for her guidance and support. I am indebted to her understanding and patience during the many "starts and stops" in the lifetime of this thesis. Second, I want to express my appreciation to those women, men, daughters and sons of Newtown who opened their houses and households to my scrutiny. Third, I would like to acknowledge the research assistants who walked up and down the streets of Newtown with me. Fourth, this work would not have been possible without financial assistance, both directly and indirectly, from the World University Service, the Nordic Africa Institute, the Gender Research Programme on Urbanisation, Planning, Housing and Everyday Life in Southern Africa (GRUPHEL) funded by the Swedish Agency for Research Cooperation with developing Countries (SAREC), and the Independent Development Trust. Fifth, there is a special group of people who have supported me in different ways: Ann Schlyter, Anita Larsson, Caroline Moser, David Everett, Elroy Africa, Meshack Khosa, Edith Vries, Pat Manunga, Ina Stahmer and Mike Jackson. Last but not least, I am indebted to my family for their encouragement and emotional support. Here I want to single out my mother, my four sisters and my two children, for just being there for me twenty-four hours a day. But, in particular, I want to thank Ayanda for believing in me and not closing the space for me to bargain and negotiate for my personal needs and priorities in our household.

This thesis is dedicated to my late father who taught me to be tough in a "man's world".
# Glossary of Vernacular Words

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<th>Word</th>
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<tr>
<td>Ubaba</td>
<td>Father</td>
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<tr>
<td>Ikhaya</td>
<td>Home</td>
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<tr>
<td>Ukupatanisa</td>
<td>Doing this and that to earn a living</td>
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<tr>
<td>Ukuquma ihlazo</td>
<td>Hiding disgrace</td>
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<tr>
<td>Lobola</td>
<td>Dowry</td>
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<tr>
<td>Amatoro</td>
<td>Piece jobs</td>
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<tr>
<td>Umnumzane</td>
<td>Head of household</td>
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<tr>
<td>Indlu</td>
<td>House</td>
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<td>Indoda</td>
<td>Man</td>
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<tr>
<td>Stoep</td>
<td>Veranda</td>
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<tr>
<td>Stokvel</td>
<td>Savings club</td>
</tr>
<tr>
<td>Izehluleki</td>
<td>Failures</td>
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<tr>
<td>Izinto zamadoda</td>
<td>Things that men do</td>
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<tr>
<td>Iziqeda</td>
<td>Iced lollies</td>
</tr>
<tr>
<td>Awulutho</td>
<td>You are nothing</td>
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CHAPTER ONE
INTRODUCTION

1.0 AIM OF THE RESEARCH

The household is commonly understood to be the basic unit of society. However, this "common understanding" has left the household insufficiently analysed, although economic policies (employment, industrial, agriculture, poverty alleviation and tax policies) and social policies (health, childcare, social security and housing policies) are based on it. Fundamental to this neglect is a unidimensional notion, namely that household members pool resources to the equal benefit and well-being of the household and everyone in it. Quoting Bruce, Rakodi notes that "it is simpler to consider the behaviour of and address policy to households as units: analysing the behaviour of more than one actor, perhaps with differing economic and personal interests in a household requires new and complex methodologies, while it has been easier for policy makers to assume benefits directed at the household benefit of all its members, ignoring intra-household inequalities and conflicts" (Rakodi, 1990:4).

Fapohunda (1988:153) adds that policies based on inappropriate household paradigms may fail to achieve project targets, result in distorted goals, or increase social inequalities based on gender. Kandiyoti (1998) points to unintended consequences that tend to arise out of policies based on such assumptions. She argues that focus on household analysis in the 1980s "was not simply due to the fact that households could be readily identified as important sites for the reproduction of gendered identities and inequalities but also because of differing policy consequences implicit in varying conceptions of the household" (ibid., 1998:135).

The primary aim of this research is to add to the body of conceptual and methodological knowledge on the internal workings of the household within a gender and generation framework of analysis. A subsidiary aim of the research is to add to empirical case study material on low-income urban African households within the South African context.

In the unidimensional approach as espoused by New Household Economics (NHE) (Becker, 1976), when households are studied, the outcomes tend to be descriptive and concentrate on structures in order to "find the household" because intra-household dynamics and relations are ignored. In fact, the failure of many policies can be
explained through this obsession with "finding" rather than "understanding" households. In the housing field, for example, investigators are preoccupied with calculating housing backlog within the context of the number of households un-housed and / or living in substandard housing. The next task is seen then as matching these households with housing units that are deemed affordable for them. So the concern is fixing the appropriate prices for houses to the benefit of the household and, automatically, all household members. Needless to say that in most cases, in fact, household affordability levels rarely match these estimations. This is mainly because real negotiations and adjustments that go on within households in relation to housing opportunities and constraints are rarely a focus or concern of policy makers and planners.

However, a rapidly growing body of literature in the fields of mainly economics, anthropology and sociology, largely informed by feminist thought, challenges this conventional and somewhat "convenient" approach to the household. But the literature is still dispersed. I have identified three main reasons for this state of affairs: different intellectual backgrounds; different notions of the concept of power; and lack of contextual appreciation. This state of affairs manifests itself in the theoretical development of the subject. There is lack of conceptual clarity and appropriate methodological tools and hence different policy consequences and interpretations.

Generally, research departs from different questions, hence the different concepts, variables and measurements adopted. Predictably, there is no methodological compatibility. Social psychology and economics direct their work at the individual. Approaches of economists can be gleaned, for example, from the bargaining and subsequent neo-liberal collective models. Anthropology observes group relations (kinship relations) that are not necessarily confined to the household level. Family sociology and feminism tend to focus on the relationship between husband and wife, but from a wife's point of view. In most case studies women are interviewed, hence Safilios-Rothschild's (1970) question on whether family sociology is in fact a "wife-specific sociological theory". Feminism focuses on the relationship between men and women. Methodologically it also tends to look at this relationship from women's point of view, despite the adoption of a gender framework (White, 1994). According to Kandiyoti (1996), though, the scepticism about the gender approach holds the potential of moving away from real issues. She cites De Groot and Maynard who argue that "the rhetoric of gender is increasingly being used in a benign and neutral fashion without addressing questions of power, privilege and women's subordination" (De Groot & Maynard, 1996:7).
There is also a growing body of literature that is studying men, masculinity and development (IDS Bulletin Vol. 31 No. 2 April, 2000; Connel, 1995; Cornwall, 1995 – just to mention a few). My reading of this literature is that at one level it is articulating men’s voices in response to the articulation of women’s voices by feminist literature. It records the position of men in society and households. At another level it questions the conceptualisation of gender that only focuses on women as the unit of analysis. By consciously theoretically and methodologically focusing on both women and men, my research somewhat enters this debate, be it indirectly.

An important dimension to the critique of NHE by feminists is its treatment of household relations as benign and therefore not warranting analysis. That is why the introduction of the concept of power to household analysis, especially by feminists, is so critical. It has led to the development of bargaining models (Nash, 1953; Agarwal, 1994), the cooperative-conflict model (Sen, 1987) and collective models (Carter & Katz, 1993). These models are discussed extensively in the literature (Moore, 1994; Kandiyoti, 1998). Of importance to this literature is the debate on what are the sources of power in households. Income is presented as an important source, particularly for women. Adding to this debate Kandiyoti (1998) raises an important discussion on the relationship between the concepts of power, subjectivity and agency in clarifying our understanding of the household, and possibilities and opportunities for change in the nature of these relations.

Finally, although the household literature discusses the ideological underpinnings of household relations and the concept of power, there is also a lack of appreciation of contextual issues. This is particularly the case in relation to Africa where most case studies of households are rural based and the results generalised to urban contexts. This ignores an important interplay between the ideological and material underpinnings of household relations brought about by the specificities of the reality of living.

These questions and gaps in the literature inform my understanding of the household as having an ideological, emotional and economic basis, all three at the same time. I argue that current work on the household fails to sufficiently and simultaneously take on board all three dimensions both theoretically and methodologically. Although it is not my intention to generate theory, this thesis seeks to, at least, fill a portion of this intellectual gap by focusing on dimensions central to relations within the household. The central proposition guiding my research was that:
Decision making over the nature and scale of housing improvement in Newtown is an outcome of the predominance of the ideological over the material and emotional dimensions in gender and generation relations. In particular, the notion of "head of household" held by men, women, daughters and sons, undergirded by extra-household arrangements, is more powerful in influencing decision making outcomes in the household.

The ideological dimension presents the socio-cultural context within which the household exists. It defines the rules of living within the context of filiation and affinity. It also provides the content to the various identities of household members. But these households also exist within a macro-economic and political context that influences their day-to-day survival. This is the material dimension of the household. Furthermore, as husbands and wives, mothers, fathers, daughters and sons, household members are bound together by love, affection, commitment and trust - the emotional dimension.

Informed by these three dimensions, I locate the workings of the household, specifically and methodologically, within a gender framework. I adopt Scott's definition that gender is a "constitutive element of social relationships based on perceived differences between sexes, and a primary way of signifying relationships of power" (Scott, 1988:42). For my research the voices of men and women, as members of the household and as the other party in household relations, are critical in understanding household dynamics. I focus on the household as an institution constituted by and constitutive of a set of gender and generation relations. But I follow Guyer's (1987) call for models that can incorporate both the individual household members and the household in one analytical framework. Central to the framework is the understanding of relations within the household as socially constructed. I extend the analysis beyond relations between men and women to include relations between mothers, fathers, daughters and sons (as young men and women). It is important to acknowledge that these relations are further impacted upon by the wider social, economic and political environment within which these households and members thereof are located. However, for purposes of this thesis I have confined myself to an analysis of internal dynamics of the household.

I examine these relations within a diversity of low-income household structures in urban Africa as the urbanisation rate increases amid social disintegration, economic austerity and political instability. I adopt a low-income site and service housing scheme in Inanda Newtown in Durban, South Africa, as my case study. I do this in order to explore the
impact of the organisation of power within different household forms. I do this also to examine the fluidity or otherwise of identity, subjectivity and consciousness in the context of different household structures and hence power relations. This deepens my analysis of the ideological dimension and its interplay with the material and emotional dimensions.

I use housing as an entry point for my research because it allows me to analyse the interplay between the three dimensions. First, the process of housing improvement is central to the enablement housing policy approach. As I will discuss in Chapter Three, this has been the dominant housing approach in the developing world since the mid-1990s. Decisions and choices that households and their members make about how to improve their housing are fundamental to their housing experience. That is why it is important for policy makers and planners to understand the housing improvement process and critical factors thereof.

Second, as shelter, housing is a basic need for households. But it is also a physical context within which household dynamics are played out. As Gullestad explains, "(m)aking and tendering the house is a central household function ... A house has generally many aspects and meanings. It is a tool with practical utility, and with economic, social, aesthetic, cosmological and symbolic aspects. A place to live in it is created by people and functions as a framework for their lives" (Gullestad, 1993:129).

Third, as a collective consumption good housing allows me to examine one of the main tenets of NHE, that is, joint utility function. Do household members contribute to housing to the benefit of all or are there different interests, priorities and preferences? Also, there are gendered responsibilities for housing in most societies. Provision for housing is seen as the responsibility of men as household heads. But housing is also an important context within which women execute their reproductive role. It is in order to examine the implications of this ideological dimension that I specifically look at the outcomes of decision making on the allocation of household income towards housing improvement. Income is viewed in the literature as an important source of power in the processes of bargaining and negotiation within households. Also, in the housing literature income is presented as one of the critical factors that influence housing improvement. But housing is also the physical space within which household members are nurtured, cared for and protected - the emotional dimension of the household.
2.0 ORGANISATION OF THE THESIS

This thesis is organised around eleven chapters. In Chapter One I have outlined the aim and specific focus of my research. Chapter Two discusses conceptual issues around decision making and resource allocation in households. I also define critical concepts informing my understanding of the household. At the end of the chapter I outline the conceptual framework that will guide my analysis. In Chapter Three I discuss the conceptual framework in relation to the housing literature. In particular I analyse what the literature presents as critical factors that influence the scale and nature of housing improvement. I explore to what extent household relations are taken on board. The intention is to examine the extent to which household relations are viewed as important for housing improvement in the literature. Chapter Four presents the methodological framework I use to conduct my research. I discuss why a multi-pronged research framework was adopted. Chapter Five is a critical examination of assumptions relating to the household in the history of South African housing policy. The chapter provides the context within which my analysis is undertaken.

Analysis of my empirical data starts in Chapter Six where I present the socio-economic profile of the research population. I pay particular attention to how households mobilise their income. In Chapter Seven I analyse, through the axes of gender and generation, what housing improvements are prioritised in these households and why. I also examine who pays for what improvements. Conclusions drawn from this chapter provide a springboard for a qualitative analysis, mainly based on my case study material, of the contributions of different members of the household, as presented in Chapter Eight, Nine and Ten.

In Chapter Eleven I briefly raise in conclusion some of the implications posed by my research findings for housing policy and the relevance of household analysis thereto. Then I examine what expectations and perceptions household members (as analysed in Chapter Eight, Nine and Ten) have of each other's contribution towards housing improvement in the household. Finally, I reflect on the implications of my findings for household analysis, theory and methodologies.
CHAPTER TWO

CONCEPTUAL DEBATES ON DECISION MAKING AND INCOME ALLOCATION IN HOUSEHOLDS

1.0 INTRODUCTION

Wilk (1989), an anthropologist, identifies two blockages to intra-household analysis. First, there is general acceptance that households function as corporate or collective units, where members behave to satisfy corporate interests. This view is located within the moral economy framework of household analysis in which household members are morally obliged to make certain contributions to household survival. Second, in attempting to analyse households, analysts tend to focus on establishing and setting household boundaries. However, in reality, households are slippery, temporary, insubstantial and permeable (Clark, 1989; Peters, 1986; Guyer, 1987), and therefore difficult to analyse.

Experience over the last two decades is now showing that the key towards productive household analysis lies in avoiding being trapped in context-less conventional notions of the household. Clark's (1989) case study of Asante communities in Ghana points to the uselessness, in that context, of the western concept of the household as defined by co-residence and propinquity. For Guyer, "... the more useful questions are not where is the household, but what are the units and processes of production, consumption and distribution" (Guyer, 1987:210). Analysing rural Botswana, Peters acknowledges that "despite shifting boundaries, the household is a concept of particular validity in Southern African rural areas" (Peters, 1986).

Therefore, the household as a site where social, economic, political and cultural life interlink cannot be assumed static, but has to be analysed across different circumstances. The task, however, should also not be an analysis of the household as an end in itself, but rather as a means to understanding broader social processes. Schmink (1984) concurs that the household in itself is not theoretically meaningful but analytically useful within diverse theoretical perspectives. The methodological questions of delineating household boundaries, therefore, should be informed by the research questions asked in a particular context and not be pre-set. Peterson maintains that "(b)oundaries are not real; they are analytical and perhaps, cultural constraints" (Peterson, 1994:93).
Whilst conscious of the potential rigidity of categorisations, I find it useful here to mention four general categories of information relevant to household analysis, as outlined by Barlett: "personal and household composition ([age / sex composition, life cycle changes, etc.]); production activities and division of labour; consumption and inter-household exchange; and, patterns of power and authority" (Barlett, 1989:4). She argues that the first three are more familiar in anthropology studies although combining them in describing and analysing social processes is more recent. The fourth, she continues, is relatively new and mainly originates from feminist literature and analysis of gender inequalities. Folbre (1986) makes a similar observation, mentioning the discrete contributions of neoclassical, sociological, Marxist and feminist literature towards the examination of patterns of power and authority within the household.

This chapter seeks to present conceptual debates that underpin an understanding of decision making and its outcomes and income allocation within households. I begin by summarising the key tenets of Becker's New Household Economics (NHE) and critique thereof. Then I discuss the literature on household income allocation. Thereafter I begin to develop my conceptual framework and elaborate on the key concepts that will inform my analysis.

2.0 CONCEPTIONS AND DEFINITIONS OF THE HOUSEHOLD AND ITS MEMBERS

Guyer calls for theories and models of the household that simultaneously challenge "... assumptions of a common utility function, comparative advantage, altruism and pooling to typify a household ... (and) incorporat(e) both individual and group within one analytical framework" (1987:208). As an entry point to this debate, it is useful to first briefly outline Becker's (1976) New Household Economics (NHE) model. This is important because the NHE typifies the household on the basis of the assumptions listed above and has been used extensively to model household behaviour like demographic behaviour (Schultz, 1988), patterns of labour supply (Yotopoulos, 1984), and household income elasticity of demand (Barnum & Squire, 1979). See Evans (1991:51) for a more elaborate discussion.

Four main theoretical and empirical points are raised by NHE. First, household welfare is viewed as a sum total of all individual household members' welfare. Therefore, although individual members might have their own choices, preferences and interests, these are deliberately suppressed by individual members in order to maximise the joint
utility function. The emphasis is on minimising overall household inputs and costs, and maximising household consumption. The household is, therefore, "... a unit, an active social agent, or an interest group ..." (Roldan, 1988:229). Competition for resources among household members is negated.

The second point made in NHE analysis is that the gender division of labour within the household is a comparative advantage for the household good. Simply put, men are better placed than women in the workplace, and women better placed than men in domestic labour. The sexual division of labour is thus a mechanism for allocating responsibilities amongst household members, again to maximise advantage, minimise costs and maximise the combined welfare of the household. It is not a tool or manifestation of inherent unequal relations within the household.

Third, Becker refers to a senior male member of the household who is assumed to be the main breadwinner and on whose financial altruism household welfare depends. This is the "benevolent dictator" who is the link between the household and the labour market (Brannen & Moss, 1987). Therefore, any changes in household consumption are a function of change in household income or in commodity prices (Fapohunda, 1988; Folbre, 1986) and not "... a sociological statement about internal household structure" (Guyer, 1988:156).

The last point raised by NHE analysis is that household resource allocation takes the form of generalised pooling over time and there is equal access to these resources by all members of the household all the time. This is made possible by the fact that what drives household decision making is maximising the general welfare. In short, the NHE model presents the household as an economic unit.

In summary, although attempting to open the "black box", NHE essentially still fails to "enter the black box". That is why, in its analysis of the household, NHE arrives at the conclusion of a joint utility function, a benign gender division of labour, a household bound together by altruism and a generalised pooling of resources. Becker neglects critical relational axes like gender and generation within the household, and instead superficially treats them as "relation(s) of difference ... and not as relation(s) of inequality and power" (Kabeer, 1991:1). This approach is ironical, given that the same is not assumed by neoclassical thought at macro-economic and micro-economic (level of a firm) levels.

Folbre (1986), whose critique of NHE is one of the most comprehensive, shows how
the neoclassical assumptions of household reciprocity are carried forward by Marxian economists despite their political economy approach to society. "The conventional neoclassical version subsumes the interest of individual family members within a joint utility function; the conventional Marxian version treats the family as though it were a miniature utopian socialist society, untroubled by internal conflict" (ibid.:6). Whilst assertive of the dominance of economic self interest at the level of commodity production, Marxians are reluctant to extend this explanation to the household level. Their political economy analysis stops at the production level where classes are the source of conflict. Therefore household members are deemed to be bound together by their class position in struggling for means of reproduction, hence the concept of "survival strategies" of working class households. Summarising her position, Folbre concludes that "major paradigms of economics, neoclassical theory and Marxist theory, have diametrically opposed theories of the firm, but remarkably similar theories of the household" (Folbre, 1988:248). This coincidence confirms the pervasiveness of the "common understanding" of the household, and the need to unpack it.

Feminist literature suggests that division of labour within the household emanates from unequal power relations within the household, which relations are an outcome of patriarchal relations, and not complementarity or comparative advantage as proposed by NHE. These relations define what men and women should do and how they should behave and relate to each other. Thus they define the identity of a man and woman in a particular context, what Moore (1994) calls "local ideologies". This analysis is extended to generation relations, which Nieuwenhuys (1994) refers to as "seniority". These define the role of children within households. Therefore, the division of labour within households is not directed at a joint utility function. An important concept introduced by feminists to household analysis, and completely ignored by NHE, is power and its ideological basis, and how they impact on behaviour and outcomes in households.

Growing empirical evidence suggests that household members have different interests, preferences and priorities defined along gender and generation lines. These are linked to the identities of household members and roles they are expected to play within the division of labour. Therefore, NHE’s neutral treatment of men as breadwinners and benevolent dictators is context-less and fails to problematise this role and its impact on the household. For Silberschmidt (1991:15), this approach reinforces the tendency to always analyse and seek to understand men’s roles, relations and behaviour within the public sphere (especially workplace), and not within the domestic sphere (household and / or family). On the other hand, women’s and children’s roles and behaviour are
located in the domestic sphere. The consequence is the different values attached to the contributions of men, women and children in the household, regardless of the nature and scale of that contribution.

Decision making on the allocation of resources and the outcomes thereof in households are achieved through "bargaining, negotiation and even conflict" (Moore, 1994:87). The nature, form and factors influencing the outcomes of these bargaining, negotiation and conflict processes are a source of debate in the literature. Earlier writers (Nash, 1952) saw this as a simple outcome of material resources at one's disposal. Although moving the debate, Agarwal (1992) still identifies what are essentially external factors as determining one's fall-back position. She lists these as ownership and access to assets, access to employment and income-generating opportunities, access to external social support from the state and other institutions, and access to communal resources. In introducing his cooperative-conflict model, Sen argues that household relations are "... qualitative rather than quantitative ..." (Sen, 1990:147). He criticises Nash for "... focusing exclusively on individual interests ... and by the assumption of clear and unambiguous perceptions of these individual interests" (ibid.:131), it ignores what is perceived as correct and legitimate behaviour based on ideological definitions in that context. Sen argues that household decision making is dominated by seeming cooperation which is influenced by the options available to household members, their perceived relative level of well-being at break-even point, and their perceived interest responses.

Whilst acknowledging Sen's work as a major contribution to the bargaining and negotiation debate in households, Kandiyoti (1998) points to still unexamined assumptions about subjectivity and consciousness, particularly of women. In particular, she notes that Sen bases his model on what he views as a false consciousness of women, which leads them to ignore their own self interest and thus focus on household welfare. The relationship between power, subjectivity and consciousness thus needs further exploration.

In an attempt to understand the household I have thus far discussed NHE and critique thereof. I have particularly focused on gender and generation specialisation, income mobilisation and contribution, and decision making within the household. The literature points to both consensus and disagreement on these issues. I now turn to elaborating on the definitions and conceptions of the household and its members that will inform my analysis.
Bender (referred to in Yanagisako, 1979) argues that the household and the family are logically distinct and empirically different categories that belong to different universes of discourse. Whilst accepting this distinction, Wood (1981) and Pahl (1983) insist that there are overlaps. Wood maintains that a household, which he defines as a group that ensures its maintenance and reproduction by generating and disposing of collective funds, is differentiated but not exclusive of the family. Pahl (ibid.) also points to large areas of overlap but important differences in meaning. She defines the household as primarily an economic unit, in which common residence plays a significant part. On the other hand, she sees the family as essentially a kinship unit where co-residence is not necessarily a significant characteristic, and the common laws of economics apply (ibid.:239).

Yanagisako (1979) extends the debate and insists that any discussion on the household must of necessity include the family if it is to avoid being functionalist and economically deterministic. Any avoidance of this reduces the household to a technical, bureaucratic and economic institution. Analysing American-Japanese households, she concludes that such a conceptualisation of the household is not sufficient to expose social processes that allocate people to social groupings. Dube and Pilriwala, providing an Asian perspective, concur that a household cannot be "de-linked from familial and kinship domains (that) provide (sic) the organising principles that govern recruitment to, and placement of individuals in social groups, particularly family and household, and of obligations and responsibilities in the business of living of individual members of the group" (Dube & Pilriwala, 1990:16).

Peterson supports both Yanagisako and Dube and Pilriwara and I adopt her particular exposition of the conceptual distinction between the family and the household (1994:90-92). She explains that the family is based on kinship. It sets the cultural rules and ideals, and directs how people should behave. On the other hand, the household is the actual way the rules are lived in response to the macro context (political, economic and socio-cultural), which might include deviation from cultural rules. But "because family rules channel various interpersonal and economic choices they have an effect on domestic life" (ibid.:91). Therefore, kinship and familial relations are a source of normative cohesion for the household (Schmink, 1984; Rapp, 1991).

Mafeje’s work on the African household (1991) supports the above exposition. He argues that "whatever its vicissitudes in contemporary Africa, in trying to define the household our guiding principles remain affinity (man and woman tie) and filiation (parenthood). The fact that persons other than parents and their offsprings may join..."
the household or that the household may be split does not necessarily detract from the stated anthropological view (used in the social philosophical sense)” (ibid.:19). In South Africa arranged marriages are generally no more applicable, especially in the urban context. So I postulate that affinity is primarily based on love and other emotional bondings. The relationship between parents and children of course also has strong emotional bonds, although the way it is expressed might be mediated by kinship rules and material conditions. That is why Mafeje concludes that: “while the composition of African households is largely voluntary, kinship ideology actually sets its parameters” (ibid.:21).

Furthermore, if the woman-and-man tie is so critical to the understanding of the African household, then it is imperative to expand on key concepts surrounding men and women and parents and their daughters and sons within the context of the above exposition of the household.

In trying to understand socially who is defined as an adult man, a number of interesting similarities in perceptions across cultures emerge from the literature (Kabeer, 1997 on Bangladesh; David, 1996 on Liberia; Campbell, 1990 on South Africa; Thorbek, 1994 on Colombo; just to mention a few). The adult man is the decision maker, he sets the disciplinary code for the children, he protects the household against external physical threat, and he provides for the household. From these roles he draws his identity and status as husband, father, breadwinner and head of household. In essence this is what is expected of men in households. Of importance here is to explore in more detail the concepts of breadwinner and head of household because they are neither legally nor biologically bound as is the case of husband and father, respectively.

The Concise Oxford Dictionary defines breadwinner as “a person who earns the money to support a family”. It is synonymous with “provider”. The central point, therefore, is that the breadwinner ensures that the income enters the household - becomes domestic income - and thus provides for the needs and well-being of the household. The link between breadwinning and household headship is important for my research because it begins to explore perceptions and realities surrounding household relations. It also raises interesting insights as to the relevance of the four levels of power and authority discussed earlier in this chapter.

There is a general assumption that “natural authority resides with the person who earns money. This entitles him to be called the head of the family” (Rogers, 1980:64), regardless of what he does with his income. The head is also generally assumed to be
male and that other household members are his dependants. This is despite many examples in, say, sub-Saharan Africa that clearly show how women are and have always been very active in agriculture, some even supporting households from these activities to a greater extent than men. Rogers (ibid.), for instance, shows how men amongst Yoruba farmers are defined as heads despite the fact that only 5% of women receive all their requirements from men and as high as 20% of women receive nothing at all from men. The main concern, though, is that policy makers and planners depend on this male household head as the sole representative of the household, and statistical surveys make him the key respondent talking on behalf of everyone else in the household (Brydon & Chant, 1989). This is despite the reality of the role of women in households.

Drawing from the 1984 work of Brittan and Maynard, Obbo (1990:216-217) identifies four “social labels” that define women’s consciousness: as mothers they are caregivers; as wives they are sexual beings; as housewives they are domestic workers; and as lovers they are emotional comforters to household members. Of interest is that these labels do not explicitly include any financial responsibility, which is key to men’s label as breadwinners. Writing on Colombo, Thorbek notes that female identity and roles attached to it are based on financial security that is derived from men and as such “a dream female identity is understandable” (Thorbek, 1994:141). Women in Colombo are responsible for keeping the family together, giving children a good start in life, helping relatives and also looking after the chastity of daughters. Furthermore, wives are responsible for morally steering their husbands in the correct direction. This suggests that wives can be held responsible for their husbands’ “inappropriate” behaviour. It is within this context that Chafetz stresses that “a major component of social definitional system in contemporary gender stratified societies defines women, but not men, as first and foremost parents and spouses over all else” (Chafetz, 1991:84). They are responsible for the emotional well-being of all household members, children and husbands (Arendell, 1995; Campbell, 1990; Bartlett et al., 1999).

In his incisive work on customary law in South Africa, Nhlapo highlights that “it is only in a minority of cases that issues of womanhood are relevant in isolation from those of wifehood (widowhood) and motherhood” (Nhlapo, 1991:118). This is an important observation given the growing number of woman-headed households in Southern Africa, as in the rest of the world. My reading of Nhlapo is that he understands this phenomenon very well. In addition he acknowledges that the way these households are perceived (and sometimes even perceive themselves) is within the context of not only motherhood, but also wifehood. They are thus seen through the lens of what they
should have been or failed to be. Wifehood is particularly important in defining a set of
gender relations between men and women beyond just the household. The norms,
values and sanctions guiding those relations go beyond the husband and wife
relationship, although they fundamentally affect it. Wifehood, in particular, is exposed to
"significant others" who are relatives, friends and the community at large, particularly in

There is, however, a growing body of international literature showing that, just as
central as wifehood and motherhood, is financially providing for the household (some of
the literature on this was reviewed earlier in this chapter). Sharma shows how in
Shimla, North India, "good housewifery was also a matter of being able to feed and
clothe one's family within one's means, skilfully cutting corners without the family
suffering, saving money by not buying what you can make yourself, always being on
the lookout for a bargain" (Sharma, 1986:80). When women play the providing role,
unlike men, they combine it with budgeting (those critical day-to-day decisions between
steak and mince meat). In her research on motherhood politics in Nicaragua, Mulinari
(1995) also vividly illustrates the multiplicity of roles played by women as mothers and
how these are perceived by both themselves and others. She uses the concept of
"motherwork" to capture what these mothers do in a low-income settlement in
Managua. "Motherwork covers all these activities - provision of food for the children,
provision of shelter so that children have a place to sleep, provision of protection from
dangerous outside and from 'dangerous' society, provision of a network in case one
dies, provision of moral education to make them 'decent' persons, provision of love to
make them resistant" (ibid.:139). Therefore motherwork does mean mothers do
everything, but their efforts are largely directed at children. However, one can postulate
that where there are household members other than children (like husbands), they also
benefit from motherwork. The essence of Mulinari's argument is that motherwork is
gendered and women are conscious of this fact. They essentially engage in these
activities as mothers.

Furthermore, in her review of the South African literature on motherhood, Walker
(1995) argues for a more rigorous approach to a definition of motherhood that takes on
board all the complexities. She suggests a three-layered analysis: practice of
motherhood (mothering work); discourse of motherhood (norms, values and ideas
about good mothering); and motherhood as an identity (self image). These three layers
form the core of expectations of women in households, but also of how they perceive
themselves.
Finally, **daughters and sons** play a critical role in defining their parents’ gender identities as fathers and mothers. Children, too, have very definite views and perceptions of how households function. However, very few studies have focused on the complexities surrounding the contribution of daughters and sons to household survival. The more detailed studies have only examined daughters’ contributions (Wolf, 1991). This bias is part of the broader feminist focus on women studies.

Schlyter, in her research on youth, gender and living conditions in Zambia, argues that socialisation is important in understanding youth views as they are constantly “being integrated in their gender identity (which defines) masculinity as superior and femininity as subordinate” (Schlyter, 1998:16). Greenhalgh (1988) sees a difference in the nature of relations that parents develop with their sons and daughters. He asserts that, based on an understanding of economic benefits and long-term dependability, parents play a very direct role in widening the gap between sons and daughters. Davidson (1997) shows that historically in Southern African rural societies, although both boys and girls were supposed to assist with domestic chores, looking after siblings and even farming activities like weeding and planting, girls tended to do more. She also notes that both girls and boys were valued in these societies, be it for different reasons. Boys were seen as ensuring lineage continuity, whilst girls ensured procreation. As shown earlier in this chapter, Nieuwenhuys (1994) notes that sons provide extra food for the household, whilst daughters help their mothers. She concludes that it is this “helping” that leads to daughters’ contributions being undervalued. She locates this within the intersection of gender and seniority relations in households. She writes that “within the domestic group hierarchical principles are organised, more or less strictly, on the basis of gender and seniority, with very young children and girls at the bottom and adult males at the top” (Nieuwenhuys, 1994:199). Both Nieuwenhuys (ibid.) and Bartlett et al. (1999) conclude that it is important to move away from the assumed gender neutrality and universality of the concept of children or childhood, despite the relatively similar experiences that children go through in their development.

Having discussed the different conceptions and definitions of the household and its members, I now examine empirical research undertaken in developing countries on resource allocation in households. This is undertaken as entry point to understanding household relations. A decade ago the concept of sustainable livelihoods (SL) emerged in the World Commission on Environment and Development. But a more recent focus in the SL literature is the importance of household assets for sustainable livelihoods, within an overall poverty alleviation approach to development. Ashley (1998) argues that livelihoods include capabilities and assets, and that the latter can be **natural**,
social, physical, political, human and financial / economic. The UNDP (1999) further notes that "(s)ustainability of livelihoods becomes a function of how men and women utilise asset portfolios on both a short and long term basis" (UNDP, 1999:1). However, analysis of livelihoods tends to be based on participation notions that are not gendered. This tends to "overlook the role of differing incentives and ongoing negotiations in people’s livelihood discussions" (Cleaver, 2000:63).

Whilst acknowledging the various potential assets at the disposal of households and their members, I specifically look at income (financial asset) for two reasons. First, there is a debate in household analysis on the impact of women’s income on household relations. Second, income is identified in the literature as a critical resource in low-income households. But by examining household relations I also begin to explore some of the social assets like networks and relationships.

### 3.0 HOUSEHOLD INCOME ALLOCATION

Most of the literature on household income allocation draws heavily from feminist thought and is empirically based on research undertaken in developing countries. The starting point of this literature is that the household is a differentiated unit, with gender and generation as the key axes. Therefore, the examination of the question of control over household income and its impact on household expenditure behaviour and outcomes is central to this thesis.

#### 3.1 Gender and Generation Specialisation

Several writers insist that there is no one household interest, need or priority. Rather the household is composed of interests, needs and priorities that are gender and generation specific, reflecting different obligations and responsibilities (Moser & Chant, 1985; Grown & Sebstad, 1989; Chant, 1991; Guyer, 1988; Jones, 1986; Saul, 1989; Bruce, 1989; Moore, 1994). These are normatively determined (Mencher, 1988; Bruce, 1989; Wilson, 1987; Moock, 1986), and more rigidly defined in Africa than in other cultures because of the historical separation of male and female "purses" (Bruce, 1989; Guyer, 1986).

It is also interesting to note that the literature shows the division of responsibilities to be more or less similar across culture (cf. Wilson, 1987 on London; Munachonga, 1988 on Zambia; Guyer, 1988 on Africa; Brannen & Wilson, 1987 on Britain; Fapohunda, 1988 on Nigeria; Chant, 1991 on Mexico). Men are said to be largely responsible for major
once-off expenditures like housing, education, health and other consumer durables (large furniture items), whilst women are responsible for food, childcare and children’s clothing. Very little is said in the literature about grown-up working daughters and sons. The bulk of the literature focuses on teenagers and children.

De la Barra (1997) discusses activities of youth and children under fifteen years in cities. Amongst other things he discusses their contribution towards household survival, but his analysis is gender neutral. Writing on India, Nieuwenhuys argues that "for the poor, gender and age are crucial in household division of labour and are closely linked to the perceived value of a member's contribution" (Nieuwenhuys, 1994:27). Although her work focuses on the five to fourteen year age group, the issues she raises are relevant to my analysis. Her research points to gender specific generation specialisation. Supported by Bartlett et al. (1999), Nieuwenhuys also raises the impact of cultural context on what roles children play in households, in relation to adults. She problematises domestic labour by children on the basis of gender and seniority, on which basis this labour is perceived as training for the future, assistance to adults and socialisation.

Of interest to me are the implications, if any, of this gender and generation specialisation on household income allocation. Gender specific responsibilities should translate into different expenditure priorities. Jones (1986) argues that in rural North Cameroon different expenditure priorities lead to "conflicting interests regarding the use of household income" (Jones, 1986:109). An increase in income means that the individual increases his / her expenditure on his / her socially allocated categories and not necessarily on the general standard of living of other members (Fapohunda, 1988).

Other studies, however, show that in reality gender specialisation might not be as rigid as perceived. Generally women tend to move out of their specialisations, especially to areas that they perceive as not being addressed adequately by other household members. Whilst women’s income is supposed to largely go into women’s traditional areas of responsibility, women also contribute substantially to other areas in an attempt to achieve and maintain a better standard of living (Brannen & Moss, 1987), especially for children. But it might also be that gender specialisation is rigid, and women’s movement into these areas is not necessarily an indication of changes per se, but their specific position in relation to power relations in households.

Therefore, there is no agreement in the literature on gender and generation specialisation. Writing on Burkino Faso, Saul argues that "... obligations and
responsibilities ... sometimes ... reveal highly individualistic facets" (Saul, 1989:174). This suggests an approach that takes the individual as the economic focus. Guyer (1988), however, takes a different view. Whilst agreeing on gender specialisation, she stresses that this does not suggest that men and women spending behaviours do not interact at all. "What matters is who gains control of the output ..." (ibid.:160).

Guyer's approach broadens the debate and opens space for this research to simultaneously examine the individual and the household. For example, under what circumstances would spending behaviours of household members diverge or converge? Furthermore, it introduces the important question of how income is mobilised and subsequently contributed to the household.

3.2 Household Income Mobilisation and Contribution

It is imperative for household researchers to understand what makes up income, how it is mobilised, who contributes it, how and why, and how it is spent. This is critical given the centrality of income as a resource in households. Also, income is said to impact very directly on household relations, particularly as a source in negotiation and bargaining.

Locating his analysis clearly within the NHE benign division of labour discussed earlier, Parkin and Nyamwanga (1987) assert that men and women were collectively responsible for household survival in farming societies, but performing different yet complementary tasks and roles. Emerging empirical research indicates that this notion of complementarity is generally not applicable in reality. Most developing countries, since the early 1980s (especially in Africa), operate within the context of severe economic crises. This context shapes the patterns of income mobilisation of households to a significant extent (cf. Beneria & Feldman, 1992 for a cross section of case studies). For example, Tripp (1989) illustrates that since the 1980s the informal sector has been an important source of urban household income, up to 90% in some cases. However, because of the decline in formal wage incomes, increases in the informal sector have not necessarily resulted in overall increases in household incomes. Furthermore, the majority of those involved in the informal sector are women. Where men are involved, their activities are different from those of women. The former tend to focus on manufacturing, whilst the latter focus on retail activities. There is also a significant gap reported in profits made.

Within the same context, research in developing countries also indicates that although men might still be in a relatively better position in the formal labour market compared to
women, rising unemployment and low wages mean that they are increasingly becoming unable to fully satisfy the survival needs of their households. Through her research in Cuba, Puerto Rico and the Dominican Republic, Safa (1995) shows that in fact female participation in the labour market has increased from 18% to 26% between 1950 and 1980 in Latin America and the Caribbean. This increase is likely to continue as the economies of these countries continue to restructure. Gilbert (1997) notes an increase in the participation of women in the labour force in Bogota from 34% to 50% from 1976 to 1995. Moser (1996) confirms similar trends in Chawama (Lusaka) where women's participation in waged employment sharply increased from 9% in 1978 to 34% in 1992; from 32% in 1978 to 40% in Cisne Dos; and from 22% in 1988 to 37% in 1992 in the Commonwealth. In all these cases Moser concludes that women were responding to macro-economic crises that were directly affecting household survival. Lim (2000) also points to the increasing participation of women in the labour market and the increasing underemployment of men as a result of the East Asian economic crisis. Ali (2000), however, shows that these women are generally concentrated in low-wage jobs in the export-led industries and the informal sector. She indicates that “this increase in demand for female labour is the result of the convergence of three macro economic trends: first, the emphasis on export led industrialisation, which relies heavily on the use of low wage female labour; second, the pursuit of cross cutting strategies in developing processes; and, third, labour market regulation” (ibid.:4).

Despite these changing economic circumstances, in most cases men do not contribute all their income to their households. A high proportion of income retention is reported as an "accepted" practice, especially where women are also earning (Pahl, 1982; Roldan, 1988; Mencher, 1988; Whitehead, 1981; Gray, 1982; Munachonga, 1988; Maher, 1981; Fonseca, 1991).

What the above discussion about men's contribution does not clarify, though, is under what conditions do men retain income, decrease their contribution and totally withdraw their financial support to their households. What are the implications of these actions to the household, household relations, specific household members, and men themselves? The latter is particularly relevant, yet not adequately explored, given that one of the critical roles of men in modern households is generally perceived as that of income contribution to households as breadwinners.

Moser (1996) argues that as economic crises in developing countries deepen, households are increasingly becoming dependent on multiple earnings, the contribution of women being fairly significant. The extent of women's contribution to domestic
income, however, varies. They are main earners and contributors where they head households. In situations of economic crisis, both in developing and developed countries, women in low-income nuclear households increasingly become sole earners as unskilled and low-skilled men become more and more unemployable. Analysing what women do with their incomes is thus becoming just as important. Studies show that in low-income households where both men and women are earners, women's contributions are critical to household survival and make up as much as one-third (Sant'Anna, 1976) up to about half (Brannen & Moss, 1987) of the total domestic income. Other case studies on the extent of women's contribution to household survival in Jamaica (Moser & Chant, 1985), South India (Mencher, 1988), Mexico (Roldan, 1988; Chant, 1991) and Edinburgh (Gray, 1979) confirm similar trends. In Puerto Rico, the contribution of women factory workers studied by Safa (1995) is not less than 40% of total household income, whilst 38% of her export manufacturing women sample in the Dominican Republic consider themselves major contributors in their households. Oruwari's (1991) analysis of low-income households in Port Harcourt, Nigeria shows that on average women contribute 55% of total household expenditure, but this goes up to 80% in some cases.

It is useful to note some of the reasons for the increasing contribution to household income by women, as indicated in the literature. First, male unemployment is increasing rapidly. Second, male incomes are generally becoming too low to adequately cater for household needs. Third, male income retention is reported as negatively affecting household survival, especially given low incomes anyway. Fourth, more and more women are becoming involved in income-earning activities. Fifth, although not fully developed in the literature, indications are that female income retention is limited. Indirectly addressing the latter point, Sharma writes that "... a woman's relationship to her income earning is not the same as that of a man, irrespective of social class" (Sharma, 1990:242). In her research report on the United Kingdom, Young concludes that "... the woman's income goes largely to the collective aspect of family expenditure" (Young, 1992:143). Where she earns additional income, she also contributes it to household needs, especially non-routine items like holiday, clothing for children and household appliances. On the other hand, an increase in men's income does not necessarily lead to improvement in household standard of living. I explore all the above issues in more detail in later chapters.

However, households are not just made up of adult men and women; there are also daughters and sons. Daughters and sons are mentioned in the literature as important contributors, especially in poor woman-headed households (Mencher, 1988; Papanek
& Schwede, 1988; Nieuwenhuys, 1994; De la Barra, 1997; Bartlett et al., 1999). Furthermore, daughters are said to contribute significantly higher proportions of their incomes, especially in woman-headed households, relative to sons in nuclear households. Safa (1995) confirms that children do contribute and tend to contribute fixed amounts. In Cuba young daughters contribute less than 50% of their incomes and save the balance for their own expenses and for the future. Nieuwenhuys (1994) shows that sons provide extra food for households whilst daughters help their mothers with domestic chores.

An interesting case study by Wolf (1990) discovered that Javanese girls working in factories were retaining a substantial amount of their incomes despite their sex, generation and income status. Therefore, by extending the analysis to include daughters and sons, I improve my understanding of internal household dynamics. Daughters and sons are socialised in these households and are an important link in the maintenance and/or dissolution of current household relations. They could also "contain" household conflict if their contributions succeed in sustaining basic household survival.

The above discussion on household income raises urgent tasks for further enquiry. First, there is a need to establish more concretely the prevalence of income retention across the board and then seek explanations for it. Second, the extent and nature of the contribution of daughters and sons must be established. Third, households are not necessarily only constituted by parents and their children, more so in Africa. Thus I have to ascertain whether other household members contribute to domestic income, how and around what categories.

But as discussed earlier, it is not just about the size of household income and who contributes towards it that are critical. Decision making over household income is as critical, yet it is neglected in the literature. It introduces the issue of the impact of control, power and authority in the household.

### 3.3 Decision Making over Household Income

Three concepts are worth definition before I begin this discussion, that is, controlling, managing, and budgeting. All these will be defined within the context of household income allocation, and are usefully discussed by Pahl (1983). She presents these as "different points in the flow of money through the household, the flow from (income) to spending" (ibid.:244). Control is concerned with major decisions about how income will be distributed within the household, that is, between the individual who contributes the
money and the household. Control, therefore, determines how much of the household income is translated into domestic income. It is "mainly exercised at the point where money enters the household" (ibid.). Control is thus a function of authority and power. Management, on the other hand, is about the actual division of domestic income between the various expenditure categories. It relates to how priorities are negotiated, set and implemented. Authority and power are also exercised at this point. Finally, budgeting involves "spending within expenditure categories. Thus, for example deciding between food and insurance is managing, while deciding between steak and mince is budgeting. Budgeting is closely related to the work of shopping" (ibid.:245).

Whilst the above three concepts are presented in a continuum here, they are not distinct stages that can be discussed exclusively. Allocation of income within the household is not a linear process.

In her review of the state of the art of the 1960-1970 family sociology decade, Safilios-Rothschild (1970) concludes that there is still confusion and lack of clarity over critical concepts in this field. She highlights power, authority and decision making, and asserts that these still tend to be used interchangeably. Kabeer notes that this confusion continues particularly in "economic studies (who) tend to focus on power as decision making. (As such) very little attention is paid to the actual processes by which specific outcomes are arrived at ..." (Kabeer, 1997:266). But she goes on to suggest that more recent sociological analysis avoids this shortcoming by focusing very specifically on power relations within households and how they lead to different outcomes. To avoid ambiguity, I clarify my own understanding of these concepts as I continue to use them in my analysis of the household.

As discussed earlier, the concept of power is an important contribution of feminists to household analysis. An important theoretical contribution to our understanding of the concept of power is Power: A Radical Review (Luke, 1974). Several feminist scholars whose work I reviewed on the subject seem to be influenced by Luke (for example White, 1994; Nelson & Wright, 1995; Kabeer, 1997; Kandiyoti, 1998). In his work Luke (op. cit.) identifies three levels of power ("power to", "power over", and internalised oppression). To this Kabeer (op. cit.) adds "power within".

Furthermore, in his discussion of the concept of empowerment, Rowlands (1995) contends that the central issue is to understand how power is actually distributed rather than being preoccupied with neutral definitions of power. He singles out feminist
elaboration of the concept of power as having contributed significantly to the debate. In support, Nelson and Wright argue that "(p)ower is a description of a relation not a 'thing' which people 'have'" (Nelson & Wright, 1995:8).

"Power to", as elaborated by Kabeer (1994), relates to one's ability to effect outcomes through resources. Referring to development projects, Nelson and Wright (1995) liken "power to" to "participation as a means". It is about using resources to effect outcomes but still operating within "existing structural and institutional constraints ..." (ibid., 1995:17). The shortcoming of this level of power is that it does not allow one to set and define the actual agenda of, say, what has to be decided upon. Management of income, as defined above, is exercised within the context of "power to", because by managing income you do not necessarily define how much of it enters the household. Therefore, "power to" does not mean you have control.

Second is "power over", which defines decisionables and non-decisionables (Kabeer, 1994:225). This is critical in understanding whether income by itself necessarily "brings power" and, if so, what level of power. It is also about the extent to which the individual is autonomous and self-determinant, on the one hand, and the "strength" of the system, on the other hand. Kandiyoti’s (1998) analysis of the household literature from the unitary to collective models, particularly around bargaining and negotiation, is instructive here. She explores the issues of subjectivity and consciousness within the context of external constraints. She makes reference to Bourdieu’s notion of doxa "which refers to unquestioned, self evident and common sense assumptions about social life ... The dominant class protect the integrity of doxa whilst the dominated push out the limits. But ... both the powerful and the dominated are, up to a point, bound by the same normative constraints ..." (ibid.:143). "Power over" is a critical dimension of relations between men and women within households because it locates the individual within the “household system”, which encompasses the dynamics of oppression and subordination (Rowlands, 1995:102). It defines and legitimises the behaviour of household members within the context of their ideologically sanctioned roles and responsibilities as men, women, daughters and sons. That is why White notes that "where 'power over' is successfully used and expressed, it is so all encompassing that conflicts are completely submerged" (White, 1994:104) because it is located within a "system".

The third level of power is where one erases conflicts of interest from one’s consciousness. Power at this level shapes one's claims and acceptance of one's position. This is what Rowlands (1995) calls "internalising" one's oppression. A critical
question here is whether or not the oppressed are conscious of their subordinate position within the "household system". There is no consensus in the literature on this. This is critical to me because different departure points lead to different strategies for effecting change. Sen (1990) argues that women suffer from a false consciousness of their interests and concerns for the welfare of the household. Based on this argument, strategies to counter this would focus on improving women’s consciousness about their position in the household. Through an analysis of the work of Agarwal (1990, 1994) Scott (1990) and Apfell-Marglin and Simon (1994), Kandiyoti (1998) shows that women are in fact conscious of their position and self interest but are constrained by external factors, particularly gender relations within which they are located in the household. She adopts Scott’s definition of gender as "a constitutive element of social relationships based on perceived differences between the sexes and a primary way of signifying relationships of power" (Scott, 1988:42 in Kandiyoti, 1998:145). Kandiyoti argues for the appropriateness of this framework because "(p)ower does not merely manifest itself in and through gender relations but gender is constitutive of power insofar as relations which may not always literally be about gender utilise language of sexual difference to signify and legitimise power difference" (Kandiyoti, 1998:145). Following this approach the priority would be on strategies directed at identifying and addressing the constraining external factors.

Kabeer (1997) adds “power within” to the three levels of power identified by Luke (1974). “Power within” is about the ability to define to yourself how you want to respond to a situation. It is, therefore, based on the assumption of full consciousness of your position in the household, as opposed to internalised oppression. For example, learning or exercising helplessness to avoid conflict is an indication of “power within”. “Power within” thus operates within the context of “power over”, control and authority within households.

Authority refers to who ought to control different situations. Therefore, it is normatively defined, context specific, informs and is informed by “unquestioned self evident and common sense assumptions about social life” (Kandiyoti, 1998). Rollins and Barh (1976) assert that power and authority are relational concepts (differ from one situation to another, and from one context to another). Thus they operate within the context of "power over", which defines the rules of living.

Decision making is an outcome (end-product) of power and / or authority (McDonald, 1980). Analysed in isolation, that is, outside power and authority, decision making is not very useful, as men and women use different influence techniques (Safilios-
Rothschild, 1970). Therefore, by adopting a gender framework to analyse the household, I put both power and authority at the centre of decision making about the allocation of income within the household.

Having made these conceptual clarifications, let me now briefly examine the theoretical origins of the relationship between income, power, authority and decision making. Blood and Wolfe (1960) are the "fathers" of what has come to be known as "resource theory". Based on their research in America, they argue that in modern society men and women are potentially equal, depending on the resources they have access to. The decisive resources are income, educational level and occupational status. For these authors, it is comparative access to these resources by different household members, and thus their power, that determines their position in the household and finally regulates household relations. Therefore, it can be deducted that men generally have better access to these resources than women and children; consequently they are more powerful.

However, there are gaps in Blood and Wolfe's theoretical exposition. First, they do not clarify whether it is mere access to these resources or subsequent use of the resources to increase one's contribution and worth to the household that really matters. Second, they do not locate their analysis within a framework of social relations within the household. By assuming potential equality and self-regulating household relations, their theoretical underpinnings are based on NHE. Third, their hypothesis is based on a very narrow notion of the household, that is, as an economic unit within which members exchange commodities. Because of this, the power base of an individual is reduced to tangible commodities like income, educational and occupational status. As such the theory is supposed to apply equally to all household structures. Finally, the theory is a-historical and context-less in that it is supposed to apply across cultures. Another important point not addressed by the theory is its applicability to daughters and sons. This is important given the important role daughters and sons play in household income mobilisation, especially in low-income communities in developing countries. Generally daughters and sons tend to have a higher educational and occupational status than parents, and therefore higher wages also. Does this suggest that daughters and sons in such cases automatically have more power over household decision making?

Examining the literature that appeared after "resource theory", I come to the conclusion that the theory itself has not been destroyed, but modified. Rodman (1967; 1972), for example, proposes a "theory of resources in a cultural context" in which he argues that
“decision making behaviour is influenced by the interaction between resources and cultural definitions” (Rodman, 1967:323). In such an interaction the cultural norm is a mediating variable, depending on the developmental stage that a particular society might be in relative to his four-stage societal developmental continuum. India is said to be in the patriarchal stage, Greece and Yugoslavia are in the modified patriarchal stage, the United States of America and Germany are in the transitional equalitarian stage, and the Scandinavian countries are in the equalitarian stage (op. cit.:1972). Hence, based on Roldan’s argument, developing countries are more likely to be in the modified patriarchal stage, where patriarchal family forms are modified by equalitarian norms in the upper strata so that men’s authority is inversely correlated with social class. In other words, in low-income households men have a higher level of power regardless of whether women are in wage employment or not.

Rodman’s attempt is useful in that it introduces some context into the debate. By acknowledging culture as a variable, he introduces authority to the individual’s power base. However, his theory also has fundamental limitations. His traditional / modern continuum is linear, deterministic, functionalistic and subjective.

Although there is no agreement on the nature of the relationship between income, power, authority and decision making within households amongst feminist scholars, they represent a platform for more rigorous engagement with the subject. Young emphasises that “the connection between income earning and power in the household is by no means a simple one” (Young, 1992:142-143). This is further shown by the different income allocation systems that are found in various households. An allocation system is an outcome of a process that includes income mobilisation and contribution, specialisation, authority and power. From the literature I am able to discern four allocation systems:

- The authoritative or whole wage system where one household member (either income earner or sometimes wife) is responsible for management and budgeting;
- The allowance system where a specific amount of money is given by the income earner to one household member (in most cases a wife) to manage and budget;
- The pooling system where the incomes of all income earners are pooled together for purposes of control, management and budgeting; and
- The independent system where there are separate responsibilities for income earners.

I discuss these allocation systems in more detail in Chapter Three. I will now review...
empirical research in developing countries regarding the relationship between income, power and decision-making outcomes in households.

There are those who argue that access to income improves women's position in expenditure decisions within the household (Pessar, 1988; Pahl, 1988, 1983; Kayongo-Male & Onyango, 1984; Gray, 1979) and allows them to redirect resources towards housekeeping, particularly those areas that improve the standard of living for children. It is suggested that access to income gives women economic independence and autonomy from their male counterparts. This is particularly so where income is derived from the informal sector, and therefore not regular. It allows women an opportunity to decide on their own what to do with the profits (Tripp, 1989). Such an improved position, it is further argued, is critical for equal distribution of resources within the household through joint decision making. Where women are in wage employment, income allocation systems in households are more likely to take the form of pooling. Summing up this position, Illo asserts that "as women increasingly contribute to the family [cash] resources, a large part of their influence becomes formal power since their decisions or choices can be supported by their own personal resources" (Illo, 1992:187).

There is also growing evidence that there is no straightforward relationship between women's access to income and their access to decision-making power and authority within the household (Roldan, 1988; Sharma, 1990). Based on her research in South East Asia, Lim notes that "increased labour does not necessarily imply increased utility and economic power or control for females. In fact during times of recessions and economic distress, increased labour market participation by women may be accompanied by deteriorating economic status and decline in female welfare" (Lim, 2000:1285). There are many other factors involved in determining a woman's say in household decision making. Batiwala (1994) lists some of these: material assets, knowledge and ideology. However, there are many obstacles to achieving these goals, including "the segregation of women into poorly paid unstable jobs ... their double burden of wage work and domestic labour, and a gender ideology that continues to portray women as "supplementary" workers, even when they are becoming increasingly important economic contributors to the household economy" (Batiwala, 1994:4).

Munachonga (1988) argues that women's low wages in relation to those of men account for their position in the household. According to her, income pooling is exercised where women have higher wages than men, but it is used as a means of
control rather than as joint decision making in the literal sense. Other factors such as culture (Folbre, 1988; Parpart, 1989; Wilk, 1989; Roldan, 1988; Papanek & Schwede, 1988; Fapohunda, 1988) and political position (Folbre, op. cit.) of a household member in that particular context have a significant effect. Munachonga (op. cit.) shows how extended families in urban Zambia influence income allocation systems within households. Culturally it is expected that males be unilaterally responsible for household financial decisions, based on assumptions of males being sole providers for their households. Reviewing the South African domestic fuel policy, Makan, too, writes that "... men generally control finances, make final choices and enforce decisions over the household" (Makan, 1995:184).

Given these disagreements in the literature on the effect of women's income on their decision-making position in the household, it is important to explore this issue in a specific cultural context. To extend the debate I will also analyse the situation of daughters and sons. Safa (1995) notes that although daughters contribute to household income, they tend to defer decision making around that income to their parents and especially do not challenge their fathers' position. As such, they do not challenge the status quo. Thus by cutting through both gender and generation I enhance my analysis.

A number of issues raised in this section are worth pursuing further in this research. What level of power does income bring for women (of the four levels of power discussed earlier)? Does the size of their income, in relation to that of other household members (especially men) have any influence? What areas of decision making do such women have influence over? Is it just their own incomes or do they impact on other household members' income as well? If women's power is influenced by their earning capacity, do they also gain authority in decision making over household income distribution?

Furthermore, I will examine the influence of the actual level of contribution of women in relation to that of other household members and in relation to the general survival of the household. The concept of autonomy will also be explored against empirical evidence, that is, autonomy against what and to do what? Does autonomy have the same meaning to different household members? Finally, I will explore to what extent does the actual conception of the household itself inform one's position in these issues.
4.0 TOWARDS A CONCEPTUAL FRAMEWORK

As Borooah eloquently writes: "For all the attention it has received, the household has been a difficult concept to grapple with, both theoretically and methodologically, because it is at once many things. It is a location of action, a collection of actors, a network of roles and responsibilities, a pattern of activity and, for want of a better word, an ethos of collectivity. Whilst researchers may give analytical priority to one or other part of the above, most recognise that these dimensions do come into play" (Borooah, 1994:47). In picking up this complexity, I draw from Peterson's (1994) conceptualisation of the distinction between the household and the family, and Mafeje's (1991) understanding of the African household. This conceptualisation positions household relations within three intertwined dimensions: the ideological, the material and the emotional. Although these dimensions are discussed in the literature (Gullestad, 1993; Batliwala, 1994; Kabeer, 1997; Kandiyoti, 1998; Bartlett et al., 1999; just to mention a few), most writers treat them individually. My particular contribution is an attempt to treat them collectively both theoretically and methodologically. I adopt this approach because of the importance of affinity and filiation (emotional bonds) in the founding of the African household. Yet this happens within ideologically defined parameters that define norms, values, obligations and roles of living. However, these parameters are themselves penetrated and mediated by the reality of the socio-economic environment that articulates the possibilities of day-to-day living. Therefore, my research explores the interplay between the ideological, the material and the emotional dimensions in different household forms. For analytical purposes it is, however, useful to clarify my understanding of each of the three dimensions.

5.1 Ideological Dimension

At an ideological level the household is bound together by kinship that defines norms, values, obligations, roles of living and relating. Central to this is setting parameters for marriage and parenthood, both of which are key relational processes in households. Marriage defines the relationship between husband and wife, and also between them, relatives and the community. Parenthood defines predominantly relations between mothers, fathers, daughters and sons. Of course parenthood also defines relations between husband and wife. Both marriage and parenthood are important in conferring and defining one’s own identity in the household.

Nhlapo notes: "In African customary law the family is confined in terms of a relationship that arises from marriage" (Nhapho, 1991:112). Furthermore, marriage is a non-individualistic relationship. Its important aspects are procreation and survival; hence
women are not seen just as individuals but as adjuncts to the family, which itself is part of a clan.

The major contribution of feminist scholarship to the ideological debate has been to qualify the inequality in relations between men and women as "patriarchal". Meena asserts that it is important "to appreciate the patriarchal ideology which provides the context upon which women play and accept a subordinate role" (Meena, 1992:11). The fact that gender is reinforced by patriarchy rather than just customs and norms means that women's subordination can persist despite the dynamism of culture on which it is supposed to be based.

The patriarchal framework also encapsulates relations between young and old, that is, inter-generation relations. These relations are also not equal. Adulthood and parenthood confer authority to set parameters and behavioural norms for daughters and sons. These are socially defined. But the young operate within the gender framework as well.

Therefore, my point of departure is that there are gender and generation relations within the household that are socio-culturally defined. These give meaning to being an adult male, adult female, young male and young female. But through affinity and filiation these broad categories are further translated into specific social categories in a household setting. It is within this context that I understand social labels and identities of husband, father, household head, wife, mother, daughter and son. Each one of these is a socially defined identity with roles, obligations, behavioural norms and rules about relating to each other.

A number of writers have defined the concept of identity, but I draw from those that I consider appropriate for my research (Campbell, 1993; Connel, 1995; Sen, 1990; Ihinger-Tallman et.al., 1995). Identity refers to self meaning and cognition that people attach to their status and role in society in a particular context. So each individual may have many, and sometimes conflicting, identities. People draw on specific identities depending on the context. Therefore, identity is not rigid or static. It is constantly being renegotiated and also maintained. "The context-dependant nature of social identity can be accommodated by conceptualising identity as an adaptive resource drawn on by subjects in tackling the social and material conditions of daily existence" (Campbell, 1993:53).
Ihinger-Tallman et al. (1995) bring additional useful concepts into the discussion. They point out that people will draw on a particular identity in a particular context based on their perception of the "saliency" of that identity for them. They also note the importance of "significant others" in people's perception and daily living, that is, how they perceive they are seen by others. That is because perception of identity is heavily influenced by assumptions about what is appropriate behaviour. Therefore, "(o)n the whole, the process of social identity formation is structured in such a way that identity tends to contribute to the reproduction of existing power relations" (Campbell, 1993:57). Social identity itself is embedded in socialisation and conscientisation about what is acceptable male and female, and young and old behaviour. Therefore, even where women have gone through feminist conscientisation, depending on the context, they might consciously reproduce certain gender power relations as a mechanism for managing household relations. Similarly, women are more likely to use influence than authority. Jonasdottir (1991) makes a useful distinction between influence and authority. The latter is legitimised power and the former is un-legitimised, subtle and hidden power. Authority "belongs" to men and influence to women. Under what conditions is the latter internalised oppression or "power within"?

Also, as discussed earlier, a household is the actual way of living in relation to norms, but influenced by the macro context within which the specific household finds itself. That is why "household composition alters authority patterns as well as the division of labour" (Safa, 1995:181). I therefore support Connel (1987) who warns against ideological determinism and reductionism. He suggests that "(r)eductionism could be avoided, not by claims of autonomy of ideological practice, but by consistently seeing it as practice, ontologically on a par with any other practice and equally involved in the constitution of social interests" (ibid.:245). Kandiyoti makes a similar point when she warns against concealed ideological hegemony in gender analysis (Kandiyoti, 1998:147).

But the basis of inequality in households goes beyond just gender, and includes race, class and ethnicity. These are also ideological in form and critical for understanding when analysing gender relations in households, especially in a South African context. The intersection of gender with race, class and ethnicity provides context and specificity to relations within households, which are usually ignored. Mcllwaine (1995) highlights conceptual shifts in the literature in the treatment of the relationship between these categories, from reductionism, to additive models and parallelism. She emphasises the need to view these as interrelated in any analytical meaning (ibid.:238).
That is why the material dimension is important in my understanding of household dynamics. It provides the concrete reality of day-to-day living within the ideological framework.

5.2 Material Dimension
The macro-economic and political context (of race, class and ethnicity) provides the framework within which households respond to and are affected by material opportunities and constraints. Therefore, I agree with Campbell that we should understand and be mindful of "family's link to economy and state, and should start to unpick the complexity of a link that is simultaneously 'relatively autonomous' and 'deeply penetrated' by them" (Campbell, 1989:17). To some extent household survival in South Africa is directly influenced by race, class and gender. These categorisations determine access to employment and housing and, until 1994, also determined political participation. Because of how race has always determined access to education and skills training, the political demise of apartheid so far has not made a fundamental impact on access to employment and housing. Income distribution across race and gender is still significantly skewed. Also, in the labour market, gender is a significant axis. Although there are no formal laws restraining women's access to employment, the gender system has kept women in low occupational classes, and therefore low wages. The macro-economic and political dynamics impacting on households are, of course, based on certain assumptions about households. As discussed earlier in this chapter, the assumption is that of a unidimensional household.

But the household as an institution is also "relatively autonomous" and dynamics within it impact on its survival. Moser writes that "within the household asymmetries in rights and obligations on the basis of gender and age translate into differences in ability to cope with economic difficulties" (Moser, 1996:2). Within the gender and generation division of labour it is assumed that men are breadwinners, women homemakers, and daughters and sons assist their fathers and mothers. These assumptions, of course, translate into certain expectations about gender and generation contributions and specialisations. But the macro context within which households fend for survival is extremely dynamic and constantly changing. However, ideological perceptions are fairly persistent. This creates a gap, which precipitates contradictions, conflicts and inconsistencies in household relations as people (husbands, fathers, wives, mothers, daughters, sons) make economic choices about how to deal with norms that might militate against the logic of survival.
This emphasises a dialectical relationship between the ideological and economic dimensions of households. As discussed earlier in this chapter, the ideological sets the basic rules and principles of living. Therefore it constantly penetrates very deeply the material reality of every household member's contribution and interpretation thereof. That is why the conceptions of men as breadwinners and household heads and women as homemakers persist despite the reality of their actual contribution to the household. This further points to the limitations of the orthodox Marxist economic determinism in analysing and understanding household dynamics and relations.

The fact that people make choices not necessarily as individuals but in their familial identities means that choices and the resultant outcomes might not be objective but influenced by one's position in the household. The same applies to how these choices are perceived and interpreted by other household members - the significant others.

But household members and the survival choices that they make might simultaneously be based on emotional bonds between husbands and wives and their daughters and sons.

5.3 Emotional Dimension

Is it useful to assume that all aspects of household relations, including gender and generation, are unequal and oppressive? Perhaps Sorensen (1991) has a point when she questions the usefulness of the equality concept in understanding gender relations. She suggests that maybe asymmetry is more appropriate. Socialist feminists focus on the link between the public and the private spheres of women's lives and contend that "the social interactions between women and men in direct person to person relations are constantly overlooked" (Jonasdottir, 1991:212).

Schlapentokh (1984) lists the following as key factors in conjugal relations in the Soviet Union: mutual sympathy; mutual respect; trust; fidelity; tenderness; kinship; and psychological comfort. Kabeer (1997) and Bartlett et al. (1999) list love, affection, trust, mutuality and collaboration. Within the context of my research I explore the emotional bonds of love, affection, trust and commitment because they are directly linked to both affiliation and filiation. The role played by emotional bonds in household relations is certainly the least analysed aspect of household dynamics because gender studies tend "to examine gender in terms of conflicts and contrasts, while the shared concerns of women and men are taken for granted and left unexamined" (Gullestad, 1993:128). I see this as an outcome of the dominance of the ideological and material dimensions in the contribution of feminist scholarship to household analysis. There are very tangible
reasons for the inclusion of the emotional dimension in the current analysis of African households. As mentioned earlier, arranged marriages have declined significantly in South Africa. So we should be looking at how this impacts at least on gender relations.

Jonasdottir (1991) argues that love primarily encompasses two components, that is, caring and erotic ecstasy. She goes on to stress the importance of understanding the foundations and role of love in conjugal relations, which relations she maintains penetrate all spheres of life. For her women and men "are 'bound' to each other through erotic attraction, work relations, political relations, as students, parents, confidants, in sport, in artistic creation - in everything and everywhere" (ibid.:32). Then she argues that "the concept of 'love' can be understood, primarily, as socio-sexual relational practices, and not only as emotions which dwell inside individuals" (ibid.:14). Therefore, love as expressed by men and women is mediated by the ideological dimension that regulates who (between men and women) has "authority to determine the conditions of love" (ibid.:221). Furthermore, the combination of caring (as a component of love) and men's authority over the expression and products of erotic attraction further emphasises the intertwined nature of the three dimensions.

Feminists also note that the caring role played by women in the household makes the household a safety net and asset for household members in times of dire need (poverty, sickness and old age). Women perform these activities within the physical context of a home. The nature and quality of that home might facilitate or inhibit their performance. But feminists argue that women play this role because of their subordinate and socially defined role within the household. I support this line of argument but extend it by asserting that women might also do this out of love for and commitment to their husbands and children, and hence also take pride in a "good" home. Commitment is defined by McDonald as "carry(ing) with it an implication of a more voluntary decision which relies not so much on economic or social structural resources, but more on inter-personal value resources and the establishment of inter-personal trust in the relationship" (1980:851). In the same vein Beneria (1992) calls for a reconceptualisation of mutual dependency between household members. She calls for "a model that includes ties of love and solidarity as well as bargaining, tensions and conflicts among family members" (ibid.:99). But to what extent do these aspects occur within a context of mutual trust amongst household members?

Humphrey and Schmitz (1996) make a strong case for a relationship between trust and economic development. "Trusting a person means believing that when given a chance, he or she is not likely to behave in a way that is damaging to us" (Gambetta, p.219 in
Humphrey & Schmitz, 1996). They go further to note that past behaviour is important in establishing trust. They also argue that generalised trust can only be based on generalised morality. This means a set of norms and values that define behaviour and interaction between people. Generalised morality includes sanctions for non-compliance that form the foundation for trust. Humphrey and Schmitz (ibid.) write about economic development but their work does not include household analysis. Yet the points they raise are very relevant at household level, particularly in my understanding of household relations. Based on earlier discussion, the following question is pertinent: Is it generalised or selective morality that is applicable to gender relations?

Relevant to these debates on trust is the emerging literature on social capital (for example Evans, 1996; Moser, 1998), although its focus is at a community level. This debate seems to have coincided with the resurgence of neo-liberal thinking on the (diminishing) role of the state in development, wherein the household and community seem to be allocated an increasing role. Putnam defines social capital as “features of social organization such as trust, norms, and networks, that can improve the efficiency of society by facilitating coordinated action” (Putnam, 1992:167). In support, Emmett (2000) sees trust as an important component and ingredient of social capital. For him trust is critical in reaching compromise where there are divergent interests. As such lack of trust can be an obstacle to cooperation.

Household relations are played out in the physical space of a house. Thus this space presents an opportunity to explore the interplay between the three dimensions of the household. As indicated in Chapter One, I use housing as an entry point to my exploration of household relations. Thus, having adopted a conceptual framework for this research, in the next chapter (Chapter Three) I undertake a brief review of the relationship between housing improvement and household relations. In particular, I focus on the critical factors that determine the nature and scale of housing improvement that households undertake. In this way I am able to identify assumptions about the household that underpin housing policies and strategies.
CHAPTER THREE

HOUSING AS AN ARENA FOR HOUSEHOLD DECISION MAKING AND INCOME ALLOCATION

1.0 INTRODUCTION

The total urban population in the developing world was a mere 7% in 1960, increased to 31% in 1999 and was projected to reach 42% by the year 2000. This was a result of the rate of urbanisation that is estimated at 3.6%. Africa alone showed an urbanisation rate of 4.6% (Westen, 1995). This rapid increase is happening despite stagnant and even deteriorating economic conditions in most countries. Another feature of this urbanisation is its gendered nature (Chant, 1996; Todes, 1998), that is, the mobility of men and women varies regionally depending on division of labour in rural and urban areas, gender differences in access to employment opportunities in rural and urban areas, and gender ideologies influencing individual behaviour.

One of the most direct outcomes of this rapid urbanisation is the increasing need for housing. In developing countries generally, the rate of urbanisation outstrips the production of housing (both formal and informal). Highlighting this crisis, Aldrich and Sandhim (1995) note that the scale of inadequate housing in Asian countries ranges from 25% to 80% and in Africa from 33% to 90%. Although these figures clearly indicate that access to shelter is a primary challenge for governments as they struggle to improve the living conditions of the poor, it is equally important to note problems associated with any quantification of the housing problem (Drakakis-Smith, 1997). First, the data tend to be unreliable particularly given the general inadequacy of statistics in the developing world. Second, comparability can be a problem because of different definitions of adequate housing in different countries and cultures. Most important for my research, quantification tends to lead to a strong emphasis on supply (delivery of housing units to address the backlog), particularly among policy makers, based on the assumption of homogeneity of needs between and within households (Spiegel et al., 1996).

Despite these concerns, it is obvious that there is an urgent need to scale up housing provision and delivery in the developing world. Pugh (2000) notes that the challenge facing the developing world in this regard, given the context within which the housing sector is developing, is: high population growth; low economic growth; low savings and investment; the growing informal sector and its associated low and irregular incomes;
sprawling informal settlements; and pervasive internationalisation of macro-economic issues. Sivam et al. (2001) add inappropriate regulatory frameworks, inadequate financial systems, rapidly changing household structures, and low priority given to housing as a national priority. All these impact negatively on the ability of the housing sector to deliver.

Yet, most societies attach immense importance to housing as a basic need, together with food and clothing (compare the 1970s Basic Needs Strategy of the International Labour Organisation). Housing is also one of the primary weapons for improving the living conditions of the poor, especially in the developing world (Choquill, 1995). Chant concurs that “(a)s the social and infrastructural context in which households are embedded, people’s homes and the communities clearly play a vital role in underpinning their efforts to secure the basic means of subsistence for themselves and other household members” (Chant, 1996:31). Furthermore, with declining wages and increasing unemployment, homes are not just sites for reproductive activities, but increasingly also act as sites for productive activities, especially for poor households and women. That is why Moser writes that “(h)ousing is an important productive asset that cushions households against poverty ...” (Moser, 1996:7).

But “households differ, and so do their needs, preferences and abilities in housing. The most realistic housing policy is one that caters to these differences in demand and ability” (Westen, 1995:43). Therefore, it is important for policy makers and planners to understand the “complexity and variability of individual household priorities and consequent housing behavior ...” (Turner, 1972:100), particularly because “access to housing needs to be assured primarily, if not exclusively, on a household basis” (Rakodi, 1991:42). Policies based on lack of or inappropriate household analysis lead to unintended consequences and can even “reinforce disadvantage and inequality” (Miles, 1998:186).
Over decades we have seen housing policy moving from supplier-driven to support-based approaches. The latter begins to emphasise the centrality of understanding housing demand. Implicit in this evolution has been certain assumptions about the household, and consequently the role households (and members within it) are expected to play in housing provision.

The first phase, 1950 to 1970, saw the state assuming the primary responsibility for housing provision through formally built public housing schemes. The assumption here was that of nuclear households with a benevolent, formally employed male head on whose income the household’s affordability level was measured. Informal housing, during this period, was viewed as substandard and illegal, and hence destroyed. The general failure of public housing is well documented. It was supply driven and directed at addressing the backlog without attending to the diversity of household circumstances. It was not affordable both to countries and households, particularly given the high standards. As such, housing was not reaching the poor as the intended target group. This led to an increase in informal settlements as people continued to house themselves.

As such, the 1970s saw a shift in policy towards self help housing, with the World Bank adopting it in 1976. The main proponent of the self help approach, John Turner, introduced critical points regarding the importance of housing demand to the housing debate. One of the central tenets of his thesis in his book *(Housing by People, 1976)* was who decides about housing. He argued for the autonomy of the popular sector (informal sector), emphasising that what motivates the poor is different from what motivates other groups, their values are different, and hence their behaviours towards housing are different. He further called for leaving control over resources for making things happen to the poor. “The complexity and variability of individual household priorities and consequent housing behaviour are beyond the practical grasp of any central institution or organisation” (Turner, 1972:100). However, despite these critical points, Turner failed to apply his thesis inside the household. He simply saw tradeoffs made by households as based on three existential needs of the household head, that is: proximity to employment; status linked to quality of improvement; and security of tenure. In essence his understanding of the role of household head was based on the NHE approach, which ignored social relations within households. Therefore, he failed to fully take on board the complexity of housing decisions taken by households.
In adopting the self help approach in 1976, the World Bank anchored its policy on three inter-related elements: affordability; cost recovery; and replicability. This was based on neo-classical economic assumptions of “spread(ing) housing more economically among low income households” (Pugh, 1990:69). This saw the responsibility for housing provision shifting from the state to the private sector and communities. Yet analysis of the households that form these communities was not an issue of concern. A good example of this was the treatment of affordability.

Affordability was based on household income. Although this was an important improvement from basing it on the income of the household head, household income was not problematised. It was simply an aggregation of all household members’ incomes. In most instances affordability was calculated as 30% of that total household income. Other factors influencing willingness to pay, as suggested by Lee (1990), included age of the household head, household size, and maturity of the household. Lee goes further to emphasise the fluidity of income, but explains it mainly through exogenous factors. “Equally household income is likely to vary with wage increases. It also changes from season to season, according to the fluctuating demand for specific services the household provides, as children mature, start work and contribute to the household income, and later leave home and stop paying into the family kitty …” (ibid.:65). Oruwari and Owei (1990) also point out that, in Nigeria in the 1980s, gross income of household head was used to assess affordability. The reality, however, indicated that affordability is equally a behavioural issue, of which gender is a critical axis.

In the mid-1980s the World Bank shifted its self help approach from the project-to-project interventions of the 1970s to a programme level. Pugh (1994) relates this to the reform period at the macro-economic level linked to economic structural adjustment policies. This saw less investment in infrastructure and rationalisation of subsidies.

In response to the effects of structural adjustment policies, housing policies in the developing world shifted to the enablement approach as espoused by the World Bank and United Nations Centre for Human Settlements (UNCHS). Drakakis-Smith (1997) notes that this has shifted the housing debate to macro-economic level issues and thus the role of housing as a sector in macro-economic development. Emphasis is primarily on the development of private formal markets by removing supply side blockages and constraints like finance, land, infrastructure, material supply, and other government imposed barriers (Keivani & Werna, 2001; Pugh, 2000; Drakakis-Smith, 1997).
The main tenet of the enablement approach is partnerships. The debate raised in the literature by neo-Marxists and dependency theorists is whether this is a rolling back of the state’s contribution to housing (Pugh, 2000) or simply a configuration and a different role played by the state in relation to NGOs, the private sector and households (Ramirez, 1990). Drakakis-Smith points to “partnership and integration between all the actors in housing provision in order to enhance the capacity of low income households to improve their accommodation” (Drakakis-Smith, 1997:801). De la Barra concurs that enablement strategies are based on the assumption that the “poor can rise from their condition on their own without external support and investment” (De la Barra, 1997:4). Therefore, the household is an important resource for a whole range of activities associated with housing provision in the enablement approach. “Households have increased responsibilities and burdens in post 1990 directions for housing and economic policies. They are ‘required’ to generate income, to save, and spend it in prescriptively useful ways (though within a context of some freedom) and to pay for significant portions of basic goods” (Pugh, 1994:175). But to what extent is the household then analysed and understood if it has such a critical role to play in housing provision?

This question points to a possible tension in the enablement approach, whose emphasis is primarily on supply side measures. Analysis of the household, most importantly through a disaggregation of needs and responses thereto, could be expected to lead to the realisation of the need for equal emphasis on demand side measures. In this regard Drakakis-Smith (1997) highlights the emergence of the gender and housing debate in the 1980s (Moser & Peake, 1987). This debate primarily focuses on gendered roles and responsibilities, and implications thereof for housing policy. But “(t)here are as yet few signs that, in the field of housing policy, such considerations have proceeded beyond the stage of attempting to deepen the research agenda” (Drakakis-Smith, 1997:806). Interventions, where attempted, are still at project rather than policy level - therefore their impact is very limited (see case studies in Moser & Peake, 1987).

What one sees is the recognition of the “delivery capacity” of women, particularly in the area of cost recovery as required by the World Bank and USAID. But I will argue later in this thesis that this “recognition” of women is still within the efficiency approach (Moser, 1987). It is devoid of any analysis of power relations within households, which relations inform the nature of women’s contribution to housing. As such this “recognition” may lead to an additional burden on women, in relation to their
reproductive role in households.

The above debate points to the importance of this research given the absence of household analysis in the housing literature. This absence leads to policy being based on inappropriate assumptions about the household, as indicated in Chapter One.

Levy and Taher (2000) point to a number of inappropriate assumptions on which housing policy tends to be based: household structure; gender relations; division of labour; age; and employment. For example, "... the assumption of male breadwinner often contained within it the notion of formal sector employment, resulting in the exclusion from housing programmes of women, and also men who work in the so-called informal sector" (ibid.:20).

In the next section, I review a number of critical factors that are discussed in the housing literature as determinants of the type, scale and rate of housing improvement. Analysis of these factors is relevant to my understanding of housing improvement, which is the entry point for my examination of the household.

3.0 FACTORS INFLUENCING HOUSING IMPROVEMENT

In this section I summarise factors influencing housing improvement based on a review of case studies in the literature from different countries.

3.1 Infrastructure and Related Factors
The location of a settlement in relation to economic and employment opportunities is said to be a contributing factor to the movement and establishment of households in an area. Once in the area, the availability of services and basic infrastructure (especially water and electricity) is said to influence the nature and rate of housing improvement (Smit & Mbona, 1996; Westen, 1995; Baross, 1983; McCarthy, Hindson & Oelofse, 1995; Okpala, 1999). The level of services is also perceived as an indication of the long-term commitment of the local authority to the area. Besides impacting on the value of the house, basic services influence the livability of the house and facilitate homemaking which is the social role of women. But what will be established in this research is which infrastructure areas are prioritised by different household members and why. In most incremental housing programmes, government provides reticulation to collective sites, for example street standpipes and streetlights.
In their Malaysian research, Tipple and Salim (1999) conclude that the size of a plot has more influence than income on the nature of improvements. They also show that the potential to generate income from tenants influences the nature and rate of improvement in Zimbabwe. Small plots are a constraining factor for income generation.

The availability, proximity and cost of building materials impact on the scale and rate of improvement (McCarthy, Hindson & Oelofse, 1995). The latter two relate to level of income. Proximity also impacts on cost because transporting building materials can be costly.

3.2 Tenure

Lack of tenure is said to lead to uncertainty, no investment and no social commitment from households (Aldrich & Sandhu, 1995). Pugh (1995) adds that homeownership is an important factor for household investment in housing but within the context of other factors like: access to finance; land policy; deregulation; and a competitive building industry. Based on his research in Zambia, Tait (1997) argues that security of tenure is the single most critical factor in housing improvement. In fact most of the case studies I reviewed mention this factor (Baross, 1983; Chant, 1987; Westen, 1995; McCarthy, Hindson & Oelofse, 1995; Okpala, 1999).

However, researchers into women and/or gender and housing further argue that who holds the title deed is critical (see collection of case studies in Moser & Peake, 1987). In a number of countries, especially in Africa, ownership of land (and property) is not extended traditionally to women (Miles, 1998; Kalambu, 1998). Todes and Walker (1992) also show that access can be blocked at an administrative level, even where women might have the same legal rights as men.

Women’s access to tenure is an asset that lessens their vulnerability in the context of unequal relations within the household (Miles, 1998). Where women have no access to tenure, they access housing through men. Larsson (1996) makes a similar point about women’s fear of divorce in Maseru - their fear stems from uncertainty about what will happen to the house. Women are less knowledgeable about the law. This reinforces their subordinate position within the household. Moser (1989) suggests that extending title to women will address their strategic gender need. In this research I will explore what level of power and control title brings to women and whether it influences their decision-making position around housing in the household.
3.3 Income

Access to finance is generally accepted as a major constraint to housing improvement (Potter & Watson, 1999; BESG, 2000). Also, although income might not influence the actual decision to consolidate housing, it is said that income does influence the cost, form and phasing of consolidation. Therefore, the level of income determines plot size, level of consolidation, cost and type of improvement and method of implementation (Soliman, 1995).

However, vast differences in improvement amongst households of similar income indicate that the relationship between income and housing investment might be weaker than initially anticipated. Rodell and Skinner (1983) attribute these differences to differences in the use of hired labour, choice of house size, materials, phasing of investment and access to other resources - in short, reasons external to the household.

Recent research by Tipple and Salim (1999), Chant (1996) and BESG (2000) in very different contexts also confirms the marginality of size of income as a determinant of housing improvement. BESG (2000) indicates that 46% of consolidators in Metropolitan Durban have household incomes of less than R500 per month, and that the median cost of improvements is approximately three times the median monthly household income. This suggests that the level of income is not a dominant factor. Households finance their housing improvement primarily through savings.

Oruwari and Oweri suggest that “(a) thorough understanding of the overall income formation, regularity, perceptions and expenditures will throw more light on the behavioural patterns of households” (Oruwari & Oweri, 1990:9). Linked to this should be an analysis of the importance different households attach to housing in relation to other expenditure categories. Ferguson (1999) lists the following sources of finance: individual and group savings; windfalls; fabricating of own building material; sweat equity; and small loans for neighbours and remittances.

A number of South African studies indicate the importance of savings in housing consolidation. In eight case studies across South Africa, McCarthy, Hindson and Oelofse (1995) show that up to 53% of households use savings to undertake consolidation, and BESG found that 63% of cases in Metropolitan Durban do so. Smit and Mbona (1996) write that savings are the preferred option and that households save through stokvels. Most households are reluctant to take loans and rather opt for credit from local hardware shops, where and when necessary. In any case most of them are
not eligible for loans because of low and irregular incomes (Kalambu, 1998; Miles, 1998; Lee, 1990), especially women and woman-headed households. As saving through stokvels is dominated by women (Bolnick, 1996), women presumably play a critical role in financing housing. But is housing their gender specialisation? Do savings bring them "power to" or "power over" decision making about housing improvements?

Usually ignored from analysis is the cost of maintaining homeownership (rates, servicing loans) and improvements (regular electricity payments, hire purchase of furniture). But households also do not factor this in when calculating the cost of housing. It is usually left to those who use the services and furniture on a daily basis - and it is women who consume these on behalf of the household (Moser, 1989). Therefore, women tend to "service" homeownership.

The above discussion highlights the complexity of housing affordability and how superficially policy makers approach it. In reality most policies on housing affordability are largely based on male earnings, assuming that men take primary responsibility for housing and contribute all their income to the household. This, in turn, has pushed other household members' incomes to the background of analysis (INSTRAW, 1992). Recently, household income has been adopted as a better measure than household head income, but also on the assumption that all earnings will be contributed towards housing expenditure. Examined closely, both approaches are based on the NHE model of joint utility function. As shown in Chapter Two, domestic income (as money available for household expenditure) as opposed to household income (as the aggregate income of all members) is a more useful measure. Furthermore, the case studies reviewed above show that informal sources of income and savings play a critical role in household resource mobilisation strategies for housing. Therefore, how households mobilise and allocate income to different expenditure categories is critical.

3.4 Characteristics of the Household Head

Characteristics of the household head are mentioned in the literature as impacting on housing improvement, particularly the household head's occupational status (Chant, 1987; Tait, 1997), age (Lee, 1990), and educational level (Turner, 1976). These characteristics impact on the household head's income (Ward, 1982) and his (in most cases it is assumed to be) relationship to housing. Therefore, these characteristics are said to impact on both the head's ability and willingness to invest in housing. However, as discussed in Chapter Two, these characteristics are simple personal composition data (Barlett, 1989).
Two points are important here. First, the emphasis on head of household is based on the NHE conceptualisation of the household, which conceptualisation argues for a benevolent male household head on whose financial altruism the household depends. Second, the identified characteristics are based on Blood and Wolfe’s (1960) resource theory. Both these points are discussed in more detail in Chapter Two.

3.5 Household Structure

Adopting an NHE approach to the household, Tym argues that “(w)hatever the particular form the household takes, it needs to be seen as an indivisible unit requiring economic sustenance, and able to provide from its collective financial resources for shelter, food, education, travel, clothing and other necessities of life” (Tym, 1988:210). But other researchers draw a direct relationship between housing conditions and household pattern. In Kingston, Jamaica, there is a high proportion (40%) of woman-headed households. Coit (1995) shows how this translates into poor housing conditions because of uncertain and low incomes, difficulty in obtaining housing loans and lack of construction skills.

In a different context, based on the review of eight case studies in Metropolitan Durban in South Africa, BESG (2000) shows that woman-headed households are responsible for a slightly higher proportion of all improvements. Other writers point to the influence of household size, maturity of the household and stage in the life cycle of the household (Tipple & Salim, 1999; Tait, 1997; Lee, 1990; Napier, 1998). All three these factors obviously relate to the structure of the household but are devoid of power and authority as analytical axes. Rather, they are based simply on length of stay in the area. Maturity and life cycle (as presented in the case studies) presuppose that older households will have had the time to mobilise the necessary resources.

Adopting a gender framework, I will explore to what extent relations within different household structures impact on decision making. Woman-headed households are said to have low and variable incomes, yet they rate high in relation to improvements. As discussed in Chapter Two, this points to the importance of the organisation of power within households and how this impacts on the flow of income. In the previous chapter it was demonstrated that women tend to contribute all their income to their households. Children, especially daughters, also contribute more in woman-headed households than in male headed households. Therefore, flow rather than level of income seems to be critical to housing improvement. I examine this in more detail in the next section by discussing different income allocation systems.
4.0 HOUSEHOLD INCOME ALLOCATION AND HOUSING IMPROVEMENT

In Chapter Two I note the importance of income as a resource in low-income households. I also raise debates about whether and how flow of income in households impacts on decision making and its outcomes. In the previous section I discussed income as a factor in housing improvement. In the housing literature, factors said to influence housing improvement only focus on the material dimension and overlook the ideological and emotional dimensions of the household. This emanates from an NHE approach, which ignores any disaggregation of the household. For example, in most societies, housing provision is the gendered responsibility of men as household heads and breadwinners, yet "the home is regarded by most men largely as 'feminised space'" (Drakakis-Smith, 1997:806). How does this impact on the flow of income towards housing in households? Do different income allocation systems impact differently on housing improvement?

Based on an analysis of several case studies in the literature, I have arrived at four categories of income allocation systems. It is important though to note that these case studies are based on different questions, and therefore different research methodologies. For example, the British case studies specifically looked at nuclear households (Gray, 1979; Wilson, 1987; Pahl, 1983), whilst others looked at different household structures (Papanek & Schwede, 1988). Some concentrated on middle-income households (Rutz, 1989) whilst others investigated all income groups (Fapohunda, 1988). All these differences were taken into account in finalising the categorisation that I will be discussing.

4.1 Authoritative / Whole Wage System

This system is characterised by a single person who is responsible for allocating income between the various household expenditure categories, and is prevalent in low-income households. Morris (1984) makes a useful distinction between cases where this single person is a woman and cases where this single person is a man.

In the authoritative system the husband hands over all his wages to his wife who in turn is responsible for both managing the income and budgeting. Wilson, however, warns that "(a)s far as women (are) concerned, money management on a low income (is) largely a source of hardship, but that indications (are) that the hardships for themselves and their children increased as they lost control of that financial management" (Wilson, 1987:154).
An important factor in these households is low income. Decisions relate more to budgeting than management. A substantial amount of the earnings is spent on food anyway. Housing is in the form of squatting, renting or owning a basic shell. Therefore, financial decisions made by women in these households focus more on survival than improvement of conditions. Where improvement decisions are made, they relate to basic survival needs. Women in these households juggle between these needs and resources, and basic homemaking is likely to be their primary concern. Women's position in income allocation in this system, therefore, is neither a reflection of their power nor their authority within the household. Furthermore, although the case studies do not necessarily make it explicit, the actual decision on how much enters the household (domestic income), and as such the allocation system itself, does not lie with the woman. It is a decision that is made by the income earner, in this case mainly men. Therefore, although the total income might be handed over to their wives, husbands retain the "power over" what, how and where it is allocated.

Two points can be made from these case studies. First, women are the economic focus of the household, but their task is confined to making ends meet. Second, men are seen as the main determinants of household living standard (by bringing the money and controlling it) but this reality coexists with the reality of women determining the day-to-day budgetary priorities. This coexistence is particularly relevant in low-income households where decisions primarily relate to budgeting, anyway. A question worth pursuing is to what extent is this system, in reality, a shift of material responsibilities by men to women for determining the welfare of the household, when the actual parameters within which women manoeuvre are fairly limited. As the incomes are very low and the very basic housing needs are not met (as is usually the case), who shoulders the blame? Rapp aptly answers this question when she writes that "(women) mediate the tension between use and exchange, as exemplified in the classic tales concerning domestic quarrels over money in which the man blames the woman for not making his pay cheque stretch far enough" (Rapp, 1991:205).

4.2 Allowance System
This system takes many forms but the most dominant is where a fixed amount of money is given to a senior female member of the household for housekeeping expenses, mainly for food, childcare and children's clothing. The husband in most cases is the sole income earner. Where the wife is in waged employment her earnings, in absolute terms, are significantly lower than her husband's. Her income covers "additionals", particularly in relation to children's standard of living. But children also
need housing, which women provide in their practice of motherhood or what Mulinari (1995) calls "motherwork".

However, case studies in the literature show that husbands tend to reduce housekeeping allowances when wives are also earning. This is because of these husbands' expectations that wives' earnings should be wholly spent towards household expenditure, even if the women themselves expect to control their earnings (Munachonga, 1988). Therefore, defining housing affordability on the basis of head of household can be misleading.

The allowance system is prevalent in nuclear and extended households. Where the head is male, this system is known to be plagued by income retention because there is no prior agreement on the size of the allowance, nor what happens to the rest of the income. Central to this is that men, particularly, do not disclose their earnings to their households, yet housing officials base housing affordability on their incomes. Munachonga (ibid.) sites the variance in size and regularity of the allowance as one of the problems that women face in this system, especially if this translates into less money. This is when women have to make ends meet in order to sustain homeownership in their gendered role as homemakers. Confirming the prevalence of the allowance system in urban Zambia, Elson (1988) notes that an increase in the allowance reduces male personal money, and consequently leads to tension and conflict in the household. This is when women move into male expenditure categories like housing. Thus although housing provision is still perceived as being done by men, the critical role of repayment is largely carried out by women in the event of income retention. Moreover, women do this on a private level, and thus their contribution is not valued. This is more so the case when women undertake housing improvements in the allowance system through informal earning activities.

It can be concluded that the allowance system is a further erosion of women's position in decision making over household income. Although the amount of money these women control might be the same as or more than that of their counterparts in the whole wage system, they are in a relatively weaker position in relation to the total household income. For different reasons, their responsibilities also revolve around budgeting. This is probably why women in the allowance system, regardless of standard of living, are very averse to income retention. It reinforces their subordinate position in the household.
4.3 Pooling System

The income-pooling system is characterised by a common fund to which members have equal access based on joint decision making. As such, a higher percentage of household income is spent on collective consumption items (Pahl, 1983). That is why it is associated with high levels of housing improvement. This system, argues Munachonga (1988), is the most egalitarian. Whilst Chant (op. cit.) notes that in Mexico it is commonly used in woman-headed households, Papanek and Schwede (1988) found it mainly in small nuclear households in Indonesia. In all the cases the women were also earners. Pessar (1988) illustrates how the pooling system in Dominican Republic nuclear households increased from 17% to 38% as women entered waged employment. Therefore, pooling is more prevalent where both men and women work (Safa, 1995).

In Zambia pooling is least used, and is associated with households where a woman's income is higher than that of her male partner. Munachonga (op. cit.) argues that pooling in these cases is adopted as a means of controlling an otherwise potentially financially independent wife. In Mexico 62% of the low-income households with women in waged employment practise some kind of income pooling (Roldan, 1988). However, flows of money are subject to the man's control at point of entry. This includes the man's concealment of his income; a unilateral decision on his personal allowance whilst expecting the wife to contribute 100% of her income; and the man taking all major decisions regarding major expenses. Ultimately the wife "has no actual control over the disposable income of the pool. At most she can budget within the pool" (ibid.:236). The important point here is that, in a pooling system, men's authority and power over the management of the pool might turn it into nothing more than an allowance system. Therefore the implications of access to the pool and its spending need to be examined carefully before concluding that a system is in fact pooling. A distinction needs to be drawn between theoretical and real access to the pool, and a factor in this distinction is who polices the pool. Where women play a major role in the management of the pool, as in woman-headed households, the scale of housing improvement tends to increase substantially.

Researchers in Africa assert that income pooling does not exist in Africa, hence the usefulness of the concept needs to be challenged both theoretically and empirically. Wilk (1989) writes that pooling is a Euro-American concept. Moock insists that "joint objectives at the level of the household do not necessarily prevail in Africa..." (Moock, 1989:5). Based on her research in Nigeria, Fapohunda (1988) also shows that pooling...
is not practised; instead household members merge resources for specific expenditures. Whitehead concludes that African households do not pool resources nor keep a common housekeeping fund; instead "... responsibilities are ordered through stated conventional divisions ... or running through accounts of who has provided what ..." (Whitehead, 1984:100). These arguments suggest that women in Africa do not contribute to housing, as it is a male expenditure category. Yet case studies in the previous section prove the contrary.

4.4 Independent System

Each partner in the independent system has an individual income. Each one has his / her own responsibilities, which are gender based (for example, men are responsible for fixed items like housing, and women mainly for durables). Based on the case studies reviewed, this system is most prevalent in rural Africa where men and women have independent economies, and hence separate and independent purses (Guyer, 1988; Clark, 1989). Whereas only 12% of the British households studied by Pahl (1983) practised this system, 78% of those studied by Fapohunda (op. cit.) in Nigeria did. The British households were all high-income households with women earning high incomes as well. The Nigerian households were evenly distributed across income levels.

Munachonga (1988) and Fapohunda (1988) highlight the importance of the independent system as insurance against risk for women. It strengthens women's position against traditional inheritance policies. It also gives her autonomy to invest in kinship and other community networks (traditional insurance). Both writers assert that the independent system is adopted by women as a means to avoid the risks of income pooling. This implies that the women who adopt it have authority and / or power to choose which allocation system suits them. In low-income households where this system is practised, the important question is how the expenditure categories are divided, as this is crucial to day-to-day survival. For example, Moser (1996) suggests that men tend not to fulfil their financial obligations. Where this adversely affects children, women will spend their income outside their immediate expenditure responsibilities. She writes that men agree to repay housing loans but women end up having to balance budgets to pay back those loans, although they still have no control over the man's disposable income. This also raises a question on the definition of "durables". Perhaps "servicing" homeownership is perceived as a durable because women are simply "assisting" men and in most instances the house is not in their name anyway.
In concluding this chapter, I would like to highlight some pertinent issues.

First, housing policy is still largely based on NHE assumptions about the household. Factors external to the household seem to inform the policy framework. Of importance are the assumptions about affordability that are still based on the notion of a benevolent head on whose altruism the household welfare is assumed to be founded.

Second, control over household income is important in as far as this control determines the level of income available for housing. This is particularly important in low-income households, which households are the subject of this research. Decisions around domestic income in households tend to be determined by men through “power over”, which is ideologically defined. That is why woman-headed households tend to have higher levels of improvement, despite their low and variable incomes. This indicates the impact of the organisation of power in determining the flow of income into the household and between the various expenditure categories. That is why it is important to understand the different allocation systems and the outcomes thereof.

Ogu asserts that “(a)part from perhaps marrying a wife, building a house is a man’s most recognised achievement in many African societies” (Ogu, 1999:319). It “… confers social recognition, honour and respect” (ibid.:318). This is the gendered ideological link men have with housing and their households. However, this chapter has shown that despite this strong link, men are not necessarily allocating the expected resources to housing. This is primarily a result of income retention. It is thus critical to empirically examine the implications of this seeming disjuncture between expectation and reality.

Despite housing being a male expenditure category, women seem to spend more on it. This presents a contradiction between the material reality and the ideological expectation. However, it can be argued that the material reality of women’s expenditure in housing is actually determined by their ideological role as mothers and wives. So it is not a contradiction per se. Therefore, transforming a house into a home in which children can be brought up, relatives feel welcome and friends are entertained, is closely linked to women’s self identity. At a material level women also use housing to generate income in order to improve and sustain housing, particularly given the low contributions of men. Thus “(t)he housing arena is, for many reasons, a more significant arena for women than for men, particularly for low income women in Africa,
Asia and Latin America" (Levy & Taher, 2000:19). But as indicated above, housing is a gender expenditure category of men as heads of households and breadwinners. So what are the implications of the movement of women into housing expenditure, which expenditure is ideologically perceived as male specialisation?

Third, budgeting is critical in low-income households, as decisions have to be taken on a day-to-day basis, especially in times of crisis. Women generally play this role and, as such, bear the consequences of scarcity of resources. Budgeting is part of their homemaking role. Although they might engage in homemaking within the context of their ideologically defined role, I postulate that there are emotional dimensions as well. A home brings a sense of belonging to household members, especially in African societies. This is where household members are cared for and protected against the tangible and intangible dangers of the outside world. This is the emotional dimension of the household that the literature ignores. I explore this empirically in my research.

Housing improvement is an outcome of complex decision-making processes in households based on the nature of relations within the household. These relations are tested from different angles, especially in times of scarcity, as we are currently experiencing in developing countries. In response, individual household members draw on their authority and power, reality of living and emotional links. Men, women, daughters and sons play different roles in managing such relations, as will be shown in this research. Because income is a general and important resource in households, it is a useful entry point to analysing these relations and contributing to our knowledge of how households really function. In this particular case I explore when, how, and why income is allocated to housing improvement by household members. In the next chapter (Chapter Four) I present my methodological framework.
CHAPTER FOUR

METHODOLOGICAL FRAMEWORK

1.0 INTRODUCTION

The literature reviewed in Chapter Three is not able to adequately explain the processes behind variations in the rate and nature of housing improvement between households in similar circumstances (income, tenure, household structure). Clearly, it is a complex network of supply and demand factors. On the demand side, analysis has so far largely focused on the household head or household as a unit. There is thus a gap in understanding of the effect of intra-household processes on decisions relating to housing investment.

O’Laughlin argues that “the bond of interdependence that unites conjugal families in Africa, as well as in the rest of the world are given too little analytical attention” (O’Laughlin, 1995:76). She writes further that feminist critique of neo-classical household models leads us to a “socially differentiated society” (ibid.:76), thus closing possibilities of analysing how people negotiate living within that differentiation. In the same vein, Sen emphasises that household members “live together under the same roof - sharing concerns and experiences and acting jointly. This aspect of ‘togetherness’ gives the gender conflict some very special characteristics” (Sen, 1990:147).

The framework for my research is an attempt to incorporate this seeming conflict (individual interest) and this seeming “togetherness” (household interest). This is important for housing analysis because people consume housing as a group, in this context the household. Therefore I attempt to present a conceptual framework that opens possibilities for simultaneously analysing conflict, cooperation and interdependence in the household. I postulate that these processes underlie decisions made and choices taken in households about expenditure towards housing improvement. Thus, I argue that a house and its improvements are a reflection of the particular country’s housing policy but, most important, that they are also a sociological statement about relations within the household and the interplay between the ideological, material and emotional dimensions of the household.

At a functional level I adopt the following key components of the household: kinship (based on filiation and affinity); shared residence; organisation of domestic functions
and activities; and shared financial arrangements. These components are important in the classification of households in my analysis. For example, kinship is critical not just because it defines rules of living, but also because it introduces a "larger degree of intimacy and interaction ..." (Brydon & Chant, 1989:138); hence kinship is at once both ideological and emotional.

To differentiate between different household structures I use sex of household head and composition as the criteria. The former is adopted because of the gender and ideological meaning it brings to the analysis. But it is also used widely in housing analysis. Although I am mindful of the theoretical and methodological problems around household headship (these are discussed in Chapter Two), I adopt this concept in my research methodology. I do this in the socio-economic survey but I do not assume who the head is. I let its meaning emerge from the qualitative research. I explore the concept further in my analysis of the contributions of both men and women, but also listen to the views of daughters and sons. The criterion of composition addresses the critical relationships articulated by filiation and affinity.

For purposes of this research housing improvement includes physical improvements to the top-structure and internal infrastructure reticulation (water and electricity), and household furniture. The latter includes a lounge suite, electric stove, television set, fridge, video machine, electric iron and kettle.

This chapter begins with the presentation of the research proposition and critical research questions that will guide my analysis and conclusions. Then I explain the choice of Newtown as my case study area. This is followed by a detailed presentation of my research design. Finally, I put forward what I consider to be the strengths and weaknesses of my research design.

2.0 RESEARCH PROPOSITION

Informed by the literature review and conceptual framework, the following hypothesis will be adopted for this research:

Decision making over the nature and scale of housing improvement in Newtown is an outcome of the predominance of the ideological dimension over the material and emotional dimensions of gender and generation relations. In particular, the notion of "head of household", held by men, women, daughters and sons, and undergirded by extra-household
arrangements is more powerful in influencing decision-making outcomes in the household.

In order to clarify and elaborate on the hypothesis, I adopted the following research questions:

**Domestic Income and Expenditure**
- Is there gender and generation expenditure specialisation in households?
- Under what circumstances is the specialisation rigid or flexible?
- Who contributes towards housing improvement, and why?
- What is the prevalence of income retention and under what conditions do different household members retain income for personal use?

**The Exercise of Power in Decision Making over Household Expenditure**
- What levels of power are at the disposal of different household members, to do what, and why?
- What is the impact of household structure on the organisation of power in households, and why?
- Is the concept of autonomy of action applicable in households?
- Does autonomy have the same meaning to and content for different household members?

**Household Head**
- What are the sources of power that household members draw from?
- What is the impact of women’s income on their power and on the decision-making outcomes they are able to effect in households, and why?
- How do different household members define the content of the concept of household headship, and what is the impact of a departure from that content on household relations, and why?
- Does household headship necessarily incorporate breadwinning?

To test the hypothesis and questions, specific research tools were adopted. But it is important to reiterate that my primary concern was not housing improvement *per se*. I used housing as an entry point to understanding household relations. The choice of housing is elaborated upon in earlier chapters.
3.0 CHOICE OF CASE STUDY AREA

I used a number of factors in identifying an appropriate case study area. First, given the specificities of the South African context at the time, it was important for me to choose an area where I could access secondary data with ease. A number of historical studies had been conducted on Greater Inanda, within which Inanda Newtown (my case study area) is located. The area had been fairly recently mapped and I could access information and maps on it from the Durban City Council.

Second, since the mid-1980s the majority of African urban settlements in South Africa experienced political instability. In some areas this led to outright violence. Therefore I needed to choose an area where physical accessibility would not pose a problem for me throughout the research period. Although there was violence near Newtown, the settlement was spared, probably because it was largely politically homogeneous. I acknowledge that this assumption might have led to a generalisation in my study of the attitudes of the population towards gender and generation issues. However, in her study of the Inkatha Women's Brigade, Hassim (1988) identifies strong linkages between political affiliation, attitudes to tradition, and attitudes to gender issues. But I also looked at Campbell's (1989) study, which showed that there was diversity of perceptions on gender and generation issues in KwaMashu township despite political homogeneity (see Figure 1). Therefore, whilst mindful of a possible bias, I concluded that the specific hypothesis I was testing should not be significantly affected.
Figure 1: Inanda Newtown and surroundings
Third, a site and service scheme provided favourable conditions within which to explore my questions. In such a settlement, households make critical choices about level and type of improvement right from the beginning of the process because by moving to a site and service scheme they directly and indirectly express a desire to improve their housing situation, be it incrementally. Also, the history of the settlement and the population suggested that the majority of households would be having secure tenure for the first time in their lives.

Fourth, the settlement was established in 1980 and thus at the time of the commencement of my research (1993), the settlement was twelve years old. I considered twelve years to be long enough a period for the consolidation of housing in an area from which to draw meaningful data for analysis.

4.0 RESEARCH DESIGN

Unquantifiable concepts like relations and decision making do not lend themselves well to conventional research methods. The same applies to complex and sensitive questions relating to the ideological, material, and emotional dimensions. Therefore, due consideration was given to methodological issues, having carefully examined the strengths and weaknesses of quantitative and qualitative methods. A multi-pronged strategy was adopted and implemented in four stages between 1993 and 1997 as depicted in Table 1. This was informed by the nature of the research proposition.

<table>
<thead>
<tr>
<th>DATE</th>
<th>STAGE</th>
<th>TASKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 1993</td>
<td><strong>Level One</strong> Socio-economic Survey</td>
<td>Establish socio-economic characteristics of the settlement Establish housing improvement trends Provide sampling frame for quantitative stages</td>
</tr>
<tr>
<td>September 1993</td>
<td><strong>Level Two</strong> Case Studies</td>
<td>Test socio-economic trends Explore the why and how questions Probe interplay between three dimensions</td>
</tr>
<tr>
<td>September 1996</td>
<td><strong>Level Three</strong> Sub-sample</td>
<td>Further explore themes emerging from case studies Validate data from case studies Supplement data from case studies</td>
</tr>
<tr>
<td>March 1997</td>
<td><strong>Level Four</strong> Focus Group</td>
<td>Round up themes Supplement data</td>
</tr>
</tbody>
</table>

Table 1: Multi-Pronged Research Strategy
Another decision taken upfront was to target earning and non-earning husbands, fathers, wives, mothers, and sons and daughters. This was based on an understanding of gender and generation as relational links between these overlapping categories of people. Other relatives in the household were also tied by these links but they were not the focus of the study. This approach was a major departure from many household studies that tend to focus on women as their source of data whilst having the household as the unit of analysis.

4.1 Stage One: Socio-economic Survey

A broad socio-economic survey of the Durban Functional Region (DFR) was undertaken by the Durban Metropolitan Transport Advisory Board (DMTB) in 1990, but they could not provide me with the detailed household and individual data I was looking for. The existing data on Newtown were lacking in crucial respects, for example, level and nature of housing improvement, who paid for what improvements, and under whose name the title deed was registered. I also needed detailed individual and household level data on the basis of which to establish individual income, employment status, household type and household income.

My attempts to access application forms (or data from them) that households submitted when applying for housing in Newtown were unsuccessful. One of the reasons was that the administration of the settlement changed several times over the period, as part of the broader metamorphosis of the South African government at different levels. These data would have provided me with a historical record of both individual and household characteristics.

Furthermore, I was not allowed access to records on how households were repaying their loans. I wanted to get a sense of the default rate and under whose names generally the loans were registered. The local authority officials were sensitive about these data because of the prevalence of boycotts of service charges in South African black townships at the time. But they noted that in their opinion the reportedly high default rate was more the result of inability than unwillingness to pay.

I also interviewed various other agents, organisations and individuals who were historically and currently involved in the project, in order to obtain background information. Relevant plans, maps and aerial photographs were also collected. An attempt was made to inform the Newtown Civic Association about the study. However, due to organisational problems in the area at the time, it was not possible to achieve this. The survey was thus undertaken without informing the community, but no
difficulties were experienced in the field because of this omission.

By 1993 Newtown had 4 690 sites. I decided that a sample of between 4% and 5% would be statistically acceptable. I also took cognisance of the fact that conclusions of the research were not only going to be drawn from the socio-economic survey. With the use of the 1991 1:11 000 aerial photographs enlarged four times, the township was divided into its three existing sections (known in the area as sections A, B and C). Although the sections differed in size, this was not viewed as a significant obstacle given the size of my sample. For the purposes of my research, I deemed the population to be fairly homogeneous.

Because there were eight research assistants (including myself), each section was further divided into eight districts (see Figure 2). Houses targeted within each district were randomly selected and marked on the aerial photograph. Therefore I ended up with a multi-clustered random sample. I designed a structured questionnaire to obtain the required socio-economic data about the area and its population (see Appendix A).
Experienced research assistants were drawn from the data base of a researcher working at the Centre for Social Development at the University of Natal. All of them came from the Greater Inanda area. This was deliberately done in anticipation of problems that might arise from not having informed the Civic Association. The research assistants were trained to administer the questionnaire. A pilot survey of two questionnaires per researcher was undertaken. This led to a decision to undertake the
socio-economic survey only over weekends so as to maximise response. In order to improve the thoroughness of the interview process, including data recording, each interviewer was limited to four households per day. The socio-economic survey inclusive of the pilot survey was completed over four consecutive weekends.

The questionnaire was administered to the household head or his / her partner. A total of 211 households were interviewed in March 1993: 70 in section A; 67 in section B; and 74 in section C. I coded the data with the assistance of four researchers. A statsgraphics computer programme was used to capture and analyse the data. Only 205 questionnaires were useable, which represented 4.4% of the total number of sites in Newtown.

4.2 Stage Two: Case Studies

The analysis of the socio-economic survey, against the background of secondary data, revealed very definite and interesting trends in three sets of data: individual data; household data; and housing improvement data. From these data I was able to build in sub-questions that would facilitate the process of descending the ladder of abstraction. Combining the research questions and the emerging trends I established criteria for a purposive sample of case study households. The intention was to study a small number of households to probe as deep as possible the processes underlying the emerging trends. Mapetla & Schlyter argue that 'the (qualitative) method provides opportunities for the questioning and explanations of unknown aspects. It uncovers hidden assumptions and ideas about gender..." (Mapetla & Schlyter, 1997:4). But I also wanted to test the validity of the trends themselves at a micro level of analysis. I anticipated that there would be significant processes that the socio-economic levels, because of their macro nature, would not be able to unravel for me. Macro surveys generally tend to describe events and processes and gloss over the underlying processes and important but obscure dissenting cases that might in fact be reflecting those underlying processes.

In identifying households for Stage Two, I focused on fairly typical households. Furthermore, only households that had agreed to be included in Stage Two were targeted. A question to that effect was asked at the end of the socio-economic survey questionnaire. A total of 127 households indicated their interest in further participation.
Four criteria were adopted in selecting case study households, namely household income, number of earners, title deed and household structure. Their adoption was motivated as follows: Although there were many households in Newtown with a combined household income of less than R500\(^1\), they were omitted from the study upon the assumption that they were too poor to have any resources to improve their houses, in contrast to households in the higher income bracket who would have enough resources to significantly "worry" about housing improvement. The African Bank (1996) notes that very poor households spend more than 70% of their income on food. The household income bracket of R500 to R2 500 would also allow me to pick up both female-headed and male-headed households. Number of earners was seen as important in as far as it provided different contexts within which income decisions were made. This criterion also included different combinations of people (husband, wife, household head, son, daughter) earning within the household. The literature refers to holding a title deed as one of the important goals for women to improve their position in the household, but also as source of power in bargaining processes. Thus I saw it as one of the contexts within which to explore these relations. Finally, household structure has been confirmed by many researchers as an important mediating factor in household relations.

I acknowledge that applying these criteria to the 127 households produced a multiplicity of permutations. Therefore, I also introduced a measure of selectivity, while taking care not to bias the data. In the end seven households were included in Stage Two, and each one of them was approached as a case study. The intention was to interview both earning and non-earning household members. A list of issues to explore with these households was drawn in advance, but was only used as a guide. In total fourteen people were interviewed, but not necessarily two per household. Table 2 gives the breakdown of the households included in Stage Two.

\(^1\) The exchange rate for the South African rand to the pound sterling in October 2001 was approximately ZAR13.40 to one pound, as opposed to being approximately ZAR5.00 to one pound in 1990.
<table>
<thead>
<tr>
<th>HOUSEHOLD</th>
<th>MEN</th>
<th>WIVES</th>
<th>WOMEN HEADS</th>
<th>DAUGHTERS</th>
<th>SONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>B</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td></td>
<td>1</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td></td>
<td>Refused</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E</td>
<td></td>
<td></td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>F</td>
<td></td>
<td></td>
<td>1</td>
<td>1</td>
<td>Refused</td>
</tr>
<tr>
<td>G</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>

Table 2: Case Study Interviewees by Household

It is interesting to note that all men interviewed were very keen to participate in the study and did not present any problems or reservations in respect of the questions asked. But the one who refused did not even allow me to start the interview. Sons were either shy and reluctant (the one interviewed) or abrasive (the one who refused). Daughters were very willing to engage in the dialogue. Women were very reluctant in the beginning. However, in the end the longest interviews were with them because once confident, they provided more elaborate answers even with limited probing. As a researcher I had to allow myself to be side-tracked now and again by these women, but without losing my focus. The behaviours of the different household members prompted me to look closer at whether and how these behaviours could be interpreted and built into the analysis.

All case study interviews were conducted by myself. Each household member was interviewed individually in September 1993. This privacy was important in creating an environment within which people would be more willing to talk about what they considered as sensitive issues. Because of the advantage of knowing the language and culture, I was able to discern fairly quickly from the body language what the individuals perceived as private information. It is important though to note that despite familiarity, I was still an “outsider” as a middle class researcher who had not experienced life in a site and service scheme. Therefore, I hold my own (probably different) “understanding of the construction of …gender identities...” (Sunde & Bozalek, 1993:30).

All the interviews were conducted in Zulu and taped. They were later transcribed in Zulu. I translated those parts quoted in this text, and this was done in the course of writing up the analysis. I found it useful to keep the original interview tapes, as they were a source of reference during the analysis and re-analysis when nuances were lost
Analysis of the case studies was undertaken continuously during the survey process in order to identify emerging themes. An important point to stress is that these seven case studies were not meant to be representative of Newtown households. In any case this is the main disadvantage of case studies. They provide little basis for generalisation (Yin, 1989). Rather, the intention was to provide an opportunity to explore and probe more deeply into different dimensions of the research proposition and questions. In other words, I adopted the case study approach for its interpretive strengths. Also in the analysis of case studies I had to guard against the possibility of my own views on the construction of gender influencing my findings.

4.3 Stage Three: Sub-sample Survey

After the analysis of the case study material, a number of issues emerged, of which two confirmed the importance of once more using a larger sample. First, the case study data introduced new subThemes neither raised in the literature, nor exposed by the socio-economic data. Second, “contradictions” were beginning to emerge between the socio-economic data and the case study data on key dimensions of the research questions. Therefore I structured a questionnaire around the new sub-themes and contradictions. All the questions, except those on individual and household characteristics, were open ended (see Appendix B).

The sub-sample survey also provided me with an opportunity to capture any changes that might have occurred in households after the 1993 socio-economic survey. The sub-sample survey was undertaken in September 1996. It should be noted that significant changes happened in the macro-political context in South Africa between 1993 and 1996. But my analysis of both sets of data did not suggest that the changes might have distorted the results. The main changes reported at household level related mainly to employment, which was a trend reported generally in the literature. By 1996 the new government was still planning policies and programmes to increase access to housing and improve existing housing.

In order to validate the testing of the case study data, the criteria used for selecting the case study households were also used for selecting the households for the purposive sub-sample. The sub-sample comprised forty households, including the seven case study households. In Stage Three I targeted both what I considered typical and atypical households. Table 3 indicates the number of people interviewed for this survey. The intention was to interview at least one member per household because the sample was
considered large enough to pick up different categories of people.

<table>
<thead>
<tr>
<th>CATEGORY INTERVIEWED</th>
<th>NUMBER INTERVIEWED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husbands</td>
<td>13</td>
</tr>
<tr>
<td>Wives</td>
<td>13</td>
</tr>
<tr>
<td>Women Heads</td>
<td>17</td>
</tr>
<tr>
<td>Daughters</td>
<td>7</td>
</tr>
<tr>
<td>Sons</td>
<td>4</td>
</tr>
<tr>
<td>TOTAL</td>
<td>54</td>
</tr>
</tbody>
</table>

Table 3: Number Interviewed in Sub-sample, September 1996

Two research assistants and I undertook the sub-sample survey. Interviews were undertaken during the weekend between nine in the morning and six in the evening. The research assistants were briefed on the purpose of the study and trained to administer the questionnaire. Although there was a questionnaire, the management of the interviewing process and the probing needed for the open-ended questions led me to use graduate students from the Planning School of the University of Natal. The first nine households were interviewed by the whole team to ensure uniformity in the interpretation of questions and recording of responses. After each day all the questionnaires were checked and discussed by the team to minimise ambiguity and avoid misinterpretation by myself during analysis. This improved the quality of the data considerably. An important aspect of the questionnaire was for the interviewer to indicate who was interviewed, and the circumstances under which the interview was conducted. Where more than one person responded to a question, individual responses were captured separately and annotated accordingly.

Maynard states that "rigour involve(s) being clear about one's theoretical assumptions, the nature of the research process, the criteria against which 'good' knowledge can be judged and the strategies used for interpretation and analysis" (Maynard, 1994:25). My research question and conceptual framework required that the voices of adult and young men and women be heard. However, after the first day of the sub-sample survey, I was concerned about the small number of men that we were reaching. Upon enquiry, I was informed that it would be possible to find men on Sunday mornings between eight and nine where they were attending stokvel meetings.

An arrangement was made with the owner of the house where the stokvel meeting was scheduled to take place. In this way a focus group of seven men aged between 42 and 64 was interviewed. Instead of following the questionnaire, I talked to them around seven themes I had identified before the interview. It is important to note that thirteen
men were also interviewed through the normal process as shown in Table 3. The focus group was only used to supplement and improve the validity of the sub-sample data.

I analysed the sub-sample data through a process of theme identification. Again the sub-sample was not representative of Newtown households, but tested and further enhanced the exploration of the themes that emerged from the seven case studies.

4.4 Stage Four: Focus Group

I undertook the final stage of the research, that is, the focus group interview, in March 1997 after analysing the sub-sample data and taking cognisance of the seven case studies and the socio-economic survey. The focus group was used to finalise the emerging picture and ensure that all essential aspects were attended to. The focus group also provided scope for supplementing insufficient data. The focus group interview was arranged through a female interviewee from one of the case study households. She was informed of the purpose of the focus group discussion, but not the themes to be discussed. Four women and two men between 33 and 47 years were part of the focus group.

4.5 In Summary

It is on this comprehensive research strategy that my analysis and conclusions on Newtown households were based. As mentioned earlier, this research strategy was extensive in terms of the combination of tools used. Table 4 provides a summary of the four levels including the number of households and people interviewed.

<table>
<thead>
<tr>
<th>DATE</th>
<th>LEVEL</th>
<th>NO. OF HOUSEHOLDS</th>
<th>NO. OF PEOPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 1993</td>
<td>Socio-economic Survey</td>
<td>205</td>
<td>205</td>
</tr>
<tr>
<td>September 1993</td>
<td>Case Studies</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>September 1996</td>
<td>Sub-sample Survey</td>
<td>40</td>
<td>61</td>
</tr>
<tr>
<td>March 1997</td>
<td>Focus Group</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>252</td>
<td>286</td>
</tr>
</tbody>
</table>

Table 4: Summary of Multi-Pronged Research Design

A notebook was also kept in the field to record themes as they emerged, nuances and significant body language, and other relevant observations from the field.
4.6 Strengths of the Research Design
The major strength of my multi-staged strategy was obviously its thoroughness in validating data and, hence, the richness of the data both in breadth and depth of coverage.

The use of different voices and, therefore, interviewing all household members strengthened my arguments significantly. The juxtaposition of different voices along gender and generation lines illustrated the different positions from which husbands, fathers, wives, mothers, daughters and sons perceived the world, and interpreted what was going on. Also, analysing the distance between the perceptions of reality of different household members (from each others point of view, and of each other) gave me a sense of the speed by which change in household relations was realistically possible. But analysing this distance also strengthened my ability to understand the interplay between the three dimensions in the sense that there are elements of “public” and “private” accounts to be discerned (Wilson, 1991).

Had I only considered single voices, I would have missed the quality of gender and generation relations in these households. Because of the framework within which I located my analysis, I believe I was sensitive to the concerns raised by Pringle: “In the past those other voices, the voices of women and children, have traditionally been drowned out by the louder voices of men. In giving a voice to men, it is vital that we do not (perhaps inadvertently) once more drown out the voices of the former” (Pringle, 1995:9-10).

The strength of the various qualitative tools lay in allowing me to also recognise the contradictions, ambiguities and marginal voices, and even interpret non-verbal communication. I was also able to analyse “dissenting” voices and not marginalise them as “insignificant”. In this way I covered the ground between ideology and reality more comprehensively.

I also found that spreading my fieldwork over three and half years brought in significant advantages that I had not necessarily anticipated. First, rapport with the households increased as I moved along, and this was useful for capturing the qualitative data. Second, I was able to systematically document changes and analyse the impact of these on the relations in the seven case study households, particularly in respect of income. This deepened my understanding of inter-linkages between the three dimensions of the household, as outlined in my conceptual framework. Third, the time
frame gave me space to analyse and follow through on themes and gaps. This increased data validity.

But a word of caution is also appropriate here. One can also be obsessed with closing the gaps to the point of endless data collection. This creates immense problems in the analysis and writing up stages. You can also be easily side-tracked by a multitude of issues and loose focus. By its very nature, household studies are fascinating because they strike very close to home. So as a researcher you have to stick to your focus, whilst being open minded to emerging new themes.

Finally, this multi-pronged methodology was quite a challenge for me to manage, particularly in the analysis and writing stages. As a planner by training, I was much more comfortable with the positivist approach. Also, attempting to probe sociological, cultural and psychological processes that impact on the built environment was a challenge to me as a built environment professional.

4.7 Limitations of the Research Design

Although I consider the research design to have been fairly comprehensive, a number of limitations are worth noting because they might highlight biases in the analysis, even if these might not be significant.

First, a component of the data was dependent on the respondent’s recall. According to the literature this has implications for the reliability of the data. In my study this was complicated by the fact that the views of different household members were sought on the same data set. Therefore, where contradictions existed between two people, I had to be cautious in the analysis to determine whether this was the result of incorrect recall or real contradictions between the views of different household members. But I believe that the enlargement of the body of the qualitative data through the sub-sample minimised possible bias that might have resulted from incorrect recall. However, two factual sets of data proved too unreliable and were dropped from the analysis: year when the specific improvements were done; and cost of improvements. As the latter data set was important for my argument I compensated by sourcing average costs from furniture shops and builders, for furniture and physical improvements, respectively.

Second, both Stage Two and Stage Three show that few sons were interviewed, relative to the other categories, despite efforts to increase their number. Even when appointments were made, they were not honoured. Therefore I acknowledge that the voices of sons were somewhat overshadowed. But this is also indicative of the position
of sons generally in these households, as will be elaborated in Chapter Ten. Maybe more information could have been elucidated from these young men through a male researcher or an older female researcher.

On the converse, the voices of women were dominant, at least in terms of the numbers interviewed. This was not a limitation as such because I intended interviewing people in their different positionalities within the household. For women this meant making a methodological distinction between wives and woman-headed households; hence the seemingly louder voice of women.

Fourth, my analysis was based on a snapshot of contributions to housing improvement. A more comprehensive approach would have entailed tracing each household member's contribution historically, and analyse contribution to housing in Newtown within that context. However, the period between 1980 and 1997 was nevertheless long enough to provide a significant time period for the analysis.

Finally, secondary household members were not included in Stage Two, Three and Four. However, reference will be made to their contributions through the socio-economic data and the comments of the primary household members who formed the core of this study.
CHAPTER FIVE

ASSUMPTIONS AND REALITIES RELATING TO THE HOUSEHOLD IN SOUTH AFRICAN HOUSING POLICY, 1910 - 2000

1.0 INTRODUCTION

"Since the formulation of housing policy was translated into a systematic 'scientific' discourse in the late 1940s, the 'housing problem' has tended to be conceptualised in terms of the number of units required to house a population of hypothetically 'normal' or average household" (Wilkinson, 1997:16). This means that the diversity of household structures and the resultant intra-household dynamics have not been considered an important factor. For example, "(a)lthough no longer seeking to accommodate only an officially recognised population of 'legal' African urban residents, as in the apartheid and 'early reform' era, need (is) still defined in terms of the number of units required to house a population of hypothetically 'normal' or average households" (by the new government) (ibid.:10). The examination of the assumptions and realities about the household embedded in South African housing policy over decades, despite change of government, clearly points to the entrenched nature of particular assumptions about the household and relations within it, as discussed in Chapter Two. It is these assumptions of the household, informed by NHE, that have left the household unanalysed despite the great impact of basing policy decisions on the household. Such assumptions, as discussed in Chapter One, have sometimes led to unintended consequences.

Drawing from Wilkinson's (ibid.) categorisation, this chapter is structured around five phases that represent the evolution of South African housing policy. The phases coincide with major policy changes and political approaches over the last one hundred years or so. They show that central to the history of urbanisation and housing processes, as Gelderblom and Kok (1994) argue, are two interlinking features: white domination in South African political power, and the racially organised land ownership pattern. Of importance, though, is that despite the unique apartheid political history, South Africa's housing policy has essentially followed trends and faced challenges similar to those in other developing countries, as outlined in Chapter Three.

The second part of this chapter provides a historical overview of my case study area,
Inanda Newtown. I divide the overview according to particular policy phases. In conclusion I link the chapter to conceptual issues raised in Chapter Two and Three and examined in later chapters.

2.0 FROM 1910 TO 1948

South African urbanisation owes its real impetus to the discovery of diamonds in 1867 and gold in 1886, which led to a sudden increase in economic activity and the need for labour, especially in the Witwatersrand area. But labour was organised around the migrant labour system, which was meant to ensure the non-permanency of that labour in urban areas. Economic reasons for this are argued extensively in the literature (for example Bundy 1979, Greenberg 1980).

At first the government of the Union of South African (established in 1910) took a *laissez faire* approach to African urbanisation and housing policy, with municipalities primarily concerned about health and "nuisance" conditions in the cities. The focus was on establishing native locations far from the cities, and compounds or hostels for single migrant workers. But in 1913 the Native Land Act was adopted to regulate the acquisition and use of land by Africans. In terms of this Act, Africans were prohibited from acquiring land except in specified "scheduled areas" and "native reserves".

However, in 1920 the Central Housing Board was established to respond to worsening slum conditions in urban areas, the 1918 influenza epidemic and the increasing influx of Africans during and after the First World War. Furthermore, as a result of the latter, in 1923 the urban areas legislation was enacted. In terms of this legislation, African males over eighteen were to carry a "pass" recording their permission to work in a particular area; they were also not allowed to bring a family to the urban areas. Thus these men were regarded as temporary residents and were allowed to be in the cities on account of their usefulness as workers. This particular legislation, however, did not regulate the movement of women *per se*. Underlying this approach was an ideological assumption that men engaged in productive work whilst women lived in rural areas and looked after the reproductive needs of the family.

Relatively few women migrated from rural to urban areas during this period, primarily because of ideological assumptions about the mobility of women in communities and households. In 1936 only 11% of all African women in the country were living in urban areas (Walker, 1999:177). Among the categories most likely to relocate permanently to urban areas were those abandoned by their husbands (ibid.:189). But urban areas

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offered women limited opportunities for marriage and limited security in the form of jobs and housing. Both access to employment and housing opportunities were gendered. Access to formal employment was limited to men and women did not qualify for public housing. Consequently African women tended to form "loose" relationships with migrant workers.

The recommendations of the Stallard Commission embodied in the Urban Areas Act of 1923 included conditions under which land could be set aside for and used by Africans for residential purposes in white areas. The Act made provision for separate municipal locations for urban Africans outside the jurisdiction of local authorities, in so-called "native locations". There they could obtain a ten-year leasehold or freehold. This led to increased racially based spatial segregation in the 1920s and 1930s. But, despite the provisions of this Act, local authorities prevented Africans from acquiring freehold rights by simply not applying these provisions.

In 1942, because of the demand for African labour during the Second World War, the state temporarily relaxed influx control provisions. In Johannesburg the African population increased from 229 000 in 1936 to 385 000 in 1946, of whom 64% was still male in 1964 (Gelderblom & Kok, 1994). This shows a significant increase in the migration of women during this period, contrary to the assumptions of policy makers. But, despite this influx, not enough public housing was provided nor were women given access to housing. Thus slums and informal settlements increased during and after the war. For example, in the Durban Functional Region, the number of inhabitants in Cato Manor grew from 2 500 in 1936 to 120 000 by 1958 (Morris & Hindson, 1995). The local authority responded by increasing public housing. For example, in 1946 in Chesterville 1 265 two-bedroom houses were erected, although these were only available to those with urban rights. Todes and Walker (1992), however, note that this move towards formal housing reduced the economic and social independence of women, because the state tightened its control over the informal sector in formal townships. Of course, the assumption was that households were being provided for by the formally employed male head. Yet the reality was pointing to increasing numbers of woman-headed households, whose household heads had limited access to formal employment.
3.0 FROM 1948 TO THE EARLY 1960s

In 1948 the National Party came into power with a very clear political agenda based on "apartheid policies". The main emphasis was on the total control of African movement and the resolution of the African "housing problem". The approach was clearly stipulated in the Colour Question Committee of the Reformed National Party mimeo of 1947: "The native in the white urban areas should be regarded as a 'visitor' who has come to offer his [labour] services to his own advantage and that of the white man" (par. 3.2). It is important to note that paid labour was still equated to male labour. Some of the main features of housing policy during this period included: full segregation; erosion of the rights of Africans to freehold tenure in white areas; control of African movement into urban areas; and removal of informal African settlements. Africans were offered limited tenure in native locations on the basis of a thirty-year leasehold, which was revoked in 1968.

The state also moved to limit Africans' use of land and their freehold rights in white urban areas through the passage of the Group Areas Act of 1950 (and subsequent group areas legislation). This Act was aimed at race-based allocation of residential land for acquisition, occupation and use. Consequently a number of Africans were forcibly removed to African locations from areas designated non-African. This removal of Africans from freehold areas, inner city slums and racially integrated areas in the 1950s was accompanied by a massive public housing programme in townships such as South West Townships (SOWETO) in Johannesburg, and Nyanga and Gugulethu in Cape Town. In the Durban Functional Region, Africans and Indians were removed from Cato Manor to Umlazi, KwaMashu and Chatsworth. However, people deemed illegal in the city did not qualify for housing in the new public housing schemes. Such people "disappeared" into African and Indian freehold areas like Inanda and Clermont, where they built their own dwellings or rented rooms (Morris & Hindson, 1995). Watson (1986) notes similar processes regarding removals from Mooiplaas near Pretoria to Mamelodi and Atteridgeville in 1960. It is important to note that the houses of the new public housing schemes were all for rent. Most of the people who "disappeared" tended to be women because they were not deemed to be workers, and therefore they were regarded as illegal in the city. Consequently, they did not have access to regular and sufficient income to afford rent.

During the removals mentioned above, compounds and hostels for male workers were maintained. In fact, new large ones were built on the edges of new townships, like the Jacobs / Mobeni area in the Durban Functional Region (DFR). Furthermore, as these townships were being established, new small informal settlements were emerging near
them because housing shortages continued. In the DFR these informal settlements were mainly in the tribal areas adjacent to the municipal boundary and in freehold areas.

Another important feature of the 1950s was that government introduced a key amendment to the Black (Urban Areas) Consolidation Act of 1923, namely the Native Laws Amendment Act, which extended the influx control measures to all urban areas, and included women. According to Duncan (1984), the state imposed a total embargo on the entry of women into urban areas in the 1950s. She also shows how difficult it was from the late 1960s for women from homelands (and their children) to join their husbands who had legal residence in terms of Section 10 of the Urban Areas Consolidation Act of 1923.

This embargo led to the development of a number of illegal households once "illegal wives and children" joined their husbands and / or parents, respectively. This semi-permanent population was unable to live a "normal" family life in officially sanctioned accommodation in the urban areas. A husband with an "illegal" family was not eligible to rent a house in a township unless his wife was lawfully resident with him (Duncan, 1984:78). The implications were that, first, accommodation could only be found in informal settlements. Second, households had to live with others as tenants, sharing a house or living in a backyard structure. Third, the embargo promoted the development of extended households, as adult children were unable to acquire legal accommodation on their own. Fourth, men left their families in rural homelands and entered into "loose" relationships with "illegal" female residents in urban areas.

Todes and Walker (1992) elaborate on specific constraints that women faced during this phase. Because of the embargo on their movement and access to the city, they had even more limited access to formal employment. Consequently, the earning power of women was very limited, and hence they had a limited ability to rent state houses (even where they were legally qualified to do so). Most important though, access to housing for women was implicitly, if not explicitly, generally through men. Furthermore, in KwaZulu-Natal lack of access for women was exacerbated by the Natal Code in terms of which women were minors with no contractual powers. In a sense, the combination of these factors relegated women and woman household heads to informal settlements. In some instances women "were forced into convenience marriages, or were obliged to become domestic workers in order to gain access to housing" (Todes & Walker, 1992:117). So both the urbanisation policy and the housing policy during this period were informed by the ideological role of men as breadwinners.
and benevolent heads of households – hence linking housing access to them.

4.0 MID-1960s TO LATE 1970s

This period saw the pursuit of a two-pronged strategy by government. First, Africans moved to urban areas in ever greater numbers. This was accompanied by a further erosion of African access to freehold, whilst the qualifying Africans were encouraged to take up home-ownership through a thirty-year leasehold. In addition, restrictions were put on trading activities in townships as a way of controlling and levelling economic mobility amongst Africans.

Second, in the 1960s government made an attempt to reverse the flow of African people to urban areas by freezing all township development outside homelands and thus disrupting African urbanisation. This took a number of forms, as shown by Sutcliffe, Todes and Walker (1990). First, no new houses were to be built for Africans in white urban areas after 1967, while housing development was to be concentrated in border towns in the homelands between 1960 and 1970 (Harrison, 1992:16). Funds for urban housing were rather channelled into the development of hostels for migrant or contract workers. Second, there was a deliberate destruction of informal settlements in white areas and new settlements were constructed within the homeland borders. Third, there was a constant redefinition of homeland borders to include African townships in the periphery of cities. Fourth, the state adopted an industrial decentralisation strategy through which new economic activities and job opportunities (be it for low wages) were made available in the homelands.

The displacement caused by this strategy led to further housing shortages for Africans in white areas and hence the further mushrooming of informal settlements and severe overcrowding in formal townships. For example, Morris and Hindson (1995) note that the number of informal houses in the DFR grew from 38,000 in 1965 to 275,000 by 1973. In the 1970s in Soweto it was estimated that the average occupancy rate in a four-roomed house was 14 to 15 people (Gelderblom & Kok, 1994). Todes and Walker (1992) further note that in the DFR this took the form of a "damming up" of Africans in informal settlements on the border between KwaZulu and the Durban municipal area. This situation had some positive spin-offs for women, though. There was more flexibility in KwaZulu on the eligibility criteria for housing, which opened possibilities for women, although the Natal Code was still a general constraint.

This period thus saw the deepening of the contradiction between the ideological and
material reality of households in urban South Africa, as shown in the increasing diversity of household structures. For example, Pauw found that in East London extended and multiple family structures (68%) dominated and were divided as follows: female-headed multi-generational (19%); male-headed multi-generational (17%); father, mother and children extended (11%); and mother and children extended (11%) (Pauw, 1973:145). Another 7% of the households were made up of mother-and-children households. The nuclear family was thus in the minority in this study. Therefore, like a number of other studies in East London (Steyn & Rip, 1968; Mayer, 1971), Pauw found a large number of woman-headed extended and multiple households. Yet, housing policy was showing neither appreciation nor understanding of this reality.

5.0 FROM THE LATE 1970s TO THE EARLY 1990s

The African urban growth rate (combination of migration and natural increase) increased from 3.2% before 1980 to 5.5% after 1980 (Sutcliffe, Todes & Walker 1990), which clearly indicated the failure of the displacement strategy. Precipitated by broader economic and political crises and the failure of the displacement strategy in the 1980s, the state's "reform strategy" introduced a number of changes in urbanisation, urban land use rights and housing policies affecting Africans. In the first place, the Riekert Commission Report of 1979 made a number of recommendations regarding state policy affecting African urbanisation. The recommendations accepted by government included the recognition of the permanence of Africans with Section 10 rights and allowing them to have their families with them in the urban areas, provided suitable accommodation was available. Section 10 rights were also made transferable throughout white South Africa, thereby increasing the mobility of the permanent urban African population. The key elements of policy during the "reform era" were privatisation, deregulation and devolution.

In order to facilitate elements of this strategy, the private sector established the Urban Foundation "to promote improvement of the quality of life in urban communities" (UF n.d.:3). The driving force at this point was "(t)he promotion of a 'normal' family life for 'qualified' African people, with home-owning nuclear families as the bulwark of stability (as) part of the vision. These shifts were associated with a liberalisation of 'qualified' women's access to housing. New regulations shifted the definition of the family able to gain access to public housing from men to 'qualified' people (who could afford to pay rentals) and their dependents ... (and) the Natal Code was over-ridden ..." (Todes & Walker, 1992:118). However, there was a focus on the nuclear household,
Despite the diversity of household structures as shown earlier in this chapter.

As part of the privatisation and home-ownership drive, the Urban Foundation persuaded government to offer ninety-nine year leasehold to qualifying Africans in 1978. Thus in 1982 the government announced a new housing policy that restricted its role in providing infrastructure and services, while the private sector and individuals would be responsible for the construction of houses (Harrison, 1992:17). The scheme was based on self help, with the government's role restricted to developing sites and services. In the DFR, the Inanda Newtown scheme emanated from this approach and period. The shift from public housing provision to aided self help and privatisation, although politically driven, coincided with similar trends during this period in the developing world, as elaborated in Chapter Three.

Another component of the privatisation strategy was the sale of public houses to interested and qualifying tenants in 1983. Todes and Walker (1992), however, show how historical access to rented public housing led to limited access to these houses for women and woman-headed households when they were sold in 1983. This was further exacerbated in the Natal province by the impact of the Natal Code, which was only repealed in 1988. "In practice the older system had been maintained - with some adjustments. As before, houses can be effectively inherited; however, the administration and the family now negotiate over who within the family is to 'inherit' the lease ... At one level, therefore, 'privatisation' in relation to public rental housing shifts the responsibility for allocation from state to family, from bureaucratic rulings to social relations within households. At another level, however, bureaucratic rulings and definitions of the family continue to influence access, seemingly in a paternalistic way" (ibid.:119). And clearly there was no understanding of social relations within households, as the assumptions about the household were based on the joint utility function of NHE.

Later, in 1986, the government introduced a White Paper on Urbanisation, which outlined its "orderly urbanisation" policy. The White Paper committed government to making land available for African residential use and reviewing existing housing standards, paving the way for the full acceptance of self help housing. But in practice land was made available in spatially defined areas on the outskirts of cities. Furthermore, other indirect controls, including differential taxes, service standards and land use, were adopted (Sutcliffe, Todes & Walker, 1990).

The Prevention of Illegal Squatting Act became the main tool used by the state to direct
site-and-service schemes to designated areas. To facilitate this process, government channelled housing funds to the South African Housing Trust (SAHT) in 1987 and the Independent Development Trust (IDT) in 1990. The approach adopted by the IDT was essentially a combination of in situ upgrading and site-and-service. This was based on the acceptance of an incremental housing consolidation process linked to a once-off capital injection of R7 500 per site and own financial and in kind resources. It is reported that approximately 620 000 served sites were delivered by the IDT and the former provincial authorities, and a further 100 000 unused (sterilised) sites were delivered in the periphery (Department of Housing, 1994).

The key components of the “reform era” can thus be summarised as: free movement but based on affordability and spatial segregated of released land; displacement of the poor (especially woman-headed households) by the market to informal settlements in the periphery; and deliberate class differentiation of the urban African population.

In 1992 various stakeholders, excluding government, formed the National Housing Forum as a mechanism through which to begin to discuss and negotiate an alternative urbanisation and housing policy and strategy for post-apartheid South Africa. But one of the major drawbacks of these discussions was that very little was known about the intra-community and intra-household dynamics of the target group, the low income urban African. Since 1910 the overarching concern had been a political one. Wilkinson puts it aptly: “The housing process continued to be conceptualised on the basis of a series of unexamined assumptions about needs of the population for which policy was being formulated” (Wilkinson, 1997:10). But the analysis of these assumptions points to an NHE approach that ignored the diversity of household structures and needs, social relations within households, and gender division of labour. Instead it assumed income pooling by households as defined in Chapter Three.

### 6.0 FROM 1994 ONWARDS

In its White Paper published in December 1994, the new Department of Housing encapsulated the housing problem through a number of critical statistics. The functional urbanisation rate was estimated at 66%. It was estimated in 1995 that 500 000 urban households lived in unacceptable living conditions. The housing backlog in the country was estimated to be 1.5 million units. Urban formal units housed 61% of the total number of households in the country (the construction of low-income formal units had decreased from 45 000 in the 1989/90 financial year to 20 000 in 1993/94), urban informal units accounted for 1.5 million units (including site-and-service sites that
needed upgrading), public and private hostels housed 5.2% of the households; 13.5% of the households were in informal housing; and approximately 58% of all households had secure tenure.

In addressing the defined "housing problem", the new government essentially adopted the enablement approach. It set itself the task of increasing housing delivery by building one million houses in five years (1994 to 1999). The key strategies listed in the White Paper (Department of Housing, 1994:4-5) were:

- Stabilise the housing environment;
- Facilitate the establishment of institutional, technical and logistical housing support mechanisms to enable delivery to occur;
- Mobilise private savings and housing credit;
- Provide subsidy assistance to the poorest of the poor;
- Rationalise institutional capacity in the housing sector within a sustainable, long-term institutional framework;
- Facilitate speedy release and servicing of land; and
- Coordinate and integrate public sector investment and interventions on a multi-functional basis.

The most important strategy adopted to achieve this task was the Housing Subsidy Scheme, which assisted low-income households to acquire ownership of fixed residential property. A number of features were inherent to this scheme. The level of the housing subsidy was linked to household income. Thus subsidies were set at R15 000 for households with a total income or R0-R1 500, R12 500 for households with a total income of R801-R1 500, R9 500 for households with a total income of R1 501-R2 500, and R5 000 for households with a total income of R2 501-R3 500.

The objective was to provide "suitable" accommodation for the urban poor, and there was seeming concurrence on what was suitable. Therefore, although the urban poor had different household structures, their houses were uniform and contained what was considered as the basic structures of a house. In addition, until very recently (2000) emphasis was only on home-ownership, with a total neglect of rental accommodation. This was particularly critical for younger households, especially those headed by women. Furthermore, the housing subsidy was inadequate to cover all the costs of a house that is regarded as "suitable" accommodation. Most of the other costs of the house (estimated at R3 for every R1 of the subsidy) had to be obtained from somewhere else (obviously from households). This was more so given the high
infrastructure standards set by local authorities.

Linked and parallel to the Housing Subsidy strategy, government also adopted what was known as the People's Housing Process, which essentially encouraged households to commit their own resources to housing, especially through savings and own labour. The critical success factors for the People's Housing Process were:

- Access to land (urban and rural) with secure tenure and adequate services;
- Access to housing subsidy;
- Access to alternative forms of housing credit;
- Access to housing information and consumer education;
- The mobilisation of savings; and
- Opportunities for employment creation (Ministry of Housing, 1997:7).

Amongst constraints to the achievement of the housing strategy, the department highlighted affordability as the most significant. On the one hand there was the challenge of national fiscal affordability given the "size of the cake" and competing national priorities. On the other hand there were the low incomes amongst the target population. For example, it was estimated that approximately 49% of South African households had incomes of less than R1 000 a month. Given the scale of the housing problem and the accompanying constraints, the White Paper concludes that "(a) housing programme cannot be limited to housing, but needs to be promoted in such a manner as to give meaning to the goal of creating viable communities. This simple self evident statement will necessitate the most fundamental and far-reaching conceptual and behavioural change for those involved in the housing delivery process ..." (Department of Housing, 1994:11).

Of interest to this research is that there were no fundamental differences between the old and new government in their emphasis on supply, despite their different political objectives. For both of them the starting point was quantification and subsequent concern with what they defined as the backlog, and thus need. Spiegel et.al. (1996) note that even in the research dialogue the focus has continued to be largely on supply. As such very little has become known about the nature of demand for housing. A number of writers (for example Jenkins, 1999) analysing the current South African housing policy point to inadequacies of community participation mechanisms. Whilst there is recognition of the diversity of communities, and the housing policy seeks to address the diversity, there is limited analysis of the diversity of households within...
these diverse communities.

The diversity of household structures and thus housing needs and ability to respond to opportunities and constraints presented by the policy have been overlooked. The history of the South African housing policy shows a clear relationship between the conceptualisation of the household and housing policy decisions. Who is defined as part of the household, who is a dependent, who is a breadwinner (gender division of labour) and so on all impact very directly on housing provision, the calculation of affordability, access to housing opportunities, and housing allocation systems. Indeed, if the different household structures and the different opportunities and constraints they provide are acknowledged, different housing systems will probably be in place, and more responsive to different needs.

I thus argue that household analysis should be a major contributor to South African housing policy. Research is needed to dissect the demand side of housing at the household level. Therefore, with the analysis of the Inanda Newtown site-and-service housing scheme, I add to this body of knowledge.

7.0 THE CASE STUDY OF INANDA NEWTOWN: A PRODUCT OF THE LATE 1970s TO THE EARLY 1990s

As indicated in Chapter One and elaborated in more detail in Chapter Four, I adopted Inanda Newtown as the case study for my research. Information on Inanda Newtown in this chapter is based on primary data from the socio-economic survey I conducted in 1993 as well as secondary material collected from the local authority and the project management consultants who were responsible for the implementation of the Newtown site-and-service scheme.

7.1 Background

Inanda Newtown (henceforth referred to as Newtown) is a formal settlement located in the midst of the Greater Inanda informal settlements north of the Umngeni River in Durban (Figure 3). Until the 1950s the whole of Inanda was covered in sugar cane. With the adoption of the Group Areas Act by the National Party government, some sugar cane plantations were expropriated to establish formal black townships such as KwaMashu and later Newlands and Phoenix, north of Durban (Figure 1). By then some of the land in the Greater Inanda area was already under African freehold and various church groupings, such as Inanda Seminary and Shembe. African freehold in Inanda was encouraged under the 1936 Native Trust and Land Act, which was enacted to
acquire and consolidate land so as to reach the required 13% quota for the bantustans and African reserves. As part of this process the South African Development Trust (SADT) acquired three sites in Inanda that formed what was to be known as Release Area 33. Newtown is located in one of the three sites.

The rest of Greater Inanda now forms the largest informal settlement in the Durban Functional Region. In 1990 it was estimated that Greater Inanda had a total population of 628 000, of which 245 000 resided in Release Area 33, including Newtown (DMTAB,
Newtown was established in response to a cholera outbreak in the part of Inanda called Amawoti. The township was laid out in 1980 as a site-and-service scheme funded by the Department of Cooperation and Development, with the Urban Foundation as the implementing agent (see Figure 4). This was typical of the "reform era" which later produced the "orderly urbanisation" strategy. People were moved to the site in government trucks and each household was allocated two to three tents. The idea was to replace these with temporary structures and upgrade them as soon as possible. Newtown was proclaimed as a township in 1983 in terms of Proclamation 293 of 1962, which gave people access to deeds of grant, which is a form of secure tenure.

Figure 4: View of part of Newtown

7.2 Infrastructure
In 1980 Newtown was established as a site-and-service scheme with basic rudimentary services. The intention, however, was that these would be upgraded as funds became available. The upgrading was to be a combination of government and individual household effort. Table 3 lists these services.
The upgrading of these services is continuing. Individual households are responsible for their own internal reticulation of water, sewerage and electricity reticulation. They individually apply to the relevant authorities and pay for these services. By 1993, approximately 900 households had connected water and individual standpipes on site, but not full internal reticulation. A further 700 households had already submitted their applications, which were being processed by the local authority. These connections cost households R80,00. A flat rate of R10,40 was paid by all households using road standpipes, and those with on site standpipes paid R13,30 per month. These amounts were inclusive of refuse removal and general rates.

It was estimated that 98% of the households used pit latrines (DMTAB, 1990). This means only a few households used sceptic tanks, and these paid R8,00 for drainage as and when the need arose. The local authority, however, indicated that plans were afoot for sewerage reticulation in Newtown. Obviously, this service would be linked to full water reticulation.

The most common form of access to electricity in Newtown was the prepaid card for which households had to apply individually. Households paid a R137,00 connection fee for this system, and a further fee for internal reticulation, which varied according to household requirements.
7.3 Housing
As stated earlier, households were issued tents and permitted to erect temporary structures whilst they were building formal and permanent structures. Households were offered choices as to building assistance and house type. In this regard the Urban Foundation operated an advice centre and a material supply depot. The following categories of assistance were available:

- Full technical advice on building from the Urban Foundation who took full responsibility for supervising the building works and handed over keys and a township manager's certificate to prospective owners. The owners, in turn, paid for the house including material, labour and indirect costs.

- The owners arranging their own contractors. They could also call on the Urban Foundation for assistance and advice, in which case they would have to pay R250.00 for indirect costs. They could also apply for a building loan from the project.

- The owners could only purchase materials from the project and not seek any assistance from the Urban Foundation. In this case they would only pay for materials and supervision.

- The owners could also apply for loans from the project, but buy building materials elsewhere (Urban Foundation, n.d.).

It is interesting to note that the majority of households (86.3%) opted for full technical advice from the Urban Foundation, although the other options probably would have widened their choices in terms of house type and cost. This runs contrary to experiences in developing countries where a high level of self build is reported. However, earlier on in this chapter O have shown the dominance of public housing in the South African housing policy over the years. The result of this has been a strong commodification of the housing process. Stein (1991) notes that the organisation of the self help process is impacted upon by broader ideological, political and economic processes. Of interest in South Africa is that the post 1994 period (democratic government) has not seen any structural changes in the organisation of the housing process.
With regard to house type, the advice office in Newtown had a set of building plans from which people could choose. The plans differed per site and in respect of finish, and ranged from simple shell houses to five-room houses. This variation was meant to cater for different affordability levels. A typical house had cement block walls, a cement floated floor, trench foundation and asbestos roof (see Figure 5).

Figure 5: Typical original house in Newtown

Sites also varied in size and cost. In respect of sites of up to 750 square meters infrastructure cost R1 400,00 and R7,50 was payable per 25 square meter land. In respect of sites of more than 750 square meters infrastructure cost R2 050,00 and R7,50 was payable per 25 square meter land. Households who did not buy their sites paid a site rent fee of R2,40 per month.

All households moving into Newtown had access to government loans from the Department of Cooperation and Development until these were stopped in 1992. Since then households could apply to KwaZulu Finance Cooperation (KFC) for loans. The maximum government loan increased from R2 500,00 in 1981 to R8 000,00 in 1992, with a loan redemption period of 30 years. The interest rate ranged from 1% to 5% and was calculated according to the income of the household head. The maximum household head income to qualify for a loan was R350,00 per month in 1981, and was increased to R799,00 by 1992.

Although not formally part of the criteria, the sex of the applicant was observed by the administrator of the application system. The Urban Foundation (1985) confirmed that...
where the applicant was a married woman, clarification was needed as to why the husband was not the applicant. The death certificate or divorce decree was to be attached to the application. It was only upon the Urban Foundation’s representation to the Department of Cooperation and Development that a special agreement was reached for women heading households to be granted access to the scheme and loans (Urban Foundation, 1981).

From the above description of Inanda Newtown it is clear that, following the decision to move into Newtown, these households faced a number of choices. These included the building process, the size of the loan, housing type, and level of service. Once all these decisions had been made, these households continued to make critical decisions and choices about when and where to improve their houses. Central to this process were decisions about income mobilisation, generation and allocation in order to cater for the housing and other needs of the household. After an allocation for housing was decided upon, decisions about what was more urgent became critical.

The next five chapters present the results of my empirical research in Inanda Newtown on these and other related issues and questions as outlined in Chapter Four.
CHAPTER SIX

HOUSEHOLD INCOME MOBILISATION STRATEGIES

1.0 INTRODUCTION

Based on my socio-economic survey, the purpose of this chapter is to outline how households in Newtown mobilised their income in order to, amongst other things, make it possible for them to improve their housing. The departure point is that income was a crucial resource for these households. Urban life was hardly possible without cash income, unlike in rural areas. This need for cash income increased when moving into a formal township where housing bonds, and services and rates had to be paid for regularly. Furthermore, other basic survival needs like food, education and health also had to be paid for. The formal nature and size of the sites in Newtown were such that it was not possible to cultivate any food crops, which activity is an increasingly important survival strategy in developing countries, particularly in Africa and Asia (Rakodi, 1991; Schlyter, 1989). Although health services for under sixes and pregnant women have been free in South Africa since 1994, because of the lack of facilities in black areas access has remained a problem. Therefore, in most instances access included ability to cover one's transport costs. Basic education also entailed costs, including school fees and school uniforms. Although books were provided by the state, shortages were such that parents had to pay supplementary fees.

In understanding household income mobilisation strategies outlined in this and subsequent chapters, it is important to briefly give a historical analysis of the South African labour market. The South Africa economy, as discussed in Chapter Five, was built around the mining industry and the export of gold and diamonds. Combined with the apartheid policies of racial discrimination, "the closed apartheid economy, with its inefficient production regime, relied on large numbers of skilled and semi-skilled black workers" (Holdt & Webster, 2001:21). Influenced by the globalisation process in the late 1980's and opening of the South Africa economy, the restructuring process has led to huge job losses. Hayter (1999) shows a decline in the non-agricultural sector during the periods 1990 to 1993 and 1994 to 1996. She notes a further decline during the 1997 to 1998. The sectors that have been affected are mainly mining, construction and manufacturing. This has obviously affected the unskilled and low skilled workforce, who are historically and traditionally black and male, respectively.
Makgetla (2001) further indicates that the decline in the formal sector has led to an increase in the informal sector. The subsequent outcome has been low and variable incomes and deteriorating working conditions. Based on his study of Durban, Sitas (2001) argues that the informalisation of the economy and labour market is particularly affecting women and young men. He writes that “what is happening is a shift away from a stable system of high and stable wages to one with unregulated flexibility and subcontracting...” (ibid., 2001:16).

Another important dimension, to contextualise the analysis of households in the forthcoming chapters, is the understanding of marriage amongst the black community in South Africa. The marriage contract is guided by customary laws. The fundamentals are largely the same amongst different tribes, with minor differences denoting specific customs. Bennet (1985) outlines four features that typify a customary marriage. Firstly, it is private in nature with the state having a minimal role in its regulation. Secondly, it is not an event but a process marked by several events which include lobola, the bearing and rearing of children, the establishment of ones homestead, just to mention some. These events mark different phases in the evolution, recognition and maturing of the marriage relationship. Thirdly, the African marriage is potentially polygamous in that it is acceptable for men to have more than wife. Fourthly, lobola plays an important role in validating the marriage union. The implication is that private in nature, the validation of the marriage is done by the “significant others”. They include the family, clan, neighbours. This validation is important to the process of maturing of the marriage.

Of importance is the endurance of the four features of customary law in today’s marriage in black communities of South Africa, despite the influence of urbanisation, Christianity and civilisation. These four features in a sense define the rules of living in otherwise predominantly Christian and / or civil marriage contracts.

This chapter will briefly present the main characteristics of the Newton population before discussing their mobilisation of income from formal wages. Then the informal income generation strategies employed by households will be described, followed by a description of transfers and letting of rooms. The chapter will be concluded by highlighting any gender and generation influences that impacted on the income mobilisation strategies of Newtown households. All the statistics presented in this chapter are based on the socio-economic survey I conducted in March 1993.
2.0 POPULATION CHARACTERISTICS

Of the Newtown households, 49,3% originated from formal townships in 1980 and only 30,7% from Greater Inanda informal settlements. Furthermore, 41,0% moved to Newtown because they wanted to own houses, and only 5,4% moved there as a result of cholera in their place of origin. As opposed to the 33,2% of respondents who owned their houses in their previous residential area, 79% of the Newtown households owned their houses. Of the households in Newtown, 80,5% were the original occupants. All these statistics suggest a fairly stable and permanent population. Therefore it can be assumed that most households had a strong interest in improving their houses.

The majority (71,7%) of the houses were registered in the name of the household heads, of which 55,7% were male and 42,5% were female. Where the title was in the name of the wife (5,9%), I was told that the husband was not employed when the application for the site was lodged. Although statistically insignificant, it is interesting to note that 1% of the title deeds were registered in sons’ names, whilst there were no registrations in daughters’ names. This could be attributed to income and, possibly, traditional views about inheritance.

Bearing in mind key components of the household as presented in Chapter Four, and informed by my research proposition and the analysis of my data, I identified five household structure forms in Newtown. I made a distinction between female-headed and male-headed extended households, and also a distinction between single and extended female-headed households. These distinctions were made in order to deal more closely with the interplay between the three dimensions of gender and generation, but also to explore motherhood issues. The latter related to the distinction between single and extended female-headed households. I wanted to see the differences in behaviour of adult children, with and without children, living with their parents and find explanations for this.

The composition of the five household forms was as follows:

**Nuclear:** Married or cohabiting couple living with their own children and / or children of either of the two. This household was male headed.

**Single female headed:** Woman living alone with or without her own children.

**Extended female headed:** Woman living alone with her own children and grandchildren. This household could also include relatives of the household head, adult or young.
**Extended male headed:** Couple or male alone living with own children and grandchildren. The household could also include relatives of head and/or spouse, adult or young.

**Single male headed:** Male living alone with or without his own children.

Table 6 presents the distribution of the various household structures in Newtown.

<table>
<thead>
<tr>
<th>STRUCTURE</th>
<th>FREQUENCY</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nuclear</td>
<td>68</td>
<td>33.2</td>
</tr>
<tr>
<td>Single Female Headed</td>
<td>27</td>
<td>13.2</td>
</tr>
<tr>
<td>Extended Female Headed</td>
<td>60</td>
<td>29.3</td>
</tr>
<tr>
<td>Extended Male Headed</td>
<td>43</td>
<td>21.0</td>
</tr>
<tr>
<td>Single Male Headed</td>
<td>3</td>
<td>1.5</td>
</tr>
<tr>
<td>No Response</td>
<td>4</td>
<td>2.0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>205</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Table 6: Household Structure in Newtown, March 1993

A significant 42.5% of households in Newtown were female-headed households (single and extended). This was higher than the national average of 38.6% for poor urban communities (Saldru, 1995). The three single male-headed households each comprised one man living on his own. All the single female-headed households included children.

Most studies (for example, Brydon & Chant, 1989; Netting et al., 1984) assert that household structure is used by poor households as a resource. Therefore its form changes in relation to prevailing opportunities and constraints. Thus I tried to establish whether any household changes occurred as part of moving to Newtown. Whilst 53.2% of the households changed in structure, 42.9% did not. Of the former, 77.5% decreased in size and the main reason given was the splitting of households because of overcrowding in the residence of origin. In such cases it was the younger households that moved to Newtown. This confirms studies that show large extended households in black townships are a result of housing shortages (see Chapter Five).
I further tried to establish whether these households changed since moving to Newtown, and found that 57.1% increased in size between 1981 and 1993. The main reasons included youth pregnancies, marriage, and children moving from rural areas for schooling purposes. Most of the changes led to an increase in the size of extended households, especially those headed by women. Household changes as a result of household conflict – divorce and separation – were insignificant.

Household members in Newtown were generally conjugally related, with only 8.9% of the members being consanguinely related. Household size ranged from one to twelve members, with five as the average. Of the total of households, 47.3% had less than five members and 45% had between six and nine members. Generally, extended female-headed households were the largest. Furthermore, these households tended to have the highest dependency rate, and the highest number of children. Thus they were also the poorest.

The educational level in the community was fairly low, but was in line with the average of similar communities. Whilst 6.8% of the residents had no schooling, 37.1% had up to Grade Eight schooling and 43% had between Grade Nine and Twelve schooling. Only 2% of the population had post matric education. These figures correlated well with the occupational status of the population, with the majority being unskilled and semi-skilled. This is discussed in more detail in the next section.

Only 45% of the households had a rural home (in the form of close relatives as opposed to necessarily owning a house). Of these, 48% reported having sent money “home” during the previous year, and of these, 31% sent money monthly and 11% quarterly. Thus I conclude that only 16% of the Newtown households had strong financial links with rural areas.

Clearly then, on the basis of the above characteristics, Newtown was a low-income settlement with a highly permanent urban population. This was important in examining the housing improvements of these households.

3.0 FORMAL WAGE EMPLOYMENT

The 1996 United Nations Development Programme Report (UNDP) notes that there is growing unemployment, declining real wages, an increase in part-time and casual work, and an increase in the informal sector in developing countries. Although similar
trends are being experienced in South African urban areas, as shown earlier in this chapter, formal wages are still an important source of income in Newtown as shown in Table 7. Formal wages accounted for 52.1% of the sources of income for households.

<table>
<thead>
<tr>
<th>OCCUPATIONAL STATUS</th>
<th>% of ECONOMICALLY ACTIVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worker</td>
<td>29.8</td>
</tr>
<tr>
<td>Housewife</td>
<td>5.3</td>
</tr>
<tr>
<td>Domestic Worker</td>
<td>11.7</td>
</tr>
<tr>
<td>Informal</td>
<td>4.3</td>
</tr>
<tr>
<td>Professional</td>
<td>10.6</td>
</tr>
<tr>
<td>Pensioner</td>
<td>4.3</td>
</tr>
<tr>
<td>Unemployed</td>
<td>34.0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 7: Economic Activity in Newtown, March 1993

The category "worker" included both unskilled and semi-skilled workers. Most of the workers were employed either as drivers, factory workers, cleaners, security guards or labourers. All of them were permanently employed and earned a regular wage. Permanency for unskilled and semi-skilled workers was of course full of uncertainty despite the strong labour union movement in South Africa. However, the more important concern of the research was the regularity of the wages. Another factor worth noting is that most of their work was organised around shifts, including overtime. Thus a regular income did not necessarily mean the same size of income every month or week. Normally there was a basic income in addition to which there were allowances for overtime and night or holiday shifts. For drivers there were allowances for being away from home. Workers were generally paid weekly, fortnightly or monthly.

Analysis of the gender and generation composition of the "worker" category indicates interesting trends as highlighted by Table 8.

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2 This figure includes the "worker", "domestic worker" and "professional" categories in Table 7
<table>
<thead>
<tr>
<th>WORKERS</th>
<th>% OF TOTAL WORKERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husband</td>
<td>42,5</td>
</tr>
<tr>
<td>Wife</td>
<td>14,8</td>
</tr>
<tr>
<td>Woman Household Head</td>
<td>7,1</td>
</tr>
<tr>
<td>Daughter</td>
<td>3,6</td>
</tr>
<tr>
<td>Son</td>
<td>25,0</td>
</tr>
<tr>
<td>Other (female)</td>
<td>7,1</td>
</tr>
<tr>
<td>Other (male)</td>
<td>0,0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100,00</td>
</tr>
</tbody>
</table>

Table 8: Workers by Gender and Generation, March 1993

The majority of the workers were husbands (42,5%), followed by sons (25%). This means that men generally still had better access to formal employment. However, as discussed earlier, they tended to have regular but variable incomes because of shift work. The "other" category refers to household members other than the ones listed in the table. The fact that there were no "other male" workers in households suggests that formally employed adult males were either heading households or were living with their families of origin as sons. The "other female" workers were generally found in extended female-headed households and they were mainly sisters of female heads. Wives, on the other hand, accounted for 14,8% of the workers and, like other women, they were mainly cleaners in offices and factories. Although low in relation to husbands, this figure (14,8%) demonstrates the growing number of women, particularly from nuclear households, who join the labour force. The main reasons for joining the labour force mentioned by these women were growing male unemployment, declining male real wages and men not supporting their households properly in accordance with their overall incomes.

Domestic workers were becoming an increasingly important source of income and survival for households in Newtown, although they accounted for only 11,7% of the economically active population. Their income was important despite the low wages associated with this occupation. In South African statistics domestic workers are generally included in the informal sector. However, because of the significance of the income from domestic work to many households in Newtown, I decided to highlight
domestic workers as a separate category. Domestic workers in Newtown were exclusively female, and they were evenly spread amongst women heading households, daughters and "other females". It can be concluded that the main reason why wives were poorly represented in this activity were the long and awkward working hours, which would inhibit their ability to be "good" wives (particularly to look after husbands).

Only 4.3% of the economically active adults reported that they were engaged in the informal sector, and all of them were women. The activities included traditional healing and hawking. Only women making a living out of selling clothing engaged in the latter. People only declared themselves as informal sector traders when they were actually making a living predominantly out of it. This point should be noted, as it is significant to my later discussion in this and subsequent chapters.

The professional category also presented clear gender and generation trends. Professionals were generally younger, but there were more sons than daughters. Whilst there were professional women heading households, there were no wives in this category. There were also very few husbands. Female professionals, both household heads and daughters, were mainly nurses and teachers (with the former constituting a larger proportion). Sons were mainly teachers.

Although generally not included in the economically active category, I included pensioners here because of the significance of their incomes to household survival, especially in extended female-headed households. Most important, though, the pension allowance increased substantially for the black population under the democratic government, and it is the same amount for men and women. It is also now higher than the average domestic worker salary. Pensioners accounted for 4.3% of the economically active population of Newtown.

As many as 32.3% of the households had additional members. These were relatives to the households. Table 8 indicates that of the workers in Newtown, 7.1% were "other females". It was not useful to count their incomes as part of the household income because the obligations on them were different from those on conjugal relations. Rather, I had to look at whether and how they contributed towards household survival. I established that they did contribute, especially towards food. In one case a woman and her three children lived with her sister. She contributed towards food, clothing for her children and her sister's children, and she also bought the electricity card. Explaining the arrangement, her sister said: "There is no rule that she must contribute. We
cooperate together very well. It is a question of trust and knowing that she will not try to let me down or cheat me. That is all." Given the low income in this household this contribution was important to the total household survival.

Other additional household members consisted of nephews and nieces who lived in these households to be nearer to schools. Most of them were rural relatives and moved to Newtown because of violence. They did make contributions, albeit in an ad hoc manner. These were mainly in the form of groceries. However, this was not perceived by household members as either contribution (in relation to contributions made by other household members as discussed in this thesis) or paying for living with the host household. These contributions are merely an acknowledgement of the goodwill demonstrated by the host household.

Men generally reflected a higher educational level than women. Sons as a group had the highest educational level, with almost 70% of all those with post matric qualifications being sons. Where female heads were professionals, they had Standard Ten (this was the entry level for nurses, and was the same for primary school teachers until recently). An interesting point is that wives had a slightly higher educational level than female household heads. This was confirmed by the fact that all those without education were either female household heads or "other females". One might have thought that female household heads would have had higher educational levels than wives, hence better employment potential, which would partly explain their decision not to marry or to opt out of marriage.

Another strategy used by households in mobilising income was to maximise the number of earners put into the labour market. Of course, this was mediated by the availability of opportunities. The majority of single female-headed households (70%) had one earner, who was the household head. Almost half (47%) of nuclear households had one earner, who was generally the male head of the household, whilst 27.3% had both husband and wife working. Only an insignificant proportion had more than two earners. Extended female-headed households mainly had two earners, mostly consisting of the head (mother) and daughter. However, a significant proportion of these household (36.1%) had one earner, who was the household head, although there were a number of cases where the daughter was the earner. Of the extended female-headed households, 10.7% had more than two earners, and of the extended male-headed households, 43.9% had two earners. Here the earners were mainly father and son or daughter, with only very few cases having husband and wife as earners. An
interesting phenomenon in these extended households was the significant proportion (17.1%) of households with more than two earners. Extended household heads were generally older than their counterparts in nuclear and single female or male households. That is why the probability of working children was higher in the extended households.

Like most research, mine was not immune to problems relating to individual and household income data. This was more pronounced in the socio-economic survey where 45% of the respondents did not respond or did not know the answer to a question. As such my income analysis was based on a combination of the socio-economic and the sub-sample data. Of the 14.3% "unknown" responses on the income question in the sub-sample, 75% related to male incomes. This was quite significant for my research where decision making over income was one of the important dimensions of what I was seeking to understand. The question was how you decide on an income whose size you do not even know.

Analysis of individual incomes in Newtown indicates clearly that men generally had higher incomes than women. This, of course, correlates with the occupational status and educational data above. Table 9 shows that husbands' salaries were mainly clustered in the R800.00 to R999.00 bracket, and were generally above R600.00 per month.
### Table 9: Individual Income by Household Member, March 1993

<table>
<thead>
<tr>
<th>INCOME R / MONTH</th>
<th>HUSBAND</th>
<th>WIFE</th>
<th>WOMAN HEAD</th>
<th>DAUGHTER</th>
<th>SON</th>
<th>OTHER WOMEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;R200</td>
<td>-</td>
<td>1.7</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1.7</td>
</tr>
<tr>
<td>R200-399</td>
<td>1.7</td>
<td>5.3</td>
<td>7.2</td>
<td>1.7</td>
<td>-</td>
<td>5.3</td>
</tr>
<tr>
<td>R400-599</td>
<td>1.7</td>
<td>1.7</td>
<td>3.5</td>
<td>3.5</td>
<td>1.7</td>
<td>-</td>
</tr>
<tr>
<td>R600-799</td>
<td>5.3</td>
<td>1.7</td>
<td>1.7</td>
<td>1.7</td>
<td>-</td>
<td>1.7</td>
</tr>
<tr>
<td>R800-999</td>
<td>8.9</td>
<td>1.7</td>
<td>-</td>
<td>-</td>
<td>3.5</td>
<td>-</td>
</tr>
<tr>
<td>R1 000+</td>
<td>5.3</td>
<td>3.5</td>
<td>7.2</td>
<td>1.7</td>
<td>5.3</td>
<td>-</td>
</tr>
<tr>
<td>UNKNOWN</td>
<td>5.3</td>
<td>-</td>
<td>-</td>
<td>1.7</td>
<td>5.3</td>
<td>1.7</td>
</tr>
<tr>
<td>TOTAL</td>
<td>28.2</td>
<td>15.6</td>
<td>19.6</td>
<td>10.3</td>
<td>15.8</td>
<td>10.4</td>
</tr>
</tbody>
</table>

Sons, on the other hand, were represented mainly in the above R1 000 per month category, which related to their professional status and educational level, whilst daughters' incomes were mainly between R400 and R599. Women's income was largely below R600, and even lower for wives and "other women". Those who earned above R1 000 were either professionals or in the informal sector. Women household heads and "other women" in the R200-399 bracket were mainly domestic workers.

Because my research was concerned with relations within households, it was important to examine household incomes. The analysis was based on the household survey, which rendered 44.4% non-responses or unknowns on the household income question. I designed my categories on the basis of a combination of the South African poverty line and housing subsidy classifications. Table 10 presents the household income data of Newtown.
<table>
<thead>
<tr>
<th>INCOME CATEGORY RANDS / MONTH</th>
<th>FREQUENCY</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;R200</td>
<td>3</td>
<td>1,5</td>
</tr>
<tr>
<td>R200-R500</td>
<td>27</td>
<td>13,2</td>
</tr>
<tr>
<td>R501-R800</td>
<td>28</td>
<td>13,7</td>
</tr>
<tr>
<td>R801-R1 500</td>
<td>29</td>
<td>14,1</td>
</tr>
<tr>
<td>R1 501-R2 500</td>
<td>18</td>
<td>8,8</td>
</tr>
<tr>
<td>R2 501-R3 500</td>
<td>6</td>
<td>2,9</td>
</tr>
<tr>
<td>&gt;R3 500</td>
<td>3</td>
<td>1,5</td>
</tr>
<tr>
<td>NO RESPONSE</td>
<td>23</td>
<td>11,2</td>
</tr>
<tr>
<td>UNKNOWN</td>
<td>68</td>
<td>33,2</td>
</tr>
<tr>
<td>TOTAL</td>
<td>205</td>
<td>100,0</td>
</tr>
</tbody>
</table>

Table 10: Household Income in Newtown, March 1993

The fact that 42,4% of the household incomes were less than R1 500 signified the level of poverty in this community. Furthermore, 28,4% of the households earned less than R800 per month. These figures again pointed to the importance of male individual incomes in this community, a point that will be examined later. Only 4,4% of the households had incomes above R2 500. Interesting features emerged when I cross-tabulated household income with household structure, as shown in Table 11.
### Table 11: Household Income by Household Structure, March 1993

Female-headed households were far poorer than male-headed households. Of the households reporting not having any cash income, 66.6% were female headed. The majority of female-headed households had household incomes of less than R800 per month. Of the total number of households with a total income exceeding R1 500, only 14.8% were headed by women. Table 12 further highlights the gender implications of household incomes, which implications are an outcome of broader processes within the labour market where women are still concentrated in low-wage jobs. I now compare the distribution of household income per household structure. I have deliberately discounted the non-response and unknown categories, although I acknowledge that this distorts the figures somewhat.
Table 12: Household Income within Different Household Structures, March 1993

This table highlights the higher household incomes in male-headed households. For example, whilst 39,1% and 30,5% of the nuclear and extended male-headed households respectively had incomes of less than R800 per month; the figures were 75% and 78,6% in single and extended female-headed households respectively. Furthermore, extended female-headed households were the poorest, with 50% of them having household incomes of less than R500, as opposed to say 25% of the single female-headed and 17,4% of the nuclear households. The fact that the main earners in these households were women accounted for their lower incomes. Extended male-headed households had higher incomes, with 38,5% of them earning more than R1 500 as compared to 28,3% in nuclear households. This can be explained by the higher number of earners in the former and the higher income of men.

From this section it can be concluded that men had better access to formal employment. Furthermore, their wages were the key determinant in overall household
incomes, both in terms of regularity and size. A crucial question for me was to what extent men actually contributed towards domestic income and, as such, how crucial were their incomes in the actual survival of the household. Ideologically they head households, and therefore expected to play quite a central role in household survival.

The final issue to be addressed in this section is the level of unemployment in Newtown. Table 7 reflects the unemployment rate, in relation to the economically active population, at 34%. Under the unemployed I included those who were actively looking for work, but I excluded women who regarded themselves, or were regarded by household members, as housewives.

The unemployment rate in Newtown was in line with the national metropolitan estimates of 38% for the African population (SALDRU, 1994). The same report put the male unemployment rate at 26% as opposed to 36% for female unemployment. Table 13 gives a detailed percentage breakdown of the unemployment rate by gender and generation.

<table>
<thead>
<tr>
<th>HOUSEHOLD MEMBER</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husband</td>
<td>3.1</td>
</tr>
<tr>
<td>Wife</td>
<td>9.4</td>
</tr>
<tr>
<td>Woman Head</td>
<td>9.4</td>
</tr>
<tr>
<td>Daughter</td>
<td>25.0</td>
</tr>
<tr>
<td>Son</td>
<td>37.5</td>
</tr>
<tr>
<td>Other Female</td>
<td>9.4</td>
</tr>
<tr>
<td>Other Male</td>
<td>6.2</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 13: Unemployment by Gender and Generation, March 1993

The female unemployment rate was marginally higher than the male unemployment rate, but much higher when the housewives were included. The male unemployment rate was pushed up significantly by the high unemployment rate of sons. The latter rate was in line with the national trend of high youth unemployment. Despite their higher educational level than daughters, sons still experienced higher unemployment. This
could be attributed to daughters' access to domestic work, which access was customarily not necessarily open to men in South Africa. Furthermore, men's and particularly young men's perception of work was different from that of women. Women were more willing than men to accept anything in terms of type of work and salary. This was influenced by the labour market's known preference for men, but also by other constraints that women faced, including their reproductive role.

My sub-sample survey, carried out three years after the socio-economic survey, clearly indicated that the unemployment rate in Newtown was increasing. Of the forty households studied, nine had experienced a decrease (averaging about 60.6%) in the formal wage income. Confirming the statistics in Table 9, loss of male income accounted for a 79.6% decrease in total household income, as opposed to a 41.5% decrease for female income. These figures suggest that as more males were losing their jobs, household incomes were significantly affected because male incomes accounted for a large proportion of total household income. Again, the more significant question for me was how male and female job losses impacted on household survival.

Having discussed household income from formal employment, I now turn to the informal sector as an alternative and/or complementary source of income in the next section.

4.0 INFORMAL SECTOR

Because of high unemployment, low real incomes and high dependency rates, the informal sector is an important source of cash income for many households. In the socio-economic survey 58% of the households indicated that they did not have any other source of income than a formal wage (see Table 14). However, through further probing both through the case studies and the sub-sample survey, a different picture emerged, suggesting that over and above the formal employment most households also engaged in informal activities to supplement their incomes. Furthermore, some households depended solely on informal activities.
<table>
<thead>
<tr>
<th>OTHER SOURCE OF INCOME</th>
<th>FREQUENCY</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selling</td>
<td>26</td>
<td>12,7</td>
</tr>
<tr>
<td>Relatives</td>
<td>5</td>
<td>2,4</td>
</tr>
<tr>
<td>Friends</td>
<td>2</td>
<td>1,0</td>
</tr>
<tr>
<td>Pensions</td>
<td>23</td>
<td>11,2</td>
</tr>
<tr>
<td>Other</td>
<td>22</td>
<td>10,7</td>
</tr>
<tr>
<td>Not Applicable</td>
<td>119</td>
<td>58,0</td>
</tr>
<tr>
<td>No Response</td>
<td>8</td>
<td>3,9</td>
</tr>
<tr>
<td>TOTAL</td>
<td>205</td>
<td>100,0</td>
</tr>
</tbody>
</table>

Table 14: Other Sources of Cash Income to the Household, March 1993

As mentioned earlier, pensions were reported as an important source of income for most households, and they were reported as such in 52,2% of the extended female-headed households. Another interesting factor, although statistically insignificant in relation to the total figures, was sourcing of income from relatives. All households that engaged in this activity were female headed. This presents a gender dimension that will be pursued later.

Selling was confirmed in 12,7% of the households and important features emerged when this was cross-tabulated with household structure. Of the total number of households involved in selling, 38,5% were nuclear households and 30,8% extended female-headed households. Of more significance was the finding that half of the households that were selling were male-headed and the other half female-headed households. Looking further at who in the household was actually selling, I established that selling was the domain of women. This suggests that wives in male-headed households, whether formally employed or not, were involved in additional income mobilisation activities, like selling. Therefore, female-headed households were not the only households that were in need of additional income because of their lower incomes.

The informal sector in Newtown was not very visible, except at the bus and taxi ranks. Most of the activities happened within the house and customers knew which house sold what commodities. There was hardly any display of goods outside the house.
Therefore there was very little hawking as described in the literature. This could be attributed to the fact that women combined selling with their reproductive activities and with formal employment. Selling was concentrated on high-turnover goods like fruit, vegetables, cool drink, iced cool drink and snacks, as a 39 year old wife, Thuli, noted: "I used to sell clothes, but I stopped. The profit was better than what I sell now, but the turnover was just too slow for me, you see. Also with food items people don't have to buy on credit, unlike clothes where they pay after maybe three or even four months. I just could not afford the waiting."

The clients were mainly other women and children. That is perhaps why women involved in selling were not concerned about security while selling in their own houses. Also, the focus of the activity was survival, as the 43 year old Sbongile (a household head) asserted: "Because I earn my money through selling I don't really budget. I buy groceries and pay for other things as I make money."

Employed women, married or heading households, used selling as a means to supplement their incomes. Unemployed married women used selling as a means to stretch the income allocation that they received from their working husbands. Confirming this point, Sarrie said: "You say he tells you he gives me all the money? In fact, I sell chips and other small things to get more money for food ... I do make profit but I have to pay for electricity, the house and bread ..."

Daughters were also involved in selling, both those employed and unemployed. They also mentioned that it provided them with supplementary income to cover their needs and those of their households. Covering household needs was more relevant to daughters in female-headed households, particularly those who had children.

I did not encounter any men, including sons, who were involved in selling as described above. Men were, however, also involved in income mobilisation activities other than formal income, the main activity being contributions to stokvels.

A stokvel is a kind of informal savings club prevalent in South African black townships. Membership is open to both men and women. However, there was an interesting though not rigid gender division in the organisation of stokvels. Men were mainly involved in stokvels that assisted members to save money and raise interest. Each member contributed a set amount per week or month. The club used the collective amount to run a cash loan scheme that could be accessed by both club members and
non-club members. This is how interest was generated for the club. At the end of the year the capital and interest were divided amongst members. So each member received a cash lump sum, and the club started afresh the following year. Married women complained that whilst these clubs were supposed to assist members save money, because it was obligatory for members to take money from the club and find customers interested in taking the loan, they (club members) ended up using the money themselves. This was more in cases where the money was used to buy liquor instead of using it towards the benefit of the whole household. So these clubs could in fact drive "weak" members into debt, as women argued. The "weak" members, they asserted, were mainly men.

Women tended to be involved in two types of stokvels. The one required of members to contribute a set amount per week or month. This money might be used to generate interest through a cash loan system. At the end of the year, in fact just before Christmas, the total amount accrued was used to buy groceries in bulk. These were then divided equally amongst members. Members collectively drew up a grocery list in advance. This was important in deciding which club was suited to one's grocery needs. Benefits for club members included the considerable savings for members because of bulk buying. Members were able to acquire enough groceries for Christmas celebrations, which are important to these communities. Children could also get new clothes and food that the household could not afford on a daily basis. Also, the groceries lasted households through the month of January when they had to buy school uniforms and books.

The other kind of stokvel popular amongst the women was one that required of members to contribute a set amount for buying household items like kitchen utensils and linen. This stokvel was reportedly particularly useful for buying the otherwise unaffordable electrical appliances. Therefore, the overall objective for women joining stokvels was the acquisition of food and household items, whilst men tended to focus on obtaining cash through the stokvels. Thus women joined for survival purposes whilst men joined for potential cash accumulation, albeit at a low level. Probed on this issue during the survey, men argued that it was important for them to have access to cash because, in the words of Themba, "... when there is an emergency like an accident or death, as the head of household, they all simply look at me".

A substantial body of literature suggests that letting of rooms is an important strategy that households use to finance the consolidation of their housing. This literature mainly
refers to the use of this strategy in self help housing schemes, of which Newtown is one (Schlyter, 1988; 1989; Hanse, 1996). However, letting of rooms was not prevalent in Newtown. This could be linked to the fact that the typical Newtown house was fairly small in comparison to the average household size. Furthermore, only 15.1% and 10.2% of the households had extended their houses and built outside rooms, respectively. The outside rooms were mostly built by working sons for their own use. Consequently, only 4.4% of the households in Newtown had tenants. They all occupied an outside room, and the majority of them paid a monthly rent of not more than R50,00. The tenants were distributed evenly between male and female-headed households.

5.0 TRANSFERS

I use the term “transfers” here to include assistance that households got from outside the immediate household. Three types of transfers were found in Newtown: from relatives; boyfriends; and employers. Broader community transfers that did not involve relatives (such as between neighbours) were not found, although these are often described in Latin-American literature on similar communities. A further difference from Latin-American and West African communities is that transfers in Newtown were not necessarily used as insurance by the women who received them. The transfers were not presents for family in return for support during economic hardships. They were provided for immediate consumption during hardships.

There were clear gender dimensions to transfers from relatives in Newtown. Women were the recipients of transfers. In my sub-sample four women explicitly mentioned transfers from relatives as important to the survival of their households. Interestingly, three of those women were wives, and only one was heading her household. All these women stated that they only turned to support from relatives when they were in real difficulties because it was somehow a declaration of failure. They went to their relatives, mainly fathers. Cent, heading her own household, confirmed this: "Only when I am really pushed I ask for money from my father. I don’t want him to think I am always suffering." Bheki was unemployed and his wife, Suzanne, was a hairdresser. They had two kids aged six and two. He lamented the situation as follows: "Suzanne gets additional support from her family now that I am not working. I don’t like it but I have no option because I don’t bring anything." Because Suzanne’s family provided her with financial support, Bheki was of the opinion that his in-laws indirectly acknowledged that he could not provide for his household. This threatened his standing as a “good” husband with his in-laws. Therefore, transfers from relatives was not deemed a benign
act, mainly because it was seen to be questioning the recipient's ability and identity. This perception was prevalent in Newtown, especially among men, as they were supposed to be breadwinners.

Transfers also occurred between households and the **boyfriends** of daughters and female household heads. Where these transfers occurred, it was stressed that they were the result of an obligation on boyfriends to support the children they fathered through their relationships with members of these households. Of course, there were many instances where boyfriends did not make transfers for such support. Mbali, a 23 year old unemployed girl living with her parents, both of whom were employed, had two children with different fathers. She said that one of the fathers supported his child. The money also assisted her with the other child plus her own personal needs. "I am not a burden to my parents although I am not working," she commented. In a similar situation, Cent said: "If I have a problem I go to my child's father. He assists me financially beyond just supporting his child." On the other hand, Thuli was a mother of four whose husband was unemployed. Their household depended on her selling activities. She noted: "I also get money from one of my daughters' boyfriend. He is supporting his child, but the money buys us a few other things."

Another source of transfer was **employers**. In all the cases that I found, these were employers of domestic workers. As indicated earlier, all domestic workers in this community were women. These transfers were not in the form of cash, but were mainly second-hand clothes (mainly for children) and furniture. Domestic workers benefited mainly in the form of second-hand electrical appliances like portable television sets, hi-fi sets and irons. However, Mrs Bengu, who was separated from her husband and lived with her two student sons, said: "My employer really helps me. She assists me financially and provides me with food when I am in trouble."

Therefore, transfers in Newtown were not necessarily important because they were a widespread phenomenon, but because they were evoked in times of real hardship, albeit with restraint. This fact supports the literature, which suggests that transfers are a survival strategy for poor households.
6.0 CONCLUSIONS

A number of conclusions can be drawn from this chapter. First, men dominated formal income mobilisation activities through formal wage employment. This was despite the general increase in unemployment in the area. Male incomes were also higher and regular. Because of the general nature of the available work (shift work), wages were variable and could be enlarged. Outside formal wage, men also focused on cash accumulation activities, like cash-saving stokvels.

Second, sons were exclusively involved in formal employment and their incomes were significantly higher than those of women and daughters. However, sons also experienced the highest unemployment rate. This can be attributed to the structure of the South African economy, which is not geared for people with no experience. Also, because of sons' attitude towards work they were more concerned about the type of work they did than were daughters and women - probably even men. They did not engage in domestic work, as this was traditionally not open to men. Makgetla (1995) notes that domestic work is the largest paid work sector for African women in South Africa. However, this does not suggest that there are any formal rules barring men from domestic work. For example, in neighbouring Zimbabwe there are male domestic workers. In addition, Schlyter (1988) reports that in Zambia domestic workers are usually men, and women are only involved in child minding. This difference is an indication of the socio-cultural definition of work.

Third, daughters seem to have been at the bottom of the pile in Newtown. They experienced high unemployment and the lowest wages. Like their mothers, they were also involved in the informal sector, particularly in selling, but at a lower scale than mothers.

Fourth, with the increase in unemployment and decline in real wages, more women were entering the labour force, although their overall participation was still lower than that of men. These new entrants were particularly wives and women heading households. This trend is confirmed internationally, especially in the developing world, as mentioned in Chapter Two. Elson (1992) shows that more women are entering the cash economy as a result of the impact of structural adjustment policies on households. In their Latin-American, African and Asian case studies, Beneria and Feldman (1992) also found confirmation that more women were entering the labour market and were becoming more involved in income generation activities in response
to economic crises in the developing world. In Managua in Nicaragua for example, women's participation in the labour force increased from 26.7% in 1977 to 32% in 1985, whilst male participation remained constant at 68% (Perez-Aleman, 1992). However, despite the significant increase in female participation, it has not outstripped male participation. A number of women in my sub-sample who declared themselves housewives in 1993, regarded themselves as unemployed in 1996 (suggesting that they were actively looking for work in 1996).

Fifth, my analysis confirms studies indicating that women are entering the labour force at lower levels, therefore lower wages, than men (World Bank, 1995; Elson, 1992). The World Bank, for example, notes that the main occupational classes women in Africa are moving into are community, social and personal services. In Newtown I established a number of reasons for these trends. Over and above the general constraints in the labour market and in households (domestic responsibilities) working against women, women are also lowly skilled. A more crucial reason is linked to why women enter the labour market. They do so as a direct survival strategy, unlike men whose status both in society and in the household is linked to their earning income. This explains why women are generally "more willing" to accept any job. In turn this "willingness" reinforces women's subordinate position in the labour market and within the household.

Based on my analysis I conclude that women's entry into the labour market is both a crisis and risk management strategy. Crisis management is a response to the retrenchment of men and their real wages not satisfying basic household needs. I further argue that this is the context within which I should also understand when and why women turn to transfers from relatives. Risk management is about managing the potential risk of men losing their jobs, but also the possibility that men might not contribute sufficiently towards the household because of retaining large proportions of their incomes for personal use.

 Sixth, the United Nations Development Programme (1996) notes the increasing importance of the informal sector in low-income households, and that those active in the sector are mainly women. Hansen (1996) notes that in Lusaka women involved in income-generating activities are mainly those beyond child-bearing age. The informal sector is mainly an area of activity of older housewives who supplement their husbands' incomes (Schlyter, 1989). On the contrary, in Newtown women of all ages are involved in this activity. The informal sector provides primary income for women heading households and wives, or supplements their income and that of husbands.
Because they are selling from home, women are not inhibited by childcare. The activities are carried out simultaneously.

In Latin America the informal sector accounts for 59% of household income in low-income households, and 67% in destitute households. Vaa (1991) reports a low participation level for men in the informal sector in urban Mali. However, unlike the informalisation of the African city as articulated in the 1995 African Bank Report, Newtown presented a picture of a formal settlement both in form and economic activity. Until you probe very deeply, you could conclude that the informal sector played a very small supplementary role to the formal wage income. A cursory look at Table 7 could easily lead to such a conclusion.

In Newtown the formal wage was still the primary source of income. The real issue was to make a clear distinction between the primary source of household income, and the primary source of domestic income. The latter refers specifically to the income that actually "enters" the household. In Newtown income from the informal sector played an important role in ensuring household survival. It was a significant proportion of domestic income, although it might have accounted for a low proportion of the overall household income. However, unless I knew the household income, I could not get to the bottom of domestic income and its source, size and form. For example, my analysis earlier in this chapter indicated that male-headed households had higher incomes. Logically, one should thus expect them to have higher living standards than female-headed households. However, this was not necessarily the case, because household income is not synonymous with domestic income.

Seventh, there were clear gender and generation trends in the way income was mobilised in Newtown households. However, the situation of individuals and households was constantly changing in relation to opportunities and constraints presented by the macro context. It opened and closed access. The micro context was also important, particularly for individual strategies. Generally, in Newtown women's income mobilisation strategies were multiple and mainly directed at household survival. On the other hand, men were primarily concerned with accumulation (see Rakodi, 1991 for a discussion on livelihood strategies). Young makes a similar point when she writes: "Responsibility for survival of the household motivates most women who seek informal work, while possibilities for mobility often pull men into the informal sector" (1993:6). The different stokvels encountered in Newtown confirm this assertion. It is important to understand the factors underlying these different income mobilisation strategies and
their impact on household relations and housing improvement.

Finally, the African Bank (1995) concludes that economic crises in Africa are leading to household strategies that minimise the divide between men and women. This shift, they argue, is likely to challenge existing gender analytical frameworks because of the erosion of gender division of labour. I support this view, but argue that the issue really is what is the nature of the questions that we should be asking in order to revisit such frameworks. It is not simply a question of women moving into the labour force and thus challenging the gender division of labour. Instead, as a result of these changes, gender relations are in fact becoming more complex. For example, the idea of the male breadwinner continues to be a myth despite women worldwide becoming increasingly important contributors to the household economy (Safa, 1995; Mitullah, forthcoming). A crucial question then is why, if women's engagement in the labour force is so widespread, is the male breadwinner still a myth and has still not dissipated? What are the processes and forces that maintain it as a myth?

In an attempt to address this and other related questions, the next chapter will outline how households improved their houses since they moved to Newtown, and what were the emerging priorities within these households. The chapter will also be useful in disclosing the relationship between household income and housing improvement.
CHAPTER SEVEN

HOUSING IMPROVEMENT PRIORITISATION AND EXPENDITURE

1.0 INTRODUCTION

The purpose of this chapter is to explore housing improvement trends in the different household structures in Newtown. The departure point is that there is no such thing as a household priority, as different household members have different household priorities that are constantly being negotiated. These priorities are based on the ideologically defined roles, obligations and identities of the household members. As such, an improved house is essentially an outcome of the interplay between the ideological, material and emotional dimensions of the household. It is a sociological statement about the particular nature of gender and generation relations in that household. That is why it is so critical to base housing policies and strategies on appropriate assumptions. Central to this is an appreciation of the organisation of power in different household structures, and how it leads to very different housing improvement outcomes.

Following the presentation in the previous chapter of how households in Newtown mobilised income, this chapter examines how that income was expended in housing improvement. I begin by outlining the nature of physical improvements and furniture that households invested in as part of consolidating their housing situation. This outline includes a look at which household members paid for what improvements. This is followed by a brief elaboration of plans of households for future improvements. Then I analyse the priorities that emerged from improvements in Newtown households at the time. I also seek to understand the rationale behind the priorities. For this purpose I explore the views of men, women, daughters and sons. Then I test this rationale against the factors mentioned in Chapter Three that impact on the housing improvements of households. The final section will deal with the emerging gender and generation priorities.
2.0 HOUSING IMPROVEMENTS

In order to measure the improvements undertaken by households in Newtown, and based on the housing literature and my specific understanding of South African black township life, I adopted physical improvement and furniture as the two main indicators of the condition of the houses. The measurement tools for physical improvement were outside rooms built, extensions, plastering, painting, ceilings, floors, fencing, stoeps, water and electricity. In respect of furniture I focused on electric stoves, fridges, television sets, video machines, hi-fi sets, lounge suites, and bedroom suites. After analysing the socio-economic data I dropped the bedrooms suites because of misinterpretation by some of the interviewers. From the sub-sample survey I also included electric irons and kettles under furniture.

An important point to note is that during the socio-economic survey, heads of households (both male and female-headed) indicated that they had paid for a significant proportion of the improvements. Other respondents indicated that improvements were paid for jointly by husband and wife, although there was also a strong correlation between joint payment and households where husbands were either unemployed or had relatively low salaries. Also, income pooling did not occur to any significant degree. Further probing of Newtown households was therefore important in disclosing what really occurred in these households.

2.1 Physical Improvements

In most cases physical improvements required a lump sum of money for building materials and payment of a builder. The majority of the households hired a builder. They did not undertake the physical improvements themselves. Larsson (1989) reports a similar trend in a self help housing scheme in Gaberone. Of course there were a number of exceptions. For example, referring to the internal dividing walls, Thuli claimed: "You can see that this wall is not straight. My husband and I paid for the cement, but I put up the wall and put concrete on the floor myself. I did not have money and he kept saying he does not know how to do it."

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2This chapter is largely based on the socio-economic survey. It is thus a "public account" of the housing improvement trends. However, some preliminary analysis of the subsample data is also used.

3"Stoep" is an Afrikaans word for a veranda.
2.1.1 Internal Dividing Walls
As stated in Chapter Five, 86.3% of the households opted for full technical assistance from the Urban Foundation, which meant a shell house being built for them. Of these households 97.1% built dividing walls in their houses. For most households, this resulted in the creation of four rooms: a kitchen; a lounge; and two bedrooms. The households that had not divided their houses used curtains as temporary divides, and the majority of them were single female-headed and single male-headed households.

2.1.2 Outside Rooms and Extensions
Very few households increased their space through outside rooms and extensions. Outside rooms were built by 10.2% of households and extensions by 15.1% (See Figures 6 and 7). As indicated in Chapter Six, only 4.4% of the households had tenants and all of them were housed in outside rooms. Therefore, where space was increased it was predominantly for household needs. I also established that, within households, outside rooms were mainly occupied by working sons. A cross-tabulation of extensions with household structure indicated that 38.7% of the households that had extensions were extended female-headed households. These households were the largest, hence the need for additional space. However, extensions were relatively expensive and extended female-headed households were generally the poorest in this community, with 50% of them getting an overall household income of less than R500 per month. Therefore, it was important to establish how these extensions were funded.
In nuclear households 20% of wives paid for extensions; in extended male-headed households 11.2% of wives did so. Joint payment by husband and wife for extensions was reported in 22.2% of extended male-headed households. Sons paid for extensions only in extended female-headed households (13.3%). No daughters paid for extensions and outside rooms, whilst sons paid for outside rooms in 40% of the single female-headed households. Half of the outside rooms in extended male-headed households were paid for by wives.
2.1.3 Plastering

A significant proportion of the households (70.8%) plastered their houses (Figure 8). The main reason given was that the blocks that were used by the Urban Foundation were cheap and therefore leaked when it rained.
<table>
<thead>
<tr>
<th>ROOM PLASTERED</th>
<th>FREQUENCY</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whole House</td>
<td>145</td>
<td>70,8</td>
</tr>
<tr>
<td>Inside Only</td>
<td>7</td>
<td>3,4</td>
</tr>
<tr>
<td>Outside Only</td>
<td>4</td>
<td>2,0</td>
</tr>
<tr>
<td>Lounge Only</td>
<td>5</td>
<td>2,4</td>
</tr>
<tr>
<td>Bedroom Only</td>
<td>1</td>
<td>0,5</td>
</tr>
<tr>
<td>None</td>
<td>43</td>
<td>21,0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>205</td>
<td>100,0</td>
</tr>
</tbody>
</table>

Table 15: Plastering by Number of Households, March 1993

Where households did not plaster the whole house, they prioritised the interior, particularly the lounge. The kitchen is not listed in Table 15 because none of the households plastered the kitchen only.

Extended female-headed households ranked highest amongst the households that plastered their houses. They accounted for 34,1%, followed by nuclear households at 31,1%, of all households that had plastered their houses. Amongst those that only plastered the interior of the house, single female-headed households showed the highest proportion (42,9%). These figures are confirmed by a comparison of the households structures, as Table 16 indicates.
Table 16: Plastering by Household Structure, March 1993

Table 16 is useful in that it provides better insight by examining what happens within each household structure category. For instance, it is quite clear that of all single female-headed households, 55.6% plastered the whole house and 11.1% plastered the inside only.

Wives paid for 10.2% and 12.5% of plastering in nuclear and extended male-headed households, respectively. Joint payment by wife and husband constituted respectively 8.2% and 12.5% in these households.
2.1.4 Painting

Table 17 shows that only 48.3% of the households painted the whole house, 14.6% the inside only and 4.9% the lounge only.

<table>
<thead>
<tr>
<th>ROOM PAINTED</th>
<th>FREQUENCY</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whole House</td>
<td>99</td>
<td>48.3</td>
</tr>
<tr>
<td>Inside Only</td>
<td>30</td>
<td>14.6</td>
</tr>
<tr>
<td>Outside Only</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td>Lounge Only</td>
<td>10</td>
<td>4.9</td>
</tr>
<tr>
<td>Bedroom Only</td>
<td>2</td>
<td>1.0</td>
</tr>
<tr>
<td>None</td>
<td>62</td>
<td>30.2</td>
</tr>
<tr>
<td>TOTAL</td>
<td>205</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 17: Painting by Number of Households, March 1993

Respondents indicated that painting was important for them because it brightened up the house, it decorated the house, and it made it look nice to visitors. Of all the households that painted the whole house, nuclear households ranked highest, followed by extended female-headed households (36.5% and 26% respectively). However, of those that painted the interior only, extended female-headed households constituted 43.3%. Further analysis within each household structure category, as presented in Table 18, indicated a further dimension, namely the importance attached to painting by extended female headed households.
Table 18: Painting by Household Structure, March 1993

Only those households that plastered their houses were likely to paint them too. Of course a handful of households painted the cement blocks as they were, without plastering them first (see Figure 9).

Figure 9: Painting on cement blocks in Newtown
Thus the proportion of households that painted their houses was larger than the proportion that plastered their houses. Painting of the house occurred the most in extended female-headed households, followed by nuclear households. But interior painting featured more (14.6%) than interior plastering only (3.4%). Amongst households that only painted the interior, extended female-headed and single female-headed households ranked highest. From this it could be concluded that where resources were limited, female-headed households prioritised liveability and aesthetics. Of the daughters 2.9% paid for painting, but only in extended female-headed households.

2.1.5 Ceilings
Only 9.3% of the households installed ceilings in their houses. Respondents only mentioned two uses for ceilings: making the house cool in summer and warm in winter; and making the house look nice. The lounge was prioritised where the ceiling was installed in part of the house only. Of the households that had ceilings, 52.9% were extended female-headed households.

2.1.6 Floors
Of the households that improved their floors, the majority put in concrete; only a few laid tiles and carpets over the concrete. Some of the households polished the concrete. Only 62% of the households improved the floors, and 0.5% only did so in the lounge. It was said that unimproved floors were an additional burden when cleaning the house because of dust. Single female-headed households regarded the improvement of floors as significantly more important than plastering, painting, and increasing space.

<table>
<thead>
<tr>
<th>FLOORS</th>
<th>NUCLEAR</th>
<th>SINGLE FEMALE</th>
<th>EXTENDED FEMALE</th>
<th>EXTENDED MALE</th>
<th>SINGLE MALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whole house</td>
<td>57.4</td>
<td>55.6</td>
<td>65.0</td>
<td>69.8</td>
<td>50.0</td>
</tr>
<tr>
<td>Lounge</td>
<td>1.5</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>None</td>
<td>41.2</td>
<td>40.7</td>
<td>33.3</td>
<td>30.2</td>
<td>66.7</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 19: Floors by Household Structure, March 1993
Of daughters, 30% paid for floors, although only in extended female-women headed households. Wife and husband paid jointly for floors in 8.6% of nuclear and 25% of extended male-headed households.

2.1.7 Fencing
Only 14.6% of the households put up fences around their sites. Two reasons were given in the interviews for fencing: security and aesthetics. The most popular fencing type was concrete fencing (see Figure 10). However, as this was an expensive improvement, most of the households that erected concrete fencing had a combined income of more than R2 500 per month. Wives paid for fencing in 22.2% of both nuclear and extended female-headed households.

![Concrete fencing in Newtown](image)

2.1.8 Stoeps
A stoep is a source of status in the black townships. Women spend a lot of time polishing their floors quite early in the morning. All the Newtown households (19%) that had stoeps noted that they were for aesthetic reasons. They did not necessarily see them as an extension of space. A few also mentioned that they built a stoep to protect the house against cracking. Nuclear households, followed by extended female-headed households, showed the highest prevalence of stoeps (39.5% and 31.6%, respectively).
2.1.9 Water

Only 14.7% of the households installed water standpipes on site. The procedure included applying to the local authority, who did the actual installation after an R80 fee was paid. Also, only those households that bought their sites were allowed to install standpipes on site. As indicated in Chapter Five, households had an option to buy the house only but continue to pay rent for the site. Therefore, in order to have an on-site standpipe there were four requirements: the local authority had to be in a position to do the installation (human resources and time); the household had to prioritise the need; the household had to pay the R80 installation fee upfront; and the household had to own the site.

Households gave two reasons for installing an on-site standpipe. First, it was convenient because you did not have to stand in the queue or walk long distances when your street standpipe was broken. Second, it was unsafe for women to fetch water from the street at night. Table 20 compares the prevalence of on-site standpipes for the different households structures.

<table>
<thead>
<tr>
<th>ON-SITE STANDPIPE</th>
<th>NUCLEAR</th>
<th>SINGLE FEMALE</th>
<th>EXTENDED FEMALE</th>
<th>EXTENDED MALE</th>
<th>SINGLE MALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>On site</td>
<td>19,1</td>
<td>11,1</td>
<td>15,0</td>
<td>11,6</td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>80,9</td>
<td>88,9</td>
<td>85,0</td>
<td>88,4</td>
<td>100,0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
</tr>
</tbody>
</table>

Table 20: On-Site Standpipe by Household Structure, March 1993

Of the single female-headed households 11.1% had these standpipes, as opposed to 19.1% of nuclear households and 15.0 in extended female headed households. This means that despite low incomes, single female-headed households compared well with other household structures in prioritising water on site.
Because of the insignificant monthly charges, most of the households with on-site standpipes made them available for use by neighbours at no charge. This practice was further encouraged by the lack of fences around most sites (see Figure 11). It is interesting to note that there were very few cases where wives paid for on-site standpipes, in contrast to their contribution to other physical improvements. Despite the cost, wives paid for a number of extensions, outside rooms and plastering. Their highest contribution was towards floors.

Figure 11: On-site standpipe in Newtown

Women stressed the importance of water. Phile, an employed wife in a nuclear household, said the following: "Water is important. Women have to collect water all the time. There are long queues, and sometimes the tap is not working. Water is life, we use it often. Also, my children suffer because they have to help me collect water" (see Figure 12). On the other hand, whilst also agreeing that water is important, men overlooked the concerns relating to the longer distance to street standpipes and their unreliability. Mhlongo, for example, said: "I thought we must add more rooms and so on, you see, before we install water on site - only when we have done everything." Comparing water to electricity, he argued as follows: "Electricity is more important than water. We use it for more things like TV, radio, stove and lighting."
For a household to get approval from the local authority to bring water on site, the site had to be paid for in full. Also the title deed holder had to sign the application form. Where men held the title deed, it was difficult to get them to fulfil these requirements. Phile, for instance, faced a problem as her husband would not sign the application forms although the site was fully paid for: "There is no water because I had problems. I went there (local authority) and they said my husband must come himself. I told him and he just did not care. Then I went back and they said there’s nothing they can do, maybe I should go to court because everything is in his name." Sarrie faced a different problem but it also resulted in her not having a standpipe on site although she wanted it: "Water is a problem. We have not paid for the site. My husband can try to pay slowly even if it is R100 per month. I asked the office and they said it is okay. You know, he does not have any accounts, so he can do it. If I was working I would have paid for the site ... Women are not like men, they see things differently ..."

![Figure 12: Women washing clothes in a street standpipe in Newtown](image)

### 2.1.10 Electricity

I mentioned in Chapter Five that installing electricity would cost the household R137 for the connection fee and a further amount for reticulation, which depended on the size of the house and specified needs. An estimated R500 was needed to complete the job. There were no monthly charges as households had to buy a card with the specific number of units that they needed or could afford. This new system was introduced by...
the electricity utility in South Africa to avert boycotts on service charges.

An overwhelming majority of the Newtown households (70.7%) had installed electricity, and the extended female-headed households ranked highest (29.9%).

Table 21 reflects similar trends as Table 20, particularly regarding single female-headed households.

<table>
<thead>
<tr>
<th>ELECTRICITY</th>
<th>NUCLEAR</th>
<th>SINGLE FEMALE</th>
<th>EXTENDED FEMALE</th>
<th>EXTENDED MALE</th>
<th>SINGLE MALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whole House</td>
<td>63.2</td>
<td>74.1</td>
<td>78.4</td>
<td>79.1</td>
<td>-</td>
</tr>
<tr>
<td>None</td>
<td>36.8</td>
<td>25.9</td>
<td>21.7</td>
<td>20.9</td>
<td>100</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 21: Electricity by Household Structure, March 1993

More importantly, though, were the percentages in single and extended female-headed households, particularly given their lower incomes. The fact that nuclear households had the lowest prevalence of installation (63.2%) is also worth noting. These findings suggest that factors other than cost and income might have been more important to these households. Small proportions of daughters and sons (4.8% and 2.8% respectively) paid for electricity, and in extended female-headed households 12.5% of “other” members paid for electricity.

Households told me that electricity was very important to them because it was convenient (fast and clean), it saved money (bulk buying), it was cheaper (cooking and lighting were cheaper with electricity than with paraffin and candles), and it facilitated cheaper and safer entertainment (television, hi-fi, video).
Whilst also agreeing, TTA (a husband) added that it was easier to control electricity usage and therefore expenses: "When I look, electricity is better because it is you who pays for what you have used. If you waste then the card is finished before time, and that is your problem. I tell these people here at home because they can waste at times." Interestingly, his wife Sarrie claimed that she bought the card through money raised by selling when they ran short before month end. Therefore, it can be argued that TTA did not really understand his household's electricity needs, or that the card system allowed him to shift the responsibility to his wife.

2.1.11 Who Paid for Physical Improvements

In summarising this section, Table 22 presents the prevalence of payments for physical improvements by wives, daughters and sons. It confirms that daughters paid for electricity more often than sons, whilst sons paid for outside rooms and extensions whereas daughters did not.

<table>
<thead>
<tr>
<th>PHYSICAL IMPROVEMENTS</th>
<th>WIFE</th>
<th>DAUGHTER</th>
<th>SON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extension</td>
<td>7,1</td>
<td>0,0</td>
<td>7,1</td>
</tr>
<tr>
<td>Outside room</td>
<td>5,5</td>
<td>0,0</td>
<td>11,1</td>
</tr>
<tr>
<td>Plastering</td>
<td>6,6</td>
<td>0,6</td>
<td>1,9</td>
</tr>
<tr>
<td>Painting</td>
<td>6,4</td>
<td>0,8</td>
<td>1,6</td>
</tr>
<tr>
<td>Floors</td>
<td>9,1</td>
<td>0,9</td>
<td>0,9</td>
</tr>
<tr>
<td>Water</td>
<td>3,5</td>
<td>0,0</td>
<td>0,0</td>
</tr>
<tr>
<td>Electricity</td>
<td>5,9</td>
<td>2,2</td>
<td>1,5</td>
</tr>
</tbody>
</table>

Table 22: Who Paid for Physical Improvements, March 1993

Of interest is that improvements paid by sons were probably the most costly. Chapter Six shows that whilst unemployment amongst sons was high, where they were employed, they tended to be in the professional sector. As such, relative to their sisters, they were better paid. Of significance, though, is that outside rooms were improvements that sons themselves primarily benefited from.
Daughters on the other hand focused on improvements that primarily facilitated domestic chores (electricity and floors). It was mainly wives in extended male-headed households that prioritised extensions. I argue that this was driven by space needs because of the size of the household. They also focused on floors, plastering and painting.

2.2 Furniture

In Newtown, furniture was primarily bought through hire purchase. In most cases a deposit of around 20% was required upfront and the balance was paid monthly over twenty-four months. Interest rates on hire purchase were quite high (30%). However, buying furniture with cash was beyond the reach of probably all the households. In order to qualify for hire purchase, you had to prove that you had a regular and high enough income and, therefore, would be able to meet your monthly repayments, and regularly. Furniture shops required the previous month's official payslip as proof of the buyer's employment status, the size of the income, and its regularity. This criterion immediately disqualified those people who had access to cash income but were not formally employed. As such, in most cases, furniture was bought through men even if they did not pay for it. They were more likely to fulfil the requirements for hire purchase.

As indicated in Tables 7 and 8 in Chapter Six, the majority of those disqualified for hire purchase were women, as wives, heads of households, daughters, informal earners and also domestic workers. Despite the regularity of their income, domestic workers were not considered as formally employed by most shops because there was no official payslip and the working conditions were such that the employee could be dismissed almost immediately with little or just about no recourse. This was despite the Labour Relations Act of 1996 that also covered domestic workers. The irony, though, was that under the current economic climate workers’ jobs in the formal sector were just as uncertain. There were many retrenchments. This led me to argue that the criterion for access to hire purchase was gendered and hence affected women and men differently both inside and outside the home.

2.2.1 Electric Stoves

In Newtown 60.2% of the households had electric stoves. Most of them had the two-plate stove that was supplied by the electricity utility when the electricity was installed. This was part of the drive to promote the use of electricity by households because surveys showed that one of the inhibiting factors to the use of electricity was the cost of electric appliances. Therefore, electric stoves in houses did not necessarily represent
free choice. To gain more insight into this question, I looked at the proportion of households that had electricity but were still using paraffin stoves for cooking. The percentage was as high as 19.9%. This figure also included households whose stoves were broken. The most common paraffin stove being used in the area, as in other black households in townships and informal settlements, was a one-plate paraffin stove.

Respondents, especially women, complained about problems they encountered with primus stoves. They were slow (one plate), inconvenient (dirty pots because of paraffin smoke), and paraffin was expensive and dangerous to children. A number of children are burnt by these stoves every year, and the stoves are often the source of destructive fires in informal settlements because of the inflammable nature of the building materials and high densities there. Electric stoves would have been a better option for women in carrying out their day-to-day domestic chores as mothers and wives.

Although few women owned stoves, they all emphasised the need for an electric stove for convenience. This was particularly a need for working women, for whom time was very important. Phile, a working mother, said: "Before, I was using paraffin. There is a big difference now that I'm using an electric stove although it is small. It is clean. Secondly it is fast. When I come from work I want to cook fast."

Mhlongo and his wife Zanele had different views about the importance of an electric iron and stove. Zanele told me that she bought these herself because they helped her. Her husband noted: "Yes we do have a kettle and an iron but I don't think they are important because if you have a stove you can boil water on it. Maybe other people think they are important ... We only have electricity lately and we were using other things and there was no problem." But generally, even those women who did not own these appliances expressed a desire to do so because the appliances were fast and clean.

### 2.2.2 Fridge

Only 47.9% of the households bought a fridge, whilst 69.2% had electricity. Most of the fridges were medium sized and a few were second-hands bought or acquired as gifts from employers (especially in the case of domestic workers). The fridge was used for storing both cooked and uncooked food, and also as an important income-generating tool for those household members involved in the selling business. Of the households with fridges, 34.8% were nuclear households, 27.7% were extended female-headed households, 23.7% were extended male-headed households, 13.8% were single
female-headed households and none were single male-headed households. However, cross-tabulating ownership of fridge and household structure in Table 23, it is quite clear that female-headed households prioritised fridges despite their low incomes and the high cost of these fridges (even taking into account that some of the women might have obtained their fridges through their employers).

<table>
<thead>
<tr>
<th>FRIDGE OWNERSHIP</th>
<th>NUCLEAR</th>
<th>SINGLE FEMALE</th>
<th>EXTENDED FEMALE</th>
<th>EXTENDED MALE</th>
<th>SINGLE MALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>51,5</td>
<td>48,3</td>
<td>44,4</td>
<td>54,5</td>
<td>-</td>
</tr>
<tr>
<td>No</td>
<td>48,5</td>
<td>51,7</td>
<td>55,6</td>
<td>45,5</td>
<td>100,0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
</tr>
</tbody>
</table>

Table 23: Fridge Ownership by Household Structure, March 1993

Both men and women agreed on the importance of fridges. However, probing further it became evident that women put a higher premium on them than men. The advantage of bulk buying for men lay in the reduction of costs, therefore financial savings. Mhlongo, for example, could "buy meat in bulk, and that works out cheaper". For women bulk buying also meant an opportunity to access more money from their husbands on payday because they (husband) support reduction of costs as discussed above. Consequently, it limited the number of occasions they had to negotiate for additional money towards the end of the month. Second, there was the convenience of not having to go to shops often. This was mainly mentioned by working mothers. Third, they were able to store their stokvel food, which entailed big cost savings for them.

Women also saw fridges as a means to control their husbands’ liquor consumption, thus limiting the amount of household income spent on liquor. Laughing, Phile said: "I thought he might be motivated to buy the fridge as he can also use it to store his beer. I even suggested it to him indirectly. He did not even look at me. I have given up and I have to buy it because I need it." Furthermore, drinking at home was seen by women...
as safer for their husbands who would otherwise come home late from shebeens. So they were concerned about the safety of their husbands. This probably implies that they were emotionally involved with their husbands despite their drinking behaviour.

Also, the fridge was an important income-generating tool for women, young and old. They sold iziqeda (iced drinks) and cool drinks to stretch household income. Fuquza, a working household head, said: "Right now we have iziqeda in the fridge which we sell. This helps us quite a lot. We also keep food, like leftovers, especially in summer." It was quite clear that in most households, fridges were bought at the initiative of women, but they also paid for them. Mhlongo, quoted above, thought a fridge was important, but in the end his wife bought it: "A fridge is more important than a TV but we bought the TV first, then she (his wife) saw a cheap fridge and bought it."

### 2.2.3 Television

In Newtown 51.2% of the households had television sets. Respondents argued that a television set was used for entertainment, education, general knowledge (listening to news), and keeping children off the street, especially in the evening. Nuclear households had the highest television ownership rate, followed by extended male-headed households (Table 24). An interesting finding here was related to single male-headed households, who had so far hardly featured in any improvements. As some of them did not have electricity, they used batteries for their television sets.

Women clearly prioritised television sets on behalf of their children, as Yanga in an extended female-headed households said: "I bought it for the children to make me feel good and happy." Confirming this, Lindiwe (daughter) told me that her brother and she watched television; their mother only watched the news. Men, on the other hand, watched television, particularly sport programmes during weekends.

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*A shebeen is an informal tavern. Shebeens are mainly run by women in townships. Most of these are illegal in that they do not have trading licenses. In most cases regular customers can buy on credit and pay at the end of the week or month.*
Table 24: Television Ownership by Household Structure, March 1993

### 2.2.4 Video Machines and Hi-fi Sets

A relatively high proportion of the households (39.3%) owned video machines in Newtown. These were said to be used for entertainment of household members and visitors. Table 25 shows that ownership of video machines was high amongst single male-headed, nuclear, and extended male-headed households. This suggests that more leisure time was available for certain members of these households. Hi-fi sets were mainly prioritised by men and youth. Mhlongo noted that he used the hi-fi set to entertain his friends, but also to decorate his lounge. Fuquza, on the other hand, insisted that although she bought the hi-fi set, it was "... for the young, they like it. Is that not so? For me a small radio is enough."
### Table 25: Video Set Ownership by Household Structure, March 1993

<table>
<thead>
<tr>
<th>VIDEOSET OWNERSHIP</th>
<th>NUCLEAR</th>
<th>SINGLE FEMALE</th>
<th>EXTENDED FEMALE</th>
<th>EXTENDED MALE</th>
<th>SINGLE MALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>47.1</td>
<td>20.7</td>
<td>27.0</td>
<td>36.4</td>
<td>100.0</td>
</tr>
<tr>
<td>No</td>
<td>52.9</td>
<td>79.3</td>
<td>73.0</td>
<td>63.6</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

2.2.5 Lounge Suite

The majority of households in Newtown owned a lounge suite. In the survey I made a distinction between a lounge suite and casual sofas. This was because special status was attached to lounge suites in black urban townships in South Africa. Households listed a number of reasons for owning lounge suites, including: sitting for visitors and church people; watching television; and making the house look nice. Table 26 shows that single female-headed households as a group prioritised the lounge suite even higher than nuclear households. This was significant given the cost of these lounge suites.
Table 26: Lounge Suite Ownership by Household Structure, March 1993

<table>
<thead>
<tr>
<th>LOUNGE SUITE OWNERSHIP</th>
<th>NUCLEAR FEMALE</th>
<th>SINGLE FEMALE</th>
<th>EXTENDED FEMALE</th>
<th>EXTENDED MALE</th>
<th>SINGLE FEMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>67,5</td>
<td>72,4</td>
<td>68,3</td>
<td>81,8</td>
<td>33,3</td>
</tr>
<tr>
<td>No</td>
<td>32,6</td>
<td>27,6</td>
<td>31,7</td>
<td>18,2</td>
<td>66,7</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
<td>100,0</td>
</tr>
</tbody>
</table>

2.2.6 The Importance of the Lounge

The lounge seems to have been the most important room in Newtown. It was the venue for social interaction between the household and the outside world, hence an expression of homemaking, breadwinning and headship. It housed the lounge suite, television and hi-fi sets and video machines, and in some cases a room divider (a display cupboard). The importance of this room was confirmed by the fact that, despite acknowledgements of space shortages by most households, the lounge was generally not doubling up as a sleeping space: "It is not correct to sleep in the lounge because visitors might arrive early or late and find people sleeping. That is not nice, I don't like it," Phile said. There were three main categories of people who used the lounge and, therefore, benefited from it. Visitors seem to have been the group prioritised by all households. They included relatives, church people and friends. However, women often sat in the kitchen with their friends, as Zanele confirmed: "I only sit when there is a visitor. Sometimes we even sit in the kitchen so that we can talk freely." This contrasted with men who always entertained their visitors in the lounge. As said earlier, men used the lounge for relaxing and also eating: "I use the lounge when I read the paper. My wife is usually in the kitchen. I watch TV or play cassettes. I also sit with my friends in the lounge."
Children, young and old, were another important group that used the lounge, watching television and playing music if their fathers were not in the lounge. "They (children) usually sit in the lounge listening to music, watching TV and chatting. I also sit there if there are visitors, but normally I am in the kitchen or in my bedroom," said one working mother. This means that although women did regard the lounge as important in terms of improvement, they personally did not really use it. They explicitly admitted that they did not have the time to spend in the lounge, as Phile put it: "I spend little time in the lounge. When I come back from work, I go to the kitchen. I drink tea, then I cook. When everybody has eaten I clean the house. Children watch TV in the lounge, I go to sleep."

Lindiwe confirmed this: "When mother comes from work she is tired, maybe she only watches the seven o' clock news. Otherwise she is somewhere between the kitchen and her bedroom. I watch the TV most. My brother spends a lot of time (in the lounge) with his drinking friends, like all drinking people."

<table>
<thead>
<tr>
<th>FURNITURE OWNERSHIP</th>
<th>FREQUENCY</th>
<th>% OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lounge Suite</td>
<td>150</td>
<td>71,1</td>
</tr>
<tr>
<td>Electric Stove</td>
<td>127</td>
<td>60,2</td>
</tr>
<tr>
<td>Television Set</td>
<td>108</td>
<td>51,2</td>
</tr>
<tr>
<td>Fridge</td>
<td>101</td>
<td>47,8</td>
</tr>
<tr>
<td>Video Machine</td>
<td>83</td>
<td>39,3</td>
</tr>
</tbody>
</table>

Table 27: Ownership of Furniture by Number of Households, March 1993

Based on the low average household income in this community I expected a stronger focus on furniture that facilitated basic survival. In my view the order of priority should have been stoves, fridges, lounge suites, television sets and then video sets, with television set and video machine ownership being much lower than stove and fridge ownership. However, Table 27 shows greater emphasis on general entertainment (television and video sets) and hospitality for visitors (lounge, painting, plastering, lounge suite). The question for me then was which household members had time for leisure and thus benefited most from this expenditure. The answer was husbands, sons, younger children, and to a limited extent daughters. Wives were generally engaged in domestic labour, assisted by daughters. This also applied where women headed households.
Table 28 shows that wives generally invested more in cooking and income-generating facilities like the stove and the fridge. They also regarded the lounge suite as important. Their contribution to payment for television and video sets was the lowest.

<table>
<thead>
<tr>
<th>FURNITURE</th>
<th>WIFE</th>
<th>DAUGHTER</th>
<th>SON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lounge Suite</td>
<td>17,1</td>
<td>6,1</td>
<td>7,1</td>
</tr>
<tr>
<td>Stove</td>
<td>20,9</td>
<td>3,0</td>
<td>0,0</td>
</tr>
<tr>
<td>Television Set</td>
<td>13,3</td>
<td>5,4</td>
<td>6,7</td>
</tr>
<tr>
<td>Fridge</td>
<td>19,2</td>
<td>7,4</td>
<td>1,7</td>
</tr>
<tr>
<td>Video Machine</td>
<td>14,9</td>
<td>7,9</td>
<td>9,5</td>
</tr>
</tbody>
</table>

Table 28: Who Paid for What Furniture, March 1993

Daughters' contributions showed that they emphasised fridges and lounge suites. A combination of gender and generation priorities played a role here. Regardless of their generation-induced preference for lounge suites, they invested more than their brothers in kitchen facilities, a gender-induced preference. The higher investment of sons in video machines, lounge suites and television sets, whilst investing nothing in stoves and very little in fridges, suggests that sons' investment decisions were also mediated by both generation and gender concerns.

It is important to note that actual expenditure on improvements by different household members already reflected a negotiated outcome, as not all members got their priorities met. It is the very nature of this negotiation with which my research was concerned, and which is explored in more detail in the next three chapters.

2.3 Planned Improvements

My sub-sample survey conducted three years after the socio-economic survey indicated that no major improvements were undertaken in Newtown in the interim period. Respondents blamed the rising unemployment and declining real wages. Minor improvements included plastering and painting of one or two rooms, with the emphasis in such cases being on the lounge. Regarding furniture, television sets and fridges were the priorities. This suggests that more households became involved in selling and entertainment. It is against this background that I analysed what improvements households were planning for the future. The data reflected wishes and ideals rather
than the reality of what was achievable. Therefore I assumed that the responses represented what the relevant household members would do if they had no material constraints.

Only female heads of households mentioned their desire to increase space through extending their houses. In all instances they were concerned about overcrowding under the current conditions. One of them said that she wanted more space for the "comfort of her children". None of them wanted to extend in order to take on tenants or lodgers. Therefore, although female-headed households did not feature high in the number of households that extended their houses, the female heads were greatly interested in doing so.

Security was becoming an area of concern for a number of households, especially female-headed households. As such a number of them expressed a desire to fence off their sites. Only one husband mentioned this need. A different yet generally ignored dimension of security was mentioned by Sibongile, a traditional healer. At the time she was a 43 year old woman separated from her husband for over three years. She lived with her three daughters, one a domestic worker and the other two still at school, and her three grandchildren. She was adamant that she was not planning any improvements until she got her own house: "I am not going to buy anymore things because I am not divorced. I am worried that my husband might demand things when I die. So I want to rather save money now for my children, especially because these are not his children."

Hospitality to visitors was an important preoccupation for most women in Newtown. They wanted to buy lounge suites if they did not have any or to exchange existing ones for new ones because "I am not happy when visitors come. This lounge suite is too old". Two wives also expressed a desire to buy a kitchen unit (set of kitchen cupboards) because it would make the kitchen look nice. Selling was a growing activity amongst women, especially wives, and as such more fridges were mentioned. In one case the intention was to replace the existing one because it was not big enough.

Only one wife wanted a big electric stove. One husband mentioned a car because it would make it easy to move from one place to another. Another one said that although he was not planning to buy a car, he wanted to build a driveway for visiting cars. Entertainment was only mentioned in one instance where a female household head wanted to buy a hi-fi set for her children. A working daughter wanted to buy a bedroom
suite so that she could have something to start her own house with when she moved out of home.

The foregoing analysis is instructive in that the respondents' plans were linked to the reality of how they lived. The planned expenditures were generally defined along gender and generation lines. This is even more pronounced when one considers closely the responses of women both as wives and heads of households. It is against this background that the next section will attempt to examine gender and generation priorities that emerged from the physical and furniture improvements in Newtown.

3.0 EMERGING GENDER AND GENERATION PRIORITIES FOR IMPROVEMENT

This section points to gender and generation differences on what was perceived a priority for improvement. More importantly, though, were differences in motivations and explanations where more than one member identified the same improvement as a priority. I demonstrate this point by analysing some of the improvements from my case study material.

From the existing and planned improvements of Newtown households I was able to get a snapshot of what were the main priorities. However, by looking at who paid for what in conjunction with household members' rationale for the improvements I was in a better position to understand and further analyse the dynamics behind these improvements. I attempted to achieve this by translating the actual improvements into the sociological categories that emerged from my analysis as listed in Table 29, because I assumed that these improvements were in fact a sociological statement. The categories were also defined in relation to the three dimensions of the household, namely the ideological, material and emotional.
Table 29: Improvement Priorities by Household Member

Whilst women did mention direct investment, they did not seem to see it as a priority in relation to other improvements. This was evident in the small proportion of extensions and outside rooms in female-headed households. On the other hand, this was one of the main priorities for men. The fact that men had not paid for sites was not necessarily because they did not prioritise investment. It was because water connection, which was only possible once the site had been paid, did not affect them directly and immediately. Also, paying for a site could not be "seen", unlike the physical structure, which could be directly linked to them. Men were perceived as responsible for providing shelter for their households in terms of their ideological role as heads of households. Therefore, the physical state of the house was a reflection of their success as shelter providers. Sons also prioritised investment. I suggest that this was influenced by inheritance patterns in the area, which had ideological underpinnings.

An interesting dilemma confronted women regarding their space needs. On the one hand, they personally desired to have bigger and better equipped kitchens, as they spent a lot of time in them performing their reproductive role. An adequate kitchen was

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5 Investment here refers to improvements that increase the value of the house. In Newtown these are mainly the major physical improvements like extensions and outside rooms. Of course plastering, painting, dividing walls, floors, fencing and ceilings also increase the value. But their individual value is low relative to outside rooms and extensions.
a material need for them. On the other hand, these women viewed the lounge as an essential space for the household's visitors and children. In the end they sacrificed their own direct needs to those of children, husbands and visitors. They did this primarily on the basis of their ideological role as wives and mothers, as stated in Chapter Two, rather than on the basis of love for their husbands, visitors and children. This suggestion derived from the fact that even female-headed households did not necessarily have bigger and better kitchens. Whereas women prioritised the lounge on the basis of its homemaking potential, men did so on the basis of its use as a room for spending a significant proportion of their time at home.

Sons seem to have been the ones placing a high premium on personal space; hence they were the ones who built their own outside rooms. However, freedom to do their own things was a greater concern in this than more physical space. This freedom also provided them with a platform from which to spend more money on themselves. In most households, the outside rooms were better furnished than the main house. Bheki, for example, plastered and painted the interior of his room. His leftover paint was used for painting the lounge. His mother did not show any resentment to this, which means that Bheki was "allowed" to prioritise his personal needs. Bheki also had a double bed and his own television set (there was no television set in the main house). Somehow sons were allowed to define their own status and de-link it from the household. Consequently working sons apparently had the highest standard of living of all the household members, regardless of their level of income. Therefore, why this was the case largely lay outside their income, occupation or educational level. Their sonhood identity rendered this acceptable. It was a gender and generation issue.

**Privacy** was important in all households, both male and female headed. Although they generally did not pay for dividing walls, daughters also mentioned the need for privacy, especially from their fathers. They wanted to be able to discuss their concerns without fear of fathers overhearing them. Sons found privacy in separate space from the household, which privacy was linked to freedom. Daughters were hardly allowed this freedom because of gendered conceptions of sexuality and, therefore, what is acceptable behaviour for daughters.

**Security** was important for women, especially those heading households and deriving from the lower income brackets. The security concern had two dimensions. First, security was required against the outside world, that is, crime. Women felt more vulnerable where there was no adult male in the household. One woman asserted that
knowledge that a house was a woman's house made women vulnerable to people
taking chances. Second, women also felt vulnerable against their husbands' ownership
of the house. This was more the case where there were explicit tension in the
relationship.

It was mainly women, both as wives and household heads, who prioritised
improvements that facilitated income generation. Improvements that served more
than one purpose were important. For example, a fridge was both a food-preserving
and an income-generating tool. Daughters, especially in female-headed households,
were also involved in contributing to income-enhancing improvements. Men and sons
focused on formal wage-earning options, and as such gave low priority to income-
enhancing improvements.

Both men and women were concerned with cost saving. For men it was mainly
because they were expected to be the main providers. Interestingly, though, cost
saving for them mainly related to food and electricity, things they perceived themselves
to be providing for women. Cost saving apparently did not apply to liquor as far as men
were concerned, as Phile was trying to suggest to her husband. Therefore, cost saving
for wives, especially those who were unemployed, was aimed at complying with their
husbands' cost-saving demands and at stretching the domestic income, as it was their
role to budget and manage the domestic income in authoritative and allowance
allocation systems.

For the purposes of my analysis it was important to make a distinction between
hospitality for visitors and for children because it allowed me to probe deeper. Women
were concerned with hospitality for both visitors and children, whilst men were only
concerned with hospitality for visitors. However, men's prioritisation of entertainment
indirectly impacted positively on children as well. Women, on the other hand, did not
prioritise their own entertainment, but spent a lot on the entertainment of children. This
moved beyond simple entertainment, as it addressed broader concerns of women, as
mothers, for their children. That is why television and hi-fi set ownership was high even
in female-headed households. Hospitality concerns for visitors among married women
were linked to these women's identity as wives. Men were more concerned about their
own entertainment, and were allowed to prioritise this concern. This indicates the
difference in the power of women and men in households.

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6 Income generation entailed informal income-earning activities. As shown in Chapter Six, in Newtown
this mainly took the form of home-based selling.
Both daughters and sons sought **entertainment**. This was confirmed by their spending on television sets, video machines and hi-fi sets. Ownership of these improvements was also linked to their status amongst their peers (and even adults), especially if they were employed. To some extent daughters and sons were expected to contribute to these improvements, which explains why parents generally did not question these priorities against the background of the need for basic survival or improvement of the standard of living of the household. I argue that this freedom was part of the generation axes. However, this freedom was more generously given to sons than daughters, which fact points to a gender dimension.

Women, as mothers and wives, prioritised **convenience**. For working mothers the major factor was time, as Phile stressed earlier. For all women the main concern was their ability to perform their domestic work efficiently and effectively. The need for convenience was however based on their need to be good wives and mothers. Although daughters did not put such a high priority on it, they also concerned themselves with convenience because they were the ones who were expected to support their mothers with domestic work. To men and sons convenience had a low priority. This was not because they did not realise the importance of having good food on time, clean clothes and a clean house, but because it was women, not men, who were expected to perform these tasks.

The departure point of this research was that gender and generation were critical factors in understanding how and why households improved their housing situation. However, the literature (as discussed in section 3.0 in Chapter Three) focuses on factors external to the household and its relations, as determinants of the scope and nature of housing improvement. Thus, having analysed the improvement trends in Newtown, it is instructive to re-examine the significance of these factors in Newtown’s particular socio-cultural and economic context. The intention is to determine whether these factors, analysed outside a gender and generation framework, would explain the emerging improvement trends adequately.

### 4.0 FACTORS INFLUENCING HOUSING IMPROVEMENT

In my analysis I found it useful to separate household income from the cost of improvement. This emanated from the fact that I did not find a strong correlation between cost of improvement and household income. There seems to have been other
factors influencing improvement decisions both in terms of the nature and the scale of improvement.

4.1 Infrastructure
Although basic infrastructure was available in Newtown, there was no full reticulation of, for example, water and electricity. What was evident was that decisions about the improvement level of services were based on gender and generation priorities. This was borne out by the choices households made about water and electricity. Further analysis, however, showed that priorities and their relative position within the household ultimately determined the outcome. Although women might have prioritised water, it was men who held the title that ultimately determined whether or not a decision was made to have an on-site standpipe (even if men would not pay for it).

As discussed in section 3.0, specific gender and generation priorities featured in infrastructure improvements in Newtown. These were linked to the identities and roles of different household members in addition to being linked to the value of the house, liveability and lessening the reproductive burden of women (as discussed in Chapter Three). It was a complex set of priorities that led to both divergence and convergence between men, women, daughters and sons.

Finally, because of the nature of income-generating activities in Newtown, that is, home-based selling of high-turnover goods, the size of the plot did not emerge as a concern.

4.2 Tenure and Title Deed Holder
In Newtown 79.5% of the households owned their houses and generally this security of tenure encouraged greater investment in housing. This was to be expected of households that had been living in uncertainty for a long time, both in formal townships and in informal settlements. Respondents clearly emphasised this point. Therefore, security of tenure was a necessary condition but did not determine on its own the final nature and scope of investment. I have shown that the nature and scope of the investments differed substantially. I have further observed that there was no distinguishable difference between tenants and owners in terms of scope and nature of furniture improvements. Tenants of course did not engage in physical improvements.

I found that who held the title deed could influence improvement outcomes significantly. As shown earlier in this chapter, water and electricity installation depended on the
consent (and thus signature) of the title holder. I have shown in section 2.1.9 and 2.1.10 that men and women prioritised water and electricity differently. Thus if title-holding men were not convinced or not willing to engage in improvements, women were inhibited in their attempts to obtain these improvements.

Also, who held the title could be a major consideration to women who were separated and uncertain about what decisions their husbands would make about the property, as shown earlier. For women this might lead to a decision not to prioritise physical improvements despite the need for it. On the other hand, men were not concerned about property being in their wives' names, as Mhlongo maintained: "This house is registered in her name. It does not matter. I'm still the head, therefore it is my house and she is my wife. This is the law of the people - the man is the head, he is responsible for everything in the home, all problems and shortages. This is how people live, it's life." His views were influenced by his experience of the manifestation of gender relations in his household. Mhlongo was a driver and his wife, Zanele, who used to be a cleaner, stopped working to look after their first child. He paid for almost all the physical improvements. Their house was fully plastered and painted. They had concrete floors, water on site and electricity. Despite all this he did not own the house. What mattered most to him was that he was (considered as) the head of this household, and thus the de facto owner.

4.3 Household Income

Both Table 11 and 12 in Chapter Six indicate that, generally, male-headed households had significantly higher incomes than female-headed households. Only 14,8% of the households with a total income of more than R1 500 were female headed. Extended female-headed households were the poorest and also had the highest dependency rate. Of these households 50% had a total household income of less than R500 per month. Only 17,4% and 19,2% of the nuclear and extended male-headed households were in this category. Based on household income, therefore, male-headed households should have engaged the most in improvements in Newtown.

Households in the R200-R500 category (mainly extended female-headed households) tended to focus on convenience (electricity, floors, irons, stoves), hospitality (inside painting, lounge suites, television sets) and income-generating improvements (fridges), in that order. The R501-R800 category (mainly single female-headed households) had the same priorities but added entertainment and investment, followed by security. The R801-R1 500 and R1 501-R2 500 categories (mainly male-headed households)
attached lower priority to convenience (stoves, water) and hospitality (lounge suites) than to physical investment (plastering, outside rooms) and entertainment (television sets, video machines).

From this it can be concluded that income was seldom a determinant of the nature of improvements. This conclusion became more compelling when I combined income with cost of improvements. Convenience facilities (stoves), income-generating facilities (fridges) and hospitality facilities (lounge suites) were the most expensive, yet were prioritised more in households earning less than R800. The same applied to security. There were factors other than income underlying the nature of improvements. The fact that higher income households were male headed and the fact that male individual incomes put these households in these categories determined the lesser emphasis on improvements in these households. I postulate that gender and generation dynamics around the availability of male incomes for improvements (as domestic income) were an important factor.

4.4 Cost of Improvement

Having personally been to more than fifty houses in Newtown, I gained a good sense of the furniture items that households generally bought. With that in mind, I visited three furniture shops in Durban where most households bought their furniture. The intention was to get average prices for the furniture. Table 30 presents these prices as of March 1997. It is important to note that these were cash prices whilst the respondents generally bought furniture through hire purchase, which was normally 30% more expensive.
### Table 30: Average Furniture Prices - March 1997

<table>
<thead>
<tr>
<th>FURNITURE</th>
<th>PRICE in Rands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lounge Suite</td>
<td>4 999,00</td>
</tr>
<tr>
<td>Fridge (Double Door)</td>
<td>1 999,00</td>
</tr>
<tr>
<td>Stove (Four Plates)</td>
<td>1 999,00</td>
</tr>
<tr>
<td>Television Set</td>
<td>1 499,00</td>
</tr>
<tr>
<td>Video Machine</td>
<td>1 299,00</td>
</tr>
<tr>
<td>Electric Kettle</td>
<td>99,00</td>
</tr>
<tr>
<td>Electric Iron</td>
<td>59,99</td>
</tr>
</tbody>
</table>

It is clear that the price of furniture was not a determinant in acquiring it. There was no correlation between incomes, prices of furniture and ownership levels of specific furniture items. This was particularly so when considering that 71,1% of households had lounge suites, which were relatively expensive items. Fridges and stoves had similar prices, but 47,8% and 60,2% of households owned them, respectively. Also, the price difference between a fridge and a television set was much smaller than the difference in ownership levels of these items. Furthermore, one would have expected a relationship between ownership levels and the relative importance of furniture that promoted household survival. In that case, then, a stove and a fridge should have rated higher, followed by a lounge suite. Instead, ownership levels for lounge suites were much higher than the levels for stoves and fridges.

The approximate costs of physical improvements are indicated in Table 31. From these costs I concluded that cost was not necessarily the key determinant when households decided on which improvement to prioritise. There was a weak correlation between cost, income and ownership on the one hand, and ownership in relation to household survival on the other hand.
<table>
<thead>
<tr>
<th>PHYSICAL IMPROVEMENT</th>
<th>APPROXIMATE COST in Rands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividing Wails</td>
<td>1,450</td>
</tr>
<tr>
<td>Concrete Floors</td>
<td>900</td>
</tr>
<tr>
<td>Plastering</td>
<td></td>
</tr>
<tr>
<td>External</td>
<td>1,100</td>
</tr>
<tr>
<td>Internal</td>
<td>2,150</td>
</tr>
<tr>
<td>Lounge</td>
<td>550</td>
</tr>
<tr>
<td>Painted Lounge</td>
<td></td>
</tr>
<tr>
<td>External</td>
<td>900</td>
</tr>
<tr>
<td>Internal</td>
<td>1,800</td>
</tr>
<tr>
<td>Lounge</td>
<td>450</td>
</tr>
<tr>
<td>Ceiling</td>
<td>2,600</td>
</tr>
<tr>
<td>Water on Site</td>
<td>80</td>
</tr>
<tr>
<td>Electricity</td>
<td>500</td>
</tr>
</tbody>
</table>

Table 31: Approximate Cost of Physical Improvements, March 1993

Water was the cheapest improvement, yet only 14.7% of the households had water on site. Furthermore, those who had on-site standpipes paid a monthly flat rate of R13.30 as opposed to R10.40 for those using street standpipes. The difference was fairly insignificant. Also, 70.7% of the households had electricity but only 14.7% had water, although the cost of water installation was much less than the cost of electricity installation. Despite the relatively high cost of putting up dividing walls, 97% of the households had done so. Also, the proportion of households with painted insides only was significantly higher (14.6%) than the proportion with painted outsides only (0.5%), despite the costs being R1 800 and R900, respectively.

4.5 Characteristics of Head of Household
As discussed in Chapter Three, until recently the head of the household was generally regarded as the sole determinant of how and why households invested in housing. The broader housing literature and policies tend to be influenced heavily by the notion of the benevolent household head.
To examine the impact of the household head on housing improvement in Newtown, I examined three characteristics of the household head: age; education; and occupational status. I did not include sex of household head in this section because my classification of household structure took this into account.

Plastering, painting and floors were generally prioritised regardless of the head's age, education or occupational status. Extensions, on the other hand, were found in households where the heads were professional workers (the majority of which were men as shown in Chapter Six). The determinant factor here was income, because extensions were expensive and required a lump sum upfront. Outside rooms tended to be found where household heads were in the 51 to 60 years age group. This suggests that heads of households with outside rooms were economically relatively well established, and had older children and even perhaps grandchildren. However, this did not account for the preference for outside rooms as opposed to extensions. But outside rooms were mainly occupied by working sons. They paid for the improvement in most instances and directly benefited from it. Thus I argue that gender and generation of the son presented a more compelling explanation than age of the household head.

The few households that fenced off their sites, tended to coincide with two occupational status categories of the household head, that is, domestic workers and informal sector workers. As mentioned in Chapter Six, most workers in these two categories were women. Therefore safety was a priority for them, and therefore the gender argument was again relevant.

I based my analysis on a snapshot of these households as opposed to a systematic longitudinal study that would give me details of what improvements were done exactly during the period that the household head was employed. But the fact that improvements were also done in households where the head was unemployed indicated the significance of factors other than the occupational status or individual income of the household head.

4.6 Household Structure
Comparing frequencies of the ownership of furniture, extended female-headed households ranked quite high relative to their low incomes. In respect of most items they were second to nuclear households. However, they ranked highest in the ownership of electric stoves, whilst nuclear households ranked highest in the use of
paraffin stoves, and by far the highest in the ownership of television sets. Single female-headed households ranked low in all items except electric stoves. Extended male-headed households were comparable to other household structures in respect of all items except electric stoves, on which they ranked low. Single male-headed households ranked the lowest on everything except paraffin stoves, in respect of which they ranked the highest.

Intra-household structure analysis, as argued earlier, provided further insight. Many nuclear households had lounge suites and television sets. Video machines were just as prevalent as fridges in their homes. Most single female-headed households had lounge suites, fewer had television sets and fridges, and only a quarter had video machines. Extended female-headed households presented trends more or less similar to those of single female-headed households, and extended male-headed households presented trends more or less similar to those of nuclear households. An interesting case that presented a strong gender explanation was the single male-headed households. They had video machines, television sets and lounge suites, but featured very low on other improvements.

From the furniture analysis it could be concluded that male-headed households prioritised entertainment, convenience and income generation. Looking at the low ownership level of cooking facilities, the fridge was probably more important for selling than for cooking in these households. Entertainment was a high priority because both husbands and children regarded it as a priority. Income generation (fridge) was prioritised by wives to increase their incomes and / or allocations from their husbands.

Female-headed households, on the other hand, prioritised hospitality for both visitors and household members. They prioritised hospitality for visitors as women and for household members as wives and as mothers. Convenience in the performance of domestic labour (stoves) was also a priority because there were fewer adult females in single extended households to share domestic labour. Because of the low ownership of video machines, I postulate that television sets in these households were more than just entertainment. They were tools of hospitality, especially for children. Also, because of high investment in cooking facilities, the fridge was probably used for both selling and internal household needs.

A high proportion of nuclear households prioritised electricity. They used electricity for entertainment, convenience and income generation. They also prioritised plastering
and the stoep, both of which were investment-enhancing improvements. Although
nuclear households prioritised water to a greater extent than other households, the
ownership level itself was fairly low. Single female-headed households also prioritised
electricity, plastering and painting, although they tended to focus on the inside. This
confirmed the importance they attached to hospitality. They prioritised outside rooms
more than other households. They had a high proportion of grown-up sons. Given the
importance attached to hospitality, I postulate that stoeps were both for enhancing the
physical structure and making the house "look nice". Trends in extended female-headed
households were very similar to those in single female-headed households,
except that they did not prioritise outside rooms, but extensions. I related this to
household size. Extended male-headed households generally presented trends similar
to those of nuclear households, but more of them had fences, extensions and floors.
These related to investment and space needs. Finally, single male-headed households
mainly focused on physical improvements.

Therefore, household structure was a critical determinant of housing improvements in
Newtown. The reason for this was that household structure informed the priorities of
household members as defined by their socially defined position. Furthermore,
household structure provided a platform for analysing gender and generation relations.
These were played out differently in different household structures because of the
organisation of power relations. For example, the fact that there was no husband or
male partner in a female-headed household impacted on the nature of relations and
negotiations about priorities, as did the sex of the children. There was also a significant
difference in the priorities and scope of improvements between single and extended
female-headed households.

5.0 CONCLUSIONS

This chapter has shown what housing improvements were undertaken by households
in Newtown. The improvements provided an opportunity for an examination and
understanding of dynamics within households. Therefore, the conclusions in this
section will focus on household dynamics.

First, who earned the income was a greater determinant of the nature and scope of
improvements than level of income. This conclusion is drawn from a comparison of
female and male-headed households. The latter had higher total incomes and the male
incomes in these households accounted for a significant proportion of the total income.
In some cases the male household head was the only earner (45.6% in nuclear and 30.2% in extended households). Male-headed households engaged in improvements to a much lesser extent than female-headed households. Also, the nature of the improvements, therefore priorities, seems to have differed significantly. From this, one can conclude that not all the income entered households, or the male earner had more say over what the priorities should be.

Second, female-headed households engaged more in improvements than male-headed households. This was very significant given the low incomes of female-headed households. Larsson (1989) in Gaborone and Schlyter (1989) in Zimbabwe report similar trends. Schlyter argues that the reason for this trend is that male-headed households do not engage in income pooling, and male income retention is high.

Third, there is a distinction between single and extended female-headed households both in terms of level of improvement and nature of priorities. Schlyter undertook detailed studies of women’s housing strategies in Harare (1989) and Lusaka (1988) where, amongst other things, she examined how they improved their housing situation. However, by not making a distinction between single and extended female-headed households, she missed important differences. As such she associated a higher level of improvement mainly with well-established households, and ignored the importance of contributions of daughters, as mothers.

The presence of daughters with their own children in extended female-headed households influenced both the level of income the daughters contributed to the household and the nature of priorities they focused on. These daughters were mothers in their own right and as such their priorities shifted significantly from relating to themselves (generation) to relating to their children (gender). Hospitality for children, income generation and convenience were just as important for them as they were for their own mothers. On the other hand, for single female-headed households convenience was a major factor because women heading these households did not have anyone with whom to share domestic chores. Grown-up daughters with no children tended to provide "support" rather than "share" the work because they themselves did not have children. Extended female-headed households might also have had "other" members who, as I indicated in Chapter Six, tended to be the sisters of household heads (who might also have had their children with them). They shared domestic chores.
Fourth, improvement priorities differed for men, women, daughters and sons, as indicated in Table 32. Improvements also benefited different people differently, both directly and indirectly.

<table>
<thead>
<tr>
<th>HOUSEHOLD MEMBER</th>
<th>MAIN BENEFICIARIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>Themselves, Visitors</td>
</tr>
<tr>
<td>Women</td>
<td>Children (if they had any), Visitors, Husbands</td>
</tr>
<tr>
<td>Daughters</td>
<td>Children (if they had any), Themselves, Visitors</td>
</tr>
<tr>
<td>Sons</td>
<td>Themselves</td>
</tr>
</tbody>
</table>

Table 32: Household Members' Priorities by Main Beneficiaries

The beneficiaries outlined in Table 32 were drawn from my further analysis of Table 29. I argue that the identity of being husband, father, wife, mother, daughter and son played an important role in defining one's priorities. These identities were ideologically defined. Based on these identities, respondents played different roles in the household, or at least were expected to. More importantly, identity further defined who was "allowed" to prioritise what, and justified and legitimised the beneficiaries of that prioritisation. As discussed in Chapter Two, these were the rules and parameters set by the ideological dimension. Therefore, beneficiaries were also closely tied to one's identity. Whilst these priorities might seem rigid, in reality expenditure on them could be quite fluid. The fluidity was particularly evident when beneficiaries shared a commodity, like visitors and children. This is where the shifting of responsibilities was likely to occur. Also, priorities associated with visitors, children and husbands (lounge, and furniture in houses) were fairly similar. Therefore, in the process of accommodating children as their main priority, women would to a large extent also benefit visitors and husbands. Who ended up taking the real responsibility for a particular improvement would be influenced by that person's relative authority and power over others in the household. This might explain why women seemed more willing to take on the perceived responsibilities of men. This might further explain why daughters spent more of their incomes on the household than sons. The above discussion emphasizes the importance of the ideological dimension of the household both in relation to gender and generation.
The fluidity of expenditure on housing priorities, as discussed above, was also an indication of the material dimension of the household. Day-to-day survival was the fundamental need despite the ideological definition of the rules of living. In Newtown, women seemed to be quite critical in ensuring day-to-day survival. Despite housing not being their ideological responsibility, women (even in male-headed households) prioritised income-generating improvements like the fridge, in order to stretch domestic income. Bringing income into the household was the role of the male breadwinner and that is perhaps why men did not engage in informal income-generating activities. Women prioritised convenience improvements, particularly in single female-headed households. This, I argue, was a practical response to their reality of having to make time to engage in productive activities (both formal and informal). Women also prioritised cost-saving improvements like the fridge and electricity, again so that domestic income could be stretched.

But the analysis also pointed to the emotional dimensions of the household, particularly in the case of women. They prioritised the fridge as a result of their concern for the physical safety of their drinking husbands. If they kept the liquor in the fridge their husbands might not have to travel to and from the shebeens at night. Many women also provided the television set, amongst other things, to keep their children off the streets at night.

Indeed, this chapter has illustrated the subtle playing out of the ideological, material and emotional dimensions of the household in the prioritisation of housing improvements and who pays for what improvements.

Table 29 and 32 illustrate the reality of improvements in Newtown, who prioritised what, why and to whose benefit. The examination of the emerging priorities indicated clearly that there were contradictions and disagreements between household members on housing priorities, and these were manifestations of the interplay between the three dimensions of the household. These disagreements were mainly induced by gender and generation norms. It was thus important to investigate the source of these disagreements and how they were played out, negotiated and resolved in the process of day-to-day living in these households. Housing improvements presented the outcomes of the dynamics that I sought to explore. Therefore, in the next three chapters I will examine more closely how and why men, women, daughters and sons contributed their incomes towards housing improvement in these households. I will discuss how such contributions were perceived both by themselves and by other
household members, and why they were perceived as they were. The analysis will be based on case study, sub-sample and focus group data. The essence will be an exploration of the "why" and "how" questions on the issues raised in the last two chapters.
CHAPTER EIGHT

MEN AND HOUSEHOLD CONTRIBUTION

1.0 INTRODUCTION

The purpose of this chapter is to present an analysis of men's contribution to housing improvement in the household, what lies behind such contribution and how it is interpreted within the household. There is consensus in the literature on gender and generation specialisation according to which provision of housing is the ideological responsibility of men. Central to this is the link between men and breadwinning in households. Therefore, it is important to examine the reality of this notion in the case on Newtown. However, the literature similarly points to high income retention by men in households. In this chapter, I explore this, the circumstances under which it happens and its impact on the ability of men to adequately provide for their households. Of importance, though, is to examine the relationship between the three dimensions of the household in relation to men's contribution. This is analysed through an exploration of the relationship between income earning, breadwinning and household headship. This is important in the analysis of differences in the scale and nature of housing improvement between types of household structures.

Building on the analysis of housing improvements in Newtown discussed in Chapter Seven, this chapter will first present the reality of how men were contributing in households. I will illustrate this with examples from my case studies. Then I will attempt to unpack how men as breadwinners related to employment and income. This will be followed by an analysis of circumstances under which men did not contribute to their households. Then I will present the views and perceptions of other household members on men's contributions, and how they arrived at the conclusion that men were "failures". This will be followed by a discussion of men's position as heads of household in Newtown.
2.0 THE PRACTICE OF BEING A BREADWINNER IN THE HOUSEHOLD

Men's contribution was examined in as far as it impacted on relations within the household. Therefore, it was not a literal measurement of rands and cents that were contributed. Focus was rather on the interpretations of that contribution by both other household members and men themselves. Thus I looked at men's contribution to the household in relation to their incomes. Second, I also looked at how the contribution was perceived in relation to expectations. These expectations were based on how much the income was estimated to be and on expectations relating to the various identities associated with men as discussed in Chapter Two. Third, I explored what the male contribution did or where it went in relation to the perceived housing priorities of different household members. This was a more comprehensive measure of contributions as it focused on gender and generation dynamics within households.

Based on my analysis, three categories of men emerged in Newtown: employed men who supported their households; employed men who did not support their households; and unemployed men. In the next section I provide some examples of these men.

2.1 Employed Men Who Supported Their Households

Mhlongo was a driver and earned R1 500 a month. He also owned a minibus, which he used to transport staff at his workplace in order to make additional money. He said he was not sure how much he made from this activity, but his wife, Zanele, estimated it at R6 000 a month (which I thought was an exaggeration). However, based on her perception of how much he made, she thought that he retained a substantial amount for girlfriends and liquor. Zanele said Mhlongo controlled his income through an authoritative allocation system, but she did give him her views about how it should be allocated to household needs. They did not really sit down and discuss things in detail. Mhlongo defined himself as a light social drinker and estimated that he spent about R50 a month on it. He said that his wife had never complained because it did not make a dent in their budget. He improved the house, and bought some of the furniture and food. Zanele said she drew up the shopping list and gave it to Mhlongo. For her this was the best way to get enough food because "men have no clue how much food actually costs. That is why they give you such a little money." Zanele worked until 1994 when they decided that she had to look after their son. Whilst she was still working and had an income, she "assisted" with physical improvements, bought some of the furniture and food. She paid for floors, painting, electricity connection, fridge and
lounge suite. At the time of the survey she was selling snacks to buy "milk, margarine and other small things". Zanele said she was generally satisfied with the way Mhlongo supported the household. She defined him as the breadwinner. Both Mhlongo and Zanele agreed that men should pay for everything, because it was men's role to provide for the household.

Macord was a night watchman and earned R756 a month. He improved their house, including two outside rooms that he built to accommodate his parents during violence in the rural areas. But they went back to their rural home. His wife, Edith, was a security guard in a departmental store until she fell pregnant. She was unemployed at the time of the interview and said that Macord did everything because she was not even selling. When she was still working she paid for some of the furniture, food and children's clothes. She paid for the floors, water, fridge, kettle and room divider. Edith said they managed the domestic income together and Macord gave her an allocation to implement the decisions, including keeping the monthly household pocket money on which she budgeted for food. But when "he finishes his pocket money before the end of the month, then he asks for more from me. I am forced to give him, especially for transport. I have to do that because if he does not go to work he will lose his job - then what?" She defined her husband as a responsible man that supported his household. She also noted that their standard of living went down somewhat since she stopped working. According to her, Macord had became the sole breadwinner. He controlled his income and his household operated within an allowance allocation system.

Ernest was a driver, earned R900 a month and was highly religious. His wife defined herself as a housewife. Ernest did everything, they said. She used to sell goods but stopped. They were not members of any stokvel because Ernest said it was against the bible. He also said that according to the bible a man had to provide everything for his household. His wife implemented what they jointly decided needed to be done. Ernest made additional money by giving people lifts in the truck he drove. But that was his pocket money and his wife could not estimate how much it could be. His wife said she was satisfied that Ernest was a "good man". They operated within a whole wage income allocation system.

The above cases were examples of men who provided for their households. Of interest was that all of them retained money for their personal use. It was only in the case of Macord that the wife could calculate with some level of confidence how much he really spent on himself. Therefore, according to these women, male retention or personal
expenditure, per se, did not translate to "bad man". Such expenditure was accepted by both men and women as a legitimate component of household income. Neither Mhlongo not Macord withheld their contribution to the household while their wives were working. They continued contributing after their wives stopped working. Of interest, too, was that when their wives were working there was apparently gender expenditure specialisation, with women focusing on food, furniture and children's needs, but they also "assisted" in physical housing improvement. However, male areas of expenditure were more visible and more valued. Men tended to pay primarily for the physical improvement of the house. This perception assisted in ensuring that men's identity as the provider was not challenged. Where women contributed to physical improvement of the house, it was said to be "assistance".

The incomes of the three men varied: Mhlongo earned R1 500 (plus what he made from his minibus), Ernest earned R900 and Macord earned R756. However, all of them controlled their incomes and decided themselves how much to retain. Furthermore, they were all involved in the management of domestic income, deciding on priorities. They left the day-to-day budgeting to their wives. Another important point was that their wives believed that they had a good sense of where their husbands' incomes went to, even if they did not control them. Also, the combination of the above factors, particularly the active involvement of women in the management of domestic income, led to a good balance in housing improvement priorities in these households. Convenience, hospitality, investment and entertainment needs were generally catered for. Because of this balance, these men were perceived to be looking after the well-being of their wives and children.

2.2 Employed Men Who Did Not Support Their Households

Mfungeni was a driver and earned R1 400 per month. His wife, Abegail, was a nurse, earning R1 100 per month. Abegail defined Mfungeni as a non-supporting husband: "He is not supporting since the last three years, so I do everything." Before they moved into Newtown he was the only one working and did everything. They decided that she should also work in order to assist in paying for the household expenses when they moved into Newtown. Mfungeni contributed to the physical improvement of the house. He paid for the plastering and floors, and bought the lounge suite and a hi-fi set. The rest of the improvements, including painting, electricity, water, fridge, television set and stove were paid for by Abegail. After Abegail started working, Mfungeni decreased his contribution slowly until he stopped three years ago. Abegail said he only paid for the children's school uniforms and his own transport; she did not know what he did with the
rest of the money. Mfungeni still lived with his household. Abegail believed that men and women should share the responsibility of providing for the household.

TTA was a handyman in one of the local schools and earned R897 a month. He told me that he provided for his household. He gave his wife, Sarrie, a monthly allowance "to cover for all the monthly needs". He kept the rest because "as a man you must have some money for a few drinks with friends. Also you need to keep money for unexpected crises." Sarrie admitted that she got an allowance but insisted that it was too small to cover even their very basic needs: "I sell chips and other small things to get money for food. He gives me little money and insists that it must last the whole month. I do make profit, but I also have to pay for electricity, the house and bread for the children. When baba (husband) runs short of tobacco he also asks from this money ..." She also claimed that TTA got a bonus but he neither informed her nor increased the monthly allowance. She believed that TTA spent a significant amount of his income on liquor. Sarrie stopped working six years ago because of diabetes: "My child, I know the sorrows of this home. I stayed with him not working from 1983 to 1987. I bought this lounge suite and he was not working. I stayed and persevered. I got ill, stayed in hospital and came back without work. Even now when he is working, there is nothing - there is nothing good." She also bought a bed and a fridge. TTA paid for the floors, plastering, electricity, and television and hi-fi sets. Sarrie and TTA believed that it was the role of the man to provide for the household. It was clear that Sarrie had expectations of TTA once he got a job. She felt very strongly that he should be able to fulfil them, but was deliberately not doing so. TTA, though, was of the view that "if she doesn't work she has no say. She must just ask." He believed that he was supporting his household adequately.

Phile's husband was a driver but I could not establish how much he earned. Phile was a cleaner and earned R100 per week. Her eldest son was a shop assistant and earned R350 per month. According to Phile her husband did not support his household, and as a result she took him to court: "I was stuck and the children are many, they are seven. I really had no way out." He then paid child maintenance, which Phile fetched from court on the 7th of each month. She said it assisted with food although it did not cover everything. Her husband still lived with them. Asked what she thought he did with his money, she answered: "No my child, I don't know baba's money. I can't tell you what he does with his money. He goes here with full pay and only comes back with nothing left ..." She also noted that her husband was abusive and then she slept at the neighbour's. It grew better when the children were older because they told him off:
"Even my elder boy can see now." Phile's house had all the basic improvements, including electric appliances, and she claimed that she paid for all of them herself. She believed that men should be the ones responsible for providing for the household, but women were taking the lead because men had become unreliable.

The definition of non-support or insufficient support was a contested area as could be seen from TTA's case. He believed he supported his household whilst his wife reduced his allowance to non-support. The fact that she did not know how much he earned and that he did not increase the allowance when he got additional money exacerbated the situation. It was also clear that Sarrie had unfulfilled expectations that left her bitter and untrusting. The child maintenance that Phile's husband paid through court was not defined as contribution. His wife said: "I don't know baba's money," meaning that she did not get a cent from him. Therefore, providing for the household was expected to be a voluntary obligation, something you did because you emotionally felt the responsibility to do so as a husband and father. But men also felt that women's unfulfilled expectations were the result of their demanding too much. Zola asserted that "a man knows how to budget. The woman just wants money. She doesn't know where it comes from." Concurring, Solly argued that "women who are not working complain too much. They want all kinds of things like stokvels and pots. They are easily irritated because they feel the husband is not doing enough. You can never satisfy them."

The case of Mfungeni showed another dimension. Within a period of eight years, without any drop in income, he moved from being a sole provider to not providing at all. The change coincided with his wife's entry into the labour market, which she claimed they mutually agreed upon. To what extent her engagement in the labour market led to or influenced his decision to stop providing, I will address in the next section of this chapter. Maybe his perception was that his wife would "assist" and he would visibly remain the main breadwinner. By her sharing the responsibility, she was blurring the responsibility line. This challenged his perceived role as the main provider. She became visibly less dependent on him. Khaya shed some light on this when he said cynically: "Yes they (women) must work because they desire change too much."

Mafeje (1991) raised questions on whether we could really talk about a household if there was no common budget, because sharing sustenance was an important dimension of the household. But these cases of non-supporting men confirmed the significance of the gender dimension in household analysis. The gender dimension introduced gender power relations, which allowed men like Mfungeni to "belong" to the
household even when they unilaterally stop sharing in its sustenance.

2.3 Unemployed Men

Bheki was unemployed since 1994 when the electric fitting firm he was working for closed down. He said that he was actively looking for work and could start his own fitting business if there were premises in the township, because he saw the need for such services. He bought the house from an owner who was moving out of Newtown for marital reasons. At the time Bheki was still working and he claimed that the house was fully paid for. He also had a hi-fi set that he bought before he got married. His wife, Susanne, was a hairdresser earning R470 a month and only started working in 1994 when he lost his job. She paid for the electricity connection, and bought a lounge suite and the television set. Bheki admitted that "she does everything now". He said that he got a few odd fitting jobs here and there in order "to get a few cents for drinks with friends. I can't ask for drinking money from Susanne." He also said that sometimes he cooked but it was difficult to cook and look after children when you were frustrated. Bheki claimed that when he was working he gave his wife money. Susanne was currently deciding what to do with her income because she knew the urgent needs and the money was so little anyway. Bheki believed that although providing for the household used to be the role of men, things changed and "women also have to work these days".

Sipho was unemployed but when I met him in 1993 he was a labourer earning R800 a month. He was described by his wife as not supporting. At one point he had left his wife to live with his girlfriend who had a child with him. His wife, Thuli, was not working and said she used to wait at the gate of his workplace on payday to get some money from him. Sipho was involved in a car accident and after three months in hospital he lost his job and came back to his wife. "I had to take him back for the sake of the children." Both Sipho and Thuli were now unemployed and trying to get amatoro (piece jobs) tending people's gardens. Thuli said Sipho gave her the money he got from amatoro and that he still drank. She managed their variable, irregular and meagre income. She said: "But I as wife I don't bring money to the table. I always know what is needed as a priority so I proceed and do it ... It is mainly around food." Thuli argued that men had to provide for the household. They had to give an allowance to the wife to manage, but the size of the allowance had to be decided collectively.

Women did mobilise for housing improvement even if they were not working, like Thuli. She physically put up the dividing walls and floors herself. Through income generation
she managed to buy basic furniture and pay for electricity connection and water. But it was not the case with unemployed men. They only engaged in amatoro to cover their personal needs, like Bheki and Sipho.

Unemployed husbands tended to rely much more on their wives than vice versa. Women were also more tolerant of unemployed men than employed men of unemployed women, although the concrete outcome was the same. The case of Sarrie and TTA, and that of Thuli and Sipho confirmed this conclusion. Men were less prepared to engage in alternative income-earning activities. As in the case of Bheki, they tended to think more in terms of "businesses" than selling. For them real income meant formal employment and they linked breadwinning to that formal income. Denney and Mortimer further argued that men also relied on women for "social intimacy and maintaining familial and social networks" (Denney & Mortimer, 1993:90). As shown in Chapter Six, women were the ones who mobilised, managed and maintained transfer networks on behalf of the household. Men's perceived breadwinning role did not "allow" them to do so. So when there was a survival crisis in the household, it was women who either engaged in selling or drew on family networks for support. Women did this not just for survival but also in their capacity as wives and mothers. They were the perceived household social link as opposed to men who were the perceived economic link with society.

Men's other major problem was how to finance their drinking, which was an important component of their socialisation with friends. Both Bheki and Sipho drank, which meant that whatever little they might have made through amatoro, they still had to split between the household and personal expenditure. The latter, as argued earlier, was acceptable male behaviour. Men were allowed to address their personal needs at all costs - even to the detriment of household well-being. Men might also withhold this amatoro money, because contributing it would reduce them to a "supporting" role. As Nhlanhla said: "Men should take major responsibility and women should provide secondary support." Bheki also revealed an interesting dimension: When the money he made was so little and variable, it was not worth anything to his household. He rather used it to finance his friendships. As a breadwinner he was expected to bring the real bread, and crumbs would demean his status and further challenge his identity. On the other hand, women, the "assistants", could bring crumbs.
In situations where husbands were not working, women were allowed to manage the informal and variable incomes from *amatoro*, but in effect it was only a matter of budgeting because the income was very low and variable. No decisions, outside those about food, were possible, as Thuli's case showed.

### 2.4 Wither Male Breadwinner?

The experiences of Newtown households regarding the male breadwinner and contributions to housing improvement and household sustenance were quite varied. However, what was common was that the notion of *sole* male breadwinner was hardly applicable in practice. Husbands that supported their households did so in conjunction with, or with significant contributions from, their wives, whether they were engaged in formal wage earning or selling. Men generally contributed far less to food and children's needs, whether their wives were employed or not. Their incomes tended to go to visible things. Women took on the responsibility for invisibles through their formal income, but more significantly through selling and *stokvels*. And where they contributed to visibles, that is, physical improvements, the improvements were inside the house. As Thuli said, “In most households things are done by women but outside it is said it is the man. As a woman you say this to protect his (breadwinning) status.” It is interesting to note that men like Mfungeni who were hardly providing for their households nevertheless decided to pay for children's school uniforms, and these were more visible than other children's clothes. This contribution of fathers could be a matter of claiming a stake in their children's future or simply retaining a link with their children. To children a father was very important as a provider, as I will show later in this chapter.

Male income retention was a reality in almost all households in Newtown. What apparently affected relations was not the retention itself, because it was somewhat "accepted" as something that men did. It was a legitimate male expenditure. The contention was around the lack of information about how much was being retained *visa-a-vis* what was contributed to the household. This led to estimations (sometimes grossly exaggerated), suspicions about what it was used for, and as such general lack of trust and confidence in the male breadwinner. It is also clear from the above case studies that male support and non-support were not related to size of income. Ernest earned R900 compared to Mfungeni's R1 400, Mhlongo's R1 200 and Macord's R756. According to Sibongile, “Even if he brings in R5, women generally will accept that as a token of being concerned. They must show genuine concern.”
Generally my data supported the literature on the existence of gender specialisation categories. Of importance in Newtown was men’s tendency to be rigid in spending their money on visibles, whilst women were left to focus on invisibles. But the "assisting" role of women meant that the specialisation boundaries in cases of crisis were negotiable, with women forever crossing that boundary. This led to their contribution being neither recognised nor valued for what it really was.

Finally, women's own expectations of the male breadwinner have to be taken into account. With the exception of those like Abegail and Bheki who felt that there should be joint contribution, particularly given the changing socio-economic context, most of the women argued that "men should do everything", both as the umnumzane (head) of the household and because of their higher incomes. Men shared this view. Therefore, whatever contribution these men made was measured against what people viewed as the role men should play in providing for their households. But men, as shown earlier, also pointed to over-demanding wives, hence unfair measurement of their contributions.

It is also interesting how realism and lived experiences were driving women into very practical approaches whilst not necessarily directly challenging male control over their (men's) incomes. A number of these women preferred to manage the budget themselves, regardless of whether the man came back for more pocket money before the end of the month. This reinforces a point Wilson makes: Hardships for women and their children increase when they lose control of even a meagre budget (Wilson, 1987:154). Zanele used another approach, though. She let her husband "control" the purse to the point of letting him pay at the till. In this way he was likely to pay more than if he would have given her money to buy food. But this was still a budgeting tool.

For men access to and control of income were important, both in relation to their position in the community and within the household. Access and control also allowed them to remain the perceived main contributors.

3.0 MEN’S RELATION TO EMPLOYMENT AND INCOME

In the discussion of male contribution within households a recurring and underlying issue was the relation between men, employment and income. Men seem to have attached more value to having a job and an income than to how much they contributed to the household. Their whole identity was linked to "winning the bread" rather than
necessarily "sharing or contributing the bread", whilst for women the latter seems to have been more important. For men cash income was a means of being a breadwinner, whilst for women cash income was the goal. It is within this context that I found it instructive to examine men's relation to employment and income. This was critical to the material dimension of the household as income was central to basic survival in Newtown. Yet it was also an ideological dimension for men as breadwinners.

Men derived power from having an income. This was partly because where they were not contributing, their income was viewed, particularly by wives, as a potential contribution. As Thuli put it, "You also hope that by being patient God will help you and he will change." She used to stand at the gate of her husband's workplace to try and get some money. By doing this, she reaffirmed her dependence on him regardless of how much he gave her. His dominant position over her was constantly being played out through the income that he controlled but did not contribute to his household. This dependence was stronger for unemployed and lowly paid women. Indeed, when this dependency disappeared, the man's dominant position over the woman was challenged. As TTA said, "Your status changes because you are now dependent on the wife for money." Sipho (Thuli's husband), who lost his job and thus his income, commented as follows: "You feel as if awulutho (you are a nothing). It is not nice as a man to get a plate of food from your wife when you know you do not work" (my emphasis). Not working was his great concern; not contributing did not feature as a concern.

Men's access to income was important to them also beyond the household. Status in the public sphere was also defined through income. Feeling a sense of belonging to a group of friends was maintained through an income. The ability to buy drinks for friends even if you were not working made you a counted person. Lungani (22 years old) lost his job. According to his mother he was selling his clothes and things he had bought for the household when he was still working. He needed the money to maintain his position with his friends. His mother described his behaviour as wanting "to show off and remain a big boss". Lungani had also become violent and demanded food and money from his mother, which she said was a new thing. "He must really get a job. I am tired." Therefore, not having a job and an income put Lungani in a state of agitation. He lost one of the bases from which he defined his identity and relations with others (household and friends).
Because of the strong link between employment and masculinity, husbands also worried about how their wives perceived them as men - as sexual beings. This indicates the complexity and interdependence of the three dimensions and how that impacted on sense of self. A husband that did not work was not a real man, as Bheki implied: "Sometimes you feel jealous that she sees other men in the working place. When you are not working there will be tensions in the relationship, but that should not affect love. If love goes down, there was no love in the first place, but more interest in material benefits." This perspective also shifted the responsibility for managing the relationship with an unemployed husband to the (working) wife and indirectly puts moral and emotional sanctions on her. There was a sense that unemployed men were victims that needed sympathy and protection of their identity as men. Bheki summarised his response by saying: "Unemployment causes stress, people who work should be sensitive and sympathetic to this in order to save the relationship." Unemployment caused "legitimate" stress to men but not necessarily to women, whose identity was not directly linked to paid work.

Women, on the other hand, were more interested in men's willingness to provide for the household rather than just earning an income. It was his contribution that allowed, or at least helped her, to have her own socially defined role. That is why women argued that it was easier to deal with an unemployed husband when there were legitimate reasons for him to be unemployed (sick, retrenched). In such cases women felt obliged to ensure that the household acted as a shock absorber, pointing to the emotional dimension of the household. This included shielding their husbands against "significant others" (children, friends and society). Thuli argued that "it is part of a good wife ukuquma ihlazo lomzi wakho" (to hide the disgrace of your home). But Khumalo (a working husband) emphasised that the man "must also keep his dignity. He must behave and have legitimate reasons for not working and not supporting his household."

Therefore, although unemployed men might still have had authority within the household, their wives played a crucial role in ensuring and sustaining this. They ensured continued household survival at whatever cost to themselves individually and they protected the normative status of their husbands. Thuli, who was going through such a process, maintained that "in households most things are done by women, but outside it is said it is men. As a woman you say this to save his status." Zanele agreed: "Men get credit for things they have not done." Wilson (1991), focusing on methodological issues in researching households, refers to "public accounts and private accounts". The former "fit(s) the dominant ideology" whilst the latter "may be
private accounts". The former "fit(s) the dominant ideology" whilst the latter "may be more personal". In protecting their husbands, Newtown women may have opted for a "public account" on what went on within the household, including whether and how men contributed.

Above I have illustrated that, to broaden our understanding of the male breadwinner, we need to also bear in mind his relation to employment and income, and how that influenced his behaviour. I have also illustrated the centrality of the role played by women in that dynamic. The next section will focus on some of the reasons mentioned by respondents as to why men did not support their households.

4.0 WHY MEN DID NOT SUPPORT THEIR HOUSEHOLDS

Section 2.0 of this chapter has clearly confirmed that male income retention was a reality in Newtown. However, retention did not necessarily lead to non-contribution; instead it led to wide variations in contributions between households with the same household structure. That is why it was useful to examine some of the factors that led to men not providing for their households. David makes a useful observation when she writes that in addressing this question we should ensure that we cover individual motivation factors, but also the ideological and socio-structural ones (David, 1996:172). This is because male power is located both at domestic and public levels. This section focuses on reasons for non-support as perceived by household members I talked to.

4.1 Individual Level Factors

Incomes in Newtown were generally low, yet men spent a significant proportion of their incomes on liquor and tobacco. For example, Mhlongo earned R1 500 (before he had a minibus) but spent an estimated R50 a month on liquor, which in his view did not dent his household budget: "I only drink weekends. It can't be more. In any case my wife does not think that money is a danger to our budget." But R50 translated to 3,3% of his salary which, in my view, was high. Nevertheless, his wife, in asserting that "As a woman I do not have problems with his drinking", suggested that she accepted this in her position as a woman and as a wife who was subordinate to him. Hence she, like most women, did not directly confront her husband on this issue; it was "sanctioned male behaviour". That is why men could account publicly for it: "I give her money and keep a little for tobacco and traditional beer." Men sometimes also demanded more from the household allocation before the end of the month. As one wife confirmed, "Baba, when he runs short he asks from this money (allocation) for tobacco money, but
However, women did "privately" confess that liquor impacted on household budgets to the extent that it affected relations. But their subordinate position forced them to bear with it. Fuquza related her experience: "In the beginning he was a person who knew how to support. When he started drinking liquor things changed, and were never like in the beginning." Maybe because women also pretended to accept this behaviour, it was being entrenched in men's consciousness, causing them to overlook the effect of this behaviour on relations. So women's silence was an important component in maintaining the practice and translating it to a norm. On the other hand, men's spending precious money on liquor should also be seen from Sen's (1990) "perceived interest response" perspective, namely that men's long-term interests in maintaining their dominant position is better served by their asserting their own interests and "getting their way" regardless of how anybody else feels. However, Yanga's case showed another dimension: "Baba did not drink nor smoke, yet he did not do things as expected ... Everything in this house is my money, nothing from him." This case shows that drinking per se is not the only factor. Yanga believed that TTA had lost interest in her, an emotional dimension.

Women also mentioned the emotional dimension of the relationship as a factor, although very few could expatiate this dimension. When I asked Thuli what happened to love in situations like hers, she answered: "Once there are children, love for each other diminishes and you focus on the children. Then love is expressed differently through supporting. So if it (supporting) is not done, then love is not there." Abegail concurred that "love is related to one's behaviour. So if he is not supporting, love diminishes." Therefore, for women, providing for the household was an important yardstick for the quality of the relationship. They made a direct connection between the material and emotional dimensions. But the unemployed Ernest stressed that women had a critical role in these situations because they "are very influential. They can change men through various means if they love them." Sibongile concurred but emphasised that this was a difficult exercise: "I supported him hoping that he would change his behaviour and I loved him. But I failed and he ultimately left me." Some women argued that although they might still have loved their husbands, the load of supporting the household, especially when the husband was working yet not supporting, would ultimately threaten the relationship. So both men and women acknowledged the emotional dimension in households and linked it to the material dimension.
Yanga shed further light on this issue when she claimed that "when he stops sleeping with you he also stops supporting you and the children". Here, loss of sexual interest was also identified as a factor. A related factor mentioned by almost all the women was that their husbands had girlfriends and that a significant amount of income went to supporting them. When I asked Phile what she thought her non-supporting husband did with his money, she answered: "Even the girlfriends, they are there as I see the way he disappears." Others confirmed the phenomenon of girlfriends getting money that could have been used for the household. Audrey (46) was an unemployed divorcee who lived with her two daughters and a granddaughter. One of her daughters, a nurse, was the main breadwinner, whilst Audrey sold iced drinks and snacks. Audrey said: "I had a boyfriend who supported me but he left me. He was someone's husband so I guess that's where he went." Elizabeth (42), on the other hand, was a domestic worker and she claimed that her boyfriend paid for the house. He lived with his wife in another township and had a taxi business. When he visited she stole money from him because he carried a lot of cash. This "unrightful" transfer of money explained some of the suspicions and sometimes tensions between wives and women heading households.

Regarding the issue of men choosing to support a girlfriend instead of his wife I concluded that individual motivational factors alone, whilst important, did not reveal the whole picture. Supporting a girlfriend was a voluntary act; there were no obligations (moral and otherwise) attached to it. The fact that the contribution was made towards potential might have given men a sense of control. Furthermore, because the contribution was not obligatory there were no expectations against which to measure whether the contribution was sufficient or not. Therefore, it was easier for a man to be a "good man" to his girlfriend than to his contractual household where there were moral obligations attached to the extent and regularity of his contribution.

Men also retained money for what they called emergencies like death, illness and so on. Men were held responsible both normatively and financially for such events. The fact that they unilaterally decided to "save" money for these events and how much it should be was seen by women as income retention. Women like Thuli were also concerned about emergencies: "I also worry about emergencies like death. Where would I start really." Therefore, lack of information led to tension over what would otherwise have been a common goal, namely providing for emergencies. Furthermore, by withholding information on the amount of money set aside for emergencies, men
assumed a powerful position. They became the controllers of an important "potential" contribution. Because women spent a large portion of their money on day-to-day needs, even if they also worked, they tended to depend on men for emergencies. The visibility of paying for expenses related to death and illness could not be contested in Newtown. It was a very public contribution and there were cultural beliefs attached to such events (funerals, weddings).

Thenjiwe lived with her daughter Lindiwe (26) and her son Lungani (22) and a grandchild. She was a nurse earning R1 500. Lindiwe said that Lungani and she had different fathers. She talked very passionately about how her mother raised them on a meagre income as a private teacher. She also said that she knew her father. He was "not struggling at all". I asked her why he was not supporting her. She believed that it was a question of out of sight out of mind. Proximity did put pressure on men to support, she believed. That is why her father was supporting his official household and forgot about her. But this was contradicted by Asanda's case. She was the second wife and she claimed that when her husband was still working he was living with her but supported his first wife.

4.2 Ideological and Socio-Structural Factors

In Newtown the relationship between women's income and household relations was not straightforward. The impact of women's income on men's contribution was mentioned explicitly and implicitly by both men and women. Women's income directly challenged the notion of the sole male breadwinner. This led to real and perceived role ambiguity for men. Women's engagement in income generation minimised their dependence on their husbands' incomes, and as such their husbands' allocational power. In response to this perceived challenge men withdrew their contribution. The case of Mfungeni (section 2.2) highlighted this point. Of course the cases of Mhlongo and Macord showed that not all men responded in this manner. These two men viewed women's income as welcome "additional" support. Maybe the difference lay in how the woman's income was perceived. As long as it was perceived as "additional" to the man's, it was less threatening.

In some cases, though, men saw women's incomes as an alternative and explicitly shifted the providing responsibility to them, as in the case of Asanda: "I was doing most of the things and he was supporting his other wife in Maritzburg because he said I am working and she is not." Sibongile added: "Yes, nowadays women have to work, before they only looked after children ... Men now ask women where is the money? Why are
you not working?” But in both Asanda and Sibongile’s cases men were in control. Indeed, these men “decided” where women’s income should be allocated. It was neither a joint nor a woman’s decision.

Celisiwe (21) argued that part of the problem was the sense of entitlement that men were socialised into. They were raised as heirs only on the basis of being male. They did nothing to earn it. Also, regardless of what they did, they did not lose their position as heirs; they were simply entitled to the position. Over and above the normative authority they were allocated, they were also given material resources to bolster it. Here Celisiwe referred to the inheritance of property and the fact that even if male household heads did not comply with the requirements of their breadwinning role, they did not lose the status of being household head.

This has led David (1996) to assert that the problem is that the male provider status is based on an ideological concept but that the actual level of support is not specified. It is more of a moral obligation. Social sanctions against non-support are very weak, if they exist at all. As such the task of providing is fairly voluntary. The fact that women are also expected to "help", further blurs men’s real obligations. However, the same does not apply to women’s reproductive role, which is also normative and socially constructed. Stringent social sanctions have kept women's tasks obligatory. The identity of men allows them more freedom and independence from the household than women (Campbell, 1993). As such the male individualistic code of conduct is accepted as normal behaviour (Kanji, 1995). In a sense men’s status is somewhat located outside the household, although its impact is experienced more intensely within the household.

What was not mentioned by the respondents but underlay some of the tensions was the fact that Newtown men as black persons belonging to the working class received low wages. Also, because of the current economic climate real wages were constantly declining. Therefore, the extent to which men could fulfil the expectations and dreams of their households was fairly limited. Given the very strong and dominant ideology of the male breadwinner, men’s inability to rise to the occasion led to low self esteem. This takes us back to an earlier discussion on men’s relationship to income (section 3.0 in this chapter). In her research on KwaMashu, a black township close to Newtown, Campbell (1992) argues that the socio-economic and the political environment erode men’s breadwinning and decision-making status, respectively. She concludes that the impact of the macro environment leads to male marginalisation and frustration. Men
feel displaced and alienated, and this leads to male violence in the household and in the community.

In concluding this section I would like to emphasise that the public, domestic and individual factors leading to men not supporting their households are interlinked, but it is counter-productive to generalise the combination of factors, as can be seen from the contradictions in the preceding discussion. Households are different and so are relations within each household. Ultimately a household also consists of individuals who have personalities and qualitative dimensions like love and affection, and the specific circumstances of each household should not be lost in broad generalisations about what impacts on decision making.

Having discussed some of the factors leading to men not contributing to households, the next section explores the verdict passed by most women (wives and daughters) on male contribution. This is important in assisting us to understand some of the actions that women were taking in Newtown households.

5.0 MEN ARE "IZEHLULEKI"

Women in Newtown, across household structures, argued that generally men did not support households. Even where they did, it was generally unsatisfactory. For example, the money that men spent on themselves was potentially part of domestic income. Reducing or terminating income retention would significantly increase men's contributions and raise general household well-being. Therefore women concluded that men were izehluleki (failures). This strong verdict was passed on the basis of men's expected role as the main if not sole breadwinner. Yanga, who had been separated from her husband for more than ten years, insisted: "Most of the time I won't trust men. Men are failures most of the time, like in supporting children." In essence women were saying the notion of the male breadwinner was an illusion in terms of daily experiences in relation to the material dimension of the household. Of importance, as discussed earlier, was that breadwinning was closely linked to men's identity as perceived both by men and other household members. Therefore, if men were said to be izehluleki in relation to breadwinning, that should have had serious implications for men's position in the household and, in turn, for unequal relations within the household.

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7 Women referred to men not supporting their households adequately as izehluleki. It is a derogatory term denoting failure to satisfy expectations.
Another dimension of men as izehluleki was that they were reportedly unable to cope. This was quite common in the women's discourse. In an interesting way women generally compared men's inadequacy in coping with challenges with the multiplicity of goals women achieved. This generalisation somehow exonerated men from taking individual responsibility for their actions and behaviour. It also underlay women's own response to the failure of men. Women came forward as the ones who could cope. For example, challenging Zanele, I put it to her that men were the ones who sustained households, and she answered: "Oh my God! They do that by name. Where have you seen a home of a bachelor that is up and running. No they are lying! What can they do in the house? Once they get paid they simply buy liquor and clothes. A man cannot survive without a woman." Zanele saw men's failure in other areas as well. Because of their general "incompetence" men needed women to support them. Anna went further: "Naturally men are children. That is why they have to marry."

There are two ways of reading this statement. On the one hand, it could be argued that it confirmed the subordinate position of the "superwoman" (good wife and mother) who was forced into that position by men who deliberately withdrew even from their expected roles as breadwinners. On the other hand, by juxtaposing the reality of men's role in households with women's role in this way, potential ways for women to deal with the situation were brought to the fore. Based on men's failure, women could either challenge men's authority within the household or take over men's role, but within the existing gender contract. In other words, women could be agents of change or play into existing relations without attempting to change them. In Newtown the options women "chose" were influenced by their particular material circumstances and how they perceived themselves, as will be shown in the next chapter.

Over and above being izehluleki, men were also seen as a burden. This was articulated by female household heads in particular. Yanga asserted: "It is better to stay with my sister, she does not bring problems. I see men as somebody who brings problems all the time. He wants to be cooked for and his clothes washed. If I am with my children we can eat anything, there is no problem." A similar point was raised by Asanda, a woman in a nuclear household. She complained about the lack of support from men and additional domestic chores generated for women by men (husbands). Indeed, women seem to have been conscious of men's position in households and the implications this had for their own lives. Then why did a large proportion of them "choose" to stay in unequal relationships with men who were izehluleki and burdens on so many fronts?
In Newtown, despite the strong perception of men as izhluleki, their normative position in the household was generally not being challenged. The perception of men as heads of households was just as strong as the perception of men as izhluleki.

6.0 MEN AS HEADS OF HOUSEHOLDS

It is very difficult to clearly differentiate between the content and practice of being head of household. The main area of contestation amongst household members in Newtown was whether heading a household inherently encompassed breadwinning, or whether the two could stand independently. Who was the household head? Was it determined by age, sex, decision making, contribution or a combination of these? In Newtown I was told that historically a head of the household (umnumzane) was the eldest male member of the household, who also held important household resources like land. As such he took important decisions pertaining to the household. The resources that he held made survival of the household possible, although other household members, especially women, contributed their labour by organising crop production, maintaining houses and other domestic chores. The socio-economic and the political environment shook that equilibrium, but the notion of a household head still persisted albeit with a fundamentally different content. An important component that was constantly being eroded was the material basis of providing for the household. Some of the reasons for this phenomenon were discussed above (section 4.0 in this chapter).

In Newtown, grown-up daughters identified their fathers as household heads. But they argued that a father's central role and responsibility should be providing for them and the household. Lindiwe (26 years) asserted: "It depends on what kind of father he is. A father maybe who thinks about his household or one who does not, a father because his name (title) is father at home. There are many fathers like this where he is father just because he is a man in the house then it is said he is the head. Then you find that the same father is supported by a woman. So that is why I don't complain about not having a father. He must improve our living condition to be father."

Thus there was a conceptual difference between a man (indoda), a father (ubaba) and a household head (umnumzane). Being a man did not automatically mean that you were a father, nor did being a father mean that you were automatically a household...
head. It was providing for the household that translated to a man being *umnumzane* and a father to being *umnumzane*. These identities were not automatically collapsible. Being *umnumzane*, therefore, had to be earned and was not an entitlement. Celisiwe (21 years) confirmed this distinction. She lived with her mother, sisters and brothers. She maintained that a household head for her was "one who supports the household. Here it is Thembelihle (sister). Traditionally it was men, then an elder son. Thembelihle is my father, I can rely on her." She had an older brother who was working and she said he was not supporting them. Therefore, she did not see him as head of household.

Mbali (23 years) added that if her father did not support them she would lose respect for him and "my love for him will go down". Therefore, for these daughters, provision by their fathers was entangled with and inseparable from other dimensions of the relationship between daughter and father. Provision was an expression of the father's desire and willingness to share in other dimensions like love, care, discipline and reliance.

Thus these daughters were challenging the concept of fatherhood. Both explicitly and implicitly they supported the general view held by women that men were *izehluleki*. Of importance to the feminist project (in which daughters as the younger generation are an important link) is to discern the angle from which these daughters were posing this challenge. It could be that they were simply claiming support from fathers and men as daughters (children) and as women (dependents). Support was a moral obligation that men had as gendered beings. Daughters in Newtown were not challenging the gender division of labour and hence gender relations. However, by questioning and contesting men’s entitlement to household headship, these daughters could be beginning to also consciously challenge men’s ideological position within the household. I will explore this further in Chapter Ten where I will be discussing contributions of daughters and sons to households.

Sons in Newtown took a different view from daughters about the content of household head. They de-linked the household head completely from providing for the household. Nevertheless, they saw providing for the household as the role of men, as Nhlanhla (25 years) said: "Men should take major (supporting) responsibility." But major supporting responsibility did not necessarily determine who was the household head. Mthandi (21 years), Mbali’s brother, insisted: "A man is the head because it is nature. I will do the same when I get married." Whether this contradiction between the views of daughters and sons was indicative of relations between future husbands and wives will largely depend on what lies behind daughters' views, as argued above.
Men themselves emphasised the ideological dimension of household headship. Mhlongo, who did support his household, argued that he was head in his household "whether I work or not. It is the rule. I don't know whose rule, but it's the rule of the people that where there is a man he is taken as the head who looks after everything." The difference between him and Lindiwe was that whilst acknowledging other responsibilities (looking after everything), he stressed that it was a norm and therefore not open to negotiation. Expatiating on the content of headship he included "correct things that don't go right, pull things together, but a woman can't take decisions on her own without her husband. He is the head. That is how people live." Therefore, for him headship included setting rules, discipline and decision making. The dominant discourse was that of rules and norms. It was ideological.

But a significant proportion of men were very aware of the changing context within which they were heading these households. They acknowledged, sometimes in a resistant manner, that they had to include or consult women in decision making "these days". Some of them saw this as a threat and others saw this as an inevitable reality. In some cases what men defined as female decision making was men's shifting of responsibility within parameters clearly defined by them, as in the case of Asanda: "He said I must look for something cheap that we can manage because we had no savings ... He did not say anything after I had chosen the plan. I was looking for something cheap but that could satisfy all of us including the children." The question is what control did she have over this process? Did she decide or implement a decision already made by her husband, the head of the household? Furthermore, I illustrated that women were not given control of income. They were sometimes given space at the management level, but they were fully responsible for budgeting.

Some of the strategies that women themselves used to maintain harmony in households helped to reinforce men's perception of themselves as heads of households and even the community's perception in this respect. Sometimes women consulted men to "get approval" or "a blessing" on a decision that they had made, and sometimes already implemented. Women-headed households used the same strategy in this regard. According to TTA, "My neighbours, they consult me on a number of things when they don't know what to do or where there is a problem." But he failed to see that his neighbours also did this to protect their vulnerability in an environment that implicitly and explicitly denied female-headed households the status of "real
TTA believed that he was called upon to play this role as a man, a head of a household. In this particular case he was not a boyfriend, but the married man of the next door household. Therefore, he was playing a care-taking role for the neighbours. This illustrated the extent of authority conferred on men through the institution of marriage.

The position of men as household heads in Newtown was further reinforced by customs. There were quite a number of important customs that men as heads of households were to perform. These were customs that affected all members of the household. This is one of the reasons why men argued that a woman heading a household was not really a household head. She would have to find an elderly male from her family to perform these customs. TTA further stated: "A boyfriend cannot do that for her. He is not known by the ancestors. It would be like wasting your money really." Mhlongo added that "there must be a man to serve the traditional beer".

Although Newtown was urban and most of the households did not have strong rural links, there was a set of customs that were still very much part of the way of living. For example, those customs and rituals that related to birth, death, marriage and initiation, although somewhat "modernised", were still adhered to. This provided men with a strong hold on their households. It was a form of dependence that was completely devoid of any material content.

Of particular interest were the views of women on men as heads of households. This has to be read in conjunction with women's assertion that men were izehluleki. Women as a group (excluding daughters) provided the most inconsistent and contradictory view of both the characteristics of the household head and the content of headship. Thus I tried to establish whether there were any clear lines along which these contradictions emerged. I looked at age, whether they earned an income or not, and whether they were wives or heading their own households. Being a woman heading a household or a wife seems to have provided some, although not absolute, dividing line between the views.

Some of the women heading households defined themselves as heads of households and argued that headship was about who took responsibility for the majority of the needs of the household, of which providing was one. They did not see themselves as relying on men and male "caretakers". There were women heads like Cent who said: "If you are married it is the man. Traditionally it was men but things are changing." By acknowledging change she was suggesting that women now could "legitimately" be
was quick to emphasise that "there are responsibilities". My conclusion is that women heading households viewed headship more in line with reality and their experiences of male and female headship of their own households. At the same time a number of them acknowledged the ideological prescriptions although in their current situation these prescriptions did not necessarily bind them. They had more room to manoeuvre.

The views of wives on household headship were more in line with the views of men than were the views of female household heads. However, instead of the norms discourse, wives' dominant discourse was based on nature and men's authority. What was common in men's view was the implication that male headship was closed to negotiation and challenge. Male headship was a given. Some of the statements of wives on this issue included: "It is the nature of the marriage contract"; "It is nature, it is the man that marries a woman"; "The man is above everyone else in the home". Audrey's response summed it all: "There is nothing you can do nkosiyami (my God). When you get married, as a woman you accept that, otherwise you should remain single." Particularly interesting were the responses of wives like Lilly: "He is head regardless of whether I work or not." This is important for the ensuing debate on the impact of women's incomes on gender relations within the household (see Kabeer, 1997 for an interesting discussion on this topic). I will take up this point in Chapter Nine.

Of course there were wives like Thuli who put this discussion in perspective for us: "It is nature, but in reality it should be women because they carry the heavy load. Everything belongs to men, the house, children." In essence she was suggesting that although wives might be doing a lot to "earn" household headship, the ideological environment was biased against them. This is what David (1996) calls the socio-structural context. It favours husbands. Therefore, wives are subordinated into accepting husbands as heads. It is within this context that we can bridge the otherwise problematic gap between men as izehluleki and men as heads, both of them notions that women underscored, particularly wives. I will come back to this point in Chapter Nine.

In conclusion, men's position as household head was perceived very differently by household members, but was nevertheless much stronger than his position as provider for the household. Vaa (1996) came to a similar conclusion in her research of urban households in Mali. She notes that although men might be economically marginalised, their authority in households remains and is protected by Islamic religion. As such there are no sanctions for their non-performance on the providing front. I found that whereas
there were strong challenges on the material dimension of masculinity, as long as men had a hold on the ideological dimension, they had a strong normative fallback position. They evoked this to consolidate their otherwise constantly eroding dominant position within the household. It is the strength of the ideological dimension that needs to be understood and analysed further, because as long as men's dominant position as household heads is sustained on the basis of being a norm and natural, cooperation between men and about women will continue to be the main avenue for dealing with it.

In trying to make sense of the forces at play in ensuring either continuity or discontinuity of male headship and men's generally powerful position in the household, household members were located on a continuum according to the expressed views (see Figure 13).

<table>
<thead>
<tr>
<th>DAUGHTER</th>
<th>WOMAN HEAD</th>
<th>WIFE</th>
<th>HUSBAND</th>
<th>SON</th>
</tr>
</thead>
</table>

Material ← ideological

Figure 13: Continuum of Views about the Content of Household Headship

From this discussion it seems that female-headed households did not necessarily challenge the core of the content of male household headship. It has to be challenged in male-headed households, though. In this way the context becomes both affinity and filiation, as discussed in Chapter Five. The content of husbandhood, fatherhood and breadwinning must join the "public account" discourse of wives, in particular. In this way dialogue between husband and wife can begin in earnest. The key message must be that these male identities can no longer be accepted as natural and automatic. They are socially constructed and defined and, therefore, open to change. The foregoing discussion on male contribution to housing improvement points to the critical position of women, particularly wives, as agents of change. Their role in the daily survival of their households can be directly juxtaposed to that of their husbands.
7.0 CONCLUSIONS

A number of conclusions can be drawn from this chapter. First, in analysing the material dimension of the household it is clear that the notion of the sole male breadwinner was not applicable in Newtown. Men failed to fulfil their responsibility of breadwinning for a number of reasons: they were unemployed; they had low wages; they retained high proportions of their incomes for personal use; and they withdrew their contributions. As such men did not define the material well-being of their households despite being expected and perceived as breadwinners and, in most instances, having higher incomes than their wives.

Second, men had an interesting relationship with income and employment. It defined and reinforced their ideological rather than their material status in the household. Their ideological status was somewhat de-linked from the nature and scale of their contribution to their households. The ideological dimension reinforced their status both inside and outside the household as heads of households, rather than breadwinners.

Third, in relation to the material dimension of the household men were defined as "izehluleki" (failures), especially by women and daughters. But because of the weak and even non-existent social sanctions against male non-contribution, men’s status as heads within the household remained somewhat unaffected by the strong "izehluleki" discourse. Perry-Jenkins argues as follows: "Men rest on the ideological justification, in place for generations, that ‘prove’ gender differences exist …" (Perry-Jenkins, 1994:181).

Finally, the ideological underpinnings of the notion of head of household held by different household members impacted very strongly on decision making over the nature and scale of housing improvement in Newtown. The ideological dimension allowed a de-linking of breadwinning from headship. Hence women could move into the breadwinning role without necessarily challenging power relations within these households. In fact in most instances men used “power over” to push women into breadwinning. In this way men directly and indirectly controlled women’s incomes in their ideological capacity as heads of households. The fact that in female-headed households there was a direct link between breadwinning and headship reinforced this point.
Of importance though were the socio-cultural institutional arrangements, outside the household itself, that bolstered titular male headship in Newtown. Women's access to housing was dependant on men in that in most instances they held the title. Also access to hire purchase, which was an important means towards acquiring moveable improvements (furniture) was dependant on men because of their employment. Women, daughters and sons were dependant on men for all the important customary rituals like birth, initiation, marriage and death. But also, because of the nature of the (unwritten) marriage contract in Newtown, women's identity as wives and mothers was dependant on having a man (as a husband or father). All these and other factors continued to buttress the notion of male headship, and other household members' response thereto, as will be shown in the next two chapters.

In the next chapter I analyse in more detail women's contributions in Newtown households.
CHAPTER NINE

WOMEN AND HOUSEHOLD CONTRIBUTION

1.0 INTRODUCTION

Two critical questions emanate from the literature regarding the role of women in households and how that role impacts on household relations. The first is whether motherhood and wifehood include any financial contribution towards household survival. Chapter Six clearly indicated that women in Newtown were involved in various income mobilisation strategies. Chapter Seven showed that women did have housing priorities and that, in fact, they did make significant contributions to housing improvement.

Second, the literature contains contradictory views on the impact of women’s incomes and their contribution to households. With the use of qualitative data, I explored the nature of this impact in Newtown. I also examined the level of power that women derived from their contribution. But I also looked at the implications of women’s contributions to the ideological dimension of the household, particularly as it related to their husbands. In the previous chapter I presented the discourse of men as izehluleki. What did this mean as women managed relations with these men in the course of day-to-day living in households?

This chapter will begin by presenting case studies that illustrate the scope and nature of women’s contribution in Newtown households. The discussion will include the responses of other household members to this contribution. This will be followed by an exploration of strategies that women used to manage these responses in day-to-day life. Women’s self identity will then be discussed through an exploration of whether they had any self interests and how they satisfied them. As explained in Chapter Eight, cases and quotes were used as mere illustrations.
2.0 THE PRACTICE OF UKWAKHA UMUZI²

In talking with respondents in Newtown households I established that women were generally seen and perceived as mothers and wives. Although women also defined themselves as such, they also regarded themselves as individuals. Their contribution in households and specifically in housing improvement was influenced and also influenced these gender identities. Unlike men, the gender identities of women defined gender roles. Also, the gender identities of women defined gender behaviour far more explicitly than in the case of men. It is precisely because of this unambiguous set of behavioural norms that sanctions for non-compliance in the case of women were so strong and accepted. These sanctions permeated the lives of married, widowed, divorced, separated and never married women, and even daughters.

In terms of roles that women as mothers and wives were expected to play and tasks they were expected to carry out in households, these were clearly articulated by all household members including women as domestic chores, caring for and providing emotional support to everybody, organising the household, ensuring that children adhere to the disciplinary code set by their father, and entertaining and looking after relatives and friends of the household (particularly of the husband). Although there was unanimity over these roles, there was variance of opinion on whether financially providing for the household was also women’s role. Where providing was viewed as women’s role, explanations were always given. It was “traditionally” not her role. Women were involved in it because of the changing context that was making it difficult for men to adequately perform the role on their own. Women were therefore “assisting”.

In terms of expected women’s behaviour there were two main dimensions. At an ideological level women were expected to be respectful to their husbands and his people. If a woman did this well, children would in turn learn from her. As Sperata explained: “It is the way she treats her husband, gives him respect, how children appear in the community.” She had to be tolerant and patient and persevere in her engagement with others. She had to have dignity and not gossip, otherwise her household would not have a good standing in the community. The second dimension was an emotional one. Women in Newtown were expected to be caring, to provide the needed emotional warmth for others and to ensure overall happiness in the household,

²Ukwakha umuzi is a set of activities that women engage in to make a home livable, warm and efficient. It encompasses the distinction between a home and a house. Therefore it is a gendered concept. In a sense the concept encompasses all three dimensions of the household. But only women are involved in ukwakha umuzi.
to be loving. Women had to "form the emotional nexus of the (household)" (Campbell, 1990:6). As Bheki summed it up: "Household warmth is about women - respect, attitude to visitors and relatives, her background."

In terms of housing contribution, a conceptual distinction between indlu (house) and ikhaya (home) emerged in my dialogue with people in Newtown. It was the responsibility of men to provide a house for his wife and children. A house represented a physical structure that provided shelter against natural elements (rain, heat, etc.) and human danger (crime, violence, etc.). A home was a qualitative living environment within which women attended to their husbands, raised children, and entertained visitors and relatives. There were also behavioural norms linked to providing a home, including being respectful, tolerant, accessible yet dignified, and always available to help others. Gullestad further explains that "(t)he word home brings in one notion both the idea of a place and the idea of social togetherness associated with this place. The notion has both material and less tangible social, emotional, moral and spiritual connotations" (Gullestad, 1993:131). In Newtown it was the responsibility of women to transform a house into a home.

The concept that captured what was expected of women in providing this qualitative living environment in Newtown was ukwakha umuzi (building a home - not a house). The circumstances under which women had to do this varied. It was dependent on the resources at a woman's disposal and the extent to which she could focus on what she saw as essential priorities. Therefore, both the structural (domestic and societal) and material factors were important. Within the household both these sets of factors were gendered. To elaborate on these issues, I looked at examples of three categories of women found in Newtown: women heading households; wives working in the informal sector and housewives; and employed wives. The categorisation was useful in that it captured both structural gender location within the household and potential variation in availability of and access to material resources to women.

2.1 Women Heading Households
Thenjiwe was a nurse earning R1 500 a month, and had never married. Her son Lungani was employed as a stock taker and was retrenched in 1994. Her daughter Lindiwe was a part-time saleslady since the beginning of 1996. Thenjiwe improved her house. She plastered and painted it inside, and had electricity and water. She had all the basic furniture. She bought everything herself except the iron, which was bought by Lindiwe. Lindiwe also assisted with buying food. Lungani bought a television set, which
he sold when he lost his job. Thenjiwe said she bought most things for the children. In most cases she decided what to buy although the children (mainly the daughter) sometimes decided within the budget limit that her mother set. She believed that providing for the household should be shared by all those who work, but within the context of their incomes. When I asked her how she managed to improve her house so much on her own with such a low salary she answered: "Women are better managers. They care for their households."

Irene, a domestic worker, earned R200 a month and had never married. She sold fruit and tablecloths to extend this income. She lived with her four sons, three daughters and two grandchildren. Her eldest son was a teacher and only started working in 1995. Irene had plastered and painted her house, improved the floors and connected water. She bought a stove and a kettle. Her son had the electricity connected, bought a fridge, iron, television and hi-fi set, and lounge suite. Irene decided what was needed and only consulted the working son because he might decide to buy some of the things himself. He informed her what he wanted to buy but did not really ask for permission.

Audrey was an unemployed divorced household head living with her two daughters and a grandchild. She improved her house whilst she was still employed as a domestic worker. She extended it by two rooms, plastered and painted it, improved floors, and had water and electricity connected. She bought a fridge, iron and lounge suite. At the time of the interview she depended on her elder daughter, Lorraine, who earned R560 per month as an assistant nurse. She discussed with her daughter what should be prioritised, and food and other basic needs like electricity were the main concerns: "Sometimes we pay a little for electricity just to avoid being switched off." Audrey acknowledged that their low household income did cause tension when they were unable to meet their very basic needs: "... especially around food, it causes tension. Lorraine takes loans. I used to also take loans, but I don't have an income so it is a problem. So I stopped."

Women heading households entered the labour market because they had no choice. All of them said that ideally women should not work, but be supported by their husbands. Thus they supported the dominant ideology of a male breadwinner. Their current situation demanded that they work because they had their own households without men. They needed additional sources of income over and above the formal wage in order to extend their income. As shown in Chapter Six, female wages in Newtown were very low.
Despite the absence of male support and low incomes, women heading households were able to sustain their households. The extent of improvements in their houses supported this assertion. Irene maintained that "a woman knows how to stand for her household. She stands for her household and ensures that it looks nice ... It is only shortage of money that stands in your way, but you still try." Their ability to sustain their households was mainly determined by how income was distributed in female-headed households. More resources were directed towards household welfare. But low incomes in these households caused tensions. The tensions were not around different gender priorities as in the case of male-headed households; they were mainly around inability to meet basic survival needs. But these needs might also take a generational dimension as in the case of Audrey. In such cases, the priority was food, electricity card and children's needs.

 Asked whether spending patterns changed when women were on their own, Irene agreed: "There is a difference between when you ask, and when you have financial power to buy and decide". It is important here to unpack the concept of "asking" as articulated by Irene. If you did not work you asked for money; but even if you had money you asked for permission to use it. Of interest was how these women interpreted joint decision making with men. They argued that women's gender position relegated them to asking. If not that, then women had to motivate and justify their priorities, which priorities were actually to the benefit of the whole household in most cases. When relations were not equal in the first place, joint decision making per se was a misnomer. When one considers that men had personal priorities that were outside the ambit of joint decision making (as discussed in Chapter Eight), the impact of different levels of power at the disposal of men and women in a negotiation process is highlighted.

 Gender relations were seen by women to be a stumbling block to household well-being. As Yanga said: "Nobody says I'm wasting money. I focus on the priorities and nobody questions those priorities. I work with a clear direction and motivation that I can buy my child that shoe ... Now I know I am working for my children. Even the lounge suite, I bought it to make them happy." In male-headed households, even if women worked, their priorities might be mediated by their husbands. This highlights that there were different priorities for men and women but, more importantly, that women's priorities might be mediated by, or even subordinated to, those of men through their "power over". It is these constraints that female-headed households did not experience.
2.2 Wives in the Informal Sector and Housewives

Doris defined herself as a housewife. She had never worked. Both her husband and her elder son worked and they gave her a monthly allowance around which she budgeted, mainly for food and other basic expenditures. She did not know what her husband and son earned: "Men don't disclose how much they earn. Women are interested to know but don't seem to see it as a right to know." She said it was people who worked who decided what improvements would be done in the house. She only initiated the purchasing of the lounge suite that her son paid for. Doris was ambivalent about the position of working women in households. She said at one level they were able to do what they wanted to do but at another level husbands tended to retain more when women worked. She argued that "it is rare that there is combined or equal decision making. It is tradition." She was selling but stopped in order to look after her grandchild whose mother died.

Thuli was not formally employed and lived with her husband, her four daughters, one son and three grandchildren. She sold goods and also did amatoro tending people's gardens. She was a member of a food stokvel but withdrew because of her irregular and variable income. Through her income-generating activities Thuli had water and electricity connected, and bought a lounge suite and room divider. Thuli believed that women should work "because you can't rely on men". Asked how she managed to improve her house being unemployed and with a husband who was not supporting and was currently also unemployed, she answered: "As a woman you must be bold and prepared to take risks, otherwise you won't cope."

Sarrie was also not formally employed. She got an allocation from her husband which she claimed was too little to cover their basic needs. The allocation was supposed to be for food but she ended up also buying the electricity card when they ran out of electricity before the end of the month, paying for the house and covering food shortages. In order to do all these things she sold chips and other snacks to stretch the allocation she received from her husband. She also managed to buy a bed and fridge.

Wives in the informal sector and housewives had an extensive household "administrative role" (Perez-Aleman, 1992). Central to this role was stretching the meagre allowances they got from their husbands. They sold goods, joined stokvels, budgeted very tightly and looked for cheap food and bargains. This was a very important yet unrecognised task which sustained a number of households. In most
instances the actual profit they made was fairly limited, but it was what it did for the household that was significant. However, this activity did not improve these women's position in the household, especially in relation to their husbands. It was only children who explicitly acknowledged that selling was directly making a positive impact in the household.

By managing and stretching allocations from husbands, and generating income for food and children's needs, these women enabled their husbands to focus on more visible things like house improvement (no matter how limited). Even where women did engage in housing improvement, they did not gain recognition. The "legitimate" and more visible provider, especially the employed husband (even if he was not contributing), claimed to be the well-doer.

Unemployed wives and housewives were also heavily dependent on their husbands, particularly if the husband was employed. The allowance that women received (if they did), regardless of level, was important. In the case of Sarrie, it provided some kind of "capital" for her selling activities, whilst it also covered some of the very basic survival needs like food. If it had not been for that allocation, Thuli would have been unable to join the *stokvel* that assisted her in many ways. For these women, men's commitment to providing for the household was important for overall household sustenance and also prevented women from becoming overstretched in trying to make ends meet. There were men like Mhlongo, Macord and Ernest, all of whose wives were unemployed, who supported their households adequately, as shown in Chapter Eight. Their wives were also selling goods, but selling was not a matter of ensuring basic survival.

The extent to which housing improvement priorities of unemployed wives and housewives were met was heavily dependent on their husbands' priorities. The situation was better where there were working children through whom mothers could initiate their own priorities, as in the case of Doris. However, some of these wives also made improvements from their own resources which, as indicated above, were very limited. But in doing so they had to tread very carefully to avoid a backlash that might arise from a possible perception of independence, as illustrated by Yanga and the history of her marriage: "He would not appreciate that I have done a good thing. Instead he would say it means I give you too much money if you can buy so many things. Then he stopped giving me any money." She was perceived to have crossed the line. Her husband was feeling that he was losing his direct allocational power, or
used her crossing the line as an excuse for total income retention.

2.3 Employed Wives

Asanda was a factory worker earning R650 a month. She lived with her husband, whose first wife was in Pietermaritzburg, one daughter and two sons. Her husband and she improved their house. He did all the physical improvements, whilst she had the electricity connected and bought all the furniture. She said that her husband was able to see to the physical improvements because she was paying for all the food and the children’s education, and "therefore I also paid for the house really, but all the furniture is my money alone”. Asanda said she made her own decisions about what to buy: "I don’t know how he feels because he does not say anything. I interpret it that he is happy." (She laughs.) "I have never observed how he feels. As for myself, if I want something I simply go and buy my thing. Sometimes I just say that I saw something I like this way and that way, I am going to buy it. Not that I would be asking for permission. I would just be letting him know." When I asked her why she did not ask for permission she firmly said: "No, because I am going to pay. Because I am going to pay anyway."

Abegail was a nurse and earned R1100 per month. She lived with her husband. Their four children lived with her in-laws in rural areas and visited during school holidays. Their house was improved and Abegail said she paid for the majority of the improvements, including painting, electricity, water, fridge, television set and a big stove. Her husband had stopped providing for the household and Abegail said she did everything. She also elicited financial support from her own father "when I’m really pushed". She would like to sell goods in order to extend her income, but her awkward working hours made it impossible. But she had joined three stokvels, her contribution to it totalling R465 per month. Abegail did not consult her husband before buying things "because he is not interested anyway".

Florence worked for a catering company where she earned R800 per month. She also had a food stokvel. Her husband was a mechanic earning R1300, and their daughter was a trainee dressmaker. Florence had two children from another marriage but they lived with her mother. Florence and her husband had bought their house. Florence took a loan and was paying it back through a bank stop-order. She bought a stove and kettle and was also responsible for food. Her husband painted the house and they said they were jointly paying for the lounge suite. Her daughter sometimes paid for the electricity card when Florence was "too tight on (her) budget". Florence felt that her
husband should be paying for most of the things because he earned more. She explained that her husband decided who should pay for what. She kept quiet about this because "I have these illegitimate children at home. Maybe he squeezes me deliberately to make sure that I have nothing left for them. You never know."

All employed wives stressed the importance of their incomes in the household. Three reasons were given for entering the labour market: to "assist" their husbands so that more household needs could be met; to reduce dependency on unreliable husband support; and as a response to husband unemployment. These wives, therefore, did not enter the labour market out of choice, but were compelled by the material needs of their households, as was also the case with women heading households. Their incomes were a necessary and needed component of the household budget, even though they might have had working husbands.

The daily burden of working wives needs to be noted, particularly those who were also mothers. Phile provided a very vivid picture: "I wake up in the morning, wash and go to work. When I come back from work I go to the kitchen and first drink tea. After that I cook all the way until I go back to the lounge to clean for the following day when everybody is sleeping. I also prepare for the school-going children before I go to work." Over and above balancing domestic chores and paid employment, most of these women were also involved in additional income-generating activities. That is why working wives spent a substantial amount of their incomes on improvements that made domestic chores easier. Therefore their incomes did not impact on the division of labour within the household. It remained at the "power to" level and did not translate to "power over", which defined these ideological roles.

There was additional pressure on working wives to ensure that by entering the labour market they were not seen to be neglecting their "real" roles of motherhood and wifehood. Gender relations within male-headed households were such that wifehood was a more direct and pressing concern. The domestic chores generated by husbands, such as cooking for them and washing their clothes, were not undertaken in the same way as for children. More care was needed, which meant more time and more resources. Wifehood was more demanding because of the gender relations under which it operated. This shows that working women heading households and working wives had different reasons for prioritising convenience in housing improvements. For working women heading households it was mainly motivated by motherhood and lack of people to share the domestic chores.
The incomes that working wives earned allowed them more space to focus on what they themselves perceived as main priorities - those "nice things" which they argued women liked to have in their houses. Abegail maintained that for her "it is not so much that you can make decisions, but that you can do so much more". This highlights a different relationship to income than that of men, as discussed in Chapter Eight (section 3.0). Women perceived income as a matter of providing access to goods and services rather than gaining access to power. It was a more practical approach. This does not suggest that access to power was not a factor at all, but that women had more immediate concerns. Maybe the practical approach of women was a pragmatic realisation that "(g)ender ideology embedded in family norms limits the elevation of women's status in the household that is expected when they participate in wage work" (Young, 1993:8). Jackson adds in this regard: "Money is neither necessary nor sufficient for transforming gender relations" (Jackson, 1998:54).

There was no doubt that wives' incomes and their ability to focus on own priorities somewhat threatened their husbands' status even if they were still perceived as the heads of the household by their wives and themselves. Their decision-making power over all aspects of the household was challenged and curtailed. Therefore, they lost part of their allocational role. Men like Mfungeni responded by withdrawing their support to the household. Withdrawing support was perhaps another strategy for husbands to exert power over the household. Unequal gender relations within the household made it difficult for women to directly challenge men's withdrawal of money. Most women remained silent about it. What the husband's financial withdrawal did was to indirectly control or determine decisions about the wife's income. As shown in Chapter Eight, she was "forced" to direct all her income into the household in order to cover all the basic survival needs, including what was traditionally the husband's contribution. Therefore, income did not necessarily give wives power to influence their husbands' financial support.

Income gave wives "power to" whilst husbands remained with "power over". "Power to" was still an important gain for women who were otherwise dependent on men to have their own priorities addressed. But for "power to" to fundamentally affect gender relations, it had to be linked to women's ability "to resist and challenge 'power over' (because) 'power over' is an instrument of domination" (Rowlands, 1995:102, drawing from Liz Kelly, 1992). This is an important observation in understanding gender relations within households and how they were played out in Newtown.
2.4 *Ukupatanisa* is What Women Do

The discussion of cases of women in different gender locations within the household illuminated how in reality women contributed within their households. *Ukwakha umuzi* was the goal of all these women, whether they were wives or heads of their own households.

Whilst there were differences dictated by domestic location, there were also interesting similarities in the way these women approached their role. They all engaged in a multiplicity of activities to gain access to financial resources. These included earning a formal income, stretching a husband's allocation, borrowing money, utilising social networks, joining *stokvels*, finding ways of getting more money from husbands, selling, cost saving, skilful budgeting, and so on. Because they did all this in an effort to *ukwakha umuzi*, these activities themselves were gendered. They were not conceptualised by women as earning an income. Only men earned an income. Women were involved in *ukupatanisa*. Cent further explained that "it is about how clever you are" and Thuli talked about "being bold and prepared to take risks" in the game of *ukupatanisa*. But it was being clever and bold in a feminine way. It was perceived in the same way by men, as Bheki said: "The role of women is big in households and in relationships. They identify needs and organise how they should be fulfilled."

The concept of *ukupatanisa* also introduced a gender dimension into how we could analyse and understand survival strategies. Engagement in survival strategies by men and women did not only differ in the type of activities they engaged in. The reason behind engagement also differed, as the Newtown cases showed. There were also differences in how the activities were undertaken and how they were conceptualised.

Mulinar (1995) argues that working and mothering are not parallel processes. Working is part of motherhood and caring for children, and mothers "perceive their mothering practice as weaved into workinghood" (ibid.:178). This confirms that by *ukupatanisa* and *ukwakha umuzi*, women are engaged within their gender identities as mothers and wives. They are not necessarily consciously challenging men's roles and identities as fathers, husbands and heads of households. They are rather concerned with household maintenance (Stock, 1995). This point is reinforced in a different context by Schlapentokh's (1984) study of love, marriage and friendship in the Soviet Union. His data indicate that about 50% of the women in this study worked for financial reasons.

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9 *Ukupatanisa* essentially means being involved in a multiplicity of income generation activities. The concept itself is gendered and embedded in the notion of women assisting men. Hence it was not perceived as real income mobilisation by women and other household members in Newtown.
only younger women worked for financial independence, and a very low proportion of
the women worked for personal recognition in the home and in society.

For Newtown women *ukupatanisa* was not new, but its content was changing. Mafeje
(1991) notes that women have always provided for their husbands and children as
cultivators in sub-Saharan agrarian societies. This was the case both in patrilineal and
matrilineal societies. In Newtown women's providing for the household also included
earning an income, which in reality should not be defined as *ukupatanisa*. Men also
earned formal incomes but theirs were not perceived as *ukupatanisa*, because earning
was what they were expected to do as breadwinners.

Although Newtown women entered the labour market because of increasing male
unemployment, declining real wages and because they headed their own households,
there were also domestic issues. Even where men earned an income, women were
uncertain about their husbands' contribution. There was general lack of trust. The
discourse of unreliable men was very prevalent amongst women in Newtown. As
Zanele put it: "Father? Father? Do what? Myself I don't want to lie. Fathers who used to
make children happy were from those days. With us it was common, but not with these
ones. You think they would stop carrying their bottle (liquor) in the bag?" This lack of
trust was reinforced by a perceived weak or non-existent morality to sanction men for
lack of contribution.

Based on her research in Cuba, the Dominican Republic and Puerto Rico, Safa (1995)
concludes that women's wage employment leads to increased women's gender
consciousness, improved household living conditions, increased women's self worth,
and the marginalisation of men in the household. Markus (1990) maintains that as a
result of women's incomes in Israel the household standard of living goes up.
Households have more consumer durables, women's standing inside and outside the
household increases, and as such the quality of relations with husbands improves.

In Newtown there were contradictions and tensions in women's own views and feelings
about the impact of their incomes. On the one hand, income gave women more
autonomy to address household priorities the way they perceived them. As such it
allowed them more space and freedom to *ukwakha umuzi* on their own terms. This was
particularly the case in female-headed households where there was no mediation of a
husband. This explains why female-headed households had more housing
improvements than male-headed households, despite their lower incomes. There was
no doubt that women were better able to *ukwakha umuzi* if they had access to a reliable and dependable income.

On the other hand, success achieved through women's own incomes, and not through their husbands' incomes, did affect the gender balance of power within the household. Women might be perceived to be challenging their husbands. Managing and harmonising (gender) relations within the households were, therefore, an important part of *ukwakha umuzi*. It was about respect for your husband and his feelings, being patient and tolerant, and providing emotional support. Access to own income and "too much" independence might mean success in the material dimension of *ukwakha umuzi* but failure on the ideological and emotional dimensions. Young argues that "wage work also undermines patriarchy ... But the mechanisms which support husbands' ability to get power if they want it, in addition to the material, is the ideological, social and political" (Young, 1993:9).

In the beginning of this section I made a distinction between expectations based on gender roles and the gender behaviour of *ukwakha* umuzi. I also pointed to sanctions relating particularly to the latter. Abegail, whose husband stopped supporting her three years before, stressed that "there is no real relationship anymore ... I have to try and be patient especially because people will think I am dumping him now that I am working." This was part of *ukwakha umuzi* -- protecting the standing of your husband and household. But she was also not informing "the significant other" that he was in fact not supporting anymore (this issue will be discussed later in this chapter).

Also, being supported by a husband was perceived by wives as a sign of love and commitment to them and their children. Therefore, at a personal level and to the "significant other" the value attached to financial autonomy that was not coupled with husband support was not a straightforward matter. This is indicative of the tension between the gender ideology of a housewife and the reality of a non-supported wife, regardless of reasons. Therefore, in measuring the self worth that women attached to earning an income, the emotional dimension should also be borne in mind.

The literature also shows contextual and cultural differences on this matter. For example, in discussing Caribbean case studies Massaih (1990) emphasises the fluidity of conjugal relations and the reliance of women on the strength of their consanguineous relations. The proportion of female-headed households in Newtown was high (42.5%), yet the "steady" contractual relationship (civil or customary) was still
a very dominant ideology. This is based on the “acceptability” of polygamy although it has rather taken a de facto rather than de jure form. On the other hand, sanctions on sexual relations were strong on women, even those who headed their own households. Mafeje (1991) supports this view when he argues that in sub-Saharan Africa conjugal relations are still an important basis for establishing households, although they are continuously undergoing severe strain as a result of socio-economic and other factors related to male domination. As such the gender ideology of the breadwinning husband and ukwakha umuzi by the wife was very dominant, despite reality pointing to a less rigid distinction. Behavioural expectations based on the dominant ideology were still high for women.

The above discussion explains the seeming reluctance of women in Newtown to "cross the line", at least ideologically. They tended to ukupatanisa and continue ukwakha umuzi within the accepted gender contract. They attempted to find ways and room to manoeuvre within it. This does not necessarily mean they accepted the gender contract. My discussion with them showed that they were aware of the unequal gender relations within the household and how these constrained housing improvement. They were gender conscious, but issues of survival related to ukwakha umuzi were also important. They lived in a society that had harsh sanctions against the erosion of womanhood.

3.0 CHARACTERISATION OF WOMEN'S CONTRIBUTION

Through ukupatanisa women contributed significantly to the household, particularly through resources at their disposal. The dominant perception, though, prevailed, namely that these women "helped" their husbands who were the main contributors. As such women's contributions were not valued. This came through very strongly in the socio-economic survey where male household heads were interviewed. Sorock et al. (1984), Nimpuno-Parente (1987), and Moser and Chant (1987) all confirm women's contribution to housing despite it not being considered their gender responsibility. In Newtown it included paying for sites, paying off arrears, housing loan repayments and paying for furniture. For example, Asanda said: "I am paying arrears on rates ... Of course he did not pay until it accumulated ... Guess what, I am paying his arrears now. I am the one suffering because we have no water." Mbali claimed that her father opened furniture accounts but it was her mother who really paid: "So it is mother who paid for these things really." The Newtown findings contradict Fapohunda's research on Yoruba households in Lagos, Nigeria, which shows that women "contributed little
towards house rent or to the purchase of real fixed consumer durables such as
furniture or refrigerators. (They) financed expenditures personal to themselves and
their children, such as clothing" (Fapohunda, 1988:284).

Women's contribution in Newtown was characterised as "additional" to male
contribution. Women's income mainly "assisted" in buying "extras". Mhlongo, for
example, explained: "It means I look after rent, furniture and electricity. Groceries we
buy together. She is responsible for the fridge and other things that she sees. Other
shortages like groceries she looks after." These "additionals" fell into three categories.
First, there were things that husband and wife bought together, meaning they jointly
paid for. If the wife paid half or more, as my data showed in a number of cases, this
could not be said to be assisting. Also, joint wife and husband payment tended to
correlate with things that were bought when the husband was not working or where he
only paid the deposit. Where the husband paid a substantially higher proportion of the
total cost, his wife's contribution was not reported at all. It was not even "additional".
Second, there were those things that the wife "saw" and bought "in support" of her
husband. As in the case of Mhlongo, these could be expensive items such as fridges.
These were mainly the wife's priorities. Because men did not perceive what their wives
had seen and bought as a priority, its value was undermined and hence categorised as
"additional". Third, women were the ones responsible for the shortages. These
included food, the electricity card, and standing in where husbands had failed to pay,
for example, rates, rent and so on. However, because she was not perceived as
primarily responsible, regardless of how much she contributed in this respect, it was
"additional".

Kabeer discusses the visibility of women's incomes and contribution in households in
urban Bangladesh and concludes that it has "an undeniable visibility" (Kabeer,
1997:273). Women's contributions in Newtown were also very visible within
households. But the discourse of it being "supplementary" was important in sustaining
harmony in the household. It was on this basis that, for example, men agreed that
women had to work "these days". The specific reason why women had to work in
men's perception was to "assist" them at this particular juncture. The hostile external
socio-economic environment provided the justification, but it was not expected to affect
gender relations. Women themselves used the "extras" discourse, whilst
simultaneously acknowledging the centrality of their contributions to household
sustenance.
Because of the reality of women's contribution, Mulinari (1995) concludes in respect of Managua that "... women's incomes are the household income. This pattern is not only visible within marriage. Young men and women are expected to relate differently to the household economy" (ibid.:123). She further argues that this arrangement is in fact gendered in the sense that "men's contribution to the household was conceptualised as precisely contribution, while women's income was conceptualised as the household income" (ibid.:124). In support, Rapp writes that "it is women who bridge the gap between a household's real resources and a family's supposed position" (Rapp, 1991:204).

Based on his work on United States households, Coltrane (1996) concludes that women's income and contributions have a positive impact on gender relations because they diminish the gap between the separate gender spheres. By "gender spheres" he refers to the male breadwinner and female homemaker. But as long as women are not considered or perceived as co-providers, this positive impact is unlikely to take effect. Women themselves, he argues, have to negotiate for a positive change in perceptions. But change is dependent on attitudes, which in turn influence "expectations, influence bargaining strategies, and shape perceptions of fairness" (ibid.:224). To what extent were Newtown women actively involved in changing these attitudes in order to move perceptions of women from "additional" and "supplementary" provider to co-provider?

4.0 PRESERVING HARMONY IN THE HOUSEHOLD

The preceding section clearly illustrated that women's economic contribution is significant to the household despite the dominant ideology pointing to the contrary. The wide gap between reality and ideology tends to lead to tension and conflict. Newtown households were no exception. However, Newtown women were consistently playing a crucial role in managing this gap. They employed a number of strategies to minimise and manage potential gender conflict in their households.

There are different schools of thought on the rationale behind these strategies. Ngcongo (1993) notes that there is a multiplicity of forms of discrimination against women in society and in the household. As such, in many instances women either do not notice oppression or just accept it. She identifies this as internalised oppression and by implication rules out the possibility of the woman agency. David (1996), although not necessarily supporting women's lack of consciousness of unequal gender
relations, argues that women do not challenge male superiority. They do not assert the reality of their economic contributions. This allows the ideology and myth of the male breadwinner to continue. Although women are currently expected to assist their husbands economically, their contributions are neither valued nor seriously acknowledged by both men and women. Because of the ideology of the male breadwinner, men get all the credit. By implication David is calling for a more explicit woman agency in addressing gender inequalities within the household.

Muliniari (1995) takes a different approach. She highlights "prevention policies" used by women to protect themselves against male resistance. These are not necessarily confrontational. Therefore, women are conscious of the extent of their contributions within households. But because they are also conscious of their position within the same households they "do gender". Coltrane explains that "... everyone must 'do gender' to be classified as a man or woman and to be judged as competent members of society. This is not an optional activity, but a requirement of everyday life. Doing gender consists of interacting with others in such a way that people will perceive one's actions as expressions of an underlying masculine or feminine 'nature'" (Coltrane, 1996:50). Writing on this issue from a cooperative-conflict framework of the household, Wilson adds that "if cooperation is to survive, therefore, it makes sense for (women) to concentrate on the positive aspects of the relationship" (Wilson, 1991:33). Analysing the relationship between women and property in the Palestine, Moors (1996) shows how daughters do not claim their rights to property so as to strengthen their relationships with their brothers. It is a conscious effort, which in turn strengthens their own positions. It is a strategy to secure their own future, and therefore it is "power within".

A thin line, however, still exists between when women deliberately "do gender" as a survival strategy (power within), and when they "do gender" because they have subconsciously internalised oppression. So researchers need to cautiously extricate these processes for us if we are to understand the sources of continuity and discontinuity of domination and subordination in household gender relations.

Although women in Newtown might have been "doing gender", it did not mean that they did not simultaneously seek to transform gender relations. It was how they went about preserving yet transforming the household that was important for gender research on households. I agree with Muliniari that "what is so powerful is women's ability of both protecting the family and transforming the family" (Muliniari, 1995:183). Safo concurs
protecting the family and transforming the family" (Mulinari, 1995:183). Safa concurs that women "... (negotiate) for greater authority and autonomy in the household while still trying to maintain a stable, conjugal relationship" (Safa, 1995:183). This section illustrates how Newtown women did just that, and how it impacted on their ukwakha umuzi. But it also shows a very close relationship between the ideological and emotional dimensions of these relationships.

4.1 Ukuquma Ihlazo

Women's role of contributing to the household in Newtown sometimes put them in an ambiguous and uncomfortable position particularly in relation to their husbands. Interestingly, this role did not have the same effect on their daughters and sons, because there were no strong obligations and expectations of them to provide for the household. By maintaining perceptions of their own contributions as "additionals", women deliberately protected the status of their husbands as breadwinners against children and society. In turn they preserved "harmonious" relations within the household. Women did this for a complexity of reasons, which need to be analysed carefully if we are to understand the complexity of the household itself.

First, ukuquma ihlazo (hiding disgrace) was an important component of ukwakha umuzi. Therefore, women moved forward and filled the gap even in areas that were not traditionally their responsibility. Phile had this to say about why she paid for the physical improvements of their house: "I did it myself because I saw that it is a disgrace. I had spoken to him and I saw that he is not doing anything about it." But the important point is that women denied themselves recognition and credit for having personally contributed. It remained their "private account"; publicly they deferred to their husbands. That is why a "good wife and mother" had to have dignity and not gossip. As Sarrie said: "If I can tell everything I would divulge dishonour and shame."

Second, women protected the masculinity of their husbands, and in the process limited their own scope to press for change. They made it their responsibility to ensure that their husbands' identity and "sense of belonging" were maintained. They did this because of the link between masculinity and femininity. Therefore, there was a linkage between their husbands' identity and their own identity. But there are emotional dimensions that are often ignored by researchers because women do not articulate

10 Ukuquma ihlazo relates to various actions that people, especially women, engage in to hide from the public what they consider might disgrace their household or members thereof. Sometimes it relates to hiding things that might disgrace household members amongst each other. It is also a gendered activity in that it is part of managing household relations.
them explicitly. Gullestad (1993) notes that global subordination of women by men closes possibilities for a more nuanced analysis of relations between women and men. It hides the nature and impact of emotional relations between them. Sarrie provided some insights on this dimension. She bought her husband clothes from her own meagre resources although he was working and giving her a low monthly allocation: "What can I do? I am married to him. I like to see him also look nice ... maybe I am a fool." She did this for ideological (caring) and emotional (love) reasons.

Third, in protecting their husbands, women protected their own status as wives. Thorbek makes similar observations in respect of Colombo when she writes that "(t)he husbands' support of women is such a deeply rooted expectation and so highly socially valued that women who receive negligible contributions from their husbands conceal the fact" (1994:138). I observed similar feelings amongst women in Newtown. After all, it was only through their husbands that they could have a claim to wifehood.

Therefore, by ukuquma ihlazo women played an important role in mediating men's position within the household. In turn they also became champions and guardians of positive perceptions about their husbands and their households. This was a gendered role they played, first as wives but also as mothers. The latter was important because women also consistently protected the relationship between their husbands and the children. As Thuli said: "As a wife when children don't respect their father you blame yourself."

4.2 Discourse of Difference

The discourse of "difference" featured clearly in my conversation with women in Newtown, both young and old. It was a powerful way of internalising and even legitimising behaviour. It displayed the subordinate position of women and the way they explained to themselves why they were in this position. It also enabled them to survive their subordination. The discourse ensured that "harmony" was preserved for much longer than if more concrete reasons were found and accepted by these women. I asked Sarrie what she would have done if she was still working and she answered: "Yes, I would have bought things by now. A woman is not the same as a man. For men everything seems difficult ... I don’t know why it is like that. No my child, I am talking about what I know ..." Sarrie was obviously unhappy and even bitter about her husband's inability to contribute sufficiently to his household. Of interest is that she tried to find explanations outside TTA as an individual husband. By doing this she gave herself room to be hesitant about the reasons for his behaviour whilst at the same time
"talking about what I know". Therefore, she justified not confronting him by pointing to differences between men as a group and women as a group. She went along to buy the bed and there was "harmony" in the "home".

Another interesting dimension of the discourse of difference was that women stressed that all households had problems. Only the specific way the problems manifested in specific households was different. However, these women argued that one cannot justify her inability to tolerate her household's problems just on the basis of that difference. I found that this approach puts pressure on women to appreciate their specific experiences as only a different version of the broader experience of women as a group. Indeed, one would have liked to ask the Newtown women whether women as a group should be going through those experiences in the first place. The discourse of difference blocked any further enquiry.

Women also used the discourse of difference in managing their relationships with working daughters and sons. Referring to the potential conflict over priorities between herself and her working daughter, Fuquza said: "What we like might be different." Whilst acknowledging generation-based priorities, she was using difference to deny a possible area of disagreement between herself and her daughter. Of interest was that her daughter was the main provider. Although Fuquza also worked, she depended heavily on her daughter's support. A harmonious relationship between them was important to Fuquza.

4.3 Discourse of Nature and Religion
Religion was an important source of spiritual strength and escape for most women in Newtown. It was a depository for those challenges that women were unable or did not want to explain. The irony was that religion also reinforced the subordinating dimensions of women's identity as wives and mothers. Teachings of Christianity reinforced patriarchal practices of selflessness, obedience, purity, sacrifice, humility and serving on the part of women. That was perhaps why and how it provided harmony. Sarrie, for example, said: "We have to put our trust in God. He is the one who sees. Also He works because we trust Him. I normally say 'Lord it is You who knows', and I forget ... The children would say don't give him food, and I say no it is not supposed to be like that ... Children would say he must not sleep on the bed, and I would say no that is not right."
As alluded to in Chapter Seven when discussing the prioritisation of the lounge, the church plays an important role in the lives of many women in Newtown. In particular, in the last few decades there has been a growth of what is called African spiritual churches. These show a very close link between Christianity and African “cultural tradition”. Whilst these churches are patronised mainly by women, the leaders (bishops) are always men. But these churches also perform an important platform for social networking and solidarity for these women. GcabaShe raises an important point when she writes that “(r)eligion is at the centre of the social fabric that knits together and moulds women’s daily experiences” (GcabaShe, 1995:15). She further asserts that “(r)eligious and cultural practices are intertwined, submissiveness being the most common factor of both experiences for most women” (ibid.:14).

Women in Newtown also viewed marriage as a creation of God and, therefore, if you acted against it, you basically defied God’s will, as they said. This partly explained why women accepted the third best deal in the household, after their husbands and children. I thus support Rakodi (1991) who writes: “The notion of a cohesive, mutually supportive and enduring household has strong ideological and religious underpinnings.” Women play a crucial role in harnessing this notion, but they do so in their gendered position as mothers and wives.

The discourse of nature is closely related to that of religion. Both of them remove household relations from scrutiny and negotiation. By explanations in terms of nature, Newtown women were relying on biological differences between men and women, which feminist literature has already debunked as providing credible explanations in favour of socio-cultural explanations. Yanga explained why her husband did not support her and their children and subsequently abandoned them: “Men don’t have enduring love for the children. They don’t go through pregnancy, labour pains and child bearing. They forget once they have left the sperm. So when he feels like going he takes his coat and leaves you with the children whether you like it or not.” Zanele concurred: “Men by nature don’t like to burden themselves. They like to be happy all the time. That is why they change girlfriends all the time.” Kandiyoti notes “… gender relations where kinship and marriage arrangements appear to be founded on the biological bedrock of procreation, the care of bodies and perpetuation of lineages. Thus, even within women’s acts of open contestation it is possible to detect the limits set by the ‘naturalisation’ of certain social practices” (Kandiyoti, 1998:143).
In essence by invoking religion and nature in their discourse, these women could be doing one of two things, or even a combination. On the one hand, they could be acknowledging their subordinate position in these households and their inability to do much about it. The discourse was thus simply about resigning themselves to this reality and thus diminish expectations for positive change. In her research on the impact of structural adjustment policies in Harare, Kanji (1995) takes this view. She concludes that this leads to less overt conflict in households. On the other hand, it could be that the Newtown women genuinely believed that part of the explanation of men's behaviour lay at the religious level. Therefore, whilst they might have decided that there were areas where they were prepared to negotiate change, there were other areas where they accepted God's word as a given.

4.4 "Abiding" Strategies

Supporting research elsewhere (Tripp, 1989 on urban Tanzania; Kabeer, 1997 on urban Bangladesh), women in Newtown also used traditional, acceptable yet manipulative strategies to navigate their way within the household gender contract. They showed respect for their husbands. The title of respect for their husbands, "baba" (father), was used even when their behaviour was being deplored. Women also explicitly said it was important to show respect to avoid conflict in the household. Audrey stressed that "for the sake of the relationship women pretend to be subservient". Respect was shown through behaviour, deferring to the husband especially in front of people (including children), and attending to him promptly and appropriately (cooking, washing, being available for him).

Women used their persuasive skills ("influence" as defined in Chapter Two) without being seen to be nagging. They suggested but did not initiate. As Zanele explained: "I give him my views, he does not agree immediately and I leave him. Then he comes back and says 'I think we should do this and that', as if he thought about. I know it is my idea but I don't say so. What is important is that I get money to do what I want done." Women asked for things in a feminine and subservient manner.

Women also used their very subordinate position to manipulate situations in their favour. Zanele, for example, used her low income to obtain more money from her husband: "I told him how much I earn because it was so little and I wanted more money from him." She was basically reinforcing his role as the male breadwinner and the main provider, and stressing the small amount of her supplementary contribution. Kabeer reports similar cases in urban Bangladesh where women hand over income to
male managers as a strategy "to reconstitute the male breadwinner model of marriage" (Kabeer, 1997:278). This is important in contexts where female wage employment is still perceived as undermining women's reputation.

In a number of cases Newtown women deliberately decided to support their husbands' **illegitimate children**, even if the children lived with their mothers. It was a strategy to appease their husbands. They demonstrated their commitment to him as a good wife, caring for all those who mattered to him. Zanele confirms that: "Yes, I buy for this child. But I also need money for food. You see that sort of thing." Unless one understands the underlying dynamics, buying for these children could be simply seen as yet again confirming women's selflessness and general motherhood instincts. In this case it was clearly a manipulative strategy. In reality most women saw these children as competing with them and their children for the husband's economic and emotional attention.

Women's indirect influence in households was recognised by men. Bheki, for example, maintained: "A man is the head and the woman the brain. Or the man is the president and the woman is the advisor. You see what I mean?" The significance of these analogies is two-fold. First, they point to a strong element of interdependence between men and women. Second, they indicate the potential influence that women have in households, albeit behind the scenes. However, men recognised and acknowledged this influence within the boundaries of their own authority and power. It was perceived as acceptable and non-threatening if it did not challenge men's own identity. Therefore "normative behaviours and the ideology that is used to legitimate appropriate female interactions are re-created during times that place new demands on people's lives" (Feldman, 1992:2).

### 5.0 WOMEN AND PERSONAL NEEDS

Chapter Two elaborated on how the definition and understanding of womanhood are linked cross-culturally to motherhood and wifehood. By implication women are not perceived to have any legitimate self identity outside motherhood and wifehood. Some of the overarching behavioural expectations of motherhood and wifehood are self sacrifice and altruism. Mulinari explains that "women of popular classes are socialised into self-sacrifice, hard working, and must always discipline their wishes to those of their children and the household" (Mulinari, 1995:69). She further shows that in Sandinista discourse "mothers act because they feel, they act as they do because mothers are by definition altruistic and self-sacrificing" (ibid.:74). Jelin (1991) concurs
and notes that it is culture that inhibits selfishness in women and encourages concern for household needs.

Within this context Borooah (1994) asks whether it is possible to lift women from "their embeddedness as members of families" given the closeness of their socially defined identity to children. She warns that unless gender researchers consciously do this lifting, they will find themselves also reinforcing stereotypes through their understanding of the household. Research, therefore, can also "do gender". After careful probing and analysis in Newtown I found that women did consider themselves as individuals who had personal needs and interests outside those of the household. It was their structural location in society that denied them space to publicly articulate their individual identities. So their individual interests remained "private accounts" because they ran against the dominant ideology.

Women were sometimes caught up in the tension between their contradictory identities. In such cases they tended to consciously and sometimes unconsciously suppress their own self identity in favour of motherhood and wifehood, as in the case of Sarrie: "If I had my way I would have increased the kitchen and also my bedroom because it is so hot. This house is small for my children. I am keeping the lounge suite with my brother because it is full here. I bought it myself because it is important to have for people who visit." Tensions in this statement are clear between her own needs and those of being hospitable to visitors, and providing adequate space for her children. She "chose" to sacrifice her own needs. Her choice was, therefore, not necessarily indicative of her altruism, but rather of her gender position. Women faced similar tensions about whether they should spend money on themselves, like buying clothes and cosmetics. Obviously they did, but they generally did not perceive spending on themselves as a legitimate claim against the household budget. This was more so for unemployed wives who depended more on their husbands for household survival.

It is interesting to also note that motherhood was not necessarily women's preferred identity all the time, even if they had children. But because men had the power and authority to "dump" fatherhood, women were always left with no option but to present motherhood as their preferred option. Yanga vividly illustrated this dilemma and her resultant bitterness: "He leaves you sitting in the house with the children counting flies in the house, whilst he is enjoying himself with others."
The line between maternal altruism and the self interest of these women was very thin. Phile's statement was illustrative in this regard: "Oh my child, I bought this TV to make children happy. I also watch news and church service. But the most important reason is to buy things for my children. That satisfies my heart" (my emphasis). There was also a sense of personal achievement in respect of her buying the TV. Schlyter also concludes that women want to have "a house in which to anchor their identity as a successful urban woman and mother" (Schlyter, 1989:191). So motherhood was not always this floating, oppressive and overwhelming identity for women. Women wanted to simultaneously satisfy their personal interests through motherhood.

Women in Newtown also retained income for what could be defined as personal needs. They privately supported their own parents (especially mothers), sisters and illegitimate children who were not living with them. I defined this as income retention because the money was not spent directly on the household and information about it was not made available to other household members. I also acknowledge that these contributions might have been kept a secret precisely because of women's gender position. I explained in Chapter Eight that men's retention was a matter of public account.

A number of women who had been or were currently going through difficulties in relationships with their husbands decided not to abandon the relationship. Some of them, especially those that were working, pointed to their substantial contributions to housing improvement, both physical improvements and furniture, as reasons for staying. Although this could be indicative of their uncertainty about getting access to housing again and also to resources they would need to gain access to and improve new housing given their low incomes, it could also be that women simply stayed to protect their contributions. When I asked Asanda if she would consider leaving her husband, she answered: "Nothing, not when I have worked so hard. Only if he beats me ..."

There were also intangible investments that were important and valuable to these women as individuals, and those should not be ignored. They related to investment in the relationship. A relationship here went beyond the husband to include children, in-laws and the community. It was the respect and dignity that were afforded women who persevered against all odds. From a feminist perspective this might be proof of women subordination and being caught up as victims. But it was more useful to look at this from the women's own point of view, otherwise we might miss additional pointers to
why women cooperated and stayed in otherwise overtly or covertly conflictual situations (at least from a researcher's point of view). Some Newtown women actually took deliberate decisions to cooperate in order to satisfy the self. In those cases they stayed for personal reasons, "to conquer" as Yanga put it.

6.0 CONCLUSIONS

A number of conclusions can be drawn from this chapter. First, Mulinari (1995) conceptualises what women do in Managua as "motherwork". I postulate that she arrives at this conclusion because she is viewing women's activities only from the perspective of motherhood. She also looks at these only from the viewpoint of women. The women I talked to in Newtown were involved in ukwakha umuzi, which included but went beyond "motherwork". There was also "wifework" and "selfwork". It was the constant juggling of these three kinds of work that characterised the practice, discourse and self image that women derived from ukwakha umuzi. This juggling was primarily influenced by women's gender location in the household. Therefore, different household structures did impact on the approach and outcome of women's ukwakha umuzi. But it is important to note that women were active, not just passive, participants in these relationships, as shown in section 4.0 and 5.0 above.

Second, women entered the material dimension of the household out of necessity, primarily driven by motherhood and wifehood needs. They came in to close a gap opened by their husbands. Their income mobilisation strategies were therefore perceived differently from those of men. That is why women's income mobilisation strategies were defined as ukupatanisa and hence not valued, despite being central to the household's material dimension. This conceptualisation retained the notion of the otherwise non-existent male breadwinner in the household.

Third, women mediated their centrality to household well-being through various harmonising strategies discussed in section 4.0. These strategies were for ideological and emotional reasons. That is why I conclude that these strategies were based on both power within and internalised oppression. But it was difficult to explain actions of women in these households as either internalised oppression or "power within", because both explanations would lead to the same decision outcomes. Yet in relation to possibilities for change in these households it was critical to make this distinction.

Finally, from women's contribution to housing improvement in Newtown, their
headed households, were evident. I propose that both commitment and subordination drove women to be the main cooperators in the household. Their overall long-term interests in these households were better served in this way. Women's subordination, as feminist literature explains in Chapter Two, derived from the patriarchal system. The household was the smallest and yet most influential institution within which women's subordination was played out, guarded and recreated. Commitment, on the other hand, derived from the self, the individual level. Women cooperated on the basis of subordination, commitment, and sometimes a combination of the two. But I suggest it was useful to analytically separate the two. I go back to the emotional and personal level factors, which, I argue, gender studies tend to ignore.

To complete our understanding of contribution towards housing improvement in Newtown households, the next chapter discusses children's contribution.
CHAPTER TEN

DAUGHTERS AND SONS AND HOUSEHOLD CONTRIBUTION

1.0 INTRODUCTION

For the purposes of this research I focused on daughters and sons who were over eighteen,\textsuperscript{11} that is, could be employed, make a contribution towards housing improvement and, therefore, impact on decision making in their households.

Informed by my conceptual framework, I used the social categories of daughter and son rather than children. Whilst the latter addressed filiation, it assumed gender neutrality and thus subsumed significant differences embedded in daughters and sons as ideologically defined identities. An exploration of roles, behaviours and views of daughters and sons in households was critical as a measurement of continuity or otherwise of traditional gender relations in households. Sons and daughters were growing up in different and constantly changing socio-political contexts and it was important to examine to what extent they were influenced by the dominant notions of wife, husband, mother, father. This would provide a dipstick for the extent of harmony between ideology and reality.

In this chapter I explore relations between daughters and sons and their parents in the process of contributing towards housing. I postulate that, in addition to the relations between parent and child, those between men and women are determining factors in household contributions. This will have a further impact on relations between husband and wife. In Chapter Six I illustrated that whilst their generation priorities might have converged, sons and daughters' gender priorities diverged. Furthermore, fathers and sons' priorities tended to converge, whilst mothers and daughters' priorities tended to converge. Entertainment priorities of daughters and sons converged with that of their fathers.

This chapter will begin by presenting examples of sons' contributions to household housing improvement in Newtown. This will be followed by a similar exposition of daughters' contributions. Then I will discuss how these contributions were interpreted by parents and also by daughters and sons themselves. Then conclusions will be

\textsuperscript{11} Although sons and daughters of all ages were part of this research, in the socioeconomic survey, for the case studies and sub-sample I focused on those that were potentially able to contribute to expenses or decisions on household improvement. In all instances they were over eighteen years of age.
drawn within the context of their current contributions but also in the context of their envisaged contributions to their own households in future.

2.0 CONTRIBUTIONS OF SONS

Bheki was twenty-two years old and worked in a post office. His father was a pensioner since 1995 and his mother a housewife. His three brothers were unemployed and one was still at school. Since he started working in 1994, Bheki built himself an outside room with the financial help of his father. He installed electricity in his parents' house, bought a carpet for the lounge, a lounge suite, and an electric iron. The lounge was plastered and painted with leftover material from his outside room. Bheki had a television set, double bed and wardrobe in his room. He said he assisted his father with money for food through a monthly allocation he gave to his mother. The money was managed by his mother, and Bheki did not "involve himself in any decisions beyond that". His mother said Bheki was a quiet boy who did not drink. He had a steady girlfriend who visited him in his room. She was in his room and highly pregnant at the time of the interview.

Sphiwe was a thirty year old factory worker. His mother was a domestic worker. They lived with his aunt and her two unemployed sons. Sphiwe had three brothers who were still at school. He had not contributed to the physical improvements of the house, but had bought an iron and a television and hi-fi set. His contribution could be defined as ad hoc, as he did not make regular contributions like Bheki above. His mother said: "Sphiwe contributes as he feels." He bought food now and again or gave his mother some money.

Lungani was twenty-two and unemployed. He lived with his mother, who was a nurse, and his sister, who was a part-time saleslady. Before he lost his job as a stock taker in a departmental store, Lungani built himself an outside room. He bought his mother a television set and was giving her a monthly allocation, which she said she added to the food budget. Lungani sold the television set after he lost his job. His mother said Lungani was a problem since he lost his job. "He misbehaves, is abusive, drinks more and is demanding."

Generally, sons in Newtown contributed very little in relation to their incomes. But as illustrated in Chapter Six, sons tended to have relatively high incomes. They tended to spend more in those areas that benefited themselves directly. Examples of this
phenomenon included outside rooms, television and hi-fi sets, and electricity. Schlyter (1998) reports similar trends in Zambia where sons bought themselves radios and bicycles. She maintains that children there generally did not contribute at all to housing. They expected their fathers and even mothers to take primary responsibility for providing for the household. She notes that sons only contributed significantly in cases of dire need. Kanji (1995) also found that sons in Harare had higher incomes than daughters. But she argues that sons did play a critical role in household survival. When they did not meet their obligations, conflict occurred because basic survival was threatened. Kanji’s research examined the impact of structural adjustment policies at household level. Her findings support Schlyter that sons contributed in cases of dire need. In Newtown the data were not conclusive as there were many cases where sons were not contributing regularly or significantly despite very low household incomes, as in the case of Sphiwe.

Most of the sons who contributed favoured an allowance system managed by their mothers. This was perceived by mothers and sons as money assisting towards purchasing food. Others like Sphiwe made ad hoc allocations, either giving their mothers money now and again or “bringing something home on the way from work”. Dutchman said his son "buys us meat, milk and sometimes pays for electricity. He does not give us any money." Both his parents were pensioners. Where they contributed to furniture, sons generally proceeded without discussing it with anybody. In respect of physical improvements they informed their mothers who in turn informed their husbands.

Sons in Newtown tended to be relatively "outside" the day-to-day operations of the household. This partly explained their somewhat erratic contributions. Of all household members they were the least likely to directly feel the pressure of household needs. First, there were no obligations on them to contribute to the household. Second, most of them physically lived outside the main house. In most cases their rooms were in a better condition than the main house. They looked after their own comfort but also entertained their friends and girlfriends in these rooms. This was important for their identity as successful young men. But as will be discussed later, these outside rooms were important as these sons were marrying late, amongst other reasons, being the challenges of mobilising enough resources for lobola. Third, sons spent very little time at home, whether they were working or not. Thus they were less affected by the day-to-day shortages and related tensions in the household. Fourth, and as a consequence of the preceding points, sons were generally not part of the day-to-day formal and
informal decision making in the household. Daughters, on the other hand, tended to participate in the informal decision making because they were "around" and also helped with domestic chores.

The social distance sons maintained from the household was not just a generation issue, but a gender one as well. Familial norms allowed them to do so. Schlyter (1998), for example, shows how gender ideology and control over daughters' sexuality allowed boys but not girls to do business in the streets in Lusaka. Sons had more freedom and claim to the public sphere. This gender ideology is dominant across culture, as Al-Nouri (1993) indicates that in Iraq, too, residential and spatial freedom was more acceptable for boys than for girls. To obtain the same, girls had to present good reasons like a good job or scholarship elsewhere. Girls had the responsibility of preserving the honour of the household through chastity. Boys did not have the same obligations.

Sons in Newtown did contribute to households as shown by all three cases presented here. However, as none of them were main breadwinners, they tended to see themselves as "assisting" their fathers (or mothers in female-headed households), whom they perceived as main breadwinners. But sons also assisted their mothers financially to cope with *ukwakha umuzi*, particularly to close gaps left by their fathers that their mothers tried to fill. Bheki, for example, bought a lounge suite and a carpet for the lounge after his mother initiated the decision. Mothers appealed to sons for those improvements they needed and anticipated their husbands would not heed to. These women found it easier to "ask" from their sons than from their husbands. Therefore, although there were no obligations on these sons to contribute, for their mothers they were a possible alternative means of obtaining household contributions.

Of course this could have serious implications for relations between husband and wife in the household, particularly where a husband used his income to reinforce his superior position in respect of his unemployed wife. The earning son could cushion his mother, at least materially. Furthermore, as in the case of Phile, the earning son was also in a better position to mediate in domestic violence directed at his mother. Sons were at an interesting interface between gender and generation that could improve the position of their mothers. But the key was whether sons wanted to actively play that agency role. My experience in Newtown was that daughters rather than sons were willing to place themselves in this position. As discussed above, sons were also not around the house most of the time. But there could be gender reasons as well.
On the one hand, parents acknowledged that sons earned more than daughters. In this regard Sibongile commented: "The advantage with sons is that they tend to earn more and therefore have more potential to support." On the other hand, mothers in particular were very quick to exonerate their sons from contributing so little. Three reasons for this seem to have prevailed. First, it was argued that the incomes that sons earned were not enough. This was an implicit admission that "the little" income sons earned should be spent on things other than contributing to the household. Fuquza was a domestic worker, and her daughter too. Yet she interpreted the non-contribution of her son, a shop assistant, as follows: "When I look I think he does not have a reliable job. I can't say he is a failure. His job does not have money. It is just a job."

Second, sons were supposed to save for the future because they had to pay lobola. But it was also understood that they had to court girlfriends, again in preparation for the future. This reason was mentioned by mothers and fathers. In these communities, although not a legal (in civil terms), lobola and accompanying marriage ceremonies were considered essential as "a concrete visible way that a marriage is being contracted..." (Olivier et al., 1995:22). The size of the lobola. Traditionally lobola was in the form of cattle, but nowadays it has been substituted by cash. Also traditionally the father of the groom had an obligation to assist his son with lobola, especially for the first wife. Therefore having income for sons in Newtown was critical as a means towards the future role and status of being a husband, father and head of ones household.

Third, reminiscent of explanations about their husbands' behaviour, mothers used the discourse of luck and fate to explain their sons' contributions. Sons' contribution behaviour was determined by nature, which is beyond one's control. Phile said this about his son: "It is a question of luck ... but my son knows customs. He is very good in that area. I can rely on him for that." Nhlanhla worked in a bakery and gave his mother an allowance. His mother viewed herself as lucky: "It is luck really to have a son who helps you. What else could you say?"

But fathers were less tolerant of their sons. They were only prepared to accept saving for lobola as a valid reason for non-contribution by sons. They pointed to the money that their sons spent on liquor and girlfriends, which they viewed as illegitimate.

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12 Lobola is dowry that men pay to the family of the girl they propose to marry. The payment was traditionally in the form of cows, but nowadays it can also be cash. The dowry is part of building a relationship between the two families, beyond just the couple. The gender implications of lobola are debated.
that their sons spent on liquor and girlfriends, which they viewed as illegitimate spending. This was quite ironic given that fathers publicly regarded such spending as legitimate for themselves. This view was simultaneously an evocation of men's familial identities in the household. As stated earlier, as fathers they were traditionally obligated to assist their sons with *lobola*. Therefore, failure to mobilise *lobola* (between father and son) impacted negatively on their being a "successful" father and head of household. As fathers they set the behavioural code and disciplined their children. On the other hand, as heads of households they were the authority figures who defined the rules of the game. Their position as household heads allowed them to exert authority, something they denied anybody else in the household.

Traditionally sons were heirs and they inherited property. Thus I examined whether this had any effect on their contribution to housing improvement in Newtown. The more crucial issue expressed by parents was how to make sure that all their children had a house and a home, although none of them had ensured this through any legal means. It was not common practice in these communities for people to draw up a will, which was partly influenced by the fact that people had very few assets. However, freehold title was extended to blacks in South Africa recently. Judging by sons' views about household headship, they did see themselves as automatic heirs, especially the eldest.

Daughters, on the other hand, were cautious of the possibilities of losing both the house and the home when their parents died. Celisiwe was a daughter in an extended female-headed household, with a brother who was working but not contributing. She explained that sometimes daughters did not contribute because "when parents die they pass the house to the son". But mothers were conscious of this issue, although they also tended to "brush it away". Irene was more forthright: "Girls should only buy furniture because they get married." They could take the furniture with them if they wanted to, especially if the parents had died and there were tensions with the heir. My data indicated that sons tended to contribute more towards the physical improvements of the house. The majority of them had built outside rooms. But outside rooms were built more for the reasons outlined earlier, than necessarily as a means to enhance a property to be inherited in the future.

Finally, unemployed sons seem to have been in a particularly alienating position. This was more so given that sons' sense of belonging was derived more from the public sphere, friendship circle, girlfriends and so on. Because of their social distance from the household, as explained earlier, sons were less likely to draw from the "cushioning"
role of the household. Unlike their unemployed fathers, they did not have an "alternative" status to evoke. The identity of sonhood tended to be futuristically defined. In an urban context in particular they did not seem to have very concrete roles and tasks in the household to ground themselves in the present. It was a very ambiguous role. I could not find any role that was solely theirs, unlike daughters. In rural communities sons looked after cattle on behalf of their fathers. Therefore, employment and income in Newtown were probably more important to sons than to their fathers. It was through these that sons belonged to the present and were able to envisage their future identities as husbands, breadwinners, and heads of their own households. I want to note that sonhood is by definition a familial identity and my discussion of unemployed sons was situated within that context.

3.0 CONTRIBUTIONS OF DAUGHTERS

Thembelihle was a twenty-eight year old domestic worker. She sold soups and was also a member of a food and a cash stokvel. She lived with her mother who was also a domestic worker, her brother who was a shop assistant, her sister who did amatoro, a brother and a sister still at school, her sister's child and her own child. She was perceived as the main breadwinner. She had plastered and painted the house inside, improved floors, installed water and electricity, bought a four-plate stove, fridge, kettle, iron, and television and hi-fi set. She was also responsible for food whilst her mother paid for water, the electricity card and children's education. Thembelihle said there was no income pooling in the household. She took her own decisions but informed her mother, unless she wanted to surprise her.

Tholakele was a twenty-one year old domestic worker and her mother was a traditional healer. Her three sisters were still at school and she had two children. She was perceived by her mother as a significant contributor but not the main breadwinner. She had bought a television set, room divider and kitchen cupboards. Tholakele also contributed towards food. She did not give her mother an allocation. According to the mother, "my daughter buys at the end of the month when she gets paid. Because I earn through healing, my money is irregular. So we do not pool money." The mother said she did not want her children to sell goods. It was not good for them and affected their status and hers negatively.

Mbali was twenty-three and unemployed. She lived with her parents, both of whom worked. Her brother was also unemployed and her four sisters at school. She had two
children. Mbali said they were not consulted by their parents on improvements, although she felt they should be: "Parents should consult children. We know better plus we are the ones who use these things." The father of one of her children was supporting his child. The money also assisted Mbali in taking care of her other child and her own personal needs. As such "I am not a burden on my parents although I don't work".

A cross-cultural review of literature on the role of daughters in household survival emphasises the importance of context specificity. Kabeer (1997) notes that in urban Bangladesh daughters were not expected to contribute. They spent their money on personal needs and their dowry. In a comparative study of Javanese and Chinese daughters, Wolf (1991) shows that whilst in both countries daughters contributed, because of cultural norms Javanese daughters had more autonomy over their incomes than their Chinese counterparts. Thornton, Chang and Sun (1984) show how the Taiwanese patriarchal extended household shaped daughters' contributions. They had no control over their incomes and therefore contributed these to the household. This emanated from the "tremendous emphasis on family obligations in Chinese society" (ibid.:495), and obligations to pool income. Sharma (1986), on the other hand, explains that daughters in Shimla (North India) contributed more than sons despite Hindu beliefs of not taking contributions from daughters. She mentions other studies showing similar trends in other Indian cities.

Familial gender ideology in Newtown did not support the contribution of daughters as children or as women. But in reality daughters contributed significantly to household income relative to their incomes. There were those daughters who were main breadwinners, like Thembelihle. This could be explained through a number of factors.

First, in extended female-headed households a number of daughters had children although they were not married. As mothers these daughters had a responsibility towards their children. Thembelihle confirmed that "if you have a child you tend to support more". However, there were two cases of sons with children living with them in their households of origin, but that did not necessarily result in increased contribution, as was the case in respect of daughters in similar situations. Unmarried sons' children became the responsibility of the paternal grandmother. For example, Bheki's mother stopped hawking to look after Bheki's child after the mother of the child died. From this I conclude that it was not parenthood but motherhood that brought contributions to households. As part of their domestic responsibilities daughters were more in contact
with their children and were more aware and even pressured by their children's needs (food, clothing, health and education) than sons.

Second, daughters seem to have had stronger relationships with their mothers. They argued that they contributed to make their mothers happy. Despite no obligation expressed, daughters felt indebted to their mothers. Lindiwe elaborated: "Mother should be happy because of what we are doing. We have to strive for that." Sibongile said her daughter, Tholakele, although she earned very little, "focuses on things I like". Mbali explained that she did not know her father's salary but knew her mother's because "you can't have that sort of relationship with your father". Celisiwe summed it up: "Daughters don't forget family, especially mothers."

The relationship between daughters and their mothers seems to have been even stronger where daughters had experienced difficulties and got no financial support from their fathers, as in the case of Lindiwe and Celisiwe. They blamed their fathers and saw them as failures and acknowledged their mothers as persons who coped against all odds. Lindiwe explained: "My mother was a private teacher for a long time and earning very little, moving with us from place to place until we found this place. That is why I know difficulties. Struggling and struggling with us. That is why myself when I start working I think about her first."

Third, in female-headed households there was no father to look to or defer to for financial support. All the daughters indicated quite clearly that it was the role of fathers to support households. Thembelihle, who was the main breadwinner, maintained that "if we had father here I would be spending much less of my money supporting mother. I would be expecting him to support us."

Where daughters were employed and contributing (I did not find daughters that were working and not contributing), they ran an independent but dependable income allocation system. Unlike sons, they did not give an allowance to their mothers for management and budgeting. Rather, they bought what they perceived to be needed. But of interest is that there was general knowledge of their expenditure categories in different households. This was the case even where there was more than one earner, and also whether their mothers were employed or unemployed. A number of gender and generation conclusions can be drawn from this.

Daughters as women perceived themselves as "qualified" to manage and prioritise
household needs. They assisted their mothers with domestic chores, especially cooking, washing and cleaning. In turn, this "familiarity" with household needs drew a substantial contribution from them. But the independent income allocation system also allowed daughters to address their personal needs. They explicitly registered their right to spend on themselves, unlike their mothers. They were allowed this as daughters, young people. This is the generation dimension. They had clothing accounts, bought cosmetics and also spent on entertainment. Their expenditure on the latter was lower than that of their brothers. Was it because they were entertained by boyfriends?

Unemployment had a different meaning for and impact on daughters and sons. Daughters' closer identification and association with the home meant that they had better access to its cushioning dimension. But there were concrete tasks linked to daughterhood at household level, regardless of employment status. They undertook domestic chores on behalf of their mothers. It was a "legitimate" role and other household members had expectations related to this role. Despite these expectations, the role itself was not valued because it was mothers who directly benefited from it. But for working mothers like Thenjiwe it was an important labour contribution towards ukwakha umuzi: "Unemployed daughters are better (than unemployed sons). They help at least in the house." Asanda did not cook when she came from work because her unemployed daughter was at home.

Based on an examination of the relationship between gender inequality and industrial development in Newly Industrialised Countries (NICs), Young argues that the "... patriarchal family exercises control over daughters' productive activities and their rewards" (Young, 1993:8). In observing the contributions of daughters in Newtown households, I found that familial gender and generation ideology did shape their contributions in a significant way. The consequences in Newtown were that daughters contributed more, relative to their incomes, than sons despite the fact that there was no obligation to do so on either.

Daughters' obligation to assist their mothers with domestic chores shaped their housing improvement priorities. As shown in Chapter Seven, they focused on convenience (stove, kettle, iron and electricity) and hospitality (painting inside, lounge suite, room divider). The general expectation to assist with domestic chores, although not stated as financial obligation as well, meant that daughters were implicitly expected to be more willing to sacrifice their personal interests to those of the household. Nieuwenhuys concurs that "... all girls have in common the fact that they are supposed to put the well
being of the domestic group above the satisfaction of their personal needs" (Nieuwenhuys, 1994:200). They were expected to do so as women rather than as young people. Dutchman (62) summed this up when he said: "Daughters are more responsible for supporting parents. Daughters, like their mothers, have a motherly feeling." They also joined stokvels and sold goods. Even young girls like Khumbuzile (15) and Bongekile (14) sold goods in order to buy themselves cosmetics.

In the case of daughters, gender dominated generation in determining contributions. So daughters ended up not just assisting with domestic chores, but they were drawn in further as general assistants to ukwakha umuzi with regard to practice, behaviour and financial contribution. The expectations in respect of daughters rather than sons confirm the point made by Greenhalgh that "(g)enerational hierarchies are embedded within sexual hierarchies, creating a set of nested patriarchal systems ... that simultaneously deflect feminist consciousness and allow parents to reproduce the system generation after generation" (Greenhalgh, 1988:70).

However, daughters were not mere objects that passively accepted familial gender and generation ideology. Inter-generational tensions around financial and domestic labour contribution did occur even between mother and daughter. Speratah, for example, was twenty-one years old and earned R600 a month. Her mother was a domestic worker earning R350 a month. Speratah had two children, and yet she continuously asserted her generational position as daughter and therefore her financial non-obligation: "I am helping mother. This is her household. I don't feel I am forced to help." She planned to buy herself a bedroom suite because she wanted to move out of home. Obviously if she did that, the household income would be severely affected. When I asked her who should take the major financial responsibility she stressed that "mother must do everything that concerns the home". She saw her own responsibility as only paying for her clothing and her children's education. She admitted that sometimes she did not pay for what she was supposed to pay, but she "expect(s) mother to buy the thing and then come back to me to find out why it happened". Audrey also confirmed that sometimes there were tensions with her daughter, Lorraine, around money for food. She felt that "children have to support at home, even if I work. I brought her up. So she has an obligation."
4.0 PERCEPTIONS OF OBLIGATIONS OF DAUGHTERS AND SONS

Generally parents in Newtown said that daughters and sons were not obliged to contribute towards household expenditure. This view was influenced by the strong ideology of the male breadwinner. Making the contribution of daughters and sons obligatory would imply that fathers admitted that they were unable to provide for their households. Beauty (53 years) asserted: "They are not forced to contribute. There is no contract like marriage." Even those women who thought that providing for the household should be shared by men and women, excluded children from the equation. Instead children were seen as main beneficiaries, particularly by women. Although Thenjiwe did not have young children, she insisted that "I buy most things for the children" (meaning Lindiwe (26 years) and Lungani (22 years). She wanted to make sure that her children did not suffer. She worked for them. Irene concurred that "it is my responsibility to feed my children".

Parents perceived the financial contribution of daughters and sons in a number of ways. It was seen as assistance that obviously eased the financial burden of households, especially the burden of their mothers. The general perception was that such contribution should not be relied upon, although it was welcome. Wolf (1991) notes that Javanese daughters removed a significant burden from parents even just by being able to support themselves. Jelin (1991) concurs that adolescents as a group were very demanding of their parents in Buenos Aires. Therefore, if they were able to support themselves by buying the fashion clothes they wanted, it would have a positive impact on the household budget. The same could be said of Newtown children.

Parents stated that although there was no obligation to contribute, daughters and sons should contribute so as to train for future responsibilities. However, fathers and mothers had different views about how this should be done. Fathers tended to be rigid and related this also to the disciplining of children. As Dutchman asserted: "Children should have a set contribution to support parents. This is a way of training them for the future." Fathers also expressed the opinion that the level of contribution should be linked to level of salary. This, of course, implied that children should disclose their salaries to parents and that their contribution should be jointly decided with parents.

Mothers, on the other hand, had a more flexible approach, which was perhaps linked to the very nature of their relationship with their children. Doris argued that "improvements in the house should be the role of the head. One can't expect children to do so. They
should only contribute as and when they please." Sarah concurred: "I don't really instruct them to do anything. They do what they want to do."

Contributions of daughters and sons were also defined as presents, which reinforced the perception that there was no obligation. Explaining to me how Thembelihle bought the stove, her mother elaborated: "She did not mention anything before. She arrived with it on mother's day and said mother here is your stove." Asanda had a similar story about her son: "The video was bought by my son who is a teacher. He was thanking me for supporting him whilst he was still at school."

The little these daughters and sons did was interpreted by their parents as a sign of achievement by their children, even if it was not a priority in the parents' view. Phile proudly explained that her son "only started to work in January and has already built himself an outside room and installed electricity for me. He just has a double bed and wardrobes in his room. You know, he does not earn a lot." Meanwhile Phile's husband did not support the household and she even took loans from her employer to pay for some of the improvements she had done in the house.

Daughters and sons also bought clothes and similar goods for parents. These were normally important extras that parents otherwise did not prioritise or perceive as legitimate to claim against the household budget (even men). Asanda's husband was unemployed and she maintained that he was not providing for them even when he was still working. He did not pay for the children's education. Yet "the children, the two that are teachers, buy him clothes. He does not have problems in that area (of clothing)." This case also illustrated that there were emotional dimensions to financial contribution. These daughters and sons were perhaps buying these clothes for their father regardless of what he was.

These various interpretations parents held of contributions of daughters and sons explained the high value they attached to these contributions regardless of level relative to total income, frequency of contribution, or even type of contribution. Asanda probably did not use a video machine. But the fact that her son claimed to have bought it for her was enough. Mothers, in particular, displayed pride in their children's contributions. They perceived it as their own achievements, too.

But there was also an interesting difference between daughters and sons in interpreting the meaning of having no obligations. Most daughters felt that as children they should
not take the fact they do not have obligations literally. They perceived their brothers to be doing just that. This caused tensions between daughters and sons in households. Lindiwe explained: "Daughters think deeper. Myself I take it that they think deeper than sons. He (her brother) also knows how we grew up. He should know that when you work you assist at home. Yet he spends his money on things that do not matter. In fact he has clothing accounts, I don't know how many. Yet he does not buy anything significant at home. I can have one or two accounts but the rest must be for buying things for the home." In fact, her brother had bought a television set and was giving her mother a monthly allowance for food. Lindiwe perceived this as not significant even within the context of non-obligation. She argued for a better balance between self expenditure and contribution to the household by daughters and sons.

Celisiwe and Thembelihle had similar feelings about their brother. They said he was concerned about things other than contributing, like liquor and girlfriends. Celisiwe described how he entertained his girlfriends. Whenever he paid, be it for a taxi, cinema or restaurant, he said "sibabili", meaning "we are two", instead of contributing to the household.

Daughters therefore perceived their brothers as selfish and inconsiderate - perhaps failures, too. Parents were not of the same opinion, especially mothers. However, the context within which daughters came to these conclusions needs elucidation. On the one hand, daughters' perceptions of brothers could be explained away as a "natural" tendency of women to have more empathy with parents and their hardships. It could be that they were responding to their socialisation to be sacrificial and altruistic as women. But it could also be that they felt pressurised by the implicit expectations that parents had of their contributions vis-à-vis those of sons. This arose from their consciousness of the gender inequalities underlying the different unwritten and un-stated rules applied to daughters and sons in the household.

But the extent to which daughters took this issue up at an agency level was limited. They raised these issues very strongly with their mothers, but rarely with their brothers, and hardly with their fathers. The position of mothers in the households was such that mothers ended up managing the tension by trying to protect both their daughters and sons, as was the case with Fuquza (Celisiwe and Thembelihle's mother). Mothers did not necessarily address the issue head on either with their sons, or with their husbands as the disciplinarians. So mothers lived with the threat of contribution withdrawal from their daughters and insignificant contributions from their sons.
5.0 DAUGHTERHOOD AND SONHOOD IN NEWTOWN

Grown-up children in Newtown generally had autonomy over their incomes, but this was mediated by perceptions of sonhood and daughterhood, by parents and children themselves. Sonhood meant being independent, free and without any specific household responsibility. It also meant being accepted by others, and this was mainly achieved through access to employment and income. But, writing on Zambia, Osei-Hwedie and Ndulo note the following: "Whether youths are successful or not, they face problems such as the ability to communicate, acceptance, respect and love from others, recognition and achievement, independence, and ability to face reality" (Osei-Hwedie & Ndulo, 1989:94). All these issues were relevant to sonhood in Newtown. Daughterhood, on the other hand, meant being at home, doing domestic chores, assisting in *ukwakha umuzi* and retaining honour through guarded sexuality. These perceptions of sonhood and daughterhood impacted on the level of contribution, type of contribution, income allocation system adopted, parents' expectations, but also son and daughter expectations of each other in relation to contribution.

Working daughters and sons in Newtown were allowed a higher standard of living than the rest of the household, as could be seen in their clothing, furniture in outside rooms, and money spent on personal entertainment. However, this was interpreted as a sign of achievement. Parents themselves derived a sense of satisfaction from these achievements. But there were also tensions between enjoying such achievements and basic survival issues in the household (material dimension), as was evident in a number of households. I found mothers taking the responsibility for managing such tensions, by cooperating with their daughters and sons. They hid some of these achievement items from their husbands. Like their mothers (as discussed in Chapter Nine), daughters mediated these tensions by pouring more resources into household survival. They even became breadwinners themselves, thus to a large extent sacrificing their generational "expenditure rights". The fact that it was daughters and not sons who tended to play this role points to the strong gender content of the ideological dimension of the household.

Mothers cooperated for a number of reasons as discussed in this chapter, but also because they did not view daughters and sons primarily as household members that worked. First and foremost, they were their children. This emotional dimension played an important role in how contributions were conceptualised, and consequently how they were evaluated and measured. Fathers, on the other hand, primarily
conceptualised children's contributions as training, which had to be performed as part of preparing children for their future roles. The contradiction was that, within the gender ideology these fathers adhered to, daughters should not be trained into financial contribution, because they should depend on the male breadwinner husband. So why were they trained too? It could be argued that training of daughters was an acknowledgement of the reality of women's "supplementary role" as opposed to the co-provider role. But it could also be that as fathers they were training their daughters for the reality of a non-supporting husband. They were protecting them as daughters (their own children, therefore an emotional dimension), and not as women. Therefore, they were trained for a possible co-provider or main provider role.

Unlike their fathers and mothers, as discussed in Chapter Eight and Nine, respectively, contribution rather than gender seems to have been a more important determinant for the inclusion of daughters and sons in decision making. In most households parents confirmed that they only consulted those who worked, and not necessarily just sons or the older children. Schlyter (1998) writes that, in Lusaka, youth were denied opportunity for decision making, authority and independence. This led to lack of clear responsibility, but at the same time the outer boundaries of behaviour were defined by adults. The same generally applied in Newtown, but gender and potential contribution played an important mediating role. In a culture where sons were generally perceived as heirs, one would have expected them to automatically participate more in decision making, yet it was not necessarily the case.

Mothers in Newtown were more dependent on contributions from their daughters and sons than those from their husbands, despite the stated non-obligation on their daughters and sons. As wives and heads of households, they needed financial resources for *ukwakha umuzi*, yet their subordinate position to earning husbands and their own low incomes made this difficult. The contribution of daughters and sons could ease the burden. The contribution could reduce mothers' dependency on their husbands. Also, these contributions provided an emotional refuge for mothers. It could be something positive in an otherwise emotionally draining relationship their husbands.

The contributions of daughters and sons were influenced by and were also a reflection of socialisation and real life experience in households. However, more often than not socialisation and real life experience were contradictory. A particularly glaring example was how these daughters and sons were being socialised into the dominant ideology of the male breadwinner and the female homemaker, yet reality contradicted this ideology.
This confronted these children with contradictions and dilemmas, not only in terms of their current roles in these households as sons and daughters, but also how they should be conceptualising the future households that they were being prepared for (as husbands, wives, fathers, mothers).

I found this to be particularly the case with daughters. In my conversation with Mbali she unconsciously but constantly brought these contradictions to the fore: "Women should work if they like. The husband marries you because he wants to support you ... Where women work the standard of living goes up because there are two salaries ... Men take you anyhow when you depend on them." Commenting on who should be the household head, she continued: "A man. It is nature. But when I get married I won't accept him as head like my mother." She wanted to marry a husband that would support her. This was the "appealing dream" that Thorbek (1994) writes about. But the objective reality told Mbali that this was actually a "pipe dream", and as such she was simultaneously ambivalent about depending on male support. This ambivalence resulted from how she observed her mother's experience with a husband who retained a high proportion of his income for his personal use.

Schlyter (1998) concludes that girls in Lusaka did not challenge male authority as such but questioned female subordination. They wanted to marry and preferred a nuclear household. They also hoped to be lucky and get a good husband. In Chapter Eight I elaborated how daughters adopted the most radical view (relative to other household members) on male headship. They questioned men's entitlement to familial authority without having to do anything in return. In this chapter I have shown how daughters questioned their brothers' interpretation of non-obligation. In both cases, though, they questioned but not necessarily confronted their fathers or brothers. I interpret this as daughters' being conscious about unequal relations in the household. However, their gender and generation position in the household posed structural limitations for them to press for change. This points to the strength of the ideological dimension in these households. But the involvement of daughters in mainly informal decision making, be it limited as elaborated earlier, meant that they did have an impact on household priorities, particularly through their own incomes. This is where one sees the material dimension mediating the ideological dimension.

Although the contradictions might have been more prevalent among or articulated more explicitly by daughters, sons were caught up in similar contradictions in trying to interpret their experiences and envisaging the future. Mthandi expressed these in the
following manner: "Women should work to help their husbands ... I'd like to marry but I have seen what to avoid, like domestic violence and not helping with domestic chores. Really it is not right ... Men are heads because it is nature and I will do the same when I get married."

This statement suggests that Mthandi supported the dominant gender ideology of a male head breadwinner. He only saw women as "helping their husbands". He also recognised the need for change, but on his own terms. He was not locating change in power relations per se but in men helping with certain tasks. But at the same time I am not ruling this out as irrelevant to the feminist project. It is a question of whether one conceptualises change as an incremental or revolutionary process. My understanding of Newtown households through this research points to the reality of opting for incremental change. Change will "depend on many individual people making countless piecemeal discussions as they go about living their daily lives". Women in Newtown also felt more comfortable with incremental change, as can be seen from my discussion of men and women’s contributions (Chapter Eight and Nine). In fact, Zanele summed it up when she insisted that “forcing matters doesn’t really change anything.”

It would be interesting to follow up these Newtown daughters and sons through a longitudinal study of how change proceeds, and what are the driving and inhibiting factors. This was not the purpose of this research, though.

In conclusion, the analysis of the contribution of children in Newtown points to a strong emotional dimension in the manner in which parents conceptualised and measured such contribution. Contribution was therefore not obligatory. Yet the requirements of basic survival revealed a different material reality. But this was mediated by a strong ideological dimension, which pressured daughters (as women) more than sons (as men) to contribute a substantial proportion of their income to the household. As men sons were “allowed” much greater space for personal expenditure. Yet I conclude that daughters’ contribution in Newtown was the least valued because in the first instance they were women (gender) and in the second instance children (generation).
CHAPTER ELEVEN

TOWARDS RELATIONS OF INTERDEPENDENCE

1.0 INTRODUCTION

The purpose of this thesis has been to understand household relations through the axes of gender and generation. De Groot emphasises that it is critical to "develop a clear sense of the complexities and contradictions of gender roles, gender relations and power" (De Groot, 1996:45). If anything, this is what this research has achieved. It has pointed to the continuing relevance of, and continuing need for, household analysis. There are theoretical, methodological and policy issues that continue to plague the subject. The complexity of the subject, particularly once one attempts to combine gender and generation, shows the difficulty and inadequacy of any attempts at imposing current analytical or theoretical frameworks. That is one of the sources of the problems that NHE suffers. De Groot puts forward three consecutive phases designed to "challenge, extend and transform existing gender-blind masculinist scholarship" (ibid.:30). In my view, in relation to household studies we are still largely at the challenging phase, moving towards a redefinition or "extension" of the concepts. Because of the disparate nature of the literature, household studies are not yet in a position to systematically and rigorously transform existing frameworks. Also, the ideological nature of household relations makes the manifestation of gender relations, in most instances, context specific.

This concluding chapter will begin by raising some of the housing policy implications that emanate from my research findings. Then I summarise the nature and scale of housing improvement in Newtown. Thereafter I look at the gap between expectations and perceptions of household member contributions within the context of the three dimensions of the household mentioned in Chapter Two. I follow this by highlighting key elements that define the positions of men and women in the household, respectively. In the literature great importance is attached to the concept of power in shaping and explaining relations within households. Therefore, the next section draws conclusions from my findings on the dynamics of power relations in the household. Finally, I argue for a re-conceptualisation of household relations based on my conceptual framework and findings in Newtown.
2.0 IMPLICATIONS OF FINDINGS FOR HOUSING POLICY

This research has shown that different meanings were attached to housing by different household members in Newtown. These meanings were closely tied to the identities of these members and concretely translated into how household members prioritised housing against competing needs (like education and health), but also which housing improvements they prioritised. Understanding these priorities and possible conflicts around them in the household is important when authorities take decisions about approaches to housing and the resultant housing products. This is more critical in the enablement approach because of its reliance on the contribution of households, as discussed in Chapter Three.

The enablement approach suggests that households are critical social actors and partners of the state (Drakakis-Smith, 1997), taking control of their housing process (De la Barra, 1997), and having increased responsibilities in the housing process (Pugh, 2000). Based on my analysis of the Newtown case study, I concur with Evans (1996) that the relationship between communities or households and the state in the enablement approach should be viewed within the framework of complementarity. Essentially, it is a mutually supportive relationship, with the state providing inputs to enable households to play their role (as defined by the state). However, a number of questions emerge from this. What assumptions underlie the state’s decision on what inputs to provide? Under what conditions are these inputs provided? Who are these inputs enabling, and to do what?

In order to respond to Drakakis-Smith (1997), I attempted in my research to move the discussion from project implementation level to raise more theoretical, policy and methodological issues. I discovered a gap in the understanding of households, despite households being the core consideration in the implementation of the enablement approach. I concluded that, in the final instance, the management of internal household relations mattered significantly as households struggled to improve their housing situation. Therefore, it was important to understand how these relations were played out in different households, and why.

But housing policy per se cannot engage into a discussion about the different household dynamics. Rather, based on a sound understanding of these dynamics, housing policy can create a framework that does not result in bias against and hardship for particular household members. Critical to such a framework is the importance of
recognising different household structures. This research has shown clearly that power is organised differently in different household structures because of how gender and generation dynamics influence the interplay between the ideological, material and emotional dimensions of the household. This has a direct impact on the flow of income into households and between different expenditure categories (physical improvement and furniture). This, in turn, influences negotiations over priorities and leads to different outcomes and entails different beneficiaries of housing improvements. That is why, for example, despite lower household incomes, female-headed households in Newtown showed significantly more improvements than male-headed households.

In designing housing participation processes it is critical to understand the conceptual difference between a house and a home, and the implications of this difference within the household. In their capacity as breadwinners Newtown men were responsible for the house whilst in their *ukwakha umuzi* women took responsibility for creating homes for households and thus the community. This confirms the need for gender-aware planning, an issue raised by Moser and Peake (1987).

In Newtown the majority of households opted for a completed shell house rather than materials and technical assistance to build their own houses. When undertaking improvements, they bought materials and hired labour. Therefore, self help schemes that assumed that households needed training and technical support to build their own houses, might not have been responding to household preferences in all instances. In Newtown, women were the ones most concerned about housing improvements. But I also found them spending most of their time in income mobilisation strategies. Building one's own house was thus an opportunity cost for them. Maybe training should focus more on managing building processes and income generation than on building skills.

One of the critical elements that inform housing policy is how to link the housing needs and affordability levels of the target population. This research points to the importance of distinguishing between household and domestic income. Household housing affordability level should be based on domestic income. This is particularly the case in male-headed households because of high male income retention levels. NHEs benevolent and altruistic male household head is an inappropriate assumption in these households. Also, the male household head makes a small contribution to improvement as shown in Chapter Seven. Basing affordability levels on assumption of the contributions of the male household head as suggested by the NHE can lead to negative implications for women, as they are the ones who end up repaying debts from...
their meagre incomes. As shown in Chapter Nine, Newtown women did this in an attempt to *ukuquma ithlazo*. But financial crisis affects household relations deeply and in most instances leads to irreparable damage. Yet, because of the organisation of power in households, women are the ones who bear the brunt of such damage in their ideological and emotional role of *ukwakha umuzi*.

But the Newtown women also had a direct material role in *ukwakha umuzi*, that of servicing homeownership. Because of inappropriate assumptions by policy makers, women suffered additional pressure - they had to mobilise resources in a number of ways to service homeownership, as shown in Chapter Six. It is thus critical for policy makers to design housing schemes that include income generation opportunities. But it is women, rather than men, who tend to seize such opportunities.

Perhaps a starting point is for policy makers to expand the definition of income when calculating affordability to include sources other than the formal wage. This research has shown how women contribute significantly through various resource mobilisation strategies, including selling and social networks. If these resources are not recognised, female-headed households (who are the poorest of the poor and mostly rely on these informal strategies) will be denied access to housing opportunities. But the efforts of women in male-headed households will also be constrained. This research has shown the critical role played by wives in housing improvement. However, because ideologically it is the primary role of men to provide shelter, the contributions of wives remain a private account.

Furthermore, this research has revealed the importance of analysing source of income in establishing affordability, as opposed to just size of income. I have shown that Newtown women contributed all their income to domestic income, whilst men retained substantial amounts for their own personal use. I have shown that it was important to take into account the incomes of daughters (especially in extended female-headed households) but not sons because sons spent their income largely on themselves.

The findings of this research have led me to question the adequacy of the concept of affordability. As defined in the literature and used by policy makers, affordability relates to ability and willingness to pay. But in most instances, ability is used as the determinant measure. In Newtown I found that despite their ability (higher incomes), male-headed households generally engaged less in housing improvement than female-headed households, despite the latter's lower incomes. Also, affordability tends to be
based on snapshot surveys that do not take into account the variability of incomes in low-income households. Furthermore, incremental housing and homeownership policies further assume regular and increasing incomes that will facilitate improvement and the sustainability of housing. But the reality in Newtown pointed to the contrary. Therefore, the policy question really is to what extent should policy make room for flexibility and a range of options? The whole notion of policy is ultimately about some level of standardisation. It seems to me that clarity on expected outcomes and therefore assumptions is quite fundamental in guiding possible flexibility.

Finally, a major policy question that arises from my findings is whether housing resources such as credit should be directed at women given their centrality in housing their households, regardless of household structure. It seems to me that in the short term this might lead to tangible results in terms of general housing improvement as shown by Newtown women who had access to resources. The dilemma, though, is that this might simply burden these women more, without impacting on the ideological dimension that defines women as responsible for *ukwakha umuzi*. It could in fact reinforce the gender division of labour and unequal relations within households. As Goetz and Gupta aptly put it, "(t)his instrumental approach to women as conduits for credit for the family plays on and reinforces traditional cultural notions of womanhood, with women seen as moral guardians of the household and policers of recalcitrant men" (Goetz & Gupta, 1996:55). Adding to this view, Levy & Taher emphasise that where women's role in housing is recognised it is "for reasons of perceived efficiency and reliability of women's labour, of financial trustworthiness in cost recovery, rather than by motivations for social justice" (Levy & Taher, 2000:21).

All the above points emphasise the importance of basing housing policies and strategies on appropriate assumptions. Also, the supply side (inputs by the state as argued by Evans, 1996) should be viewed as creating the appropriate context for housing. However, the successful implementation of policy depends on the demand side, that is, how households respond to opportunities created by the supply side. Therefore, an understanding of household dynamics is a central, and not secondary, component of successful housing policy. It improves our understanding of how and why households decide on priorities for housing improvement. As shown in Chapter Five, South African housing policy is historically and even currently based on supply. This research, therefore, makes an important contribution by bringing to the fore the importance of demand. It goes further, by showing needs and priorities of different household members, to emphasise even the importance of differentiated demand
importance of demand. It goes further, by showing needs and priorities of different household members, to emphasise even the importance of differentiated demand between and within households.

3.0 NATURE AND SCALE OF HOUSING IMPROVEMENT

I established ten improvement priority categories (see Table 29 in Chapter Seven) in Newtown. These accounted for the nature of improvement in different households. As shown in Chapter Seven, different household structures showed different trends in the nature of these improvements. My findings confirmed that there were gender and generation priorities, preferences and interests surrounding these improvements. Gender and generation influenced the nature and scale of housing improvement. Furthermore, these priorities, preferences and interests were closely linked to gender and generation identities of household members. In terms of my functional definition of the household in Chapter Four, it was not just womanhood and manhood that mattered, but affinity and filiation, which defined the specific identities of these women and men. Therefore, it was the identities of husbandhood, fatherhood, wifehood, motherhood, daughterhood and sonhood that impacted on housing improvement negotiations, decisions and outcomes. These affinity and filiation identities defined the nature of relations between household members, and particularly the ideological dimension of the household. It was within this context that husbands had “power over” the household, which “allowed” them to retain income for personal use, whilst simultaneously pushing their wives and daughters to spend more of their resources on housing improvement. Mothers, including daughters with children, spent more of their resources on the household for ideological and emotional reasons.

As such there were generally more improvements in female-headed households than male-headed households, despite higher incomes in the latter. This means that household income was a necessary but not the most important determinant of scale of improvement. Male incomes accounted for the higher incomes of male-headed households because women generally earned lower wages. In Chapter Six I showed that male-headed households had higher incomes. However, because of high personal income retention by men, higher male incomes did not necessarily lead to a higher level of improvement. The income that men retained did not form part of the domestic income.
There was a difference in the nature of improvements between single female-headed and extended female-headed households. The major difference lay in the presence of daughters with children in the latter. Therefore, motherhood mediated the priorities of daughters and added a strong gender dimension in the form of “hospitality for children” category. This confirmed the centrality of motherhood as an identity of women in households. This identity encapsulated both the ideological and the emotional dimensions. This leads me to conclude that household structure was an important factor in influencing housing improvement. But the critical determinant was the organisation of power within households.

Significant findings emerged from analysing priorities through who benefited from them. A number of improvements were directed at visitors. Therefore, the perceptions of “significant others” were important to households and in the identities of various household members. Second, priorities related to visitors and those related to children (like lounge, television set, video machine, hi-fi set) converged. These were prioritised by women, men and daughters. Of importance is that in male-headed households women tended to pay for these priorities. This was indicative of the organisation of power between husbands and wives, but also the emotional link women had with their children as discussed in Chapter Nine and Ten.

Only women did not prioritise improvements that they, as individuals, would directly benefit from. This confirms earlier studies by Moser (1989) that what is perceived as women’s needs are in fact households’ needs expressed by women. In this research these included income generation, convenience and cost savings. But, as elaborated in Chapter Nine, I did not find signs of maternal altruism. Instead women’s personal needs and priorities remained “private accounts” because of the strong ideology, and accompanying social sanctions, behind behavioural expectations of women as mothers, wives and daughters. It is also important to note that women sometimes acted in particular ways from “power within”. They consciously conformed in order to achieve certain outcomes. But it is also important to note the very thin analytical line between internalised oppression and “power within” - they lead to similar outcomes, that is, women’s priorities are suppressed as private accounts. That is why Kandiyoti’s work (1998) on consciousness and subjectivity is so critical. In Newtown I found that women were generally conscious of their position in the household, but constrained by external factors relating to gender relations. That is how I understand their “abiding strategies”. These strategies were not an indication of internalised oppression. Women’s consciousness was further confirmed by their strong articulation of men as izehluleki,
Furthermore, there was a very clear correlation between women's income, and scale and nature of housing improvement. In a different context Kristensen translates this to "an increasing 'presence' of women's views" (Kristensen, 1997:417). My findings confirm that women's incomes lead to increased housing improvement and general improvement in the quality of housing across household structure. But it is critical to look behind this phenomenon. The "increasing presence of women's views", particularly in male-headed households, is through "power to" and not "power over". Women are able to get things done. But this does not necessarily lead to an improved personal position in the household, nor does it change the division of labour.

This raises questions about sources of power in households and to what extent income (the material dimension) is critical. My findings concur with those of Nelson and Wright that "power is a description of a relation not a 'thing' which people 'have'" (Nelson & Wright, 1995:8). Income is not a relation, and therefore its impact on power relations is to be analysed and understood as we continue to explore it while we seek to improve women's position in households. I conclude that improving women's material well-being does not necessarily and automatically lead to a similar improvement in their ideological well-being in households. This confirms an earlier point I raised in Chapter Two, namely that it is not simply a question of moving women into the labour force and thus challenging the gender division of labour. Instead, as a result of women's increasing access to income, gender relations are in fact becoming more complex. In Newtown, I found de jure breadwinners (men) and de facto breadwinners (women) in male-headed households - hence the continuity of the myth of the male breadwinner.

Security of tenure has been confirmed as a necessary condition for housing improvement. For this research the question was whether it mattered who held the title amongst household members. I conclude that Newtown women possibly needed title as security more at the point of the dissolution of the relationship. But of interest is that security of tenure did not necessarily act as a source of "power over" during the relationship. The very strong ideological dimension underpinning the notion of the male household head accounted for this. Title holding for women in male-headed households was more a matter of "power to", as was evident in their application for services like water and electricity. It facilitated their ukwakha umuzi. As shown in the case of Mhlongo and Zanele in Chapter Eight, the fact that Zanele held the title did not impact on the ideological status of Mhlongo as the head of the household.
This research has clearly shown that housing improvement is in fact a sociological statement about relations within a particular household rather than a simple response to exogenous factors. In the relations in households there are expectations of the roles and behaviours of each household member based on their perceived identity.

4.0 GAPS BETWEEN EXPECTED AND PERCEIVED CONTRIBUTIONS TO THE HOUSEHOLD

In Chapter Seven, Eight, Nine and Ten I discussed at length the contributions of men, women and children to housing improvement. What comes out clearly is that it was not enough to conceptualise and measure contributions in monetary terms. There are socio-cultural dimensions that we need to comprehend. Sen (1990) makes a strong point on how perceptions affect outcomes at household level. But perceptions themselves are shaped by people's understanding of what is appropriate behaviour and therefore about "what should be". In Chapter Two I argued for the centrality of identities in shaping people's understandings of obligations, and therefore their expectations of both themselves and other household members. Perceived contributions are important in the household, but I also argued that we should extend our focus to an understanding of the gap between expected and perceived contributions. Maintaining household relations is largely about a continuous interpretation and management of that gap. But the gap itself relates to the identities of husband, wife, father, mother, daughter and son as socially defined identities with roles, obligations, behavioural norms, and rules about how to relate to each other.

Applying my conceptual framework as elaborated in Chapter Two, I will now examine individual household member contributions.

4.1 Expectations and Perceptions of Men's Contribution by Different Household Members

Men and sons' expectations of men's contribution to housing were based on a combination of ideological and material dimensions. Men were expected to contribute as heads of households and as breadwinners. Except in those instances where men were unemployed, the general perception of men and sons was that men were adequately contributing to their households. Of importance here is that the measurement tool used was not just the material dimension (monetary terms), but also
the ideological one in terms of the normative role played by men as household heads. Therefore, for men and sons there was no gap between their expectations and perceptions of the actual contribution. Another important factor behind this conclusion is that income retention, which otherwise could lead to non-contribution, and therefore widening the gap, was an accepted and legitimate expenditure for men.

Women and daughters expected men’s contribution to the household to be underpinned by material, ideological and emotional dimensions. They expected men to be at the centre of household sustenance. For these women, breadwinning rendered a man and a father a “complete” household head. Daughters and women did not perceive men to be providing adequately to the household regarding the material and emotional dimensions. Men only “hanged onto” the ideological dimension, hence the ideologically based content of male household headship. The gap between the expectations and perceptions of women and daughters on the contribution of men accounted for the conclusion that men were izehluleki, as discussed in Chapter Eight. The significant finding of this research, though, is that this izehluleki notion of men’s contribution was still a private account. That is why women used various abiding strategies in managing this very wide gap between their expectations and perceptions of men’s contribution to the household.

The gap between expectations and perceptions of women and daughters, on the one hand, and that of men and sons, on the other hand, explains the ongoing contestation between these household members around the adequacy of men’s contribution. Central to this were contestations on the meaning of headship, whether or not it includes breadwinning. Views and perceptions about male personal income retention and different improvement priorities are critical in one’s understanding of this contestation.

The above discussion also points to a strong gender content underlying the interpretation of men’s contribution within households. This is confirmed by the convergence of women and daughters’, and men and sons’ expectations and perceptions. That is why I conclude that any effective change and improvement in the scale and nature of men’s contribution is only possible if it evolves from male-headed households, particularly if wives in these households initiate and carry the process of that change forward. I discuss this in Chapter Eight and highlight it in Figure 13. This is because of the saliency of gender in the ideological dimension of the household. Sustainable change can only come from confronting, be it incrementally, the “power...
over” that men have in these households. For example, men being izehluleki as breadwinners will have to be moved into the public account arena. As argued earlier in this chapter, it is not merely women’s access to resources (“power to”) that will impact on power relations in households. I argue that it is the consciousness and thus behaviour of husbands in male-headed households that can lead to fundamental change.

4.2 Expectations and Perceptions of Women’s Contribution by Different Household Members

All household members had the same expectations of women in the household – expectations are around the emotional and ideological nexus. Women were expected to ukwakha umuzi, to be homemakers. This was also reflected in their housing improvement priorities. Of importance is that women were not expected to provide any material contribution to the household, as this was the role of the breadwinner, the man.

However, there was a gap between expectations and perceptions of women’s contribution. This gap was wider than for any other household member. Women, daughters and sons perceived women to have moved to the centre of the household through ukupatanisa (various income mobilisation strategies) - the position that women and daughters expected men to hold. This central role of women in household sustenance was viewed positively by both sons and daughters. Daughters viewed this as their mothers closing the gap opened by their fathers who were izehluleki as breadwinners. On the contrary, sons viewed this as a role that their mothers had been drawn into by the changing macro context (particularly employment). These different views are critical in our understanding of the male breadwinner, izehluleki and household headship.

Women also viewed themselves as having moved to the centre of household sustenance but this view was still a “private account”. That is why they conceptualised their material contribution as “assistance” and paying for “extras”. But this conceptualisation was only found amongst wives in male-headed households, whether they were employed, unemployed or involved in selling.

Generally men perceived women’s role in the household to be at the ideological and emotional level. Women’s material contribution was defined by men as assistance and therefore devalued. One of the significant findings of this research is that where
women's contribution was perceived by men as moving into the “public account”, men evoked sanctions and pushed this contribution back to the level of “assistance” by withdrawing their own contribution. Thus they exercised either direct or indirect “power over” the definition of that contribution.

Both expectations and perceptions of women's contribution were gendered, but so was the management of the gap between these expectations and perceptions.

As elaborated in Chapter Two, women as mothers, wives and lovers were viewed as caregivers, domestic workers, emotional comforters and sexual beings. Therefore, their contributions in the household were located within these gendered roles. But my findings support the growing literature on the centrality of their financial contribution to the practice of motherhood and wifehood (see Sharma, 1986; Mulinari, 1995 in Chapter Two). But because this practice was still only at the material and not the ideological level, it was a "private account", despite its centrality to household survival.

4.3 Expectations and Perceptions of Daughters' Contributions by Different Household Members

Neither men nor women had expectations of their daughters to contribute to the household, but both acknowledged that in reality their daughters did. Women saw daughters' contributions as driven by sustenance needs, love and gendered commitment to their parents. Unlike their perceptions of women's contributions, men did not perceive daughters' contributions as threatening. They were perceived positively and valued by both parents.

Sons expected daughters not to contribute but acknowledged that they did so to assist at the material level because of the macro economic climate limiting men's contributions.

Daughters expected that they should contribute but that they should also have space to address their generational needs. In reality they perceived themselves to be at the centre of household contribution, together with their mothers. They did this out of love for and commitment to their households (especially their mothers), to close the gap opened by men and sons, and for their children (if they had any). So they perceived the gap both positively and negatively.
4.4 Expectations and Perceptions of Sons' Contributions by Different Household Members

Neither men nor women expected their sons to contribute to the household, and men perceived sons as not contributing. But this seeming concert between expectation and reality for men was not necessarily non-conflictual. Men perceived sons as spending their incomes inappropriately, that is, not saving for their future roles. Women, on the other hand, perceived their sons to be contributing in reality, and this was viewed positively and valued greatly.

Daughters expected sons to contribute but simultaneously look after their generational interests. In reality they perceived sons as only focusing on their own interests. This was interpreted negatively as gender-motivated behaviour.

Sons did not expect themselves to contribute but perceived themselves to be contributing. They saw the gap positively.

4.5 Managing Expectations and Perceptions

There were gaps between expectations and perceptions of reality in Newtown households. Because of the different points of reference of men, women, sons and daughters, these gaps were interpreted differently. I deliberately focused on perceptions and not “reality”. I argue that the perceptions of a household member were the actual reality of that person. I did not want to introduce my own measure of reality or what I might call “objective” reality. Reality in households was very subjective. It was how the subject experienced or lived her/his reality of the household. As stated earlier, managing household realities was about managing that subjective gap between expectation (ideological and emotional) and perception of what had actually been delivered by the other.

The emotional dimension was important to women, and it emerged at the level of both expectation and perception of reality. This dimension drew from the dominant definitions of motherhood and wifehood, namely caregivers and emotional comforters of not only children, but all household members. This was a critical component of ukwakha umuzi, regardless of whether these women were in male-headed households or heading households themselves.

Gender was the dominant framework within which the gaps were emerging. It featured both vertically (daughters and fathers) and horizontally (men and women, sons and daughters).
A combination of the dominant ideology of male breadwinner and household head and level of income in Newtown suggests that men should have been the major contributors, followed by sons, daughters, then women. But in reality the main contributors to housing contribution (relative to their incomes) were women, daughters, men, then sons (in that order).

The next section then begins to interpret the meaning of the above analysis in relation to women's position in the household.

**5.0 MARGINALISATION OF MEN IN THE HOUSEHOLD?**

The notion of a sole male breadwinner has been confirmed in Newtown as a myth at two levels. First, the low levels of income and high unemployment meant that it was not possible for men to, on their own, fulfil the sustenance of their households. Second, there was a high level of male income retention in Newtown. However, the lack of disclosure of level of income by men made it difficult for women to measure with a level of certainty the proportion of this retention. It was this lack of information and the resultant guesswork that increased suspicions among these women and hence questions of inadequacy of contribution relative to income. But this lack of information also reinforced men as "potential" contributors, particularly in situations of emergency. I will elaborate on this point later.

My research has further debunked the New Household Economics notion of a benevolent and altruistic male breadwinner. Even those men who were said to contribute to their households focused on gendered priorities and those priorities that directly benefited them, as shown in Chapter Seven and Eight. But struggles about the meaning of household head, particularly its relationship with breadwinning, prevailed in these households, albeit as a private account.

However, despite the erosion of the notion of a male breadwinner, men were still considered heads of households, but the content of that headship was strongly ideological. As a result of their ideological stronghold, men were not marginalised in Newtown households, despite their being characterised as izehluleki.
6.0 CENTRALITY OF WOMEN IN THE HOUSEHOLD?

Women's role in housing improvement through various strategies of mobilising resources was central in Newtown. Income from selling was insignificant in monetary terms but critical for women. It was also non-threatening to men. Employed women used selling to supplement their incomes, whilst unemployed ones used it to stretch allocations from men. I also concluded that for these women an opportunity to manage or participate in managing domestic income was critical, even if they did not control the household income. It facilitated their ukwakha umuzi. That is why "power to" cannot be simply dismissed as reinforcing gender division of labour. For these wives ukwakha umuzi was probably an important component of their lives as successful wives and mothers. This would have been more so given the emotional dimension of ukwakha umuzi.

Women "did gender" to manage their increasing economic role in the household. The concept of ukupatanisa was important in "protecting" these women as they constantly crossed the gendered categorisations of housing improvement priorities. In women's definitions of their contributions ukupatanisa included notions of "assistance". Ukupatanisa was thus gendered. It was what mothers and wives did. It was about "managing the gap".

I found women in Newtown to be conscious of gender and generation relations and their role in households within those relations. But these women deliberately chose an incremental rather than revolutionary approach to change. This was clear from their extensive use of abiding strategies.

7.0 DYNAMICS OF GENDER AND GENERATION POWER RELATIONS IN THE HOUSEHOLD

Analysing contribution towards housing improvement in households confirmed that household relations were not just relations of difference, but essentially relations of power, as noted by Kabeer (1997) (see Chapter Two). Improvement specialisation was about gender and generation division of labour in households. The dynamics of "power over" which men held in the household meant that despite women's obvious invasion of male improvement categories, the ideological construction of gender division of labour was not affected. Women's expenditure across improvement categories continued to be characterised as "helping out". Therefore, men used their "power over" as an
instrument of ideological reification of their position as household heads within the household.

Another important point is that power dynamics pushed women to use "power to" to maintain the household's material well-being through their contributions. But to remain at the centre stage of that material well-being, I argue that women internalised their own oppression by suppressing their conflictual consciousness. The discourses of nature, difference and religion played a critical role in this context. But women also used "power within" in deliberately avoiding conflicts. That is when they used "abiding strategies", as explained in Chapter Nine. Therefore, women's level of consciousness in different circumstances cannot be assumed. They could both consciously and subconsciously avoid their own strategic gender interests in managing both gender and generation based power relations in the household. This conclusively shows that NHE is inappropriate as an analytical framework for the household. In Newtown I found no evidence of joint utility function and comparative advantage. Instead I found households that constantly managed the interplay between the three dimensions.

In emphasising power relations within households, we should not ignore the fact that improvement priorities in a number of cases did converge, as shown in Chapter Seven. Our task is to analyse the dynamics underpinning the fulfilment of those priorities. This research confirms the usefulness of Pahl's (1983) distinction between control, management and budgeting in understanding power relations around income distribution within households. Men played a critical role, through their "power over", in determining what part of household income was translated into domestic income. This research shows that generation had an impact too. In effect women had less influence than even children over this translation. I have shown how ideology shaped perceptions of personal claims to income. The personal claims of men and children were accepted as normal and as such were part of the "public account". Even the characterisation of these claims was positively posed. Men's personal claims were izinto zamadoda (things that men do), and children's claims were achievements. On the contrary, women's claims to household income were "unmotherly" and selfish. Therefore these claims remained private accounts. This conceptualisation of personal claims recurred in management and even budgeting. Where they did not earn any income, women had to constantly negotiate and motivate for their priorities (which were in fact household priorities that were achieved through mothers and wives).
This research has also shown that male "power over" was not primarily sourced from material dependence. Therefore, it was not a sufficient condition for challenging male dominance in the household. This is an important finding given the feminist emphasis on women’s income in challenging unequal relations in the household. The ideological dimension was deeply entrenched and very resistant in these households. Change in this dimension would be very slow. Men’s ability to reify male household headship and de-link it from its material basis was an important barrier. Such reification could even lead to a retrogression of what might be gained by women through their current material location in households. The consolidation of male domination through domestic violence and withdrawal of financial contribution has also been confirmed by this research. This is what I call “male headship fundamentalism”. However, the growing number of female-headed households should not be mistaken as necessarily reducing this threat. We should bear in mind that ideological male headship also provides important ritual and jural connections for the household. In becoming household heads, women cut that connection and face a serious blow to their motherhood and wifehood identity. Indeed, their success in ukwakha umuzi, which I am arguing is important to their self identity, gets threatened.

But the strength of this research also lies in showing that despite this seeming overarching male "power over" in the household, men were dependent on women and children for their self identity. I argue that despite unequal power relations, there was also a high level of interdependence in the household across gender and generation. This interdependence is not appropriately articulated at the empirical and theoretical level in the household literature, and is therefore the focus of the final section of this thesis.

8.0 RELATIONS OF INTERDEPENDENCE IN THE HOUSEHOLD

The literature on household relations focuses on gender relations and theorises these as either consensual, conflictual, or simultaneously cooperative and conflictual. I elaborated these positions in Chapter Two. However, through my analysis of households in Newtown I found that posing household relations as relations of interdependence assisted me in conceptualising these relations. My point of departure was that despite asymmetry and resultant conflict, household members were dependent on each other and this kept the household together. But it was important to empirically deconstruct and theoretically reconstruct this "togetherness". My research confirms Borooah’s assertion that “(f)or all the attention it has received the household
has been a difficult concept to grapple with both theoretically and methodologically, because it is at once many things. It is a location of action, a collection of actors, a network of roles and responsibilities, a pattern of activity and, for want of a better word, an ethos of collectivity" (Borooah, 1994:47). This "ethos of collectivity" provides a useful framework for analysing the interplay between the ideological, material and emotional dimensions.

Despite being at the centre of the material well-being of the household, Newtown women were still somewhat materially dependent on men. In Chapter Nine I have shown this to be more important for unemployed wives. Men's material contribution, be it small or inadequate on its own as an allowance, was an important component of women's ukupatanisa towards ukwakha umuzi. Men also provided women with access to housing (physical structure) and the formal sector (like hire purchase). Women in Newtown argued that physical security against the outside world was better assured by the presence of men even if they might also be the initiators of domestic violence. Many of the important rituals such as those related to births, weddings and deaths were implemented by men on behalf of the household. They are viewed as the "official" link between the household and its ancestors. Women were also emotionally linked to men through bonds of love, affection and commitment. Finally, women's self identity was tied to men, primarily as husbands. Wifehood was valued by women in Newtown and as such they "feared being alone". This was different from physical security; it was about securing an identity. That is why, for these women, the completeness of ukwakha umuzi was linked to the "dignity" that a husband brought to the home. It was important to make a conceptual distinction between fear of being alone because of social sanctions linked to it, and fear of being alone associated with a sense of not belonging. The former derived from "power over" which forced women to be with men, whilst the latter derived from "power within" which women used to make the choice to be with a man. Women, for example, used strategies of cooperation like ukuquma ihlazo to protect men, but in the process women protected their own identity, as wives.

Given the macro economic context, men were increasingly becoming dependent on women materially. As shown in Chapter Eight, this applied to earning men (because of low wages and declining real incomes) as well as to unemployed men. I have shown that the gender status of women allowed them to ukupatanisa. Furthermore, as shown earlier in this chapter, women's gender position in the household meant that they spent all their income on the household. Although not too much attention is paid to it in the literature, husbandhood in Newtown was closely linked to having a "good wife" who
knew how to *ukwakha umuzi*, both in practice and behaviour. A "bad wife" was a reflection on the husband's lack of control and a challenge to his masculinity. This leads me to the last point. Men also derived self identity and belonging to male supremacy through **headship**. But they had to have a household over which they had authority to exercise that headship. Fatherhood outside husbandhood did not confer headship on men.

In Chapter Ten I showed that despite non-obligation, parents (especially mothers) did depend on their children's **contributions** to a significant extent. This was more so in cases of low household incomes and insufficient contributions from men. But **parenthood** (fatherhood and motherhood), too, was highly valued as proof of masculinity, femininity and heterosexuality in this particular culture. Finally, daughters and sons provided an important **emotional** refuge for parents. I have shown how their contributions were valued, regardless of how small they might be. In times of turbulent relations, daughters and sons became the main purpose in life, particularly for women, hence the prevalence of the statement: "I do this for my children."

Finally, daughters and sons were also dependent on their parents **materially**, even in low-income households. I have shown in Chapter Six that youth unemployment was high in Newtown. But for the employed, it was their parents who made it possible for them to spend on their generational needs. Parents continued to provide in basic survival needs. And, in the context of so many levels of transition in the South African society, and the resultant contradictions and uncertainties, children relied on their parents for **emotional** support. Despite its own fluidity, the household was a relatively constant structure from which children faced the challenges posed by the outside world. Also, it was a refuge within which to manage shattered dreams.

In summary, I argue that the ideological, material and emotional dimensions of the household were a backdrop for the conceptualisation of relations of interdependence. But a number of points need to be stressed. First, the dependent party was not necessarily in a weak position or a victim. The dependent party was in a dialectical position within a context of asymmetrical relations. Depending on their position in the household individuals moved between the four levels of power discussed in Chapter Two, in managing the interplay between personal and household goals. Second, I am not suggesting a cycle of dependency. People constantly weighed their options both consciously and subconsciously within the context of their perceptions of well-being at breakdown points (Sen, 1990). Well-being was not only measured materially and
ideologically through social sanctions, but also emotionally and at the level of self identity. This is my contribution to and elaboration on Sen's cooperative-conflict model.

Third, I assert that relations of interdependence that were based on the concept of identity were important in analysing household relations. As pointed out in Chapter Two, identity referred to cognitive self meaning that was constantly being renegotiated and maintained. Relations of interdependence in Newtown highlighted the saliency of belonging, and the influence of "significant others" in shaping and reshaping that self identity. Thus I argue that belonging to a household remained a dominant point of reference in Newtown.
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APPENDIX A

HOUSEHOLD QUESTIONNAIRE MARCH 1993

Stage 1

Date: ............................................................................................

Interviewer: ............................................................................................

Survey number: ............................................................................................

Household address: ............................................................................................

Questions only to be answered by house owner or wife/husband/partner

---

ORIGIN

1. Where were you born?

<table>
<thead>
<tr>
<th>ORIGIN</th>
<th>INTERVIEWEE</th>
<th>PARTNER (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Township</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal Settlement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Specify</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Where did you live before you moved to this house?

<table>
<thead>
<tr>
<th>WHERE LIVED</th>
<th>INTERVIEWEE</th>
<th>PARTNER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Township</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal Settlement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specify</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Appendix A - 288 --
3. Why did you move to Newtown?

........................................................................................................................................
........................................................................................................................................

4. Did you own or rent your last house?

<table>
<thead>
<tr>
<th>Own</th>
<th>Rent</th>
<th>Other specify</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. If you rented your last house, who did it belong to?

<table>
<thead>
<tr>
<th>Government</th>
<th>Private owner</th>
<th>Relative</th>
<th>Other specify</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

6. Did you own or rent the land on which your last house was?

<table>
<thead>
<tr>
<th>Own</th>
<th>Rent</th>
<th>Other specify</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. If you did not own the land, who did it belong to?

<table>
<thead>
<tr>
<th>Government</th>
<th>Private owner</th>
<th>Relative</th>
<th>Other specify</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
PRESENT HOUSE

8. When did you move to Newtown (year) ........................................

9. Was your household the first to occupy this house?

Yes
No

10. If no

Who were original occupants

Reason for leaving

Where they stay now

11. Does your household own this house?

Yes
No

12. If no in 11, does your household

Rent
Keep the house for owner
Other specify

13. If yes in 11, in whose name is the house registered? ..............................

14. How much is paid towards the house per month? ..................................

15. Who pays / paid for this house? ...........................................................

16. Who built this house for you? .............................................................

Urban Foundation
Private Contractors
Self
17. Can you give us details on the structure of your house

<table>
<thead>
<tr>
<th>TYPE OF ROOM</th>
<th>NUMBER OF ROOMS</th>
<th>ANY DIVIDING WALLS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitchen</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lounge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dining Room</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bedroom</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bathroom</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Toilet</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specify</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comment</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

18. Since you moved into this house which of the following improvements have you made?

<table>
<thead>
<tr>
<th>NATURE OF IMPROVEMENT</th>
<th>YEAR COMMENCED</th>
<th>YEAR COMPLETED</th>
<th>WHO PAID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extension</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outside room/s</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plastering</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Painting</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ceiling</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Floors</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fencing</td>
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</tr>
<tr>
<td>Stoep</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water Reticulation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity Wiring</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specify</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
19. Do you have any of the following pieces of furniture?

<table>
<thead>
<tr>
<th>FURNITURE</th>
<th>YEAR BOUGHT</th>
<th>WHO PAID</th>
<th>COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stove</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fridge</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Television</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Video</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hi-fi</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lounge Suite</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bedroom Suite</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Washing Machine</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

20. Do you have any tenants?

Yes
No

21. If yes, how much do they contribute per month? ..........................................

22. How many rooms do they occupy? .................................................................

Inside house
Outside rooms
**HOUSEHOLD STRUCTURE**

23. Can you help me compile a list of all members of your household presently staying with you here?

<table>
<thead>
<tr>
<th>NAME</th>
<th>AGE</th>
<th>RELATIONSHIP TO YOU</th>
<th>MARITAL STATUS</th>
<th>LEVEL OF EDUCATION COMPLETED</th>
<th>OCCUPATION</th>
<th>INCOME PER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

24. When you lived in your previous house, who was staying with you, including those who are not staying with you now?

<table>
<thead>
<tr>
<th>NAME</th>
<th>RELATIONSHIP TO YOU</th>
<th>MARITAL STATUS</th>
<th>OCCUPATION</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

Appendix A - 293 --
25. Can you tell me more about those people who are listed above, but are no longer staying with you in this house?

<table>
<thead>
<tr>
<th>NAME</th>
<th>YEAR THEY LEFT</th>
<th>REASON FOR LEAVING</th>
<th>WHERE THEY STAY NOW</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

26. Of those people staying with you now, who joined you after you moved into this house?

<table>
<thead>
<tr>
<th>NAME</th>
<th>AGE</th>
<th>RELATIONSHIP TO YOU</th>
<th>WHEN JOINED</th>
<th>REASON FOR JOINING</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

27. Do you have a “home” in rural areas?

Yes
No

28. If yes in 27, have you sent them money in the last year?

Yes
No
29. If yes in 28, how often?

<table>
<thead>
<tr>
<th>HOW OFTEN</th>
<th>HOW MUCH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Every month</td>
<td></td>
</tr>
<tr>
<td>Every three months</td>
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<tr>
<td>Every six months</td>
<td></td>
</tr>
<tr>
<td>Once a year</td>
<td></td>
</tr>
</tbody>
</table>

30. Does your household receive money from any of the following sources?

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>HOW MUCH</th>
<th>HOW OFTEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relatives not staying with you</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Friends not staying with you</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pensions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other specify</td>
<td></td>
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</tr>
</tbody>
</table>

THANK YOU VERY MUCH FOR ANSWERING THESE QUESTIONS

We will be conducting a follow up study soon. We would appreciate it if you could participate in that study.

31. Can we talk to you again then?

| Yes | |
| No  | |
32. If yes, what is the best day and time to talk to adults in your household?

<table>
<thead>
<tr>
<th>NAME</th>
<th>DAY</th>
<th>TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

ONCE MORE, THANK YOU FOR YOUR TIME
APPENDIX B

SUB-SAMPLE HOUSEHOLD SURVEY SEPTEMBER 1996

INANDA NEWTOWN

DATE: ..............................................................

INTERVIEWER: ...................................................

HOUSEHOLD ADDRESS: ...........................................................................

INTERVIEWERS STATUS IN HOUSEHOLD: ................................................

INTERVIEWER’S COMMENTS (FOCUS ON CIRCUMSTANCES UNDER WHICH THE INTERVIEW WAS CONDUCTED)

..................................................................................................................

..................................................................................................................

..................................................................................................................

..................................................................................................................

..................................................................................................................

CHECKED BY: ..............................................................

DATE: ..............................................................
Q1. Can you help me complete a list of all members of your household presently staying with you?

Fill in new information (1996) on line 2 and 1993 information on line 1. This will give us an indication of changes, if any, in the household since 1993.

<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>Age</th>
<th>Relationship to you</th>
<th>Marital Status</th>
<th>Level of Education</th>
<th>Occupation</th>
<th>Income per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
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<td>1993</td>
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<td>1996</td>
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<td>4.</td>
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<td>5.</td>
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<td>1993</td>
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<td>1996</td>
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<td>6.</td>
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<td>1993</td>
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<td>1996</td>
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<td>1993</td>
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<td>1996</td>
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</tbody>
</table>
Q2. Please explain reasons for some of the main changes in your household since February 1993, if there are any.

<table>
<thead>
<tr>
<th>Category</th>
<th>Reasons in point form</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members left</td>
<td></td>
</tr>
<tr>
<td>Members joined</td>
<td></td>
</tr>
<tr>
<td>Occupation</td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td></td>
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</tbody>
</table>

Q3. In your view how have these changes affected your household e.g. financial, household chores, security, relations within the household.

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Q4. Since you moved into this house which improvements have been done, why, who decided, who paid. (Interviewer to probe carefully)

<table>
<thead>
<tr>
<th>Item</th>
<th>Description of improvement</th>
<th>Why that improvement was prioritised</th>
<th>Who decided</th>
<th>Who paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extension</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outside room/s</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Plastering</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Painting</td>
<td></td>
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<tr>
<td>Ceiling</td>
<td></td>
<td></td>
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<tr>
<td>Floors</td>
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<tr>
<td>Fencing</td>
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<tr>
<td>Stoep</td>
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<tr>
<td>Water</td>
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<td></td>
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<tr>
<td>Electricity</td>
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<tr>
<td>Other (specify)</td>
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</tbody>
</table>
Q5. Since you moved into this house which of the following pieces of furniture have you bought?

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Why did you buy it</th>
<th>Who decided</th>
<th>Who paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stove</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fridge</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Electric kettle</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Electric iron</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Television</td>
<td></td>
<td></td>
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<tr>
<td>Hi-fi</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Lounge suite</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Q6. Can you list other things that your household plans to buy in the next two years?

<table>
<thead>
<tr>
<th>Item</th>
<th>Why is it important</th>
<th>Who decided</th>
<th>Who will pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>
Q7. Since you moved into this house has your expenditure on housing gone up compared to your previous house?

<table>
<thead>
<tr>
<th>Item</th>
<th>Previous house</th>
<th>This house</th>
<th>Reason / Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>House (bond/rent)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Water</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Furniture</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

Q8. If there have been an increase in housing expenditure, explain how you have coped? Did you cut down on other things? Which item? Have you increased your income earning sources? Are there additional people contributing? Etc.

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Q9. Please explain who pays for what expenditure in your household. (Interviewer to probe carefully)

<table>
<thead>
<tr>
<th>Item</th>
<th>Main contributor</th>
<th>Additional contributors</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Housing improvements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Water</td>
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<td></td>
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<tr>
<td>Electricity</td>
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<td></td>
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<tr>
<td>Transport</td>
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<td></td>
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<tr>
<td>Alcohol</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Cigarettes</td>
<td></td>
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</tbody>
</table>

*Notes by INTERVIEWER on reliability of data*
Q10. Can you explain how decisions are taken about how much money should be spent on what in your household?

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Q11. Can you explain who decides who should pay for what in your household?

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Q12. In your view should who pays for what be related to how much they earn. Why?

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Q13. In Q8 you told us who pays for what, now can you tell us, in your view, who should be paying for what and why. (Interviewer to probe carefully)

<table>
<thead>
<tr>
<th>Item</th>
<th>Who should pay</th>
<th>Why</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
<td></td>
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<tr>
<td>Clothing</td>
<td></td>
<td></td>
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<tr>
<td>Education</td>
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<tr>
<td>Housing improvements</td>
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<tr>
<td>Furniture</td>
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<tr>
<td>Water</td>
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<td>Electricity</td>
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<td>Transport</td>
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<tr>
<td>Alcohol</td>
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<tr>
<td>Cigarettes</td>
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</table>

Q14. Can you give us your views about whether women should work, and how important are their incomes to the household.

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Q15. Do you think spending patterns in households change if women work? Explain how and why.

Q16. Do you think women who earn an income have got more say in household decision making than women who do not work. Why?

Q17. Who is the head of the household in your household?
Q18. Explain why s/he is the household head.

Q19. If a man (especially husband/father) is not earning money, does his status in the household change? How and why?

Q20. Does the head of the household in your household contribute towards housing? How and why?

Q21. Who would you define as a homemaker in this household and why?
Q22. Does the homemaker contribute towards housing in this household, how?

Q23. Over and above formal income, are there any other income generating activities that household members are involved in.

<table>
<thead>
<tr>
<th>Household member</th>
<th>Nature of activity</th>
<th>Why</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
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<tr>
<td>2.</td>
<td></td>
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<tr>
<td>3.</td>
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</tbody>
</table>
Q24. Have there been any instances in this household when a person does not pay for what s/he is supposed to be paying for. Explain how and why this happened and how it was resolved.

Q25. In your view how should other household members relate and react to such people.

ADDITIONAL COMMENTS BY INTERVIEWER