

**Housing the Household: Gender and Empowerment in  
South Africa**

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## Abstract

Based on in-depth interviews carried out with men and women in both male and female-headed households in the townships of Khayelitsha and Philippi in Cape Town, South Africa, the thesis examines the impact of housing finance and participation in housing projects on intra-household gender relations. The importance of the projects to the low-income, mainly female Xhosa participants is explored, not only as a means of delivering physical shelter with resulting improvement in quality of life, but also as an empowering process. In particular the impact of an external factor on power relations between men and women in male-headed households is explored, through changes in decision-making abilities and control over household resources. Following on from these shifts, and echoing wider societal changes in South Africa and beyond, the notion of a 'crisis in masculinity' is explored. The role of emotions in decision-making is highlighted, particularly in response to models and theories which exclude the emotional context of household power relations.

Key findings include the degree to which empowering women outside the household does not necessarily result in a similar shift in status within the household; and the extent to which men consider their traditional authority and position as household heads undermined by their perception of growing 'women's rights'. Women living within female-headed households also present a strong case for the increasing breakdown of the traditional nuclear household, through their representation of marriage and partnership with men as not only emotionally but also economically unstable. The destabilisation of marriage is generally regarded as more problematic by men, who experience a loss of power when these fail, than by women who reported a preference for female headship. Issues raised during the fieldwork illustrate the need for an exploration of the meaning of terms such as household, headship, decision-making and empowerment, particularly where these are used in models of the household.

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### **South Africa**

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## Table of Contents

<i>Abstract</i> .....	2
<i>Acknowledgements</i> .....	3
<i>Table of Contents</i> .....	4
<i>List of Tables</i> .....	8
<i>List of Acronyms</i> .....	9
<i>Chapter One</i> .....	10
<i>Housing the Household: NGOs, Gender and Empowerment</i> .....	10
<b>1.1 Theorising Empowerment</b> .....	12
<b>1.2 Non-governmental Organisations</b> .....	16
1.2.1 NGOs and Microfinance.....	19
1.2.2 NGOs and Housing Finance.....	22
1.2.3 Housing and Gender.....	24
<b>1.3. Households</b> .....	25
1.3.1 Modelling the Household.....	26
<b>1.4 Decision-making and Empowerment</b> .....	32
1.4.1 Decision-making and Microfinance.....	33
<b>1.5 Excluding Men</b> .....	37
1.5.1 Men in Crisis?.....	38
1.5.2. Men at Work.....	39
1.5.3 Men at Home.....	40
1.5.4 Impacts of Crisis.....	41
<b>1.6 Outline of Chapters</b> .....	42
<i>Chapter Two</i> .....	44
<i>The Housing Process: A New Dawn?</i> .....	44
<b>2.1 The Housing Process: A National Perspective</b> .....	45
2.1.1 An Overview of Housing Policy.....	45

2.1.2 Post-apartheid Housing Policy.....	47
2.1.3 The Failure of Formal Finance .....	51
<b>2.2 The Housing Process: A Local Perspective .....</b>	<b>54</b>
2.2.1 NGOs and Housing at the city scale .....	54
2.2.2 The South African Homeless Peoples’ Federation .....	57
2.2.3 The Kuyasa Fund .....	59
<b>2.3 In the Field: Methodological Considerations .....</b>	<b>62</b>
2.3.1 Feminist Epistemologies .....	63
2.3.2 Positionality, Reflexivity and Power .....	64
2.3.3 Representing Respondents .....	66
2.3.4 Overview of the Research .....	67
2.3.5 Khayelitsha and Philippi .....	68
2.3.6 HOSHOP and Masithembane .....	68
2.3.7 Vukuzenzele and Kuyasa.....	71
<b>Chapter Three .....</b>	<b>73</b>
<b><i>Housing and Households: From Shacks to Houses.....</i></b>	<b>73</b>
<b>3.1 Explaining the Local: Households on Housing .....</b>	<b>73</b>
<b>3.2 Gendering Housing .....</b>	<b>74</b>
<b>3.3 Loans .....</b>	<b>78</b>
<b>3.4 Savings Groups.....</b>	<b>81</b>
<b>3.5 Home Ownership and the Cost of Living .....</b>	<b>83</b>
<b>3.6 Affordable Housing? Impact on the Household and the City.....</b>	<b>88</b>
<b>Chapter Four.....</b>	<b>94</b>
<b><i>Households: Structure and Financial Decision-Making.....</i></b>	<b>94</b>
<b>4.1 Understanding the Household .....</b>	<b>94</b>
4.1.1 Defining ‘Household’ .....	95
4.1.2 Theorising the Household .....	99
4.1.3 Altruism and Love .....	103
4.1.4 So what of love?.....	105
<b>4.2 Understanding Households in South Africa .....</b>	<b>108</b>

<b>4.3 Household Types .....</b>	<b>110</b>
4.3.1 Examples of Female-Headed Households .....	112
4.3.2 Examples of Male-Headed Households.....	118
4.3.3 Examples of Joint-Headed Households .....	121
4.3.4 Examples of Contested Households.....	122
4.3.5 Children in Households.....	124
<b>4.4 Household Financial Decision-making.....</b>	<b>126</b>
4.4.1 Money Management Systems .....	128
4.4.2 Contributors to Decision-making.....	131
<b>4.5 Conclusions.....</b>	<b>133</b>
<b><i>Chapter Five.....</i></b>	<b><i>135</i></b>
<b><i>Women in Households: “If a man can get a wife, she is going to keep him nicely.”</i></b>	
<b><i>.....</i></b>	<b><i>135</i></b>
<b>5.1 Ideologies of Marriage.....</b>	<b>139</b>
5.1.1 Marriage: a positive step .....	141
5.1.2 Marriage: negative attitudes.....	146
<b>5.2 Ideal Wives, Ideal Husbands.....</b>	<b>150</b>
5.2.1 Good Wives .....	151
5.2.2 Good Husbands.....	154
5.2.3 Marriage: who benefits? .....	158
<b>5.3 Problems in Marriage.....</b>	<b>161</b>
<b>5.4 Money and Marriage .....</b>	<b>164</b>
<b>5.5 Changes in Marriage .....</b>	<b>167</b>
<b>5.6 Conflict in Marriage: Attitudes to Sex and Violence.....</b>	<b>169</b>
5.6.1 Rape .....	173
<b>5.7 Educating Children: Sex and Marriage.....</b>	<b>176</b>
<b>5.8 Conclusion .....</b>	<b>181</b>
<b><i>Chapter Six.....</i></b>	<b><i>184</i></b>
<b><i>South African Masculinities: Men in Crisis?.....</i></b>	<b><i>184</i></b>

6.1 A Crisis of Masculinity in South Africa? .....	184
6.2 Headship: “No one control me here, it’s my own house, I say what I want.” .....	190
6.3 Employment: “One is born a man to work for one’s family” .....	194
6.4 Marriage: “Every day and night a woman tells you what to do.” .....	200
6.5 Marital Problems: “Men are the problem in marriage” .....	205
6.6 Social Problems: “Women have many rights.. (they) take advantage.” ...	210
6.7 Domestic Violence: “There is a Xhosa saying ‘woman belongs in a marriage where a man is in control’” .....	215
6.8 Parenthood: “If you have no children you have no name.” .....	216
6.9 Conclusions: Crisis or Multiple Identities .....	224
<i>Chapter Seven</i> .....	229
<i>Conclusions: The Reach of NGOs - Empowering Everyone?</i> .....	229
7.1 Housing as Empowering? .....	231
7.2 Power in Households.....	237
<i>APPENDIX A: Interview Guidelines</i> .....	242
<i>APPENDIX B: Table of Respondents</i> .....	249
<i>BIBLIOGRAPHY</i> .....	252

## **List of Tables**

<b>Table 1: Breakdown of Household Types (No. of interviews per category) .....</b>	<b>110</b>
<b>Table 2: Breakdown of Conjugal Household Types .....</b>	<b>111</b>
<b>Table 3 The link between Household Structure and Budget System .....</b>	<b>129</b>
<b>Table 4: Women's attitudes to marriage .....</b>	<b>141</b>

## **List of Acronyms**

ANC	African National Congress
BLA	Black Local Authority
CBO	Community Based Organisation
CMA	Cape Town Metropolitan Area
CMC	Cape Metropolitan Council
DAG	Development Action Group
GAD	Gender and Development
HOSHOP	Homeless and Squatters Housing Project
HSS	Housing Saving Schemes
MLC	Municipal Local Council
NGO	Non Governmental Organisation
NHF	National Housing Forum
ODI	Overseas Development Institute
OECD	Organisation of Economic Cooperation and Development
PHP	People's Housing Process
RDP	Reconstruction and Development Programme
ROSCA	Rotating Savings and Credit Association
SAHPF	South African Homeless People's Federation
UF	Urban Forum
UNCHS	United Nations Centre for Human Settlements
UNDP	United Nations Development Programme
UPRU	Urban Problems Research Unit
WCCHT	Western Cape Community Housing Trust
WID	Women in Development

## Chapter One

### Housing the Household: NGOs, Gender and Empowerment

*Although it is often asserted that the household makes decisions...the household can neither decide nor think, since analytical constructs are not so empowered. Rather certain people within the household make decisions...and other less-empowered household members follow them.*

**Wolf, 1990:60**

*You have been in the meeting, out there, with the women, the way you are there. When you get into the house and your husband is there, you do change, 'ok, I'm getting home now'. You have to change and obey the orders. It's like that; you have to respect your husband.*

**Emily, respondent in Kuyasa housing project**

Non-governmental organisations (NGOs) are increasingly involved in the provision of microfinance to women, not only as a means of triggering economic development, but also as route to empowerment. The latter is a problematic concept, as understandings of the term range from the practical to the political, the economic to the social. Broadly, it recognises certain sections of society to be disempowered relative to others and that improvement in their situation calls for an increase in available choices, and the ability to articulate and exercise these choices. The association between women and disempowerment has been illustrated by both practical development approaches that highlight women's poorer status across a number of welfare indicators, as well as a political, gendered analysis that regards this differential as the product of a particular system in which power is exercised by men. In efforts to improve women's well being as well as increase the resource base they draw upon to access choices, microfinance has been forwarded as a practical mechanism for unlocking women's potential for greater economic and social empowerment. The link between gender, finance and empowerment is based on a number of assumptions about the behaviour of women (and the unseen behaviour of men), the capacity of NGOs to deliver finances and support women's uptake of credit and the nature of empowerment. This

research explores the nature of these links, the assumptions that lie behind them and their empirical validity. The three main research questions are explained below.

### **Where is the household?**

Missing from the gender/finance/empowerment framework is recognition of the importance of the household. To women, particularly those whose access to the market is constrained, or whose homes *are* their market, the household is the sphere within which their most important relationships are situated. The household has a key role in legitimising the social construction of women's identities, in framing the relationships they have with other men and women and as a site for negotiation, conflict and co-operation. Given this site's primary importance in women's lives, understanding the relationships within it should be central to attempts to understand how finance can empower women. In particular, given the growing literature on models of the household and its internal negotiations, as well as an increasing recognition of variation in household structure, there would appear to be a gap in evaluations of the empowering potential of microfinance that do not incorporate the household.

### **How is empowerment defined?**

A key assumption in the relationship between women and microfinance has been that power can be translated into the ability to make decisions, and that decision-making is therefore an adequate indicator of empowerment. It is also assumed that decision-making over economic resources is the most valuable form of decision-making. There is a need to discover whether women place similar value on autonomy over all facets of economic decision-making, or whether there might be preferences that have been overlooked. There is also a need to understand the extent to which empowerment has been assumed to place women beyond the household, or viewed the household as a constraint to women's empowerment. Women's notions of empowerment may be more focused on the household and its well-being, and less on abstract ideas of power relations. Unless socio-cultural context is known, then the ways in which women express power may not be recognised as such. In particular the way women conceive of power, and what successful identities they can harness power to uphold, will vary depending on context, and this needs to be understood to gain a full picture of the impact of projects on women's status.

### **Where are the men?**

As NGOs have found out, women's decision-making over economic resources may be constrained by the role men play, either in appropriating finance, or through a lack of male involvement and their consequent withholding of resources that could potentially be harnessed to finance with greater benefit. In particular, the relationships women have with men are central to this, as even where women do not live in male-headed households, the centrality of gender relations means that the way women engage with men will provide insights into women's empowerment. A notion of empowerment that assumes all women to be subordinate to all men risks losing the nuances that characterise gender relations, and the possibility that women may exercise power through other means than financial autonomy. Furthermore, the exclusion of men from the process of increasing women's resources and empowerment may be detrimental to both women and men. In particular, there needs to be an understanding of the impact upon men of a process that tends to target women either implicitly or openly, and whether women's empowerment can be disempowering for men.

### **1.1 Theorising Empowerment**

Defining empowerment has become increasingly difficult as the term has been widely incorporated into a range of discourses, and has been adapted to context or used interchangeably with other development terms (Desai, 1996; Kabeer, 1994, 1999; Townsend et al, 1999). It is broadly recognised as a process by which those without power acquire it, although key to this is an understanding of what power is, how it is constituted and how it can be attained and exercised. Understanding and defining power is complex and consequently most definitions are concerned with the *expression* of power. At its most abstract, power is argued to exist only in its exercise, between individuals or individuals and institutions. As such, power is conceptualised as a process, a system of networks within which power exists and can be applied (Alberti, 1999; Foucault, 1986). But the exercise of power is also problematic, and there are various frameworks for translating power into action.

The simplest notion of power is that of the 'power to', in which power is conceived of as the ability to make decisions over observable conflicts, and is the capacity to act over others (Lukes, 1974; Townsend et al, 1999). This framework is appealing in its reduction of power to a decision-making function. This has the advantage of linking the ability to make decisions to power and so consequently to assume that improvements in decision-making capacity will lead to increased power. Such a concept has informed development paradigms, including the Women In Development framework, in which efforts have been channelled towards increasing the capacity of the poor, and women in particular, to exercise power through decision-making.<sup>1</sup> The lack of power in the lives of individuals, in particular low-income women in developing countries, meant it was assumed that the exercise of collective action would achieve power, both from a practical basis by mobilising resources and also strategically by increasing women's ability to take on systems of oppression (Moser, 1993). To this end, women's organisations were encouraged as the means by which disempowered women might gain power and so become empowered (Sen and Grown, 1987; Zapata, 1999). The practical basis of these organisations was regarded by development practitioners as a potential mechanism by which socio-economic interventions might be made, harnessing and enhancing the power created by these organisations. Such a link between income-generation, decision-making and empowerment has become a cornerstone in development programmes, particularly those delivering microfinance (Mayoux, 1999). However, the growing emphasis on income-generation as a means to empowerment has oversimplified the link between the two, in which income-generation has become regarded as not only an indicator but also a form of empowerment.

An alternative framework for conceptualising power is the notion of 'power over', which refers to the ability of possessors of power to control the arena of conflict and to suppress certain agendas from the decision-making forum (Kabeer, 1994; Lukes, 1974). This framework is concerned with the way power relations are institutionalised, and consequently in the way that certain decisions are not ever contested, but an

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<sup>1</sup> The Women in Development paradigm argued for the inclusion of women in development, reasoning that their exclusion limited the success and reach of development programmes. This position has been critiqued for failing to question the position of women within societies, and for regarding women as conduits for development rather than actors in their own right (Kabeer, 1994; Moser, 1993).

accepted part of social or gender relations. This idea of power is used in much theorising of gender relations, in which the types of decisions women make are limited by social norms that dictate where women exercise control. This links to the need to understand women's empowerment in the context of the relations and networks of power within which women exist. Women's empowerment is not drawn out of improved economic productivity, because women face constraints to their exercise of choice. In particular, feminist analysis considers that power relations between men and women are such that women are restricted in the resources they can access and the degree of power they can exert over these. Furthermore, the embedded nature of these gendered power relations are such that a 'patriarchal bargain' exists, in which women act and pursue their aims within a framework of social systems shaped by men (Friedmann, 1992; Garcia-Guadilla, 1995; Kabeer, 1994; Kandiyoti, 1988; Rowlands, 1997; Walby, 1990). Such a belief is particularly useful in analyses of the household, where women's power to exercise decision-making is restrained by wider gendered beliefs as to the kinds of decisions women can take.

Closely linked to this concept of power is a third formulation, that of 'power within' (Lukes, 1974; Rowlands, 1997; Townsend et al, 1999), in which conflict is not only removed from the decision-making forum by the exercise of institutional power, but is removed from the consciousness of those involved. In this model, potential conflicts in decision-making are left unarticulated by actors who might be presumed to have an interest in their outcome, including those who enjoy a position of dominance over less empowered individuals or groups. As a consequence of such a formulation, there is a clear need to understand empowerment as multidimensional and complex (Kabeer, 1999; Rowlands, 1997). In particular, the idea that empowerment can be delivered as a component of wider income-generation programmes has been critiqued, and the need for women to control the strategies for their own development has been highlighted (Afshar, 1998; Datta, 2003; Folbre, 1997; Freire, 1993; Sen, 2000). Women's agency rather than women's participation has become the focus of attempts to incorporate empowerment into development. The process by which empowerment through strategic needs occurs should acknowledge that women may not recognise as strategic those aspects of their lives that have gone unquestioned, and that furthermore

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women will come into conflict with those actors and institutions with an interest in maintaining the power status quo. The call for 'women-led development' and 'empowerment from within' therefore has its basis in the belief that empowerment cannot be bestowed, as well as recognising the impracticality of forcing an unworkable project onto a community.

Incorporating empowerment into NGO projects has tended to focus on the practical aspects that are believed to support empowerment, hence the link made between socio-economic development and employment. This link has encouraged the growth of microfinance projects, in which women's disempowerment is regarded as economic and that access to finance can be sufficient to initiate a process of economic and self-empowerment. Research, however, has begun to show that microfinance does not always trigger empowerment; indeed it can increase the constraints women face (Goetz and Sen Gupta, 1996; Longwe, 2000; Mayoux, 1998, 1999). Empowerment is therefore not merely a case of income-generation and participation in decision-making, but of the control women have over these processes. Incorporating this more political aspect in NGO projects is clearly more complex than just making finance available.

In response to this acknowledgement of complexity, Kabeer (1999) suggests regarding power as the ability to exercise choice and sets this definition within a framework of three criteria for making choices - existing resources, exercise of agency and outcomes. This framework is particularly useful in understanding the impact of microfinance, and understanding how this external change does not always improve women's conditions. If microfinance does not significantly expand women's resource bases or their ability to exercise agency (in making choices over the use of their resources), then the impact of microfinance will be limited. This framework is useful not only in illustrating the relationship between microfinance and the individual, but by incorporating existing resource bases, makes space for the wider household, community and socio-cultural institutions in which women exercise agency and choice. An acknowledgement of the importance of context also highlights that where empowerment is dependent upon the wider relations within which a woman lives, it is equally likely to depend upon the personal characteristics and circumstances of the women. As such, the experiences of the disempowered cannot be homogenised and assuming unproblematic relationships within disempowered groups

such as poor women can lead to the empowerment of some individuals at the expense of others (Edwards and Sen, 2000; Yuval-Davis, 1998).

## 1.2 Non-governmental Organisations

Development discourse has come to focus on the private sector and NGOs as mechanisms for delivering development, rather than concentrating solely on the public sector.<sup>2</sup> In some cases this is due to 'state failure' to provide services, which has been picked up by international economic discourse and the increasing popularity of a neo-liberal paradigm which regards the free market as the most effective and appropriate mechanism for service delivery. In addition, a reduction in the state's role and the establishment of alternative channels of development are assumed to strengthen civil society, a development aim in itself, particularly in countries with limited experience of democratic systems of governance (Fowler, 1991; Himmelstrand, 1994; Hudock, 1999; Hyden, 1994; McIlwaine, 1998; Mercer, 2002). Where, as is often the case in developing countries, the market fails to provide for the majority of the population, NGOs have been hailed by some actors as having the scope to support civil society while delivering development with greater success than either public or private sectors (Edwards and Hulme, 1995, 1997; Heinrich, 2001; Hudock, 1999; Robinson, 1993).

The current neo-liberal political and economic climate has seen an increasing drive for decentralisation and democratisation. The vacuum left after the 'rolling back' of the state has not always been filled by the private sector, particularly in areas characterised by geographical remoteness or low-income or marginalised populations. Instead, in some areas, NGOs have become the main providers of development. Generally associated with the declining role of states as aid recipients, they have seen their funding by both bilateral and multilateral donors increase due to the perception that they are better placed to deliver development with greater efficiency and scope, at lower cost and with a greater degree of beneficiary participation and empowerment (Fowler, 2000; Habib and Taylor, 1999; Powell and Seddon, 1997; Wallace, 1997).

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<sup>2</sup> NGOs can be loosely categorised as non-profit organisations that lie outside the public and private sectors (Hudock, 1999) and that are engaged in the provision of development, although their

This increasing importance of non-governmental forms of development is reflected in the increasing funding levels available to NGOs. From 1970 to 1990 funding through NGOs increased from \$2.7bn to \$7.2bn (Fowler, 1992, cited in Marcussen, 1996). OECD estimates put annual NGO spending at \$9-10bn (OECD 1993, cited in Marcussen, 1996), while it is estimated that NGOs account for 13% of total official development assistance, although this varies depending on governments (*ibid*). It is estimated that in the early 1970s NGOs received 1.5% of their funding from donors, but by the mid 1990s, this had risen to 30% (Overseas Development Institute 1995, cited in Edwards and Hulme, 1997).

This emphasis on reduced state involvement has not gone uncontested. Conceptualising a diminished role for the state is characteristic of neo-liberal thought and not unproblematic (Allen, 1995; Baylies, 1995; Bayra, 1993; Drame, 1996; Uphoff, 1995). The inability of the state to provide development raises questions over its capabilities, its purpose and ultimately its legitimacy. As previously state-controlled functions fall under the remit of non-state institutions, there is potential for renegotiating the meaning of citizenship with wider implications for both citizens and the state (McEwan, 2000, 2003; Wood, 1997). In some cases, this has been encouraged by donors who have tied development aid to political conditionality and sought to harness economic development to political reform. The ability of the state to provide development is further weakened by the role of NGOs as preferred conduits for donor finances, impacting on the capability of the state to deliver services and demonstrating the potential power of international donors over individual states (Baylies, 1995; Bebbington and Riddell, 1995; Bratton, 1989; Stewart 1997).

The case for NGOs is based on the belief that they are capable of reaching the poorest and most marginalised populations; that the development processes they utilise are more effective than those of conventional development agencies in reaching intended beneficiaries and in promoting participation and empowerment; that these projects are undertaken with lower operational costs and on a sustainable basis; and that they are unconstrained by bureaucratic regulations and so are more adaptive and innovative

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definition is contested (Dichter, 1997; Edwards and Hulme, 1997; Mercer, 2002; Stewart, 1997; Uphoff, 1995; Vakil, 1997).

(Edwards and Hulme, 1992, 1996, 1997; Hudock, 1999; Marcussen, 1996). NGOs claim that they are more effective in reaching and delivering services to the poor, who are often excluded from more mainstream initiatives. In addition to this, NGOs claim that their small-scale, locally aware and innovative approaches play a positive role in strengthening civil society and can empower, rather than merely serve, local communities. In particular their targeting of marginal groups, such as low-income women, has been of interest to international donors desirous of seeing their funding reach intended beneficiaries (Edwards and Hulme, 1995).

In fact, little is actually known about the efficiency and impact of many NGO projects (Bratton 1989; Copestake, 2000; Noponen, 1997; UNDP 1993; Wallace 1997). NGO projects do not necessarily reach the poorest sections of societies nor are they always participatory, and they can suffer high operating costs as a consequence of attempting to do so (Marcussen, 1996). Thus the success of NGOs at reaching those previously excluded from development initiatives comes with a correspondingly higher economic cost and expecting NGOs to mediate the separate demands for effective development provision and greater financial sustainability may compromise their ability to do either. Furthermore, the appropriateness of NGOs as large-scale development providers is not only questionable on the basis of their methodologies, but also on the impact that donor expectation has had on their ability to continue operating with this advantage. The ability of NGOs to scale up, replicate their programmes and co-ordinate with other NGOs and development agencies working in the same geographical or project area is questioned, particularly in cases where the value of NGO work lies in its ability to adapt to local contexts with emphasis on the quality rather than quantity of service (Bebbington, 1995; Biggs and Neame, 1995; Edwards and Hulme, 1995, 1996, 1997; Marcussen, 1996).

In addition, as recipients of donor finance NGOs have been called upon to become more accountable and transparent in their internal processes (Edwards and Hulme, 1995; Oneworld Trust, 2003). Consequently, NGOs have become increasingly accountable to donors, which has served both to decrease their independence and to focus accountability upwards to donors rather than downwards to beneficiaries as was traditionally the case. The result of this, while serving to increase the scale of NGO projects, has been a shift in the conceptualisation of programmes and target

populations so as to provide greater financial sustainability within a shorter timeframe. As such, the criteria for measuring success have shifted from beneficiary contentment to financial sustainability, which has resulted in a convergence in the types of programmes NGOs carry out (Edwards and Hulme, 1997). In particular, the international focus on poverty alleviation as a development aim means there is an increasing prevalence of projects targeted at income-generation capacity as opposed to projects with less tangible and more long-term benefits, in particular those projects that NGOs claimed would empower participants by challenging power relations. It is within this context that microfinance services have become important tools for NGOs as they can easily be replicated, scaled-up and publicised, as well as having obvious poverty-alleviating components (Bennett, Goldberg and Hunte, 1996; Dichter, 1996; Mayoux, 1999; Rhyne and Otero, 1996).

### **1.2.1 NGOs and Microfinance**

As a tool used by NGOs, microfinance is drawn from three separate paradigms of development thought: financial sustainability, poverty alleviation and empowerment (Kabeer, 1994; Mahmud, 2003; Mayoux, 1999, 2000, 2001). The financial sustainability approach considers that the widespread availability of credit services for the poor will bridge pre-existing gaps in the formal market and by enabling the poor to access credit, will initiate what Mayoux (1999) refers to as a 'virtuous spiral' of socio-economic improvement. This is closely linked to the poverty alleviation paradigm, in which practical measures for improving low-income populations' quality of life are advocated, both as tools for improving well-being and also as enabling further empowering choices. These perspectives have focused on women in particular, not only as they experience high levels of poverty but as they are regarded as gatekeepers to household welfare (Berger, 1989; Chant, 1997a; Kabeer, 1994). The empowerment paradigm regards the provision of microfinance as a potentially empowering tool: firstly, in enabling the previously excluded to participate, secondly, in regarding the process as an empowering relationship and not merely a financial one and thirdly, by using microfinance to improve economic quality of life with associated effects on social capital (Kabeer, 2001; Mahmud, 2003; Mayoux, 1999). The empowerment paradigm is less concerned with the practical basis of the previous two paradigms except as a conduit to empowerment, but all three regard an increase in access to economic services as a condition to success.

Microfinance is also regarded as useful given the high degree to which the 'unbankable' poor organise and use their limited resources, particularly in the form of savings and loans, in systems of informal finance. These generally take the form of rotating savings and credit associations (ROSCAs), in which members save regular amounts for disbursement over a specified period of time, or can take loans on the basis of their saving record (Merrett and Russell, 1994; Reinke, 1998; Smets, 1996; Thomas, 1991; Tomlinson, 1995). These systems appeal to the three paradigms outlined above; either on the basis of their pragmatic financial sense in the face of limited access to formal finance, or as part of a wider system of support potentially empowering those who use their resources to improve well being (Copestake, 1996; Dallimore and Jones, 2004). In particular the pre-existence of savings groups means that NGOs can incorporate indigenous financial models into their projects, arguing that in so doing, they bring resources to well-regulated and functional, albeit informal, financial systems.

However, these systems of informal finance are not easy to scale up into larger microfinance projects for several reasons. Part of their success depends on their small scale, whereby the risk associated with lending and saving together is offset by social networks and peer pressure which act as security. Scaling up loses the personal relationship upon which the trust necessary for shared saving is dependent. In addition, groups are aware of the risk of group saving and loans and are therefore self-selecting. Groups will not risk default from members in precarious financial situations and so will exclude them from membership. The poorest therefore risk being excluded from these saving systems, despite the appearance to outsiders that they are tailored for the poor. Finally, ROSCAs tend to be highly gendered with limited participation by men (Jones and Datta, 1999). This has implications for the scaling up of NGO projects and a need to incorporate gender considerations, such as why it is women who focus on savings and loans and not men, how NGOs might better understand this process so as to support it and whether participation by women can be detrimental as well as positive to their well-being and potential empowerment.

Microfinance covers a range of services including credit, savings and related schemes such as pensions and insurance, and can be organised in different ways (Mayoux,

1999). This can take the form of lending to individuals or groups, for different purposes (such as enterprise creation) and in different ways (either by linking members to formal credit, or by setting up independent savings groups). The encouragement of NGOs to undertake this role comes from the increasing belief that formal institutions are failing to deliver financial services to the poor and that evidence over several decades has illustrated the ability of the poor to access and repay informal credit, often operating at higher rates of interest than in the formal sector (Boleat, 1987; Dichter, 1997; Tun Wai, 1992). The mismatch between formal financial institutions and the poor is seen as a consequence of the requirements made by institutions, including minimum loan size, collateral, regular income and credit checks. In addition to economic barriers, social constraints exist, such as the requirement for literacy, and are especially effective in denying women access to formal institutions (Copestake, 1996; Dichter, 1997; Mayoux, 1999; Rhyne and Otero, 1992). Whether NGOs are seen as most suitable to provide financial services to the poor, or their contribution is regarded as taking up a shortfall that should ultimately rest with the market, NGOs are currently the site in which a number of potentially conflicting demands and requirements are met (Bennett and Cuevas, 1996; Renaud, 1999; Robinson, 1996; von Pischke, 1996).

This link between NGOs and microfinance can be problematic. The ability of NGOs to deliver financial services is questioned. NGOs rarely have the scale or technical expertise to administer microfinance (Bennett et al, 1996; Rhyne and Otero, 1992). Financial sustainability is problematic on several counts: that subsidisation is often required to cover start-up or administration costs, that default can be high, that initial lending is on a small scale and that microloans alone do not improve livelihoods and therefore are unsustainable (Dichter, 1996, 1997; Goetz and Sen Gupta, 1996). A focus on microfinance alone may well yield higher financial efficiency but can produce lower social benefits, and even social costs, for clients, especially women. The socio-economic context within which credit is provided, particularly when it is provided to women, needs to be considered to ensure that clients are not merely being facilitated to take on debt and that the financial sustainability of NGOs is not prioritised over beneficiary well-being. The extent to which microfinance can alleviate poverty is therefore dependent not only on access to credit, but the use of credit in successful income-generating activities. Additionally, an emphasis on

sustainability sits at odds with the founding tenets of many NGOs and can encourage NGOs to concentrate on the 'better off' poor as more 'bankable', excluding those who are viewed as credit risks and reducing reach to the poorest of the poor (Dichter 1997; Robinson, 1996). Finally, the success or otherwise of NGOs' microfinance programmes is not clear-cut. Despite the apparent emphasis of both the sustainability and poverty-alleviation paradigms on quantitative indicators of success (such as repayment rates or improvements in income and standard of living), the diverse range of NGO work and the lack of a unified approach means there is little comparative basis for evaluating NGO projects (Dallimore and Jones, 2004; Jones and Datta, 1999). The measurement of success with regards to empowerment is rendered even more complex by the difficulty of using quantitative indicators for a subjective concept (Mayoux, 1999).

### **1.2.2 NGOs and Housing Finance**

Housing finance policy has been influenced by a similar shift in international economic paradigms as those described for microfinance. This shift in emphasis has meant that governments' role in housing finance has been increasingly that of facilitator and regulator, rather than that of housing provider. Housing markets and housing finance have been subjected to the same calls for deregulation and liberalisation that have characterised the neo-liberal paradigm, with the belief that housing demand is best met by the free working of the market, rather than government interference, and that increasing liberalisation and development increases developing countries' integration into international markets (Hamnett, 1994; Jones and Datta, 1999). Housing finance itself has become a perceived key to integrating national financial networks, rather than an isolated mechanism (Kim, 1997). Thus World Bank housing finance policy guidelines call for the development of a sustainable, integrated market-based finance system, with government deregulation of controls on the private sector and efficient subsidy use (Buckley, 1996, 1999; Jones and Datta, 2000; Renaud, 1999; Robinson, 1996). In the context of developing countries, where the ability of the majority of the population to access formal finance is severely restricted, such a policy relies on either increased access to formal institutions, or alternative finance provision.

In light of the growth of NGO microfinance services, it has been argued that NGOs could play a role in delivering housing finance to low-income populations, either as an interim service until finance institutions are able to reach these markets, or as part of NGOs' wider socio-economic development strategies (Jones and Mitlin, 1999; Kim, 1997; Renaud, 1999; UNCHS, 2001). The history of housing in the last 50 years has been characterised by the failure of public provision and the increasing self-reliance of the poor, in particular the role of self-help housing which continues to play a dominant role in the housing of low-income populations. Where formal housing finance is characterised by large loan size, long repayment periods, minimum income requirements and the need for collateral, NGO microfinance is tailored to the needs of the poor. The methodologies used in NGO microfinance projects can be applied to housing finance, and the increasing interest of governments in this method of housing provision has led to the integration of these schemes into large-scale programmes (Jones and Mitlin, 1999; Mitlin, 1997).

The uptake of microfinance and housing finance provision by NGOs raises some points of concern. The first concerns NGO transparency and the way in which evaluations of NGO success in microfinance are carried out (usually by NGOs themselves). This raises issues of accountability and includes the ways in which NGOs evaluate their projects and the indicators used to measure criteria for success. Thus NGO projects that claim financial sustainability may not include the subsidisation of administrative costs, or may measure sustainability in financial terms, ignoring wider empowerment and gender equality issues (Jones and Datta, 1999). Secondly, NGOs claim that they are best suited to reach those excluded from formal finance and large-scale development initiatives, such as women and the poorest sections of society. Many NGOs specifically target women, as they are relatively poorer than men and are regarded as gatekeepers to the household. These gender assumptions require clarification, in particular whether women might also be targeted by NGOs on the basis of implicit assumptions about women's 'free' resources, such as time, which can subsidise finance costs. It also raises questions as to the role of men in NGO projects, microfinance and household. Following on from this, particularly in the case of NGOs who claim an empowering component to their work, there is a need to question whether NGOs operate within pre-existing gender frameworks, or attempt to challenge these. Finally, where empowerment is

highlighted as part of NGOs' work, the framework within which power is understood needs to be clarified. The notion that empowerment can be bestowed by NGOs through participation in projects is contradictory to the nature of the concept (Kabeer, 1994) and risks reducing the divisions and difference of experiences within a group into that of an essentialist understanding of 'women'. There is also a need to consider that credit may be disempowering. This may not be in a purely economic sense, although there is no reason to assume debt to be empowering, but also concerned with the intrahousehold and societal context within which people, and women in particular, access and use credit.

### **1.2.3 Housing and Gender**

Research on urban planning and housing has for the most part failed to incorporate gender analyses and research on housing finance has tended to do the same (Datta and Jones, 1999; Miraftab, 1992, 1998, 2001; Moser, 1993, 1995; Oruwari, 1992; Varley, 1994). The consequence of this gender blindness and the homogenisation of low-income household experience has been to reduce the flexibility and responsiveness of housing and finance provision to diverse urban populations. Assumptions about the types of housing required and the types of households living within them have impacted on the ability of a large number of the urban poor to access housing, not only as a consequence of economic but also socio-cultural constraints. A limited gendered understanding of these social and economic factors has had adverse consequences on the housing opportunities of the poor.

Ignoring gender means that assumptions about household structure are often incorrect, particularly in urban areas in developing countries which have a high percentage of female-headed households (Chant, 1997a; Larsson and Schlyter, 1993; Longwe, 2000; Miraftab, 1997). These have gone unnoticed in policy formation or suffered from lack of ability to access housing as a consequence of discriminatory procedures (Chant, 1997b; Chant with Craske, 2003; Young, 1993). Furthermore, ignoring gender risks ignoring gender roles in households and housing, and in particular the responsibility of women for income generation, savings organisation and in some cases housing provision (Chant, 1996; Folbre, 1991; Ghafur, 2002; Varley, 1994). This is particularly relevant where women take up service provision after the state's withdrawal, despite their frequent inability to translate responsibility for the domestic

into a significant economic and political voice (Miraftab, 1998; Tinker, 1995). In addition, research on gender and household structure has concentrated on the experience of single women with children and to an extent assumes this household type represents female-headed households, ignoring other non-nuclear structures (Addae-Dapaah, 1999; Blumberg, 1991; Chant, 1998; Datta and McIlwaine, 2000; Varley, 1995, 1996). Finally, where household type has been considered, analysis has rarely been at the intrahousehold level and has assumed that where resources (such as housing) or debt and finance have been taken on that this has impacted upon the household as a cohesive entity. This ignores the existence of inequality within the household, in particular the power relations between men and women, and the ways in which externally-derived resources can entrench or reorder gender power relations and may lead to empowerment (Agarwal, 1997; Goetz and Sen Gupta, 1996; Kabeer, 1998; Sen, 1990).

### **1.3. Households**

A strong argument has been made for the usefulness of NGOs and microfinance as mechanisms for delivering development and a persuasive link between the two established theoretically, and to a lesser extent, empirically. However, the links between NGOs (as context-sensitive development agents), microfinance (as a suitable mechanism for practical and strategic development) and empowerment, particularly in a gender context, have not been conclusive. There is a need to understand the impact of microfinance on the household level, where gender relations are reproduced and sustained and can influence the uptake and impact of credit. In particular, analysis of the ways that intrahousehold relations have been theorised can help with understanding the impact of microfinance on household welfare and individual empowerment (Folbre, 1986a; Kabeer, 1991, 1994; Miraftab, 1992; Tinker, 1995). If NGOs are to concentrate upon the household as a recipient of microfinance, then an understanding of the household as a site of multiple spheres of consumption and production with hierarchical power relations and unequal distribution of resources is necessary to ensure that the impact of finance is understood. 'Family' and 'household' are not always synonymous with social capital and can act to the detriment of individuals (Mayoux, 1999). Assumptions of improvement in income, household welfare and women's empowerment as a consequence of participation in projects

need to be placed in the context of household relations; and it cannot be assumed that all or indeed any of the expected outcomes will occur as a result of making finance available. The success of microfinance needs to be understood in the context of unequal power relations within households, where women in particular are assumed to struggle to access and control resources and for whom credit may be problematic. This section analyses models of the household and argues that despite their shortcomings, their understanding of the household as comprising of potentially conflicting actors is useful in understanding the success and failure of microfinance.

### **1.3.1 Modelling the Household**

Traditional economic theories of the household regarded it as a 'black box', whereby the economically rational allocation of resources to secure household reproduction was presumed to take place, with no attempt to uncover the processes by which this occurred (Becker, 1981; Folbre, 1986a, 1986b; Kabeer, 1994). This conveniently avoided having to theorise the internal dynamics of the household and instead depicted a household conceptualised in terms of a 'typical' nuclear type, pooling all resources for the benefit of all members, with decision-making, where required, being taken by a 'benevolent dictator' - an (implicitly male) household head who exercised authority to make decisions for the benefit of the household (Becker, 1981; Kabeer, 1994).

While this way of theorising the household is appealing in its simplicity, it is flawed on several counts. Firstly, the notion of a 'rational economic man' whose actions of self-interest in the capitalist market place are subsumed by altruistic activity in the household is paradoxical. It is based on the assumption that household members are guided by altruism and disregards the notion that household relations are not always co-operative. Secondly, and in part in explanation of the first, such an assumption disregards wider social, political and even economic explanations of the household's existence, reducing the definition of household to that of a mutual resource base. This ignores the possibility that not all resources are available to all household members. Thirdly, it implicitly assumes a particular household structure as ubiquitous. As such it has gender connotations, in which a heterosexual (usually married) couple and their children are regarded as the norm and decisions on the allocation of resources are made for the benefit of all, usually by the (typically) male household head. This

disregards spatial, temporal and cultural variations in household makeup (and draws on specific ideas of 'family') and offers no convincing explanation as to how intrahousehold decisions are reached.

In response to the shortcomings of this model of the household, there have been increasingly sophisticated attempts to understand and model the internal processes of the household. Development of these models has moved from an assumption of altruism as the guiding principle of household resource allocation, with its gendered assumptions about household headship, to acknowledging that households are comprised of different actors with different resources and requirements of the household. In doing so, altruism as a basis of collective household behaviour has been dismissed for several reasons. The assumption that all household inputs are pooled is misleading (Fapohunda, 1988). Both men and women conceal money and other resources that they do not pool for the benefit of the entire household and over which they retain decision-making power. Furthermore, those resources that are pooled are not necessarily distributed by the household head for the benefit of the household as a whole. The household cannot be conceived of as an unproblematic entity, but rather comprises of individuals with different and conflicting needs (Moser, 1993). It therefore follows that distribution of limited resources will not always benefit all household members. Nor can it be assumed that the household head will make altruistic decisions over resource distribution. Rather, these decisions will be informed by wider socio-cultural and gender discourses, as well as the nature of the personal relationships between household members, all of which change over time (Fapohunda, 1988; Kabeer, 1994; Wolf, 1990). This model does not, therefore, accommodate the possibility of intrahousehold conflict, or the negotiations that are necessary to resolve these, or theorise power relations in the household.

Where households are not in agreement over the use of resources, and individuals occupy unequal positions, scope is made for negotiation within the household over allocational priorities. In particular this idea expands the definition of the household economy to incorporate different spheres of production and consumption, in which personal resources can be pooled or held back. But this negotiation takes as its basis the "institutional rationality" of the household, by which the organisation of household division of labour and resource allocation are assumed to depend on the

financial rationality of pooling or withholding resources (Treas, 1991: 211). In this model a 'conjugal contract' made between a couple determines the ways in which their resources are exchanged within the household, although it is not supposed that both partners have equal power in negotiating this contract (Carter and Katz, 1997; Whitehead, 1981). In cases where a breakdown in relations occurs, this system of multiple spheres of production and consumption can be adopted (Agarwal, 1997; Blumberg, 1991; Carter and Katz, 1997; Treas, 1991). All these models assume a nuclear household.

Theorising about the household in such a way not only carries gender implications about the structure of the household, but also about gender divisions of labour and the importance of income-generation. Thus low levels of female participation in the market place is not a question of gender discrimination, but rather a question of comparative economic advantage, in which women's relegation to the domestic sphere is regarded as an economic rather than gendered decision. To an extent, critics of this idea have focused on the exclusion of women from the marketplace as problematic, rather than addressing the underlying ideologies by which this exclusion is legitimated. This is due to the predominant belief that women's disadvantage vis-à-vis men has its source in their unequal access to economic resources, in particular income generating activities. Thus women's position in the household is held to be determined by their access to economic resources and their contribution of these to the household (Boserup, 1970; Bruce, 1989; Harris, 1981; Moser, 1993; Pahl, 1989). As models of the household have become increasingly sophisticated in modelling internal processes, the emphasis on income-generation has remained, partly because financial flows are visible outcomes of decision-making, but also because of the belief that economic rather than socio-cultural resources confer the most power. In these models, households are assumed to be dominated by economic considerations, to arrive at decisions over resource allocation between members either through altruism, economic rationality or unspecified negotiation and to exist outside their socio-cultural context.

The most significant improvement to models of the household has been the shift away from the belief that households are co-operative sites, to incorporating the potential for conflict in decision-making processes. There has also been an attempt to

incorporate non-economic factors into analyses of power within the household. The 'co-operative/conflict' model rejects the assumption that household members have equal access to resources by highlighting the different degrees of power enjoyed by different household members, which is formalised in what Sen (1990) refers to as the 'entitlement bundle': the range of economic and non-economic resources that an individual can call upon. The position of an individual is also dependent upon the perception both by others and themselves of the value of their entitlements; the extent to which an individual will subordinate personal well-being to household need; and the extent to which self-interest can be overruled by power exercised in the form of (threats of) violence (Kabeer, 1994).

The entitlement bundle constitutes the assets and resources at the disposal of an individual, both economic (such as cash, land and potential inheritance) as well as socio-cultural factors (such as rights within formalised unions such as marriage). It is important to emphasise that there is a moral obligation invoked, for example where a married woman without independent financial means might still retain bargaining power through her contributions to domestic labour or as the mother of children in the household. While the entitlement bundle is the collection of assets that support a household member, the use of this bundle depends on firstly, the 'fall back' position or the 'threat point' of an individual and secondly, the perception of that individual's need and power (Agarwal, 1997; Folbre, 1986a; Katz, 1997).

With regard to the first point, negotiations are rarely resolved through threats to adopt fallback positions. Rather, negotiation for small resources and decision-making rights can be carried out at the emotional level, without recourse to threat points (Folbre, 1986a). The minutia of such negotiations makes them impossible to model, despite their forming the majority of interactions between household members. Influences such as access to individual or communal resources, kinship and friendship networks, state and civil society networks and socio-cultural norms all fall within the two categories, either as part of the entitlement bundle or contributors to self-perception. The greater the inclusion of these factors the more likely that the nuances of household bargaining can be understood. In this model, however, the ability of a household member to secure resources within the household ultimately rests on their pre-existing and/or extrahousehold resources: "The premise here is that the greater a

person's ability to physically survive outside the family, the greater would be her/his bargaining power over subsistence within the family" (Agarwal, 1997:9). It is possible that this model places too much emphasis on the role of the assets an individual can remove from the household, and does not accommodate emotional links between household members. It certainly begs the question as to whether it is possible for improvements in decision-making status to be internally derived, or whether shifts in decision-making power are always the result of externally derived positioning, be it cultural or economic. Put simply, is a woman's opportunity to gain greater decision-making advantage dependent upon external influences, such as wage labour, or is it possible that bonds of affection and moral obligation could be formed that secure or advance a woman's position without requiring external input? The emotional context within which household decision-making is undertaken has been left out of models of the household. While incorporating this emotional context is difficult, at best there needs to be an acknowledgement that not all decisions within the household will be economic, but that altruism and love, examined in further detail in Chapter Three, are factors in decision-making.

The role of perception in determining resource allocation tends to discriminate against women in the household, given that greater value is attached to income-generation than to the reproductive labour typically carried out by women. Women's self-perception of their contributions is believed to lead them to undervalue their contributions to the household (Agarwal, 1997; Oruwari, 1992; Papanek, 1990; Sen, 1990; Thorsen, 2002). There is a need to address the fact that women especially are believed to consistently underplay their own self-interest for the benefit of the household. Constraints on women's self-interest are the result of external impositions on women's behaviour and carry gender assumptions about the types of behaviour associated with women (Agarwal, 1994, 1997; Kabeer, 1994; Wilson, 1991). Despite this tension, the co-operative/conflict model goes further than previous models in providing room for a gendered understanding of how intrahousehold resource distribution occurs. As Kabeer points out, it "shifts the emphasis from gender differences in the *fact* of productive contributions to gender differences in its *visibility*, suggesting that women's participation in outside gainful employment improves their bargaining power within the household and is therefore associated with greater gender equality in the distribution of household resources" (Kabeer, 1994:111 original italics).

However, this shift in emphasis does not answer broader criticisms of the model, and there are several issues to be examined.

Firstly, there are explicit gender assumptions made about household structure, in particular that household headship is a recognised position, based on decision-making authority and usually male. This ignores the research illustrating household as a variable structure with alternatives to the nuclear type (Chant, 1997, 2002; Datta and McIlwaine, 2000; Safa, 1995; Varley, 1996). There is also a strong gender assumption in the way self-perception is used to legitimise women's position within the household. Without setting the household within its socio-cultural context, it is erroneous to make claims about the likelihood of women linking their well being to that of the household and subordinating their own self-interest. Assumptions about women as altruistic and men as self-interested appears to have their basis in gender assumptions about the way men and women behave.

Secondly, this model draws heavily on economic understandings of power that prioritise economic over social, gender and cultural factors in determining household authority. This reflects the economic origins of household modelling, as well as drawing on the belief that income-generation plays an important role in development and that well-being is linked to income (Blumberg, 1991; Boserup, 1970; Datta, 2003; Goetz and Sen Gupta, 1996; Thorsen, 2002; Young, 1992). Women can face constraints in entering the market place, and their domestic work can be undervalued. As a consequence, income generation is regarded as the most important resource in the household, although the dominance of income has been questioned (Kabeer, 1998, 2001). This raises two questions: whether income-generation is always the most valued aspect of household resources and whether market earnings can automatically confer decision-making authority.

Thirdly, the model does not incorporate the complexities of the context within which households are located, except as unspecified 'entitlements'. Understanding the wider socio-economic, gender and cultural networks within which households operate may give a fuller understanding of decision-making processes which are currently believed to derive from solely economic sources. Bargaining is not relegated to the internal negotiations of the household, but also takes place between the household and the

outside world. Therefore the household takes its place within a larger network of relationships and bargaining positions between external institutions, and the gendered bargaining that takes place within the household can be seen at work in these institutions, all of which influence events in the household (Agarwal, 1997).

Finally, while the model allows for the existence of conflict in households and the possibility of breakdown in the form of fallback positions, there is no clear understanding of what power is, or how it is exercised, except in an economic context. Furthermore, power is seen in the light of power over others, and the ability to threaten or inflict violence as a means of exercising or retaining authority. This is a limiting concept, which does not allow for the existence of other kinds of power, nor does it explain where the power to co-operate or engage in conflict comes from, or how it is gendered. The issue of empowerment is therefore expressed within the income-generation-as-power paradigm, which is unnecessarily restrictive.

#### **1.4 Decision-making and Empowerment**

The key assumption in the preceding analysis of household models is that income, and control over income, is the mechanism by which power is accessed and exercised within the household. Thus income acts as a proxy for power in analyses of decision-making and empowerment. This assumption ties into the focus of the poverty alleviation paradigm on improving economic conditions, in particular income generation capacity, as a means of improving the welfare of individuals and initiating socio-economic development (Cantillon and Nolan, 2001). This approach sees income generation and decision-making as key to development and has emphasised the importance of a focus on women in improving both women's and household welfare (Jackson, 1996). Such a focus makes assumptions about the role of men, and the impact on men of this shifting focus to women is discussed in Section 1.5. The link between women, income and household welfare has been made in a number of studies that have considered positive outcomes for all three where constraints to women's market participation were removed, and made a positive link to microfinance. As a consequence, donors, governments and NGOs have increasingly targeted women as primary recipients of poverty-alleviation development projects (Ackerly, 1995; Fernando, 1997; Hashemi, Schuler and Riley, 1996; Jackson, 1996; Kabeer, 1998;

Mayoux, 1999). This welfare focus on women is supported by a perception of women's greater responsibility for household well being and the proportionally higher investment of their resources into the household than that by men, which has been noted in research (Appleton, 1996; Aspaas, 1998; Berger, 1989; Bruce, 1989; Handa, 1994; Jiggins, 1989; Sen and Grown, 1987).

This poverty alleviation paradigm has been criticised from a gender perspective for its WID framework, arguing it places an emphasis on women as conduits to household welfare, relying on the position of women as mothers and wives (Chowdhry, 1995; Kabeer, 1991; Mohanty, 1991; Moser, 1993; Tiano, 1984). Such an approach, it is argued, will not directly challenge the underlying structure which render women more likely to contribute proportionally more of their labour and income to household welfare, nor question why it is women and not men who do this. This focus on the practical needs of women in carrying out their duties, without challenging the underlying assumptions implicit in these, perpetuates the subordination of women by providing them with access to development only through the roles in which much of their subordination occurs (Hirshmann, 1995; Marchant and Parpart, 1995; Molyneux, 1986; Rathgeber 1990). Interestingly, targeting women outside the household in order to direct resources to their children somewhat disproves the notion of either a benevolent male dictator or of altruism in household resource distribution and emphasises the limitations of models of the household that are based on co-operation rather than bargaining. NGO microfinance projects which claim to empower women through improvements in income-generation capacity therefore risk failing to support women's broader empowerment, and in some cases, failing to enable women to increase income. The limitations of these practical and strategic aims are summarised below.

### **1.4.1 Decision-making and Microfinance**

A number of studies have argued that while microfinance programmes have been regarded as beneficial to women, in some cases the expected outcomes of increased income and empowerment have not been achieved, while in others the reverse has occurred and women's position in the household has worsened (Ackerly, 1995; Goetz and Sen Gupta, 1996; Fernando, 1997; Hanak, 2000; Mayoux, 2000). Explanations for this lie in the role NGOs have played in the delivery and support of microfinance;

the invisible role of men in women's participation in projects; and the constraints affecting women's choices and decisions.

NGOs have focused on women not only as gateways to household welfare but also as 'better-behaved' than men, and as such, better participants in finance schemes (Goetz and Sen Gupta, 1996; Mahmud, 2000; Mayoux, 1999, 2002). This has included high repayments rates (despite women's lower access to resources) and the subsidisation of NGO costs by households, in particular through the 'free' resources of women, including the assumption that women have the time to organise, administrate and police their access to credit. Concentrating on women's roles in the household also means that NGOs have continued to conceptualise women in WID terms and have incorporated women into projects that do not challenge the wider gender framework within which women live, such as manipulating women's constrained access to markets and credit by bringing both to women (Ackerly, 1995). NGOs may also detrimentally impact on women's income-generating abilities where insufficient attention is paid to the ways in which women will utilise credit for income generation. Where women's marketable skills are limited, their opportunities are likewise constrained, leading to local market saturation and reduced income generation (Ackerly, 1995, Mayoux, 1999). NGO concern with financial sustainability and women's desire to retain access to credit lines may also tend towards the exclusion of the poorest members of a community on the basis that they are a higher risk, or where they are included, do little to overcome the institutional constraints they face (Fernando, 1997).

The assumption of unproblematic household relations has also led to limited success and failure where microfinance targeted to women has been 'lost' in the financial arrangements of the household. In particular, male appropriation of women's loans can lead to women's loss of credit altogether, or male control over loan use with women carrying out a management role (Goetz and Sen Gupta, 1996; Schmidt and Zeitinger, 1996). In other instances, where women's control over loans has led to a consequent increase in women's income and contribution to the household, this has sometimes met with a reduction in male contribution, or male appropriation of cash, leaving overall household resources unchanged (Mayoux, 1999).

Where women have lost control over loans, they have in some cases continued to meet repayments. This is regarded as problematic, not only in the financial strain it places on women, but also as an indication that the mechanism of peer group pressure can worsen the burden faced by women (Fernando, 1997; Goetz and Sen Gupta, 1996; Hanak, 2000; Montgomery, 1996). Likewise, it has been argued that in taking on responsibility for economic activity, women face greater stress as a consequence of time management with existing duties, particularly where these are not shared with male partners or other household members, or where existing patterns of gender inequality are perpetuated by women calling on their daughters or mothers to take on domestic duties (Mayoux, 1999).

In contrast, some NGO projects are regarded as successful and have illustrated examples of improved income and empowerment, including a decrease in domestic violence, increased market participation and greater levels of power associated with greater income (Blumberg, 1995; Hashemi, Schuler and Riley, 1996; Kahn, 1999; Mayoux, 1999). Some women derive power from external sources, which they use in their attempts to renegotiate household gender relations. Indeed it is this impact which leads to the positive endorsement of external projects, despite potential negative consequences. Kabeer (1998) explores this in her analysis of income generating and micro-finance projects, where women's position within the household was improved through their external income-generating activities. This was achieved not only through being able to offer a positive contribution to the material assets of the household but also through the experience of shared involvement with other women and the strength and confidence that this conferred. This highlights an interesting factor in models of decision-making – that one of the assets women hold and that contribute to their fall back position – is the knowledge and confidence to negotiate for a better position. These are drawn through interactions beyond the household with a variety of players such as other women, civil society organisations and NGO projects. Such an addition need not be accompanied by an improvement in economic status to be effective, although this helps. Rather it can serve to illuminate the contributions women already make, and which they or other household members choose not to value.

In these summaries of both successful and unsuccessful projects, a number of factors influencing the success of the projects and their ability to translate this into empowerment are raised. These include the pre-existing relationships of power and financial autonomy within the household, particularly with male partners; the structure of the household; the wider socio-cultural institutions and ideologies informing individuals; the degree of market access and knowledge of the beneficiary; and the extent to which NGOs support beneficiaries. The ways in which NGO projects are evaluated contributes to the confusion over their impact on beneficiaries. In particular, the measurement of empowerment differs depending on how the concept is understood and what criteria are used to measure it. Goetz and Sen Gupta (1996) and Kabeer (1998), in their evaluations of the same credit projects, used different criteria for measuring empowerment with different results. Goetz and Sen Gupta made a link between male loan use and female disempowerment, while Kabeer considered female access to credit to be empowering. Attributing value to indicators without consulting the women whose empowerment is being measured therefore runs the risk of producing a measure of empowerment that does not accurately reflect women's positions (Mahmud, 2003). The assumption that income generation and independent financial control confer empowerment may well be the case in some households, but not all women will consider this empowering, and there needs to be scope in the measurement of empowerment to consider that not all women in households compete with men for resources, or operate from situations of pre-existing disempowerment. To this end, Mahmud (2003) raises the point that individual, household and social context may affect the degree to which an external intervention (such as microfinance) will be empowering.

Questions over evaluation and measurement aside, making a simplistic link between access to finance and empowerment risks overlooking that making loans to women does not necessarily translate into increased income, and where it does, income in turn does not necessarily translate into empowerment. There is a wide range of factors which affect the impact finance intervention will have, from broad socio-cultural beliefs to the context of the household and the relationship female beneficiaries have with other household members, particularly male partners. The assumption in both models of the household and development discourse that men are in positions of greater power over women in households as a consequence of men's greater economic

power is as simplistic as the assumption that women are subordinate as a consequence of their lower economic status. The interplay between men and women within households is dependent on much more than their relative economic positions. If we are to understand how these relationships affect women's uptake of finance, and explain the neglect of men by NGO microfinance projects, then we need to understand these relationships and the perspective of men needs to be brought back into analyses of the household and empowerment. The following section analyses the position of men in society and the ways in which this impacts on gender relations.

### **1.5 Excluding Men**

The predominant focus on women in NGO projects is a consequence of a number of factors. Sustained criticism, by the GAD movement in particular, of the gender-blind nature of traditional development programmes led to a gradual shift in emphasis to women, and the recognition that women were marginalised in society and in the development process (Sen and Grown, 1987). The association of women's self-interest with the well being of the household meant that linking development to women was expected to bring benefits to the household in the way that male-linked development did not. Despite efforts to close the gender gap, women still underperform in comparison to men across a number of indicators, and limited resources therefore continue to be prioritised for women (Chant and Gutmann, 2000; Chant and McIlwaine, 1998;). Men's participation in programmes has tended to overshadow that of women and relegate women to a management role subordinate to that of men's control. The combination of these pragmatic and political perspectives has been the continued focus on women as primary agents for development, in particular within NGO microfinance schemes. Only recently have questions been asked about the feasibility of a gender framework that excludes men (Chant, 2000b, 2002a; Chant and Gutmann, 2000; Sweetman, 1997; White, 2000). In particular there is a need to understand the processes behind assumptions about men's behaviour, including: why it is men who (are perceived to) act to the detriment of the household while women support it; why it is that men's better economic status does not translate into successful engagement with NGO projects; and why attempts to empower women are seen by men as threatening.

The case for bringing men back into gender analysis involves acknowledging that male exclusion can be bad for both men and women. For women in that they continue to be regarded in terms of the roles they fulfil, and with stereotypical ideas of what characteristics these roles confer (Varley, 1995); that the 'natural' link between women and these roles increases women's workloads by excluding men; and that in conceptualising gender in women-only terms much depth and potential for improving both men and women's relationships and well-being is lost. The exclusion of men is problematic in that it has led to stereotypical perceptions of men as self-interested oppressors who exercise power; that the alienation of men can increase gender hostility; and that both men and women are involved in day to day life, and projects that exclude one or the other place unnatural constraints on the household and community economy (Chant and Gutmann, 2000). Where socio-economic empowerment is an aim of projects, then concentrating on the empowerment of women without the corresponding involvement of men can be unsustainable and problematic, and not necessarily only for women. In part, this potential male disempowerment has come to the fore of gender discussions as the notion of a 'crisis of masculinity' gains greater currency.

### 1.5.1 Men in Crisis?

Masculine identities are problematic to define; as products of gender relations they are subject to context-specific meanings and can mean different things to different people (Connell, 1995; Kaufman, 1994; MacInnes, 1998). If patriarchy is regarded as the institution that perpetuates the power disequilibrium of gender relations, then masculinity represents those aspects of being masculine and having power. Furthermore, masculine identities are defined through their relationship with the feminine and women play a significant role in the construction and validation of masculinity (Chant with Craske, 2003; Hearn, 1998; Walby, 1990; Whitehead, 2002). Despite the variety of masculine identities, Connell (2000) considers that a hegemonic masculinity operates as an ideal for both men and women and exercises power over both. This idealised masculinity is set in the context of a range of gender relations and interactions between men and women that are constantly shifting.

These gender relations are marked by crisis tendencies and structural change, a result of their inherently unstable nature as products of shifting social relations (Connell,

2002). Much of the current interest in masculinities is linked to the notion that men are 'in crisis'. This crisis tends to be regarded as the result of changes in economic and social patterns, in particular the demise of the nuclear family and changing patterns of employment. This has impacted on household formation as women's economic freedom enables them to alter household structure and men come under increasing stress to maintain economically viable nuclear households (Chant, 2000a; Safa, 1995). This potential threat to some aspects of men's previously unchallenged dominance of both the public and the private spheres is considered by some to constitute a crisis.

The concept of a crisis in masculinity is troublesome in several ways. The notion of masculinity itself is contested and it seems improbable that the myriad of masculine identities available might all be undergoing crisis. Even if the assumption is that certain masculinities are in crisis, what is meant by crisis? As feminist commentators have pointed out, the current (limited) reordering of gender balances may well be challenging the autonomy and privilege that men have enjoyed, but this is not comparable to the conditions women still experience, which have never been referred to as a crisis (Chant and Gutmann, 2000). Given the need to specify which types of masculinity are in crisis, and the uncertainty that this term is even applicable, to what extent might this crisis be a 'moral panic', drawing on a perception of declining male power? There is also a question to be asked over whether it is men or masculinities that are in crisis. While certain types of masculinity are increasingly difficult to legitimise and are threatened by wider social change, men as a political category continue to enjoy more privilege than women.

### **1.5.2. Men at Work**

Global economic restructuring has impacted on labour forces and shifts in employment trends have been most profoundly felt in terms of gender. The decline of male employment has been to some extent matched by an increase in female employment and the 'feminisation of the workforce'. However, in a time when the 'feminisation of poverty' has also been identified, the implications of these shifts are more complex than a straightforward exchange of gender in employment preference (Elson, 1999; Horton, 1999; McDowell, 2000; Mehra and Gammage, 1999; Perrons, 2001; Standing, 1999). Despite the reality of women's participation, the perception

remains one of declining male employment and the increase of female participation, and the representation of women as 'taking men's jobs'. This is inherent to the notion of 'crisis', as employment forms an important part of the construction of masculinity (Moodie, 1994; Morrell, 2001).

The link between men's sense of identity and their work and participation in the public sphere is very strong (Connell, 1998; Whitehead, 2002). The workplace is still a highly gendered arena, particularly in sectors that previously relied heavily on physical strength (Pineda, 2000). The threat that unemployment poses to men is therefore very real in that it impacts upon one of the key means by which men constitute their identity, removing men from the system in which they had sought validation and through which they constructed a large part of their identity. Part of this understanding of the self as masculine is derived from the exclusion of women from the workplace. The increase in women's participation can be perceived as a threat to the ways in which men conceptualise of work, not so much as a task to be carried out for financial benefit, but one which becomes invested with specific meanings of what it means to be male. This is not to argue that the public sphere offers the sole means by which identity is formed, or that it is the only medium in which men operate. Concepts of masculinity which are derived from the workplace are not limited to the work performed, but draw on local understandings of work, on existing discourses of masculinity and are informed by a wider sphere of social interactions, of which the work men do forms only a part. But given the predominance of waged labour as a means by which most men engage their time and participate in the public sphere, it is not surprising that the importance and symbolism with which their work is invested should form a large part of their understandings of themselves and the way they present themselves to others.

### **1.5.3 Men at Home**

One of the most profound consequences of men's declining influence in the public sphere has been the degree to which they are forced to renegotiate their engagement with the private. While this simple dichotomy serves to provide a basic overview of the division between masculinity and femininity in social space, it is a fallacy to assume that such a divide summarises the gender situation. Women and men have always crossed the boundaries of both, and while social hierarchies may have dictated

the general pattern of gendered use of those spaces, individual histories are more flexible. However, the overall perception of both men and women is that women have been predominantly engaged in the private sphere, either through choice or constraint.

The increasing inclusion of women in the public sphere has not been unproblematic, but it has taken place under the gaze of almost all men and women and been open to discussion and critique. By contrast, activities in the private sphere have remained much more secluded from the public gaze and research. The almost universal cultural assumption that the home and household are private and should remain beyond the reach of interaction with others has done much to limit the reach of feminist and women's liberation thought. In many cases, the household remains the only site where men's dominance is assured. Where this assurance is questioned, or becomes intolerable for other household members, it can lead to the abandonment of the household by men or women, and the establishment of other household types (Chant, 2000). Much of the notion of crisis here is drawn from the perceived breakdown of the 'traditional household' which has been blamed on the increasing uncertainty of men's roles and the abandonment of traditional roles by women (Hearn and Bagguley, 1999; Segal, 1997). In many cases the traditional household is in fact a historically specific unit and very often the tensions involved in maintaining it are not worth the costs incurred, socially, economically and in terms of household welfare.

#### **1.5.4 Impacts of Crisis**

While masculine identities are social constructs, given the power that is invested in maintaining them they are vigorously defended from perceived threats. In particular, violence has become a means whereby threatened masculinity asserts itself, with detrimental effect on both the aggressors and the victims (Chant, 1998; Connell, 2001; Maitse, 1997; Meth, 2003; Moser and McIlwaine, 2000; Sweetman, 1997). The realignment of gender roles as a consequence of changes at the global, local or household scale, in particular the empowerment of women, has been seen as threatening to masculinities that draw meaning from these gender roles. Where masculine identity is validated by power over others, then it becomes demeaned by challenges to this power and violence is regarded as a means of reasserting control (Coltrane, 1994; Cornwall and Lindisfarne, 1994; Moore, 1994). Domestic violence can therefore be a response to men's uncertainty, although in many societies it is a

pre-existing culturally sanctioned practice, while in other cases threats to male identity do not always translate into violence.

While this outcome is clearly negative, other impacts of threats to men can be more mixed. Economic shifts that necessitate greater participation in the market place by women can force the renegotiation of gender roles with positive outcomes in terms of domestic labour sharing (Pineda, 2000). There can also be positive shifts in men's personal relationships with wives and children (Chant, 2002b; Chant and Gutmann, 2000). Household structure can also be affected, either through breakdown or through renegotiation over structure and type. Decision-making processes are also open to change, particularly where a mutual acknowledgement of power as income-based means that women can improve decision-making capacity. In all cases, the context of the personal relationship of the partners involved, as well as wider socio-cultural prescriptions of masculinity and femininity, influence the extent to which changes will be positive.

## 1.6 Outline of Chapters

The purpose of this chapter was to review the debates informing the role of NGO microfinance programmes in potentially empowering participants through access to economic resources and to highlight shortcomings and omissions in these debates. Chapter Two places these debates in the context of the fieldwork: four NGO programmes located in the city of Cape Town, one of South Africa's major urban centres. The three scales – national, organisational and household – which inform and influence the ability of individuals, usually women, to access and use finance to build houses are discussed. The importance of housing and access to NGO housing finance is analysed from the perspective of project beneficiaries, in particular gender roles in the housing and saving processes and the costs involved. In Chapter Three, the focus is on the household level, in particular ways of theorising the household and its workings. Both bargaining models and an emphasis on structure are considered as useful ways of understanding how households are organised. The dominance of economic flows as influences on decision-making capacity is examined in the context of the household finance organisation of respondents. In light of the shortcomings of this approach in illuminating the *why* rather than the *how* of household decision-

making, Chapter Four focuses on the ways in which women and men within households conceptualise and describe their decision-making processes, and how these are informed by gender expectations of men and women. This chapter focuses on the responses of women living in male-headed and female-headed households, illustrating common cultural understandings of male and female household duties, and how different women engage with these identities. The ways in which women understand and explain male behaviour are also examined. Chapter Five turns the focus to the often excluded perspective of men in households, in particular how men's assumed cultural dominance is perceived by men to be undermined by changes in wider South African society. The translation of this uncertainty into the household is also examined, in particular the way men conceive of the problem in economic terms, using this to explain wider gender shifts. Chapter Six draws these analyses together to reflect on men and women's experience of NGO microfinance intervention at the household level. In particular, the household perspective offers a way of evaluating NGO projects from the user side, and also considers empowerment from within cultural and household viewpoints.

## Chapter Two

### The Housing Process: A New Dawn?

*We believe that of all our resources, nothing compares with the latent energy of the people. The housing programme must be designed to unleash that energy, not only to get the houses onto the ground, but also to give meaning to the notion of a people centred development. The time for policy debate is now past – the time for delivery has arrived.*

**Preamble, South African Housing White Paper, 1995**

In 1994, Nelson Mandela identified the provision of housing as one of the central aims of his administration. Apartheid era urban planning had produced an uneven urbanisation, and one that polarised along lines of race and class. The growth of the non-white population in urban areas was met with attempts at control through forcible removal and the provision of approved areas for black and coloured housing. This gave rise to a pattern of segregation that was both morally flawed and poorly planned, making service provision in urban areas problematic (Mabin and Smit, 1997). The legacy of discrimination against non-white households included a concentration of this socio-economic group in peripheral low-cost land, basic or non-existent service provision and such insecurity of tenure that where housing construction was possible it held little attraction. For those who transgressed the planning of apartheid, the state response was forced removals or shack demolition.<sup>3</sup>

The right to shelter is recognised in the South African Constitution: “Everyone has the right to have access to adequate housing.” (Bill of Rights, Section 26(1), The Constitution of the Republic of South Africa, 1996). The 1995 Housing White Paper

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<sup>3</sup> During the apartheid era, permanent land tenure for black South Africans was limited to the homelands (Parnell and Hart, 1999; Royston and Ambert, 2002). These homelands, or ‘Bantustans’, were rural areas designated for black South Africans within which they could hold rights to land. These areas (comprising in total 13% of South Africa’s land area) were characterised by low productivity as a

set out an ambitious plan for the construction of housing, calling for a partnership between government, private finance and community-led initiatives. Due to the vast numbers requiring housing, and their predominantly low economic status, a subsidy system was implemented which was designed to extend as broad a reach as possible to those who required housing. It was recognised that this system spread public resources thinly and that further contributions would be required to construct houses. The expectation was that private finance in the form of a reformed and more low-income oriented banking sector would meet the needs of some through the provision of loans, adjusting this sector to the needs of the poor that provided such a large, untapped market. In addition, it was expected that NGOs would play a role in facilitating community initiatives. In particular it was expected that the NGOs would promote a more people and community-based housing programme, in which social development and empowerment aims would be achieved. Given the disempowering experience of most urban dwellers during the apartheid years, this was considered to be an important part of the housing process (Department of Housing, 1995).

This chapter sets out an overview of national housing policy and then concentrates on the experience of Cape Town, in particular the role of the Kuyasa Fund and the Homeless People's Federation, two non-governmental housing finance organisations, explaining the way they operate and their aims, before demonstrating how policy is translated at the city level. The chapter then focuses on methodological considerations, including issues of access, negotiation and power between the researcher, the NGOs and the communities.

## **2.1 The Housing Process: A National Perspective**

### **2.1.1 An Overview of Housing Policy**

Throughout the twentieth century, the movement of black South Africans across South Africa was constrained and managed by the state (Hendler, 1996; Mabin, 1992). Cape Town's population followed the same general trends as the rest of South Africa, but did experience some differences in how national policy was executed as a result of

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consequence of poor quality land and a highly authoritarian and interventionist management by a succession of South African governments (Aliber, 2003; de Wet, 1994; Murray and Williams, 1994).

its status as a Coloured Labour Preference area and its distance from the 'homelands' from which other major cities drew their black labour force. Throughout the 1920s and 1930s non-white populations were moved out from locations within South African cities to areas demarcated by the state. In part this relocation was in response to a constructed notion of racial pathology that associated overcrowding with health risks to the white population (Swanson, 1977) as well as more overt racially motivated ideologies which saw the mixing of white and non-white populations as undesirable (Dewar, 1982; Dewar, Rosmartin and Watson, 1991). Black and coloured labour continued to be an important driving force in the South African economy, particularly during the 1940s with the enforced protectionism of the wartime economy, and despite the preferential policy for coloured labour, black African migration to the Western Cape, and particularly Cape Town, continued (Spiegel, Watson and Wilkinson, 1995).

National policy attempted to limit the numbers of black migrants arriving in urban areas by restricting access to housing, controlling movement within cities and limiting the number of jobs and locations non-whites could access. Despite this, and due to the availability of employment coupled with the difficulty of life in the homelands, migration continued. The 1950s and 1960s saw a tightening of influx control and the increasing expulsion of black people from non-black areas, including the re-zoning of certain previously black and coloured areas as white (most infamously Sophiatown in Johannesburg and District Six in Cape Town).<sup>4</sup> This political clampdown manifested itself in Cape Town in the increasingly harsh exercise of influx control laws, the expulsion of women who lacked passes who had come to join husbands or attempt to find work in the urban area and the enforced movement of black people from particular locations and between existing townships. Despite these attempts by the authorities to restrict movement into the Cape, conditions in the homelands (particularly Transkei and Ciskei, from where most of Cape Town's black population came) worsened and migration to the Cape was undertaken as a matter of household

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<sup>4</sup> Nearly 4 million people were forcibly moved nationally between 1913 and 1983 (Field, 2001). There were 200,000 removals in Cape Town from a population of 1 million, 60,000 of whom were from District Six, which was declared a 'white area' on February 11 1966 (Western, 2002).

survival (Dewar, Rosmartin and Watson, 1991; Parnell, 1991).<sup>5</sup> Local authorities perceived the growth of the black population as the result of wives and families joining men who were working, and so restricted the quality and size of housing as an attempt to reduce the appeal of the urban areas.

South African urban areas were also affected by external ideologies and policy trends, and the growth of self-help housing as a solution for housing crises in the developing world, and Latin America in particular (after Turner, 1967), became incorporated into official policy in South Africa, manifested in self-help and core housing schemes (le Grange, 1995; Harrison, 1992). Such schemes were encouraged by some groups, such as the Urban Foundation, which were condemned by the civic movement for promoting a 'racist capitalism' that reduced the costs of the reproduction of labour (Awotona et al, 1995; Wilkinson, 1998).<sup>6</sup> Similar arguments were forwarded outside South Africa, but the political situation in South Africa lent a further legitimacy to the accusation of exploitation. While it became clear in the 1980s that the policy of influx control was not working, the state continued to control the settlement of black Africans. This was epitomised in the creation of Khayelitsha in 1984, which was further from Cape Town than any existing township and was meant to become the holding area for the Cape's black population. The protest with which this plan was greeted led to its amendment and while informal and squatter settlements were relocated to Khayelitsha, the townships of Nyanga, Langa and Gugulethu remained (Dewar and Watson, 1984).

### **2.1.2 Post-apartheid Housing Policy**

Despite their opposing political perspectives, the post-apartheid Government of National Unity and later the African National Congress (ANC) government did not approach the housing issue from a radically different perspective than the National Party, maintaining a reliance on similar policy tools. While the ANC government has placed no constraint on the movement of individuals to urban areas, the ways in which it is addressing the housing shortfall are reproducing the spatial patterns drawn

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<sup>5</sup> Between 1980 and 1985 migration was estimated to be 350, 000 and rates remained high until the mid 1990s, when some decline was experienced, with projections for a further fall (Japha, 1995).

<sup>6</sup> The Urban Foundation was founded in 1976 by the private sector as a policy think tank and was disbanded in 1995, but not before making a strong representation at the National Housing Forum for a housing policy that ensured the creation of black homeowners.

up in the twentieth century. Prior to the democratic elections of 1994 the National Housing Forum, a multi-party body comprising representation from diverse interest groups, although perhaps heavier representation from the neo-liberal paradigm (Bond, 1997a; Jones and Datta, 2000), was set up to debate the direction housing policy should take, in particular the role of the market and the state. The conclusions of this Forum were that government should facilitate a market-led housing process which would depend upon the involvement of the formal banking sector, despite the negative experiences of low-income groups in accessing formal finance (Simkins et al, 1992; Tomlinson, 1999a). In choosing to spread the housing budget as far and wide as possible, the government implemented a housing subsidy scheme that reached as many of the poor as possible.<sup>7</sup> Although the subsidy was available to cover upgrading expenses, the shortfall in housing supply meant that a large number of new houses would have to be built to meet demand. The policy prioritising homeownership, in many cases considered inappropriate for the developing world (Ambert, 2002; Crankshaw and Parnell, 1996; Dewar, 1995; Gilbert, 1999; Gilbert et al, 1997; Gilbert and Crankshaw, 1999; Jenkins, 1999; Watson, 1994), combined with the shallow subsidy system meant that large numbers of houses were to be built for as little as possible, usually on cheaply purchased land that was inevitably on the urban periphery. Such a policy sits at odds with the current belief in the need to make South African cities more compact and racially inclusive, rather than increase urban sprawl. However, the spatial result of the subsidy policy has been the replication of the urban patterns of apartheid, with focus on housing as a free-standing construction failing to consider the needs of communities to live in integrated urban spaces (Awotona, 1995; Lalloo, 1999; le Grange, 1995; Turok, 2000). Post-apartheid housing developments differ from townships in name only and for the most part are located within or on the edges of the former townships, while market forces have taken over from apartheid ideology and income rather than race (although the two are inextricably linked in South Africa) is now the main determinant for restricting the housing choices of the poor (Gilbert and Crankshaw, 1999). The subsidy does little to alter the social and racial pattern of cities (Royston, 2003).

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<sup>7</sup> The subsidy was set on a sliding scale, available to those earning under R3, 500 a month, with a maximum of R15, 000 to those in the lowest income bracket. The maximum subsidy amount is currently R22, 000, reflective of inflation within the South African economy. At the time of fieldwork, the exchange rate was £1 to R15.

Current housing policy in the form of the housing subsidy has been critiqued from various standpoints. The market-led paradigm has been attacked by those who regard the lack of debate around housing policy to have forced an unnecessary and unworkable policy onto low-income South Africans (Bond, 1997a; 2000; Cheru, 2001). In particular a policy that calls for an incremental approach to housing has been critiqued by opponents to self-help (Bond, 1997b) for failing to provide adequate or integrated housing, merely replicating the apartheid spatial planning with little focus on building coherent urban communities (Dewar, 1995; Tapscott, 1997). Others have regarded the emphasis on small, freestanding houses as a failure to recognise the diversity of household scale dynamics (Speigel, Watson and Wilkinson, 1994, 1996a), or a failure to incorporate housing and tenure alternatives (Watson, 1994; Watson and McCarthy, 1998). There has also been criticism of the gender blind nature of the housing subsidy, which through its bias towards those over 21 or with dependants excludes a large number of women under 21 with children, or those women who live alone (Parnell, 1991, 1996; Todes and Walker, 1992). Despite government's attempt to include community participation in the housing process, there has been criticism of the top-down approach (People's Dialogue, 1996) while the failure of the institutional frameworks supporting policy, if not policy itself, have been highlighted. Local government, which due to decentralisation has become the delivery agent for housing, has often proved to be woefully unprepared, under funded, under skilled and exclusionary (Tomlinson, 1997b, 1998, 1999b). While these commentators individually offer little in the way of viable alternatives to current policy, they are usefully taken as a whole to illustrate that the housing needs of the poor are in fact far more geographically and socially diverse than policy makers have assumed.

The housing policy takes as its starting point the assumption that ownership of freestanding houses of between 17 – 40m<sup>2</sup> are both appropriate and desirable for those who qualify for the housing subsidy.<sup>8</sup> There is a body of research which argues that the current policy needs to diversify and consider other housing options, and work

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<sup>8</sup> The RDP set out the right to 'adequate housing', understood as a serviced permanent shelter with secure tenure. RDP housing built using only the government subsidy has come under criticism for its inadequate size and peripheral location (Huchzermeyer, 2001) and beneficiary discontent with the mismatch between perception and delivered product (Tomlinson, 1998; 1999b).

towards improving the rental markets, particularly for the low-income sector for whom the subsidy alone cannot provide a house (Gilbert, Mabin, McCarthy and Watson, 1997; Watson, 1994; Watson and McCarthy, 1998). Given the high proportion of the household budget which is spent by poor households on housing, the option of low cost rental, with its better location cutting down on transport costs, makes more sense than the financial strain of homeownership on peripheral land. There is also the need to recognise that the costs associated with home ownership are distinct from those of house building, and that the low-income sector of the population that struggles to top up the government housing subsidy is likely to struggle to meet the costs of service provision that come with a serviced subsidy house (Behrens, Watson and Wilkinson, 1998; Tomlinson, 1998). Avoiding a focus on rental also overlooks the ways in which the poor have housed themselves by renting space from others. While in the case of Cape Town this sub-letting in the form of backyard shacks also arose out of the shortage of available land to live on, for those individuals who face irregular employment and whose resources are devoted to a rural household, subletting provides a more efficient housing solution than home ownership in Cape Town.

Other than the ideological concerns, and their implications for city planning, housing policy has run into other problems. The expectation that formal bank finance would be available to low-income groups has not materialised and this has constrained people's ability to complete their houses, or to build houses of an appropriate size. The cost of building materials has risen steeply and the housing construction industry is monopolistic, keeping costs high (Bond, 2000; Hendler, 1996). As a result of this inability of people to meet the shortfall between the subsidy and the total cost of housing, and as part of the government's policy of partnership, the role of NGOs has been highlighted to a greater extent than originally expected. Indeed, while the South African NGO sector underwent expansion in the 1980s, the transfer of power to the post-apartheid state saw many NGO staff being incorporated into the state sector. As well as the loss of qualified staff, the NGO sector was not immediately incorporated into ANC planning, and there were some clashes between government and the NGO sector, with the attempt to divert funding for NGOs through the President's office.

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Funding for the NGO sector also suffered a decline; as the former primary recipients of foreign aid to South Africa they were now by-passed as donors channelled funds to the new government.<sup>9</sup> The failure of the partnership between government and private finance, however, saw the creation of the People's Housing Process,<sup>10</sup> as recognition of the emphasis on a social compact between all stakeholders in the housing process reflected the shift in government policy towards an increasing reliance on 'community' as a provider as well as consumer of housing.<sup>11</sup> But in co-opting the NGO sector the state may have constrained the ability of NGOs to work outside the framework and develop alternative housing strategies, as well as base faith in NGOs without an assessment of their expertise (Bond and Tait, 1997).<sup>12</sup> Despite claims of greater transparency and participation, the stated aims of NGOs do not necessarily translate into practice and their ability and suitability to deliver services are not always apparent (de Clercq, 1994; Dewar, 1995; Lyons and Smuts, 1999; Millstein, Oldfield and Stokke, 2003).

### 2.1.3 The Failure of Formal Finance

The housing subsidy was not intended to cover the full expense of house building, but unforeseen factors such as the devaluation of the South African rand and the inflation of building material costs meant that the price of a house rose in the years following the introduction of the subsidy. The declining real value of the subsidy, combined with the escalating costs of living, meant that low-income communities were more dependent than had initially been expected upon the provision of formal finance from the banking sector. As a result of the widespread institutionalisation of boycotts as a

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<sup>9</sup> This is not always the case – in 2001 the Dutch government announced it would cut back on development assistance to South Africa after 2004 as the country no longer met its criteria for aid (despite variations in the country, averages were above set levels for aid qualification), but would continue its support to NGOs, with their more precise targeting (*Mail & Guardian*, March 2 – 8, 2001).

<sup>10</sup> The People's Housing Process was initiated in 1998 in response to international policy and donor pressure (following the Habitat II conference in 1996) calling for a more people-oriented housing process, in which funds to government would be channelled through a trust set up to improve provincial and local government and NGO capability to support this process. The extent to which this process is people-driven is debatable (Huchzermeyer, 2001; Thurman, 1999), as is the degree to which it shifts responsibility for housing onto the poor (Bond, 2000).

<sup>11</sup> Reflected in the shift in language referring to self-help housing; from 'toilets on the veldt' to 'incremental housing'.

<sup>12</sup> There is a suggestion that NGOs face the risk (echoing concerns about the increasing commercialisation of NGOs – Bebbington and Riddell, 1995; Gratton, 1989; Edwards and Hulme, 1995, 1996; Fowler, 1991) of moving away from donor funding towards a self-sufficiency paradigm that may jeopardise their ability to act as the liaison between communities and the state (Bolnick and Mitlin, 1999, Habib and Taylor, 1999).

means of registering protest, the difficulty in shifting repossessed properties and the non-payment of fees, formal financial institutions had withdrawn provision from low-income black communities, but it was hoped that they would return (Adler and Oelofse 1996; Mackay, 1995). To this end, government addressed the sector's concerns in agreements such as the Record of Understanding and created the Mortgage Indemnity Fund, both intended to protect private finance from the risk associated with lending to the low-income sector (Jones and Datta, 2000; Tomlinson, 1997b). That this expectation failed is not disputed (Baumann, 2001), with claims that banks funded only 15% of houses built since 1994, losing close to R1, 6 billion on defaulted loans in the same time period (*Mail and Guardian*, February 20, 1998), but the reasons for this failure are variously attributed by the different players. Formal finance institutions criticise government for failing to provide the necessary conditions to facilitate lending, while the inflexibility of the formal finance sector in lending to the poor is highlighted by NGOs (Bolnick and Mitlin, 1999; DAG, 1997; Kuyasa Fund, 2001).

Despite expectations that formal financial institutions would provide a service to the low-income market, there has been a failure on their part to adjust their banking practices to the needs of the untapped low-income population. The poor are excluded from such institutions for a range of reasons. Often the mechanisms for their exclusion include a focus by the banking sector on higher income clients, as well as a number of banking requirements that implicitly exclude the poor. Through minimum deposit requirements, banks exclude those potential clients who despite the ability to save regularly are unable to do so in formal banks because the size of their saving is too small. Thus the assumption on the part of the banking sector that the poor do not save is mistaken, rather it is the manner of this saving which prevents them from accessing banks. The high administrative fees charged by banks also discourage many of the poor from doing business with them. By charging high fees, the banks reduce the impact of interest on small transactions and discourage savings. Furthermore, the physical location of the banks outside the communities where the poor live means that the majority of the poor suffer higher transaction costs in banking (DAG, 1998/9; Kuyasa Fund, 2001; Mackay, 1995; People's Dialogue, 1999; Reinke, 1996, Tomlinson, 1997b; Thurman, 1999). The poor are additionally excluded from the formal banking and credit sectors through such requirements as collateral security, the

need to be in formal employment, the use of payroll deductions and the need for pension and provident fund guarantees.

There is, therefore, a gap in the provision of financial services to the poorest of the poor, the unemployed and the precariously unemployed (Dallimore and Jones, 2004; Huchzermeyer, 2001). The formal sector is unwilling to fill this gap and government's policy emphasis on facilitation means it is also unlikely to step into the breach, although the importance of savings has become increasingly recognised by government: "We are basically saying to people: 'What are you bringing to the table to add value to it (the housing subsidy)?' Preference will then go to those who made an effort to save and contribute to the cost of a house." (Then Minister for Housing Sankie Mthembi-Mahanyele, *Mail & Guardian*, February 23 – March 1, 2001; also Huchzermeyer, 2001; People's Dialogue, 1999; Tomlinson, 1999b). There is a need for service provision to the low-income section of the population and recognition that such a sector is not a homogenous entity, but a diverse grouping with different needs and abilities to manage finance (Leibbrandt and Woolard, 2001). The National Housing Finance Corporation carried out a survey of those earning under R6, 000 per month in which it was uncovered that two thirds of those surveyed saved around 10% of their monthly income for housing, yet one fifth of those interviewed could not buy a house despite being able to afford one. A lack of suitable housing and a lack of access to bank finance were the major obstacles to buying a house. To some extent the formal sector is slowly moving into provision for this socio-economic group. Thus Visa has begun expanding its operations into low-income markets in sub-Saharan Africa, citing a belief that growth will come from the previously under-banked section of the population (*Business Report*, April 20, 2001) while PEP Bank, a microlending subsidiary of Board of Executors Bank, has launched initiatives for the low-income population. However, for the most part such initiatives remain unreachable for those who are unemployed, employed in the informal sector, or suffer infrequent employment. While the appropriateness of homeownership for such people is debatable, given the paucity of viable alternatives in current government policy enabling access to housing remains a strong practical need. In Cape Town, such initiatives have been pioneered by the NGO sector, and two organisations in particular – the South African Homeless People's Federation and the Kuyasa Fund.

## 2.2 The Housing Process: A Local Perspective

### 2.2.1 NGOs and Housing at the city scale

The housing situation in the Cape Metropolitan Area (CMA) was estimated at a shortfall of some 220 000 units (CMC Workshop, 2001) at the time of the research (2000/2001).<sup>13</sup> In addition to this, local government estimated that 24 000 new units were required annually to meet the needs of in-migration (estimated at 13 000 units) and new household formation through natural population increase (estimated at 11 000 units). In response, in 2001 the number of subsidies granted was expected to range from 10 – 14 000, depending on the efficiency of budget spending. Local governments are now providing services to five times more people than in the past without a corresponding increase in resources, and an estimated 30% of local governments are technically bankrupt (Thurman, 1999). In 1996, the CMA was in arrears of R2 billion, in part as a result of a history of rent and service boycotts, making financial viability a clear concern. Moreover, the CMA inherited a spatially divided city with deep fiscal divisions. During apartheid the townships were financially autonomous from the white areas and controlled by Black Local Authorities (BLA) that had almost no tax base, due to the lack of resources of most of the BLAs' constituents, as well as the limitations imposed upon them by the wider apartheid state.<sup>14</sup> The unifying of such areas with more prosperous locations in the formation of the six municipalities was an effort towards increased social justice, but without a corresponding rise in revenues it did little to adjust the basic problem and merely spread existing resources more thinly.<sup>15</sup> For a time, shortfalls in the revenue base were made up by subsidies from national government, but this financial support has been in decline, with knock-on effects for the poor who are increasingly expected

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<sup>13</sup> At the time of research, Cape Town and its townships were defined as the Cape Metropolitan Area, and subdivided into six municipal local councils (MLC) and the Cape Metropolitan Council (CMC). Since then, this system has seen the amalgamation of these six substructures and the CMC into the Cape Town Unicity.

<sup>14</sup> For example the brewing and distribution of beer by black South Africans was one of the key revenue bases of the BLAs throughout the 1970s.

<sup>15</sup> To this end, in 1996 Integrated Development Plans were introduced to assist local authorities in implementing the objectives of the Reconstruction and Development Programme (RDP), the national blueprint for development which was initiated in the 1994 election campaign, and became the basis for subsequent policy formulation (Harrison, 2001).

to pay for their services.<sup>16</sup> The result of this has been a return to the boycott as a means of protest, as seen in Soweto in March 2001 when some residents marched in protest at power cuts to those in arrears (Mail & Guardian, March 16 – 22, 2001). In the CMA, the need for subsidisation by national government is highlighted by the rental sector, where the city has taken increasing responsibility for 'indigents', has no formal system for property maintenance, gains little revenue and faces stagnation in the market as overcrowding leads to almost no turnover of tenants. It is hard to imagine that a policy of debt management or the creation of indemnity programmes would have any downward effect in improving the cost-recovery situation on the ground, but rather would pass the problem upwards to the national level through the need for subsidies. In 2001 the rental sector was in arrears of R430 million, which it hoped an Indigents Policy would cover. Clearly this would meet the shortfall in the local budget, but fails to address the structural market problem facing the current system.

In terms of housing, between 1994 and 2001 the CMA had 48 000 subsidies approved with 32 active projects. The main constraints to increasing the scale of delivery were identified as a lack of land as well as the fragmented approach to housing that came from having seven different administrations (the six municipalities and the CMC) (CMC Workshop, 2001). There was a need for more land (constrained by the escalation of land values), a need to spread resources more thinly (resulting in a focus towards site and service rather than top structures), a need to maximise the public/private partnerships (which had been disappointing) and a recognition that local government faced problems in the declining real value of the subsidy and the resource base, an increase in land and construction costs and uneven, inequitable housing delivery (Royston, 2003). A situation was arising whereby local government appeared to be in competition with the poor over resources from national government, with attempts to ensure lost revenue was covered by national subsidies, or by passing costs down to households. In the case of the housing subsidy, the costs for bulk infrastructure (the provision of roads, sanitation and other services to housing sites)

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<sup>16</sup> Although spending on the social services budget (including housing) saw an average real increase of 3.9% from 1995/6 to 2000/1, spending for the three years from 2001 was not expected to keep up with population growth of 2.5% per annum, and the budget share for social services was expected to decline in this timeframe (Mail & Guardian, February 23 – March 1, 2001).

are recovered from the subsidy, leaving it almost impossible to build a top structure with the remaining money. The CMA is therefore faced with a growing housing backlog, without adequate local government structures or resources to cope with this (Oldfield, 2000). Housing delivery is dispersed among several departments while subsidies are approved at the Provincial level, and the need to ensure financial sustainability through rents and service charges is compromised by political legacies. Clearly local government alone cannot provide housing on an adequate scale.

The enhanced emphasis on NGO and community involvement, as marked by the PHP, has therefore taken place in an environment in which the real value of the government housing subsidy is declining, making it increasingly important for households to use savings and credit to supplement their housing subsidies. In addition, the lack of adequate access to end user finance erodes the capacity of communities to make full use of the housing opportunities provided by the government's housing subsidy scheme. Housing can be seen as a platform for community development, and such an opportunity is lost if homeowners are unable to invest in their housing, denying them the chance of developing equity through housing. Indeed in some cases, houses built using the subsidy have been sold for substantially less than the value of the subsidy (Bond, 1997b; Thurman, 1999; Tomlinson, 1998), indicating a mismatch between need and provision, as well as a failure of the low-income housing market within the townships (Huchzermeyer, 2002). The 'unlocking' of savings has been regarded as a means of improving housing, stimulating the housing market and economy as well as involving community. In particular, government and NGOs have looked toward adapting a strong tradition of saving groups, known as *stokvels* or *gooi-goois*, in which a number of people with a mutual tie (such as kin, place of work, place of residence, friendship) save specified amounts over a specified time, with regular payouts to each member of the group (Reinke, 1998; Smets, 1996; Thomas, 1991; Tomlinson, 1995). These rotating saving and credit associations (ROSCAs) are widespread and well-known systems for managing money, and apart from basic savings clubs, are also formalised in the form of burial societies, to which almost every household interviewed was a member.<sup>17</sup> Many women are members of *gooi-*

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<sup>17</sup> Burial Societies operate in the same way as *gooi-goois*, with monthly contributions from all members, paid out to a member when required. Funerals are very costly and require relatively large

goois (although the groups are not exclusively a female domain, they tend to concentrate on aspects of life considered to be within women's provenance) and the groups are a social as well as financial network. As indigenous savings systems they are easily understood and make use of the knowledge and strengths of people in the way that formal finance does not, while controlling risk through peer pressure mechanisms and absorbing the costs of finance by using their clients' resources rather than the credit providers'. As such they have been forwarded as a suitable mechanism through which microcredit might be delivered with innovation for the provision of housing finance. Both the Kuyasa Fund and the Federation take as their practical starting point the creation of savings groups. By harnessing a pre-existing system, both organisations avoid the difficulty associated with implementing new systems and are able to use the savings culture as a basis for credit evaluation, to support pre-existing groups and to encourage horizontal learning between groups. In both cases it is the regularity and duration of saving rather than the amount that qualifies savers for loans. But, whereas for the Federation group membership is key, in Kuyasa the focus is on the individual.

### **2.2.2 The South African Homeless Peoples' Federation**

The South African Homeless Peoples' Federation is a popular movement which grew out of a collection of meetings held by homeless people in South Africa in the early 1990s, and which has since grown to national level and has affiliations to international organisations.<sup>18</sup> From a broad aim to recognise and address the socio-economic needs of the poor, the Federation emphasises the importance of access to land and housing. It is supported in this role by the People's Dialogue on Land and Shelter, an NGO which initially facilitated the establishment of the Federation, then took on the role of administrative and fund-raising support. In opposition to what it perceives as a national housing policy which bows to prevalent neo-liberal discourses, the Federation advocates a bottom-up, people-centred approach to housing, drawing on the resources available to the poor not only to access housing, but to do so in a way

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financial outlay. The most frequent type of gooi-gooi encountered in the field was the annual December food group, in which a number of women contributed a set amount every month beginning in January, and all funds were paid out in December to cover the expenses associated with Christmas. Another popular system involved a number of women saving together with a different woman receiving all contributions every month, for no specified use.

<sup>18</sup> Translation of the name uMfelandawonye waBantu BaseMjondolo, although respondents abbreviated this to 'the Federation', which will be the term used throughout the thesis.

that builds social capital (Asian Coalition for Housing Rights, 2000; People's Dialogue, 1999, 2000).<sup>19</sup> The ideology is that of self-help, but the Federation and People's Dialogue argue that rather than focus on the individual, the Federation's collective approach offers more than merely self-responsibility for housing provision. In the face of the size and quality of South Africa's housing shortfall, the issue of whether the Federation removes the burden of responsibility from the state (Bond, 2000; Bond and Tait, 1997) seems a moot point given the state's current inability to meet housing need. Furthermore, as a national organisation that operates in opposition to state ideology, the Federation plays an important role in providing a feasible alternative to the dominant housing paradigm (Millstein et al, 2003).

The Federation is comprised of loosely affiliated savings groups that are considered an important means for learning and teaching, by which knowledge and experience are disseminated horizontally rather than in a hierarchical structure. People's Dialogue recognises the difficulty of reconciling this approach to learning and sharing with the demands of members and donors who place greater emphasis on housing delivery, and the expectation that the urban poor are more likely to listen than be listened to (Satterthwaite, 2001). Saving takes place in Housing Saving Schemes, which emphasise group cohesion and regularity of saving over amount saved. Loan size is not dependent on amount saved, as the Federation claims the value of the system lies in the collective potential of members rather than finance. Loans are made from the uTshani Fund,<sup>20</sup> a revolving fund which provides housing finance on the basis of a 15-year repayment rate, a 5% deposit and monthly repayments which are deposited with the Fund as a single monthly payment from the Savings Scheme as a whole, thus cutting down on transaction costs.<sup>21</sup> Loan security is based on peer pressure, which is supposed to be maintained through the system of exchanges with other saving schemes, serving to retain interest and commitment in the Federation's work, and also enforce the importance of repaying in order to enable the Fund to release funds to

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<sup>19</sup> Social capital is understood in this context to be the non-financial resources possessed by the poor, including their individual skills and abilities and their relationships with other individuals, organisations and networks, upon which they can draw.

<sup>20</sup> uTshani means 'grassroots' in Zulu. The uTshani Fund draws its funding from international donors and the uTshani Trust, the recipient of a R10 million grant from the Department of Housing.

<sup>21</sup> As does the fact that administration of loans and repayments, plus the disbursement of building materials and the building process are all controlled by the Housing Savings Scheme.

other projects. In 1996, it was estimated that 10 – 15% of Federation members were late with their repayments at any one time (People’s Dialogue, 1996), which raises doubts about the ability of the Fund to ‘revolve’ successfully. In response it is claimed that the uTshani Fund operates on the principle of “macro equilibrium” (Baumann, 2001:142), by which total disbursements are matched by funds entering the Fund from a variety of sources, not only the repayments from beneficiaries. As such there is no expectation that the poor will pay for their own housing.

However, while macro equilibrium enables the Fund to cope with default, in Vukuzenzele, one of the Federation fieldsites, respondents said they were not repaying their loan (a monthly amount of R150) but were boycotting it as a means of protest at what they perceived as unresolved disputes with their former Housing Saving Scheme committee (who were claimed to have committed fraud) and the inability of People’s Dialogue to resolve this. Respondents were angry at their inability to discover what had happened to the money that had gone missing, not only because it directly constrained their ability to build, but because it ran contrary to the policy of transparency advocated by the Federation. It was interesting to note that they resorted to boycotting payments, a method of protest used widely against formal financial institutions and the government during apartheid, and one that signified powerlessness to pursue any other avenue of protest.

### **2.2.3 The Kuyasa Fund**

Although it also adopts a concept of sustainability different to that offered by the neo-liberal paradigm, the Kuyasa Fund is a much more ‘conventional’ microfinance institution.<sup>22</sup> Set up in 1999, it was born out of a perceived need for a small loans institution recognised by a Cape Town NGO, the Development Action Group (DAG, 1998). It operates within the framework of the current state housing policy to provide microloans to community organisations using the housing group subsidy. In this way, the Cape Town urban poor who are not able to access formal finance are able to construct affordable housing beyond the limits set by the housing subsidy through the use of alternative credit. As a condition for its involvement the Kuyasa Fund requires that community housing groups exercise self-accountability and financial

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<sup>22</sup> Kuyasa means ‘new dawn’ in Xhosa.

management, allowing the Fund to retain a strictly credit-based relationship with the communities, as well as a potentially empowering housing process as control remains in the community. Thus Kuyasa, working with DAG, intends to provide not only the financial means for construction, but also a social framework enabling community involvement.

The Kuyasa model regards microfinance as a development tool and as such expects that its operations will be subsidised in the short and medium term, although it does anticipate becoming financially sustainable in ten years (Olivia van Rooyen, Kuyasa Fund Manager, personal communication). Until then, van Rooyen argues that sustainability be defined in terms of beneficiary household sustainability rather than institutional sustainability. While Kuyasa provides credit to the traditionally 'high-risk' urban poor, it does not do so by subsidising its interest rate – 32% at the time of research – but its operational costs do require on-going subsidisation. As with the Federation's uTshani Fund, repayment rates are maintained through personalised lending, in Kuyasa's case focusing not on the relationships among community members, but those between members and the Kuyasa Fund. While in the case of the uTshani Fund such costs are borne by the Federation Savings Groups, who are responsible for the administration of savings and loans, in the case of the Kuyasa Fund its staff administer and monitor individuals' loans. The ability of the Kuyasa Fund to scale up its outreach without a corresponding increase in staff and costs is therefore constrained. However, the repayment rate in the first seven months of operation was 100% and at the time of the research was 98%. According to the Fund Manager, this level of repayment is maintained through the efforts of the loans officers who are constantly on the ground, where their visibility ensures Kuyasa remains a priority payment for households (Olivia Van Rooyen, personal communication). Kuyasa considers that part of its success lies in its ability to establish a relationship with clients that is purely *financial* and that it has no political ties to communities. This emphasis on a client/service provider relationship means that Kuyasa is focused on meeting its housing finance delivery targets, rather than maintaining and supporting relationships with communities, although it does recognise and encourage the growth of other institutions to support other aspects of the housing and wider development process. In its focus on purely credit-based products Kuyasa depends upon third party housing support institutions such as the

PHP and DAG, as well as independent savings groups over which it has no control, but it distinguishes between institutions that provide housing finance and those that deliver housing, and argues that a dual focus reduces efficiency (Van Rooyen & Mills, 2003).

With the Kuyasa Fund, saving forms the basis for loan qualification, whereby an applicant has to show a six month saving record in place of traditional collateral and the maximum loan granted is up to three times the saving (up to a maximum of R10 000), to be repaid within a 30 month period.<sup>23</sup> Such a system makes use of the assets the poor have, and while the six-month saving programme is carried out in savings groups, failure to make a deposit one month jeopardises only that individual's chances of loan qualification. In the same way, defaulting on a loan does not threaten the loans of others; hence the potential for negative pressure from committee members is lessened. This is not to say that they are not capable of applying social or peer pressure to ensure the repayment of loans, but this is motivated more from a sense of collective responsibility than personal threat to their own well-being within the project.

The attraction to members is the possibility of accessing finance to build a larger house than normally possible using the subsidy alone. According to the Kuyasa Fund the average size of a contractor-built RDP-type house is 23m<sup>2</sup>, but when Kuyasa clients add their savings (on average R1, 500) they build an average house of 36m<sup>2</sup>, and when they add loans to their subsidy and savings, the average house size is 44m<sup>2</sup>. Although figures for the Federation as a whole were not available, the average house size of those Federation members interviewed in the course of the fieldwork was 44m<sup>2</sup>. The organisations' claims to build bigger houses than can be provided using the subsidy alone are being met.

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<sup>23</sup> The emphasis on income rather than employment acknowledges the high proportion of members who work in the informal sector, which is characterised by low income and irregular work. The potential financial pitfalls of periods of unemployment can be offset by support networks, alternative finance options and renegotiated loan repayment schedules to the benefit of both the client and Kuyasa.

### 2.3 In the Field: Methodological Considerations

The purpose of the research was threefold. Firstly, to observe the fieldsites, as it was expected that only as issues began to unfold that avenues for research would open up. This proved to be the case, and the role of men in households became an integral part of the thesis in a way that had not been anticipated prior to the fieldwork. Secondly, as outlined in Chapter One, the different literatures regarded the poor as adept at providing their own housing, constrained by a lack of finance and knowledge, merely wanting access to finance, seeking not only to access housing but to do so in a meaningful and empowering manner and as desirous of contributing to the urban agenda. By concentrating on the user rather than supply side of NGO programmes it was hoped to return the focus to beneficiaries and determine the success of programmes according to the criteria of recipients. Lastly, the research was concerned with the gendered impacts of participation in the housing project and sought to understand the effect of housing finance on relations within the household. It was felt that the impact of a transformational intervention on men and women living in male-headed households would provide an opportunity to evaluate the nature of gender relations and determine whether external interventions could disrupt and reorder these.

The methodology was predominantly comprised of semi-structured interviews, following a standard guideline of topics, but conducted in a fluid and respondent-led conversation of between one to three hours.<sup>24</sup> While many people spoke good English, a number of interviews were carried out in Xhosa through an interpreter and in the majority of interviews respondents lapsed into Xhosa when they wished to articulate a point in greater detail than their spoken English allowed. The interviews were recorded and transcribed at a later date and cross-referenced with notes taken during the interview where clarification was needed. Respondents were informed of the purpose of the interviews (as part of a doctoral thesis). Anonymity was assured, and all names have been changed. All respondents agreed to be interviewed and to have their interview recorded. In addition to the interviews, a focus group was carried out with women from Kuyasa project, in which the women discussed relationships with men and how they conceptualised household relations. In the course of the research it was decided that despite the huge importance of HIV/AIDS, given that the research

was already broaching the sensitive topics of marital relations and household finances, it would be better to avoid the issue of AIDS unless raised by the respondents. In some cases questions were asked, either where it was felt appropriate to gauge an overall opinion, or where clarification was needed for a respondent's statement. At no time were respondents questioned on their or their household's health status.

Participants were selected from those who were members of their community housing project and had also taken out a loan with the Kuyasa Fund or the uTshani Fund. To a large extent, access to the projects was mediated firstly by the Kuyasa Fund and the Federation, and then by the committees who drew up lists of potential interviewees' names and addresses. This, combined with the fact that in all projects single women formed the majority of membership by some margin and the research focused on the experiences of married women and men as well as single women, meant that representative sampling would have produced a very low number of male-headed households. Rather, once several interviews had been done, respondents were asked to identify other members for interview and selection was made from this extended list. In this way, any bias in selection by committee members was compensated for by using their lists as starting points for gaining access to the community.

### **2.3.1 Feminist Epistemologies**

In seeking to study the experiences of men and women in low-income communities the thesis methodology draws heavily on feminist epistemologies which challenge what knowledge is understood to be, who can know it and what can be known. In particular, they have been concerned with the hitherto ignored experience of women, which has been subsumed by a predominately male understanding of knowledge, power and science, and in exposing how positivist epistemologies claiming neutrality have in their own way been subjective and biased (Nagy Hesse-Biber, Leavy and Yaiser, 2004).

Feminism has done much to advance qualitative methodologies in its attempts to create a methodology suited to its theoretical base. The illumination of the subordination of women, in both its observable and non-observable forms, has been a priority in the design of its methodologies. This subjectivity of research and its aims

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<sup>24</sup> See Appendix A for the interview guidelines used in all interviews.

has impacted on the social sciences as a whole in exposing the assumed objectivity of the researcher. The position of 'researcher' is not an abstract one, but one to which participants will react to and engage with, often on the basis of gender (England, 1994; McDowell, 1992; 1997), although the assumption that women have an 'insider status' on the basis of a shared gender can sometimes be drawn more from a desire for political cohesion than any real solidarity (Staeheli and Lawson, 1994; Kobayashi, 1994). An assumption of neutrality on the part of interviewers can also mask their unequal power relations with respondents and merely serve to perpetuate these relations by extracting knowledge. Feminist standpoint theory argues that feminist research should acknowledge this inequality and rather develop knowledge with respondents, deliberately seeking to disrupt the existing power balance. As such, feminist theory brings a political agenda to the research process (Cook, 1997; Katz, 1994; Kobayashi, 1994; Nast, 1994; Robinson, 1998). This position calls for researchers to explicitly interact within the relationships they are studying and to recognise the scope for knowledge construction within the research process.

This approach to research has informed the thesis methodology, and the interview process was presented as a two-way exchange, moving away from the idea of the interview as an extractive tool. Rather, the aim has been to acknowledge the different positions occupied by the researcher and the respondents and to make this an integral part of the research process and the basis of interviews. In part this is an ideological position, drawing on a commitment to feminist theory, but it also serves to clarify the research process for both the researcher and the respondent, stressing that both are participants in the interviews. While ignoring this dimension may not compromise the collection of information, the acknowledgement and inclusion of this relationship as part of the research process enriches the quality of information given by respondents, if only by increasing the capacity of the researcher to realise what is being exchanged during the process.

### **2.3.2 Positionality, Reflexivity and Power**

In denying objectivity and detachment from the research process, feminist epistemologies explicitly acknowledge that they are based in a political paradigm in which the relationship between the researcher and the respondents is one of unequal power (Nagy Hesse-Biber and Yaiser, 2004). By emphasising the importance of

reflexivity and an awareness of the existence of power relations, feminist methodologies overcome the constraints faced by positivism and are able to critically examine the position of the researcher within these power relations. In particular, the way in which the background, assumptions and positionality of the researcher will impact on the research process. In the case of this thesis, issues of positionality were made clear-cut by the extreme differences in socio-economic and cultural situation between myself and the respondents in a way they might not have been given a more similar background. This difference in race, age and experience was acknowledged by both researcher and respondents in the interview process and formed the basis for lifestory comparisons in which information was exchanged rather than extracted. The “unreal” and artificial nature of the interview was made all the more apparent by the meeting of an English student and a South African township dweller solely for the purpose of a two hour discussion, and this itself was the focus of some discussion. My unfamiliarity with the socio-cultural context of the research also meant that local knowledge systems were closed to me and I had to ask explicit questions in order to gain background information, reducing the chances of assumption and interpretation with interviewees’ responses.

The issue of power runs throughout the thesis, both from an academic interest in the potential empowerment of respondents through project participation and also in the personal relationships developed between the researcher, interpreters, NGO staff and respondents. Empowerment is a key concept in the thesis, but as emphasised in Chapter One, one with multiple interpretations. As the majority of these definitions have come from those situated outside the process, a key interest in developing the thesis methodology was to leave questions concerning power open-ended to see how it was understood and expressed by respondents. The most obvious shortcoming in this approach was the difficulty for people in articulating abstract concepts, but most gave examples of how they exercised power or were unable to. For the most part, respondents explicitly expressed power as *action* rather than *knowledge*, although some responses did suggest an awareness of inaction as also being a position of power.

The relationship with the NGOs seemed to be of minimal overt importance, yet given the central role they played in enabling respondents to negotiate for housing there was a constant relationship upon which access to certain households was predicated and

which only became apparent in the later stages of the fieldwork. The role of the interpreters was a largely positive one, as they acted as mediators between the two very different world views of the researched and the researcher. Their role went beyond translation between the Xhosa and English languages to translation between the two cultures. While this risked their personal interpretation of the meanings attributed by myself and the interviewees, it nevertheless provided a much more nuanced understanding of non-verbal and cultural signifiers that would otherwise have been lost in the interview. In interviews with women, both married and single, the presence of the interpreters was a definite advantage, as often women would explain to the interpreter in Xhosa what they assumed to be uninteresting contextual detail deviating from the main purpose of the interview. Their explanations of Xhosa attitudes to marriage, men and children were more comfortable for having a common reference point with the interpreter. In interviews with men, the interpreters occasionally appeared to inhibit men from expressing their opinion on similar topics and they tended to assume a less participatory role in the interviews, explaining this as the best approach for interviewing men. The majority of men, however, were not obviously discomfited at the presence of another young woman in the interview.

What was marked throughout the interview process was the degree to which power was held by the respondents, given that I was entering new geographical and cultural territory with my marital status and age giving me little consequence. This sits at odds with some literature on the power relations between first world researchers and third world subjects which assumes that the former will necessarily be dominant in any exchange (Katz, 1992; Madge, 1993; Sidaway, 1992, 1993; Valentine, 1997). Rather, the research process confers more power on the respondent, to whom the interview is incidental, than to the doctoral student for whom so much depends on the outcome of the interview process.

### **2.3.3 Representing Respondents**

Part of the impact of a feminist epistemology has been the focus on the words spoken by respondents and how these can be presented in the unfamiliar context of an academic thesis (Devault, 2004; Schoenberger, 1992). Much that is written on more traditional ways of presenting information neglects the wide range of non-verbal methods of communication which form an integral part of the interview process. In

interpreting these unspoken gestures, subjective assumptions were made that coloured the interpretation of spoken words, in particular ambiguous statements. This subjective editing was also part of the transcribing process, in which many respondents' quotes have been "tidied up" for the sake of clarity, mostly as a consequence of neither respondents nor interpreters being native English speakers and making grammatical errors that distracted from the meaning of the responses. However, a deliberate attempt was made not to overly tidy quotes so as to provide an accurate reflection of the voices of the respondents, and the manner in which answers were phrased. In order to further provide space within the thesis and strengthen their voice, respondents' quotes have been presented in blocks within the text.

#### **2.3.4 Overview of the Research**

The first fieldwork period of three months (September to December 2000) consisted of negotiating access with the two NGOs and finding an interpreter. February to July 2001 was spent in South Africa, carrying out the Kuyasa Fund interviews, with a break over Easter as many respondents had returned to the Eastern Cape for the holiday. September to December 2001 was spent in South Africa carrying out the Federation interviews. The interview process speeded up as the interviews progressed due to a decreasing reliance on the NGOs, an increase in familiarity with the area and the techniques required for interviewing. A total of 79 interviews were carried out across four projects, two per NGO.

Access was a major constraint at the beginning of the fieldwork, and the first three months were spent attempting to gain access to the two NGOs who would in turn provide access to their housing projects. Physical access to Khayelitsha and Philippi was also constrained by the difficulty of navigating in unfamiliar and unmarked areas. Initially the Kuyasa Fund acted as gatekeeper, and determined when interviews could take place, but the impracticality of this for a short-staffed institution, as well as the methodological concerns it raised, meant that after an initial one month period they withdrew from the interview process. In the case of both NGOs, the NGO provided an initial introduction to a committee member of the selected housing project, who then drew up a list of project participants. This list often included neighbours and friends of the committee member and in order to avoid the constraints this imposed interviewees were randomly selected from within the project. Only one person

declined to be interviewed. Appendix B contains a table summarising respondent details for all respondents quoted within the thesis.

The methodology was designed to focus primarily on one-on-one interviews, but it had been hoped to carry out a number of focus groups. In the end, only one focus group was considered successful enough for inclusion in the thesis, while two others did not produce anything beyond factual data. A lack of experience, coupled with the difficulties of conducting a focus group with a language barrier and through an interpreter, meant that only one succeeded, more through the excellent group dynamic than any mediation skills on the part of the researcher. The wealth of information exchanged in this final group and the comparison of personal experiences on a number of topics across different cultural and age boundaries marked a high point in the research process.

### **2.3.5 Khayelitsha and Philippi**

As access to the communities was negotiated through the two NGOs, they exercised the decision over which projects would be chosen for interviews. Eventually, four projects were decided upon, two from each organisation, which were considered by both organisations to be representative of their membership and their projects. Three of these projects were located in Khayelitsha, the largest township in Cape Town, and one in Philippi, an area of dense informal settlement, characterised by shacks, land invasions and squatting. All four projects were located in black, predominantly Xhosa-speaking low-income areas, with either first or second-generation migrants from the Eastern Cape.

### **2.3.6 HOSHOP and Masithembane**

Both projects from the Kuyasa Fund were located in Site B, one of the original 'formal' sites of Khayelitsha, based upon 9,100 serviced sites in which inhabitants gained a formally allocated plot with a toilet and tap and secure tenure (le Grange, 1995; Seekings, Graff and Joubert, 1990).<sup>25</sup> Kuyasa membership is predominantly skewed towards women, with only 29% of loans going to men. However, as Kuyasa's database specifies the gender of the loan applicant, and not whether that person is the

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<sup>25</sup> Tenure was initially a 99-year lease, with most plots converted to ownership, particularly during the subsidy application procedure.

household head, the figure of 71% reflects the percentage of Kuyasa loans given to women and not necessarily the percentage of loans given to women-headed households. In the course of the interviews housing provision and accessing housing finance were identified by both men and women as predominantly carried out by women, including women in male or joint-headed households, suggesting that men's access to housing finance was obscured by women's participation.

The first project, the Homeless and Squatters Housing Project (HOSHOP) was set up in 1999, formed by a core of neighbours who became the committee and had already held some positions of responsibility in street committees and gooi-goois. The project contacted DAG after seeing one of the staff vehicles driving past, and initiated HOSHOP with the purpose of building housing. After training with DAG and Kuyasa and holding community-level workshops, the committee was well motivated and capable of explaining the housing and subsidy process to members. Some members of the committee believed they experienced a considerable degree of empowerment. As well as receiving training, the members have also gained a high degree of autonomy in the running of HOSHOP, through the disbursement of funds, the organisation of building materials and the income-generating opportunities associated with working in the project's Housing Support Office and in the brick-making facility set up to meet some of the demand for materials. While there have been positive impacts for some committee members, there has also been internal conflict within the committee over decision-making and power struggles (Olivia van Rooyen, personal communication). In the context of the low-income community they serve, the opportunities for personal gain offered by being a committee member test the principles instilled in DAG workshops. For the ordinary members of HOSHOP, criticism of the committee is generally reserved for some accusations of fraud, in that participants did not receive 'change' from their subsidy or receive their full quota of building materials. Otherwise most members considered that HOSHOP had done a good job.

In all, 18 interviews were carried out in HOSHOP with members of the housing project. These covered 13 households, six of which were headed by single women,

and seven comprised a married couple.<sup>26</sup> Out of these seven conjugal households, both partners were interviewed in five households, while in the remaining two only one partner was available for interview.

The second project was called Masithembane.<sup>27</sup> It was started in 1997 by a community initiative from which the committee was elected. As with HOSHOP, the committee members had been active in other organisations. The committee approached their local councillor for assistance and were then referred to DAG with whom they received training on managing the housing process. The community heard about the project by word of mouth and by loudspeaker announcements, but unlike the committee in HOSHOP, Masithembane appears to have been a model project where committee behaviour was concerned (Ward, 2000), with the committee organising themselves and bringing in key players at crucial times. Such innovation has not gone unnoticed and after the completion of the first phase of construction, two key staff members from the housing association were poached by the private building materials supplier who worked on the project (Phillip Piki, DAG, personal communication, himself later poached and no longer working for DAG). Whether the subsequent committee can sustain such initiative in the second phase of building remains to be seen. The facility with which committee members accessed information suggests a pre-existing degree of empowerment and knowledge and a degree of self-selection in the formation of the committee and representation of the community. That such people might be the best equipped to manage the housing process, however, is an important consideration.

In Masithembane, 18 interviews were carried out, with 15 households. Seven households were headed by single women, while eight were conjugal units. From the eight conjugal households, both partners were interviewed in three. In the remaining five households, four men were not available because they were working in the Eastern Cape and in one household a husband was unwilling for his wife to be interviewed, and at a later date she refused a request for an interview.

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<sup>26</sup> Throughout the fieldwork marital status was defined by the respondents. No distinction was made between traditional marriages or civil marriages. Likewise women who were no longer married used the words 'separated' and 'divorced' interchangeably, and no distinction was made between the two.

<sup>27</sup> Meaning "trust each other".

### 2.3.7 Vukuzenzele and Kuyasa

The two projects chosen by the Federation were in different parts of the Cape Flats, although unlike the Kuyasa Fund projects, both these were built on land bought by the NGO and were not the original sites of members' shacks. The need to find and buy land rendered the housing process much lengthier than that experienced by HOSHOP and Masithembane, but as with the Kuyasa Fund, the Federation's membership is heavily weighted towards women, who account for around 90% of members (People's Dialogue, 2000).

Vukuzenzele was started in 1996 from two separate savings schemes drawn from backyard shack dwellers from Gugulethu that joined together and began saving and searching for land on which to build. The process took several years, including the invasion of one site and then a forced removal, before a plot was bought from a private owner in a sale overseen by the People's Dialogue. The residents secured a loan for R10,000 each from the uTshani Fund, with repayments of R150 a month at the time of research (raised from initial repayments of R120). The loan of R10,000 was supposed to enable people to build a minimum of 40m<sup>2</sup>, and more with the addition of their own savings. The residents were still waiting for approval of their subsidies in 2001 when the fieldwork took place, although most had already built their houses. Vukuzenzele is notable for its attempts to incorporate a variety of house styles, including an attempt at densification through double storey houses and a row of terraced houses (although they have not proved popular with their occupants), as well as some small factory shops encouraging a mixed use of land and providing income generation opportunities (People's Dialogue, 1999). The double storey houses were unpopular with homeowners, who disliked the steep stairs and wooden floors, and considered that they had not done well from the housing project. Few had chosen the double storey option and felt that they had been forced to take it. The plot is adjacent to the Federation's landmark project and main office, Victoria Mxenge, in Philippi. It also is neighboured by a large squatter settlement, which several residents cited as a source of crime and litter. Their own recent experience as informal settlement dwellers did not appear to lend any sympathy to their neighbours.

In Vukuzenzele 22 interviews were carried out in 17 households. Seven of these households were headed by single women and one by a single (unmarried) man. The remaining nine households comprised of a conjugal couple, and both partners were interviewed in five households.

The final project, confusingly sharing the same name as the Kuyasa Fund, was also primarily taken up with the search for land. Through the Federation and People's Dialogue, the Kuyasa group found a site in Khayelitsha. The site lies between areas of formal settlement, with informal settlements nearby which project members also regarded as undesirable, issuing repeated warnings and anxiety about my personal safety in their neighbourhood. There were also concerns over the land upon which the houses were built. Most of Khayelitsha is created from the levelling of sand dunes and housing requires strong foundations. The lack of cover vegetation also exacerbates the erosion problem and the general environment is very dry and dusty.

In Kuyasa, 21 interviews were carried out with 14 households. Of these, five households were headed by single women, while of the nine conjugal households, both partners were interviewed in seven.

## Chapter Three

### Housing and Households: From Shacks to Houses

*See now I dream well, I am comfortable, if it's raining I don't get rain inside here, it's not like before. I feel like Thabo Mbeki!*

**Max, married, aged 47, Masithembane project**

*I'd like to have my own place, because I planned to build, and when I told him he told me, I have this plan too, we should do mine. I lost some power. If I had done my own house, I would be very far. I can't do anything here, because it is not my house.*

**Kalie, engaged, age 31, Kuyasa Project**

The housing process can be understood at three scales – the national level, at which housing policy is informed by the apartheid past, the interest groups of the present, and the national and international economy; the local scale at which organisations including NGOs, local government and communities understand housing and the household scale. The previous chapter examined the relationship between the national and local scales in the Cape Town context, while this chapter focuses on the household or individual scale, in which housing has a much more immediate impact. The chapter examines how beneficiaries of NGO housing projects understand the housing process and draws out their attitudes to housing finance. An understanding of all three scales helps to explain how some low-income households have managed to access housing, using a mixture of government and NGO strategies as well as their own agency, in the two townships on Khayelitsha and Philippi on the periphery of Cape Town.

#### 3.1 Explaining the Local: Households on Housing

In contrast to the vocal criticism of housing subsidies and the ability of local government to deliver housing, the overwhelming response at the household scale to

the NGO projects was positive. While clearly this was due in a large part to the importance of having attained formal housing, often for the first time since living in Cape Town, respondents also gave a measured analysis of their reasons for wanting housing, and the benefits of the housing they had received. There was also some criticism of the process, as well as an explanation of the gender impacts of access to housing. In this section, people's opinion on gender roles in housing provision, membership of housing associations, access to finance and home ownership are explored to give an overview of the impact of housing policy at the household scale.

### 3.2 Gendering Housing

In the majority of cases, women were the primary motivators for housing and managed the housing process, from membership and participation in the savings groups through to overseeing delivery of materials and initial construction. Men's involvement tended to be limited to financial input and the final construction phase. This is not to underplay the importance of their financial contribution, but the marked difference in investment of time and energy does require explanation. This division of labour may well make sense in a context of full male employment and where women are restricted to the home, but this was far from the case in Khayelitsha and Philippi, and in organisations which depended so heavily on the 'free' resources of the poor it was women who were consistently the primary participants in housing projects. When women were asked why they thought they were responsible for housing, they gave various responses, varying from a belief that men were intrinsically lazy, to the opinion that the way in which housing was accessed – through groups – was responsible, a view that was backed up by a male respondent.

They (men) are lazy, and they move so slowly. They take things easy, they don't take things seriously. If you are married, if you are not active in your home, and just look at your husband, you will have nothing. The women always have to do it.

Mattie, single, aged 36

The women are very powerful, they build bigger houses than men. This lady (indicates another) is got a big house but no husband, she's not even employed, she's powerful, she's got dreams, she's got vision. Husband doesn't do those things.

Olive, separated, aged 47

It's men's duty to find shelter. Men are lazy! The women have children, that is why they are always saying 'my child must have a roof over their heads'. They are different now, they help with the children, our fathers never used to help with cleaning or with childcare, but now they help. They are trying to change.

Sonda, married, aged 38

My life is changed, because I am in the house, I am happy, it was my dream, I used to dream, one day I need a house. Better (for a woman) to make a house because everything is sitting nicely. Different because the men never ever attend the group, women have the heart for the groups.

Sukie, married, aged 40

After the old committee the community elected a new one. I was the only man at that time, but now there is another one. But he is not very involved, because it's for the women.

Owen, single, aged 30.

Even when partners did not participate actively in the housing process, and in particular with the long preliminary process, they still exerted influence over women's ability to participate. As wives, women faced certain constraints on their time and an expectation that they would remain visible, within the household and under their partners' control, no matter how infrequently this control was exercised. Given these cultural expectations the demand on women's time, particularly from the Federation with its stress on bi-weekly meetings to encourage group cohesion, inevitably led to clashes within the household, with varying degrees of intensity. By contrast, women heading their own households often cited their freedom by using the meetings as an example.

Better to be alone. I can attend the meetings, because I am one of the leaders. So now I am staying with my children, nobody will ask me 'why are you coming at this time?'

Jemima, single, aged 49

He didn't think it was a good idea, he didn't understand what I was doing. Now he is happy because he saw the house.

Maggie, married, aged 35

He didn't like it because I was out late at night, we would fight at weekends. There are no arguments now, he is a sweet guy.

Mary, married, aged 46

He was interested at first, but now he does not want me to attend, because we have the house. He sees no reason for me to go. I go because they told me to attend, it would help with employment and experience. I enjoy them (the meetings).

Ruth, married, aged 28

A number of men also described the process of joining the organisations as carried out by their wives, but with their permission, and in a couple of instances there were men who attended in the place of their wives. Owen, a committee member of Vukuzenzele, said he was one of only four men in the project. Men also seemed more likely to say they were initially cautious of the projects, reflecting concern that they might prove to be fraudulent, particularly where the household had lost money in previous schemes.

Most of the time my wife was attending. It was because of work pressure, I had to work the day shift, night shifts. For the meetings, I did enjoy it, I usually go to the general meeting, where all the groups do attend.

Jake, married, aged 28

Sometimes I was feeling, I don't feel like going, I didn't have patience, it took a very long time. She told me to have strength and then one day, we must keep hoping. Sometimes we just dropped with this Federation, because the thing comes slow, slow, and the people told us 'no, you must come back'.

Sandy, married, aged 36

She told me about this organisation. I said "ok you can go, join it", you see, and then she go. She can report to me and I accept it.

Roger, married, aged 36

This is the second. (The first) flopped. I was very, very cautious, very cautious. At first for me it was a good idea because it was difficult for me to find a house, so when she came with the idea, it was a good idea. It took a long time, she had to go to meetings, she would come late at night, sleep over, you know. It took four years. I only attended one meeting because I wanted to know what was going on.

Thomas, married, aged 39

I like organisations, not my wife, it was me who attended. It was nice, it still is. She was not interested.

Henry, married, aged 30

Sandy summarised the position of most men:

The women, she can do everything with this (points to mouth), but action, no. Ok, she will do, then she will come - "oh my god, you must pay this for that bank."

Sandy, married, aged 36

While men's contribution and involvement in housing was nowhere near the same proportionally as women's, when men did attend their status tended to be higher. In cases where husbands did claim to be involved it later emerged that their involvement had been at the initial and final stages of the project, in signing up for the subsidy and participating in the building. This suggests that despite attempts to make women the focus of the organisations, men's cultural position granted them authority, which was resented by women.

The men know nothing about the Federation, they never come to the meetings. They don't know what is happening. The men who attended the meetings showed no respect. Men who never attend are shown more respect when they attend meetings, than those women who are regulars. Better the men don't attend if they show no respect.

Linda, engaged, aged 25

The quote below illustrates the difficulty one woman faced from her husband during the building of their house:

It's a long story! We used to argue. I would attend the meetings, from 7 to 10. Then when I come home after 10 he is already in his bed (laughter). 'What time is this to come home now?' 'No, I am coming from the meetings' 'What kind of meeting? I'm sick and tired of these meetings!' and all that. So when it comes to my turn to be building the house, I said 'ok, it's my turn', but he didn't want to listen, until we'd got everything to start. Then when he decided to help make up the foundation, also he couldn't believe it. 'It's been two weeks, nothing is happening there'. He'd been up and down until he could see the walls were going up, then he came. 'Now, which one is yours?' (laughter) He didn't even know, because he wasn't there at the beginning. So I show him, at that time I was so thin and frustrated, because it was 'my thing'. Then when he saw the roof, he got interested, he was the one to go to Mitchells Plain to buy things for the house! (laughter) From then things were much more better. But from the beginning, shoo, things were very tough.

Emily, married, aged 32

The vast majority of women who had either joined the Federation or taken a loan with Kuyasa nominated themselves when asked who was the household head. When they were asked why they were the head, they said that they were the owners of the house. This position was later amended in the interviews when married women described a decision-making process that ultimately deferred to their husbands, sometimes contradicting examples they had given of their decision-making autonomy. It was also contradicted (less surprisingly) by men who overwhelmingly named themselves as

household heads, citing gender and cultural reasons. But the impact of participation in the housing projects, while it might not lead women to reject the cultural expectation of their roles as wives, certainly leads them to find alternative ways of articulating their power – as owners if not heads. Ownership of houses in female-headed households was not always clear-cut. For the overwhelming majority of the cases, the women who had attended meetings and were the legal owners of the houses were the household heads. In a few occasions this position did not carry autonomy – for example where a young woman was the legal owner, yet household participation had been instigated by her brother who had already accessed a housing subsidy, and she was nominated because her mother lacked formal identification. Generally, however, even where most of the house-building expenses had been covered by family members, the woman who had joined the project and participated in the meetings was the legal owner, and regarded as such by others.

Money – I have a problem because I have no job. Before, things were fine. It hurts me that my sister has to pay, because I am the one, but I can't help. But she does not mind because before I helped her.

Minnie, widowed, aged 41

Financial input was not the overriding determinant of ownership in either male or female-headed households, but rather in the context of unstable employment reciprocity and long-term financial support networks were equally important.

### **3.3 Loans**

There was a very high level of understanding among respondents regarding the way the loans functioned, what the loan money had entitled them to and the repayment schedules they were supposed to be following. The household member, usually female, who had attended meetings and signed the agreement with either Kuyasa or uTshani was usually the one who had followed the breakdown of the subsidy or loan into materials and taken delivery of those materials. They were inevitably able to give a precise breakdown of the total cost of the house into the subsidy or uTshani loan, the Kuyasa loan and personal savings. They were also able to provide costings of all materials purchased using the subsidy or loan, and those materials they had purchased using their own savings, often down to the prices for bags of cement and the number purchased. Both organisations were therefore providing detailed breakdowns of

expenses, and the majority of participants were able to keep track of their expenditure. They also had a full knowledge of what they were entitled, and kept track of the committees' spending.

With the Kuyasa Fund loans, given the limited relationship between the Fund and its clients, there was little scope for relations to deteriorate. According to respondents, loans were delivered without any problems, and the main interaction clients had with the Kuyasa Fund concerned repayments. Most people therefore had little to say on the subject, apart from gratitude to Kuyasa for providing the loan, the need for the Fund to make more loans available and, in some cases where repayments had fallen behind, either embarrassment at their tardiness or complaints at their treatment. There was almost certainly reluctance to discuss problems with repayments or voice criticism of the Kuyasa Fund given that in both HOSHOP and Masithembane introductions to interviewees were done either by Kuyasa staff or committee members, doing little to dispel the impression that information gathered would be reported back, despite assurances otherwise.

I was late this month. I called them to explain, and they said to me 'this is not a furniture shop, you are not allowed to be late with Kuyasa'.<sup>28</sup> Then he called me and said he spoke to the boss and I could not be late, but I have no money. No one has come. I am unhappy, I thought I would get relief for telling them. They need to improve service.

Tonya, separated, aged 39

I cannot give recommendations because I am a bad payer! I am trying hard not to be late. I can't advise because I fell behind. When people come to me for advice I send them to others. Kuyasa must give people loans because there is much need.

Mary, married, aged 46

You must approach the people who are not paying in a good way.

Bonnie, married, aged 35

In contrast the Federation has a much closer relationship with its savings groups, particularly once they have organised and begun building, as the Federation and People's Dialogue nurture the projects from inception through to the building stage.

However, respondents were eager to articulate problems, including a lengthy wait to get land, fraud by the first elected committee in Vukuzenzele, problems with the quality and amount of building materials as a consequence of financial mismanagement and design flaws in double storey buildings.

I saw that I would be in a shack for the rest of my life, so I joined. You must be active, attend meetings, talk, even if you don't make sense, so people will recognise you. Be noticed by the Federation. People from other groups must know you.

Lorna, separated, aged 45

I heard a radio advertisement - houses for 20 cents - which was about the Federation. They told us to save 20 cents a day and get a house. Some people went to Victoria Mxenge. We built shacks on some land at New Crossroads and Lansdowne that was free, we measured it. We were chased away by others, and some shacks were burnt. They hoped that the government would relocate them. There was bad management, the bricks were bad, and the money was stolen. The committee didn't tell us when the bricks were coming, so they were stolen. They pushed up the prices, even if two people shared something they were each charged.

Jill, married, aged 42

Building took a long time because we were waiting for our bricks. First they made bricks here, but then it took too long, so we changed. Some houses are still not finished because the committee mismanaged the money. uTshani Fund gave them the chequebook and they stole the money. It took me six months to build my house. It's a good system, the Federation builds big houses. And the subsidy is coming.

Gaby, widowed, aged 38

They told us about the double storey, the first ten they made were show houses. We were not satisfied. The stairs were very steep, the floor upstairs was wooden, the stairs were wooden. We need access to the bedroom for cultural reasons. They were more expensive, we were not given enough information, so we decided no more. The first houses were too small, we decided we needed 60m<sup>2</sup> and 70m<sup>2</sup>, we would find the money. But the roof was very expensive. There were problems with the committee, they were told to resign. There was not enough money to finish the double storey so People's Dialogue finished the double storeys. The new double storeys are worse than the old ones, you can't take furniture upstairs. Then People's Dialogue said they would not give uTshani loans to the people building the last houses, because of the boycott of the repayments. So now we are waiting for the subsidies to finish the houses.

Melanie, single, aged 38

My brother was working, so I went to the meetings. We went and toyi-toyied to get the land. And we made savings of R1 and R2, every day. We stopped saving because of the

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<sup>28</sup> Referring to the system of hire purchase by which many low-income households buy goods. The resultant monthly 'accounts' form a high proportion of the household monthly budget, and repayments are often cut in the face of household financial strain, such as that associated with house building.

fraud with the first committee, they stole the money. I don't know if we will be refunded.

Helen, single, aged 22

Despite these setbacks what was notable was the articulation of most of the respondents when asked about the problems and their openness to do so. This suggested that while the project had experienced problems, which given the complexity and duration of the housing process might have been expected, these were identified as caused by the committee and both the Federation and People's Dialogue and had not impaired member relations. The group had clearly understood both the philosophy behind the Federation and the practical means by which they would realise it, and their response to the fraud was disappointment that they had been let down by both the Federation and People's Dialogue. There was a feeling of powerlessness, articulated in Owen's explanation of attempts to get the Federation and People's Dialogue to address the issues, and an eagerness to explain the non-payment of loan instalments, upon which they knew others depended for their own loans, as a political boycott.

Even Federation is not transparent. People are just sitting on things, they did nothing about the corruption – “we don't know nothing”. My outlook on the Federation has changed. People prefer the matchbox houses to the Federation – because they are not democratic. It's like a boat without direction, it's not performing. I wanted to put a lot into it. People's Dialogue were supposed to be independent, but they made no investigation, just replaced the money. There was a lot of corruption, it stopped things being better. We were betrayed by our own people. It's not development when you steal from people.

Owen, single, aged 30

I joined because I had to build, it now costs a million to buy, so I can't afford to buy. The Federation helps the poor. But it needs management, they misused the money so now there is none in the bank. They took the money and shared it, they didn't bank it. There were four people in the committee responsible. The Federation said they must deal with it, so there was no police. But they did nothing.

Pamela, single, aged 31

### 3.4 Savings Groups

The majority of respondents were enthusiastic about saving groups, particularly those from the two Kuyasa Fund projects who had been required to save for six months in order to qualify for a loan. Interestingly, despite the enthusiastic endorsement of savings groups as a vehicle for microcredit delivery, a number of people went on to

say that they were no longer saving in gooi-goois because of the costs of house building and loan repayments. Three points emerge from discussions. First, that the costs of house-building continue to impact on household budgets long after building is complete, secondly, that home ownership with its elevated costs of living might detrimentally affect the ability of the poor to manage their money in the ways they had done previously, particularly when coupled with job loss and thirdly, that saving, even in stokvels or gooi-goois, was not viable for the very poor, or those suffering financial stress.

The savings are good idea. I am not doing them now, because I am not working. It is a good system, because people need to save. There was no problems because the money was deposited in the bank.

Minnie, widowed, aged 41

I'm not in the rotating savings because you need money for that.

Owen, single, aged 30

The savings groups are good, but we have no money to use.

Sukie, married, aged 40

In situations where women's participation in the saving schemes was not approved of by their husbands, women alone carried the financial burden of ensuring they continued to save. Most men were positive about their wives' decision to join, but the interviews took place after the houses had been built and the advantages of the projects were readily apparent. Men's recollection of their attitudes prior to and during building did not match the description their wives gave. Even husbands who had not placed any constraint on their wives participation could still make their disapproval felt. Where husbands were the main earners, women were limited in how much they could save. The saving process was therefore not conflict-free.

I joined the Federation, sometimes I've got no money I go to my husband, he is cross, sometimes I steal from him, because I had no money. Now, hooo, 'It's my house'!  
(Laughter)

Susan, married, aged 26

I took my boyfriend's money! (laughter)

Olive, separated, aged 47

Those respondents working in the formal sector, whose wages were paid into bank accounts, were more likely to keep some money in their accounts as a form of saving. But most of the money households had was kept in circulation in a system of saving and mutual obligation that was designed to cover shortfalls in budgets and unexpected needs. This system was usually practised by women, particularly those whose husbands controlled the household finances, and rather than a number of specific loans took the form of a constant flow between households.

I don't have a bank account, because the bank take a service fee. So my money is here in the house. God is protecting it!

Mary, married, aged 46

My husband has a savings account at the bank. (laughs) It is useless to keep money in the bank, it is better to take it out.

Bonnie, married, aged 35

When I have money, I lend it to others, so I can go to them when I need.

Owen, single, aged 30

### 3.5 Home Ownership and the Cost of Living

As noted above, many respondents felt that in the new house life had become more expensive.<sup>29</sup> The rise in cost of living was attributed to expenses associated with building a brick house, both in terms of materials and also with the need for greater expenditure on household items. There appeared to be uncertainty with regard to household finances, with some people estimating that the cost of living would decrease once they had completed building, while others thought that the cost of living would remain high. There was uncertainty over the possible costs and budget regime in new houses. A couple of people thought that despite the initial costs of building, life in the house would be cheaper than living in their shacks. This final point seemed to be related to overall well being rather than financial status.

Yes, it was expensive, but it doesn't matter because now I am so happy.

Rosie, separated, aged 67

You need something a bit nice in a house, it's not like a shack.

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<sup>29</sup> A number of men claimed that the cost of living had declined after moving into the house, but they did not have budget responsibility for household expenses.

Mali, married, aged 47

Ja there is changes, when we were living in the shack, we didn't need a lot of things like this (indicates three-piece suite). You see, when we move in here we haven't got all these things. When we were in the shack we only had two wooden chairs. Then when we move here, you can see now. Sometimes we don't agree, especially fighting when we are going to buy this chairs, it was not necessary for these chairs, I said no, no, no. But at the end!

Bill, married, aged 43

I think it will be cheaper after a year or two years, because I'm still doing the house, inside and outside. Inside I like to put the face stone, also to put the ceiling, even change the stairs. I can build also on top of the kitchen, put a yard here.

Roger, married, aged 36

It will get cheaper because I've finished building the house. After 2 years.

Henry, married, aged 30

It's more expensive, this is not a shack, it's a new house. It will get more expensive. Maybe, let's say in 5 years time I want to change this (taps the sofa), also we want to have our own car, or to extend, have an extension.

Laura, married, aged 28

Life is expensive. I hated to stay in the shack, even if the house is more expensive. I hate the shack. Much better here, is cheaper. Is not like before, I would spend a lot of money, because it was raining and then I had to spend to buy a plastic thing to cover, and I had to leave it there, you can't see the money today. I can't say it's cheaper because I'm still busy to finish my house.

Ian, married, aged 52

Despite the expense of building and the increase in living costs almost every one was happy to have a house and considered it an improvement over their previous living standard. The increase in expense was therefore traded off against the improvement in quality of life, including physical and emotional aspects. In particular, everyone interviewed considered ownership to be the best option. For most people the insecurity of employment meant that rental was regarded as insecure, with the possibility of losing one's home as well as one's job. Clearly this was a response to the informal rental market in backyard shacks, which did not operate on a legal basis, but given the predominant bias against rental any attempt by the state to implement a large-scale rental sector would require substantial persuasion.

It's better to own, sometimes you don't have money to rent. At the end of the day, the property is not yours.

Jim, married, aged 29

It's better to own, if you rent when you lose your job you lose your home.

Ruth, married, aged 28

It's better to own, because if you are renting you are paying money and getting nothing.

Jemima, single, aged 49

If you own, you know it's yours, you do anything you want to, and it's like, if you're renting, you don't take care of nothing.

Owen, single, aged 30

It's better if you own, if you know it's yours, you finish paying. Also they can't turn you out of your own house.

Sonda, married, aged 38

It is because, as I said, first time I was staying in Gugulethu, then my brother got a house, he paid rent every month for how many years, a lot of years, that I decided no, to buy own house is much better. Because at least you own something. When you're staying in the shack, nothing is right, the shack is cold. When it rains, the condition is really uncomfortable. And it burns so quick too, that is another thing.

Bill, married, aged 43

Security of tenure was therefore very important to the interviewees. With security came a commitment to improve and upgrade housing, in contrast to conditions in shacks with the risk of fire and flooding.<sup>30</sup>

I own it, we can do anything, build a pool for the children! I wanted a brick house because there are fires, and the rain, now when I leave the house I know it is safe, before I worried, no rest.

Mali, married, aged 47

I am very happy. I have asthma, you see, so it is better in the house. I prayed to God for this house. And the fires, I saw a child burned to death, it's no good in the shacks.

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<sup>30</sup> In the informal settlements, the risk of fire is exacerbated by the use of naked flame and paraffin for cooking, construction methods using flammable materials, the density of the settlements (which makes it difficult to prevent fires spreading and allow emergency vehicles access); and fires are often spread by the strong winds that are characteristic of the dry summer months. In winter it is cold and wet and after heavy rainfall the Cape Flats are subject to flooding.

Violet, separated, aged 71

There are fires, you take things out of your shack and then people steal it. Also our shack was leaking, the water came inside.

Nomatso, separated, aged 61

Ownership also conveyed a sense of achievement and authority. Women, and particularly those who were heads of their households, saw the house as proof of their ability to manage finance and construction. A number of men also pointed to owning a brick house as important in terms of their sense of self and as an important step in manhood. In instances where ownership meant that families were able to move out of overcrowded accommodation, with the tensions such living arrangements engender, respondents expressed relief.

It's better, it's my place, I am alone. My son is coming to live here, and see, here, I am putting an outside door in his room. I do not want to see all his girlfriends.

Nomatso, separated, aged 61

I didn't want to be like my mother, she is working her whole life and she has nothing, no home.

Michelle, single, aged 29

Yes, the difference is that no one can control me, if I'm under my parents they say "you must do this and this and this, I don't like this and this and this". Now I just own a house, I'm the owner I can say, "my wife and I we don't like this and this", also my wife can say that. Sometimes the parents they say the bad words to me or my wife or the children, and then we won't like it, you see.

Roger, married, aged 36

I wanted my own house because, like, I'm old enough now, I had to depend on myself, not rely on my uncle or whoever. At the end of the day, if I'm living with someone else those people want to extend, I need a place to stay. I wanted to have my own place, where I have the responsibility. You can suffer building you own house but at the end of the day you know you own the house.

Jake, married, aged 28

Confidence from knowing that I'm a man. Because what experience I got, what achievements I got, the house is a big achievement. For my age to be independent, to have a house, no matter my house is not finished, but it gives me confidence. I can do another thing.

Owen, single, aged 30

Makes me stronger. I feel like a man, a man should have his own home.

Jim, married, aged 29

Ownership was not without problems. In the case of the Federation's projects these were identified mostly as the quality of the house and security of tenure. With the Kuyasa Fund projects, as shacks were upgraded to houses on existing sites and not all plots on a street were members of the housing association, neighbour jealousy became a problem. The quality of the houses was an issue for a number of people, and most respondents either volunteered or said when asked that their bricks were a poor quality and their roofs leaked. In the case of HOSHOP, which made its own bricks, one of the respondents (a builder) claimed that the brick making was faulty. What is surprising about his claim is that no action has been taken, despite him being married to a committee member and one-time chairperson of HOSHOP and so ideally placed to point out problems. Perhaps this illustrates the way in which the limited opportunities for income-generation and autonomy within the project have been taken up and are strongly defended – the running of the brickyard is overseen by just one committee member. While tenure for the houses built with the Kuyasa Fund seemed secure, members of the Federation's projects seemed more uncertain as to their ability to sell their or upgrade their properties, or for their children to inherit, which in many cases had been a motivating factor for building.

They are not happy for me, they are jealous. Those people, they have husbands, but they are in the shacks. Me, I have no husband but I have a house.

Eunice, separated, aged 66

When you get a house, sometimes there are problems, like other people they are jealous, they say things to provoke. Also a lot of money problems during construction. My sister-in-law died when we had started building, and we had to pay for her funeral.

Bonnie, married, aged 35

They use wrong material, that's the first problem. They get a sand, but that sand is not good for the blocks, there are so many different kinds of sand, you see. Ah, I told them a long time ago! I advise them, they don't care.

Kevin, married, aged 42

There are problems with the bricks, and there are leaks in the roof.

Barbara, separated, aged 33

I am worried because we don't have the title deed, so if we die the children will lose the house. But I built it for them.

Ruth, married, aged 28

If I can die now, nobody can chase my kids away, because I am the owner, and the mother always has the good heart. If you die now, that husband will chase the children away and get married. If you are the owner, the kids will always demand that house as 'our mother's house'. 'You, dada, you can just march out and take your new wife.' We do care for our children, and we are very powerful, make no mistake.

Olive, separated, aged 47

I can't sell this house, it's for the Federation. If I move out it will be for them, the Federation, to give it to someone else.

Roger, married, aged 36

### **3.6 Affordable Housing? Impact on the Household and the City**

Housing delivery through the Federation and the Kuyasa Fund meets a number of the needs of the poor. From the perspective of the low-income population, it provides a limited choice of housing, which is dependent to an extent upon the mobilisation of savings. But participants are offered the chance to build bigger houses than the subsidy alone can provide, which is not an option with the majority of private developer-led projects in the CMA (Thurman, 1999). The two organisations were also able to invest more time to increasing the cohesion of the community associations and supporting their participation, although given that participation was initiated by a select group of motivators, it seems unlikely that subsequent members of the housing group would press to explore alternatives. While this may well suit the majority of householders who merely wish for housing delivery, it does not suggest coherent community action of the sort hoped for by the People's Housing Process (PHP). In the case of the two Federation projects there was also support given in the struggle to access land. Finally, the investment not only of the subsidy but of savings and loans in housing means that value is added, supporting the need to develop housing equity.

There are limitations to the effectiveness of delivery by the Federation and the Kuyasa Fund. Leaving aside the institutional inefficiencies of the two organisations, they are constrained by external limitations. First the size of the subsidy and participants' savings limit the choice of housing on offer to 36m<sup>2</sup> to 72m<sup>2</sup>, reducing the opportunity for developing alternative housing types. In particular, the fact that some respondents

regard saving as an expense has implications for a national housing policy that is attempting to harness the poor's ability to mobilise savings as a means of subsidising state housing provision. Secondly, as the subsidy is given for home ownership, there is no opportunity to experiment with tenure options (Huchzermeyer, 2002; Royston and Ambert, 2002). Thirdly, access to land is mediated by government and the process for releasing land for housing development is lengthy, delaying the housing process and risking the dissolution of savings groups over time (Royston, 2003). The land usually released for housing development, or purchased as in the case of People's Dialogue, is low-cost and peripheral, and neither organisation has the political or financial power to alter this. Fourthly, it is beyond the scope of either organisation to promote integrated development; although both are aware of the need for more comprehensive housing development, at present they can offer little more than dormitory suburbs on the edges of Cape Town. Beneficiaries have highlighted the need for employment as key to improving their quality of life, and a system of housing provision which operates in isolation from job creation and the provision of social facilities does not even begin to address the structural causes of poverty. Job-creation is particularly important given the increased costs associated with living in a serviced house and the inability of many of the poor to meet these increased costs. Fifthly, and linked to the last point, the need to de-racialise the city cannot be addressed by two organisations with limited resources and no scope for so doing. Citywide planning must come from local and national government.

Access to housing through the two projects, however, also reveals risks for some households. In most cases it required a total suspension of saving during the period of building, leaving the household vulnerable to future shocks. It also consumed existing savings, meaning that any unexpected expenses that arose during construction would be difficult to meet. In undertaking to build a house, households were stretching existing and potential resources to their limits. Very often the question with budgeting became a question of which debts to service, rather than which goods to purchase. The most obvious example of this was the prioritisation of loan repayments by households over most other expenditure. In some cases it seems that households managed their financial commitments by juggling other obligations and drawing on one-off loans from their workplace or their family. These were generally taken out by men, as they were more likely to be in formal employment, although women who

worked as domestic servants were frequently able to borrow sums from their employers. Where loans originated from employers there would be a fixed monthly repayment rate, but where they came from family, different arrangements were made. Either the sum was to be repaid in whole at a later date, paid gradually by flexible instalments, or it was understood that at some point in the future that household would be obligated to provide a similar loan service to the person or household which had given the loan. Other sources include small-scale loans made by family or neighbours, generally by women to women. In some instances these transactions are disapproved of by husbands, who try to avoid the dependency on the informal lending networks that women often rely upon, particularly at the end of the month when money is running short. Many women therefore conceal this activity from their husbands. While it does not provide for any bulk buying, it does enable women to run their households without exceeding their budgets and so having to approach their husbands for more money, and it can be used for small-scale purchases for the house during construction. The amounts loaned vary, but generally it is understood that small amounts will be reclaimed when the loan provider is in need, while larger amounts may have a more formal repayment system. Households also made savings through keeping materials from their shacks to save buying new, saving for several months or years prior to beginning building, and in some cases, dependency on remittances from relatives.

Further problems arose with employment uncertainty. Where households calculated their ability to finance the construction of a house and then suffered a loss of employment, they were often seriously affected not only in terms of construction but also of survival. The vulnerability experienced during housing construction is not limited to the household members being housed. Very often systems of interdependence exist between urban dwellers and their kin members in rural areas. In many cases, remittances to others formed a sizeable portion of household budgets up to the time of construction, once the financial pressure of construction began to be felt, and these were cut or abandoned as budgets were adjusted. As a consequence, the impact of housing is felt beyond the walls of the new house. While the new house may well result in an increase in household members, as wider family members join to take advantage of the increased security or to provide their labour, these

realignments do not necessarily benefit those who had been dependent on financial aid.

The expectation was that such a large shift in household circumstances would have had an impact on gender relations. In particular it was expected that women would have experienced an improvement in self-confidence from having participated in the projects and built their own houses, which in turn could translate into better status within households, particularly those that were male-headed. There was also a need to explore the impact that this increase in female autonomy might have on men's position within the household. Respondents gave varied opinions, but only one woman reported a decline in marital relations as a direct consequence of participation in the housing project. The remainder of the respondents either said there had been no change, or that relations had improved. In the case of the latter this was not necessarily related to the role of women in securing housing, but the general improvement in the household's quality of life. There did not appear to be an obvious link between women's role in housing and their position in the household.

There is no change, he is the same. He respects me the same.

Maggie, married, aged 35

There has been change, he still loves me the way he used to, but he has changed now. When we were in the shack, we were staying with a big family, he used to drink, smoke, not spend time in the house, never spoke nicely, said he didn't feel like eating cooked food, only takeaway. Now he is not drinking, he can even spend the whole day in the house. He chooses to eat what I cook. Things are better.

Kalie, engaged, aged 31

I'm a Christian, see my kids around is another thing that does for me. Now I don't do some of the things I used to do, I cut size of friends, had too many friends, don't got to other places where I used to go before. I'm trying to (spend more time at home) I want to be part of this (home).

Thomas, married, aged 39

Yes we are happy, because we have enough space. I can say it's better (the relationship). We are both happy, and we are comfortable.

Laura, married, aged 28

Most households did not expect an immediate reduction in costs after houses were built, but expected to continue repaying loans for some time. Those who had taken

Kuyasa loans were keen to ensure their repayment as they hoped to qualify for further loans in order to improve their houses. Even without a subsequent loan, most households stated that they expected to continue making incremental improvements to their properties and did not expect that their levels of expenditure would decrease considerably. Despite these, most people were eager to explain the work they intended to carry out, and the point at which they would consider their houses 'finished'.

Both the Kuyasa Fund and the Federation fill important gaps in the low-income housing market and there is no reason to assume one model works better than the other when they fulfil different functions and meet different needs. While the Federation offers the very poorest the opportunity to build and save, Kuyasa offers any one within the subsidy cut-off bracket the chance to borrow money at set terms. The Federation advocates a people-driven housing approach, in which participation is as important (to the Federation if not its beneficiaries) as housing, aiming to increase the role of the urban poor in the agenda-making of South African cities. Kuyasa in contrast provides a specific service to individuals who have requested it, and makes no attempt to incorporate further community development into its remit. The Federation takes on the roles of savings, loans and education through exchanges and dialogue with other groups. Kuyasa is aware that microfinance is just one in a range of development interventions and that it is important for community development that other programmes are implemented alongside housing finance in order to ensure that full advantage is taken of the development potential of interventions. However, it leaves such intervention to other organisations.

Neither of the two organisations' methodologies is free from criticism. The Federation's emphasis on substantial member contribution in time and energy may well utilise the only resources of the poor, but they are resources already stretched thin. While some women enjoyed the weekly meetings and involvement with other people, others reported difficulty negotiating time away from the household, particularly when they were married. The transparency advocated did not always filter down to the ground, and ability to vocalise dissatisfaction was not always realised. The Kuyasa Fund's emphasis on credit provision rather than housing delivery means it is dependent on other mechanisms for housing delivery. Despite targeting the poor and women, its reliance on proven income may serve to exclude the very poorest.

Neither does it seek to address wider policy debate (although it does inform it) but operates within current policy, providing housing to those who wish to access it through available channels. While the Federation claims to enable the urban poor to articulate their needs (Bolnick and Mitlin, 1999), there is no sign that this articulation is taking place. Both organisations rely heavily on gendered understandings of housing responsibility and 'free time', with the implicit assumption that women are more able to contribute to housing schemes translated into the explicit targeting of women. In light of the complex relationship between finance, housing and individuals, it is important to understand how some people successfully attain housing and improve their position within the household. Where access to finance is uniform, differences in household type and individuals' positions within them may offer an insight into restraints and access to housing. Chapter Four turns the focus to intra-household relations and examines how models of the household can illuminate the working of the household and the impacts these have on the ability of individuals to motivate for improvements in their own status.

## Chapter Four

### Households: Structure and Financial Decision-Making

*Since private affairs are part of the human condition, as well as public ones, God has doled them out: All that takes place outside, He has trusted to man, all that is within the house, to woman... This is an aspect of the divine providence and wisdom, that the one who can conduct great affairs is inadequate or inept in small things, so that the function of woman becomes necessary. For if He had made man able to fulfil both functions, the feminine sex would have been contemptible. And if He had entrusted the important questions to women, He would have filled women with mad pride.*

**John Chrysostom (cited in King, L.R., 1997: 59)**

*In this paper we develop a 2x2x2 model of the family. There are two adults: one male and one female; two types of work to be done: wage work and homework; and two types of aptitudes: for wage work and homework. The male and female who make up the family are matched randomly according to 'true love'. One partner must specialise in wage work and the other in homework. Though this choice is to maximise the family payoff, it may still involve one or both of the adults being assigned to work for which they are not well suited by either training or aptitude. This problem arises because the adults are trained before they are matched. Even though the training is chosen to minimise the co-ordination problem it cannot eliminate the problem. True love causes a fall from economic grace.*

**Engineer & Welling (1999:173/4)**

#### 4.1 Understanding the Household

The household is the site in which a range of resources are collected for the benefit of members and, as such, individual welfare is often closely linked to that of the household. The ways in which households allocate resources to their members reflect wider societal and gender beliefs and impact on the ability of some members to improve their material and emotional well being, with consequent bearing on an individual's potential for empowerment. Understanding how households are organised is necessary in order to understand the ways by which they allocate resources, but theories of the household have been limited in their understanding of 'household' or have been difficult to apply empirically. This chapter briefly revisits

the models introduced in Chapter One and considers the usefulness of these, in particular the apparent tension between models that focus on decision-making at the expense of structure and models that infer gender and social processes from structure. The neglect of the emotional and the cultural by these models is considered. The remainder of the chapter focuses on the ways in which the organisation of the households interviewed in Khayelitsha and Philippi affected or was affected by intra-household resource allocation and gender relations, so as to understand the context of microfinance intervention.

#### 4.1.1 Defining 'Household'

There is no universally accepted definition of 'household', and how it is defined can conceal the complexity of household interaction and resource allocation. As the site of convergence for a number of factors, including kin, physical location and resource use, its definition is not straightforward (Bruce and Lloyd, 1997; Chant, 1997b; Young, 1992; Wolf, 1990). Furthermore, definition and membership are mediated by cultural norms, whereby a universal definition becomes problematic. The notion of household as a *spatial* unit, with members living under the same roof, may appear to offer a solution, but it is unnecessarily restrictive as in many cases members of the household may be absent for long periods of time or be members of multiple households. Likewise, a household might include non-related members, such that 'family' and 'household' are not coterminous and 'household' is not shorthand for a particular, much less ideal, structure. Rather, households can be nuclear, male or female-headed, extended, comprised of unrelated individuals or consist of one person (Chant, 1997b). Just as households are not necessarily discrete spatial or kin units, they need not be unified economic units. Within a household there can be different reproductive and productive spheres, using different resources for the benefit of certain members and excluding others. Moreover, household structures are not static, but change over time and circumstances, and are more fluid and dynamic than can be incorporated into fixed definitions.

The notion of a household head is one based in a Eurocentric and often patriarchal understanding of society, in which household is often confused with family, and the belief that one person, usually male, carries responsibility for 'his' household (Harris, 1984). The household type most commonly associated with this is the nuclear

household, where the only adults in the house are the marital couple. This way of seeing the nuclear household as the 'natural' household form was disseminated through southern Africa by colonialism. Clearly the idea found cohesion with patriarchal family systems that predated colonialism, but equally aspects of female autonomy were curtailed by colonial belief systems (Chant and McIlwaine, 1998; Cheater and Gaidzanwa, 1996; de Wet, 1994; Martin, 1992). One attraction to colonial and postcolonial authorities of the concept of a household head was the ease it afforded to measurement by providing an individual to whom censuses and surveys could be addressed. The head was, and is, assumed to carry economic responsibility for the household, to carry out decision-making, and to carry the greatest social authority of all household members. The most basic division of households is therefore that between male-headed and female-headed households. Within these two categories are further divisions into household type, but it is the gender of the household head which preoccupies most policy interest.

Male headship is still overwhelmingly regarded as the norm for households, with alternative household types regarded as a deviation from this norm. Preference for male-headed households has concentrated on the economic, whereby the presence of a male breadwinner (with his higher income potential) is assumed to illustrate household well being; and the socio-cultural, whereby the presence of a husband and father denotes family stability and morality. By contrast the female-headed household, while by no means new and often incorporated into policy, still retains some aspects of undesirability. Households headed by women are often assumed to be poorer, more likely to pass the disadvantage of poverty to successive generations, to compromise the social well being of children and to indicate a moral or sexual laxity on the part of the head (Chant, 1997b). This association of female-headed households with greater incidences of poverty is misleading. Firstly, as pointed out by Quisumbing, Haddad and Pena (2001), the ways in which statistical conclusions about female headship and poverty can be drawn are erroneous as there are insignificant variations in poverty levels between male and female-headed households, except for regions where variation could be accounted for by socio-cultural factors.<sup>31</sup> Secondly, understanding

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<sup>31</sup> It is important to remember that statistics can be interpreted convincingly for either side of this argument. Thus Buvinic and Gupta (1997), reviewing 60 studies on the relationship between female

of poverty is strongly economic, and assumes in cases where female household income is lower than men's that the household is worse off. Such an assumption makes no allowance for the possibility of a more equitable distribution of resources within female-headed households, which has been found to be the case in some studies (Bruce and Lloyd, 1997; Chant, 1997b), or the importance of using non-monetary indicators to measure well being or exclusion (Cantillon and Nolan, 2001; Deaton, 1997).

The economic status of non-nuclear households is therefore often masked by moral or cultural assumptions as to the suitability and viability of these household types. Perceptions attached to female household heads vary depending on culture. In the context of the Western Cape, where patterns of migrancy are such that female headship is widespread, there is little condemnation of unmarried mothers. The same cannot be said of some other regions (Chant, 1997a, on Mexico, the Philippines and Costa Rica; Chant and McIlwaine, 1998, on Pakistan). This defence of female-headed households aside, underplaying the diversity of female-headed households is dangerous in that it risks concealing the wide variation in women's experiences as household heads, and neglects those women living within male-headed households (Varley, 1996). The most common assumption is that female household heads are mothers and that their households are formerly nuclear households altered by male abandonment. As such, women's living arrangements are seen as the result of male activity rather than women's agency. In fact, there is a wide range of household types, both male and female-headed, which can include other men, extended family, no children, retired women or unrelated individuals, and diverse ways in which these household types are formed and dissolved.

In the context of the thesis, 'household' is defined as those living under one roof, in the house constructed by the community housing project. These households do not always comprise of family, but may include others, or may include 'family' from a wider kin network. Those living within the house may also consider absent

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headship and poverty, found that the majority linked female headship, or types of female-headed households, to poverty. The advantage in presenting female-headed households as more vulnerable lies in making the case for increasing the policy attention they receive. Other authors seek to avoid the

individuals to be part of the household, and respondents were asked to include anyone they considered to be part of their household. As such, households may vary in the numbers of economically active members they contain and in the extent to which these members contribute to the household.

In the fieldwork, both men and women were interviewed wherever possible. Respondents were asked about headship as a means to initiate discussion on ideas of household, issues of responsibility and decision-making control. Interestingly, often when men and women were asked if there was a household head, they did not always immediately grasp the meaning of the question and considered both partners to have equal decision-making power, although they might later nominate a person to the titular headship. In the majority of cases where a married or cohabiting couple was interviewed, both nominated the man as the head, although later detail on decision-making might not reflect this. The main reason given for nominating men as heads, both men and women agreed, was that culturally men were expected to be the head of house. The duties of the position were given as financial provision for household members and overall responsibility for the household. In cases where men were unemployed and their wives had financial responsibility for the household, men were still adamant that their role was not diminished and further clarified the position by stating headship was theirs because they were male. Head of household was therefore a masculine position explicitly acknowledged by women within households as well as by men. Women's economic power could confer a degree of domestic decision-making power, but this rarely openly clashed with male headship where both partners were willing to sustain the cultural ideal. The potential for conflict between this cultural ideal and the pressures of urban living seem obvious, and given the high prevalence of female headed-households, some couples increasingly appear to be finding the changes in socio-cultural life difficult to negotiate.

Social norms are important to any understanding of the household. No household stands isolated from wider societal structures, and, indeed, there is a reciprocal relationship between the household and society in terms of maintaining gender roles,

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association of female headship with poverty and the dependency and 'victimhood' that this conveys (Chant, 1985, 1997a; Varley, 1995).

with each drawing legitimacy from the other. The power that male household members hold over female members does not exist in a power vacuum, but rather is created, legitimated and perpetuated through a network of gender ideologies that covers the household, the state and society. It is social norms that dictate the bargaining positions from which men and women within households negotiate access to resources. Social perceptions also affect how individuals perceive the value and contributions of household members and, to an extent, affect self-perception. Thus during fieldwork, many women identified their participation in group activities as confidence building, considered that they had made an important contribution to household welfare through their involvement in housing provision and regarded themselves as home-owners, with increased decision-making power. However, over the issue of household headship, they rarely contradicted their husbands' claim to be heads and were for the most part in concurrence that male household headship was a cultural phenomenon. Yet they were keen to challenge other male cultural prerogatives, such as domestic violence and female labour-force participation. Clearly, understanding how men and women choose to exercise power and which decisions they wish to make, will indicate the ways in which they might express an increase in power through participation in housing projects.

### 4.1.2 Theorising the Household

Economists have sought to formalise the interactions of the household through modelling them, yet have not been able to incorporate the household's gendered socio-cultural complexities (Sen, 1983). The difficulties of formalising these is threefold; the invisibility of many of the exchanges, their non-economic nature and the gender-blindness of theorists writing on the household. Theorists have assumed that women and men carry out the same type of work, or that where they do not, then equal value is placed on different types of work and that everyone chooses to act *for* the welfare of the household (Blumberg, 1991; Bourguignon and Chiappori, 1992; Engineer and Welling, 1999; Kabeer, 1994). Such theories pay little attention to the complexities of household definition and structure, and these omissions limit their ability to model decision-making processes. Rather, there is a need to take into account, firstly, the differences in expectation members might have *of* the household, and secondly, the effect an uneven distribution of power between household members might have on intra-household distribution of resources.

Given that empirical data has highlighted the conflict over the distribution of household resources, the notion of a 'benevolent dictator', the (implicitly male) household head who allocated resources according to need, has been dismissed (Appleton, 1996; Blumberg, 1991; Handa, 1994; Sen, 1990). Rather, as was discussed in Section 1.3.1, the idea that household resources are bargained for has grown in popularity. Access to household resources is not mediated by one for the benefit of all, but rather is subject to distribution on the basis of a perceived right to resources, position in the household and power. This difference in experience is not only based on gender, but on other social constructs that affect the perception of individuals' rights and ability to bargain for resources. The complex interactions between men and women and the various pressures that they bring to bear on their negotiations within the household are acknowledged in such models as the 'bargaining power' of the individuals (Sen 1990). The need for a notion of bargaining has become apparent as research into households illustrates that far from being a unified entity the household is made up of actors who have different and sometimes conflicting needs, and different means of achieving these.<sup>32</sup> The systems by which household finances are managed can reflect the power relations between household members, and these have been formalised into a typology allowing for agreement and conflict in financial management systems (Pahl, 1989). Thus the household can be seen as 'non-cooperative' (Katz, 1997); a site where bargaining takes place for resource allocation, with the degree of decision-making power and resources allocated to an individual depending on what Sen (1990) refers to as their 'entitlements'; that is the bundle of resources that members can motivate to gain household resources. In addition to this entitlements bundle, individuals' access to resources is also determined by the *perception* of their right to resources, both the perception by others, and self-perception.

In bargaining models, entitlements rather than household structure are key in determining the position and power of individuals. While such models allow for

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<sup>32</sup> Becker's (1981) unitary model of the household posits that all resources are pooled within the household and distributed by a head who seeks to maximise household utility. What this model lacks in understanding of the complexities of household behaviour, it makes up for in pleasing economic simplicity (see Kabeer, 1994; Katz, 1997).

complexity by suggesting a number of spheres of production and consumption exist within one household, these co-existent spheres are not explicitly regarded as the result of (tensions in) household structure, but inequalities in bargaining power as a consequence of variation in entitlements. Within these models, an individual's entitlements act as a proxy for that individual's position within the household. Such an approach does go some way to successfully modelling the household. An individual's position in their household is determined by their bargaining position, reflected in their entitlements, and indeed entitlements can incorporate the diverse economic and socio-cultural influences on position. However, the bargaining model does have limitations.

The first of these is that while hypothetically the limitations of the model's ability to determine an individual's power are posed only by the mindsets of those theorists defining 'entitlements', in many instances this is a serious limitation. If the structure of a household and its gender implications go unnoticed, then much of the entitlement bundle is correspondingly invisible. Secondly, there is a need to determine whether position within the household is determined by the entitlement bundle, or whether position determines entitlements. If a man and a woman with identical material entitlements do not share a similar level of decision-making power, then clearly entitlements alone are not sufficient determinants of household status. Claiming men's higher socio-cultural status as part of their entitlement bundle risks seeing this gender privilege as a constant and denies individuals agency. Following on from this last point concerning agency, entitlements may be the consequence of position. Thus an individual's entitlements are influenced by that individual's socio-economic standing (a relatively static position) as well as processes of intra and extra-household negotiation, which can be difficult to model. Another limitation is the degree to which models concentrate on entitlements and do not make allowance for emotional links between household members. Nor do they consider whether it is possible for improvements in status to be internally-derived within the household or the result of externally derived positioning, be it cultural or economic. Put simply, is a women's opportunity to gain greater decision-making power dependent on external influences, such as wage labour, or is it possible that bonds of affection and moral obligation

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could be formed that secure or advance a woman's position without requiring external input? Fifthly, while perception by others will generally reflect the socio-cultural position of individuals, the issue of self-perception is not so clear-cut. Inherent to this view is the assumption that women's weaker bargaining positions arise not only from their weaker material position, but also their perception that their contributions to the household have less merit than those of other members'. It seems implausible to suggest that women as a homogenous group will consistently undervalue their contributions to the household, and rather reflects the gender assumptions of model makers. Indeed, throughout the course of the fieldwork in Khayelitsha and Philippi women were consistently positive about their contributions to the household, suggesting that where this did not translate into increased decision-making authority, other factors were responsible.

Research on the household which has been more empirically led has tended to focus on the structure of the household and infer social and economic processes from this. Such an approach has illuminated different household types, in particular the female-headed household, and has gathered a body of research on aspects of these households. While this approach is more flexible in that it seeks to explain the patterns of household structure researchers find, rather than begin with a model of household behaviour, it does have several limitations. Firstly, it can verge on the descriptive, in that we know what men and women do within the household, but not why. Secondly, structure is assumed to impact upon intrahousehold social and economic patterns, but while external socio-economic contributions to household structure are documented, the extent to which processes within the household influence structure is not known. Thirdly, there is the possibility of repeating the error of bargaining models in assuming gender carries certain characteristics, and that the behaviour of individuals is the consequence of their gender.

Both bargaining and structure approaches depend to an extent on gender assumptions. Thus it is assumed that self-perception will act to reduce women's bargaining position and enhance men's, reflecting gender roles and not questioning whether this is true or why it might be so. Likewise, some female-headed households are more equitable in their distribution of household resources; this is highlighted as a consequence of their structure and the gender of the principal decision-maker, without considering why

women would be more altruistic than men. In both cases, bargaining and structure models make assumptions about the nature of men and women within households and, in doing so, exclude the possibility of intrahousehold negotiation that involves personal and emotional, rather than socio-economic, factors. Yet clearly, the assumption that women are more altruistic than men, and therefore more likely to subordinate their interests in the face of their household's, sits uneasily with economic explanations of self-interest in determining position in the household. Models of the household currently portray household members as either rational economic individuals, seeking to maximise their own resources in a co-operative/conflict household, or subsuming their own self-interest in altruistic behaviour to serve the greater interests of the household.

#### 4.1.3 Altruism and Love

At this point the problematic notion of women's position in the household is reached, for by a happy coincidence it is women who as a group have substituted self-interest for altruism. The acknowledgement in models of the household that constraints and advantages in bargaining power exist and that decision-making power for women is crucial given their weaker fall-back positions does not go far enough in exposing the crux of the matter, which is the overarching ideology through which women's inferior position vis-à-vis male household members comes about. Nor does it make explicit that given the limited criteria by which advantage in bargaining is attained, in some cases the household can act as a constraint to women. It is not surprising, therefore, to discover that it is the individual with the least bargaining power who is the most altruistic, or that this individual is often a woman.

There are variations in the extent to which women are constrained by the household. Goetz and Sen Gupta (1996) writing on Bangladesh, Kabeer (1994) writing on Bangladesh and India, Harriss-White (1998) writing on India, and Panapek (1990) writing on South Asia all highlight that women are more likely to live within patriarchal, patrilineal households, where socio-cultural norms restrict their behaviour within the domestic sphere and their access to the market place. Afonja (1998) writing on West Africa, Jiggins (1989) writing on sub-Saharan Africa and Stichter and Parpart (1988) writing on Kenya point out that while women are constrained by patriarchal practices they can exercise greater control over their day to day life, including owning

assets and income generation. However, for the most part, women living within male-headed households are subject to a degree of constraint regarding their actions. One of the key failings of household models that attempt to represent the household is the belief that household members compete for resources from an equally self-interested position, seeking to bargain to their best advantage.<sup>33</sup>

In instances where women are not seen to act in their own self-interest, several explanations are offered. The theory that women are willing to forgo their own advantage for the sake of others is weakened by the high degree to which women attempt, both explicitly and implicitly, to subvert ideological systems that restrict their access to resources. Such observations do not suggest that women have become willing participants in their own subordination, or that they consider their ill treatment legitimate (as suggested by Sen (1990) who argues that women do not conceptualise their behaviour in terms of self-interest). An alternative explanation is the belief that women are more altruistic, which may be inferred from the ways in which women in vulnerable positions vis-à-vis other household members invest their share of resources in others. This may be altruistic, but equally may be a means of ensuring that future vulnerabilities are avoided by instilling a sense of obligation from others. Thus the ways in which women are perceived to be altruistic - denying themselves inheritance, food, assets, preference for sons and submission to more powerful household members - might also be interpreted as ways of ensuring that they hold a continual debt over these individuals to be called on in times of need. That women's chances of ensuring their survival through this method still predominantly depend on these individuals choosing to honour these obligations (rendering women vulnerable to others) should not detract from the fact that women make rational decisions over the utilisation of what resources they possess in an attempt to safeguard themselves. Maximising household welfare serves the interests of women who are dependent on the survival of the household for their own survival. Self-interest is not so foreign to oppressed women as some male household members and first world researchers might suppose. While altruism may exist, there is no intrinsically biological reason to believe

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<sup>33</sup> Katz (1997) distinguishes between co-operative bargaining models, in which all household members are assumed to have an equal voice (ability to enter household bargaining process) and exit (alternatives to a co-operative solution), and non-cooperative models, where it is recognised that members' voice and exit are asymmetrical.

women are more likely than men to practice it, but rather that the differences in their positions (based on economic and gender advantages) may lead to different behaviour to achieve the same end.<sup>34</sup> Thus it is likely that both self-interest and altruism influence decision-making, and that the use of one form of influence over another cannot be ascribed to sex, although it may *appear* that women are more likely to practice altruism.

From the viewpoint of bargaining power, it is interesting to note that altruism is associated with the loss of position. Within frameworks that consider power to be ‘*power over*’ or in the material form of economic assets, there is no space for an understanding of altruism as conferring power. The value system by which income-generation is prioritised over non-waged domestic labour, male activities over female activities and economic assets over emotional assets excludes the realm of the emotional from value. The typical understanding of what constitutes a resource revolves around an economic definition, with no account of the emotional, the mental or what Connell (1987) refers to as cathexis – “*the social structure of emotions and sexuality*” (cited in Morrell, 2001: 10). Given that there is no recognition of desire, love, sexual jealousy, affection or indeed any of the ‘irrational’ aspects of human behaviour, there is no value placed upon them, and so these influences upon decision-making and structure are neglected within conventional models of the household. While such an omission is understandable, given the complexity of modelling human emotion in the decision-making process, there can be no real understanding of the household until it is acknowledged that the way in which power is currently theorised is not always relevant to the ways in which household members define and exercise power over each other. Bargaining is not therefore restricted to negotiation over ultimately economic resources using economic power, but can also incorporate a variety of non-economic factors.

#### 4.1.4 So what of love?

Most theorising about the household excludes the emotional (Duncombe & Marsden, 1993). It is tempting to explore the workings of the household and then to consign the

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<sup>34</sup> Varley, writing on Mexico, raises the interesting point that women are often stereotypically portrayed as “vulnerable and self-sacrificing” (1995:179), inevitably for the benefit of other household members,

unexplained or unexplainable to the sphere of emotions. But equally it is faulty to assume that relations between men and women and children operate solely on the basis of self-interest and economics. It can be said then, that the household preserves and perseveres because it combines self-preservation with the human capacity for love and altruism, but distinguishing these threads to uncover the motives for particular actions risks failure in that the search for truth merely uncovers a multitude of truths, all of which hold meaning and reason for those relating them. Despite the difficulty of carrying out research focused on emotional aspects of household relations, it can illustrate influences on decision-making processes beyond the economic. Duncombe and Marsden's (1993) study of emotional intimacy in a sample of British households revealed two pertinent aspects to the emotional lives of their respondents. Firstly, that financial arrangements often followed the emotional mood of relationships and not vice versa, and thus finances were not the primary defining factor of household and marital relations. Secondly, that despite women complaining of men's lack of emotional intimacy, they continued to supply emotional intimacy to their partners, and on behalf of their partners to others such as children. This suggested that women deliberately performed the emotional services of the household, and that these could be deliberately withheld, contradicting the idea that women were the household's 'natural' caregivers. Duncombe and Marsden (*ibid.*) hypothesised that the increasing removal of women from the emotional might correspond to their increasing participation in the job market, where the need for emotional intimacy and the self-worth this conferred was replaced by self-respect (also Folbre and Nelson, 2000). Love and intimacy therefore are not seen as an inherent part of household relations nor an inherently female attribute, but as a service, albeit one usually provided by women.

While the research cited above illustrates the increasing separation of love and the duties performed in its name, there is no doubt that the modern ideal of 'romantic love' continues to remain convincing enough for many household members to act in 'non-economic' ways. Indeed, 'romantic love' may have grown in popularity as a reason for the formation of households. Smith (2001) argues that in Nigeria the role of

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which denies the more complex reality that women experience (also Varley, 1996). The same can be said for the South African experience.

romantic love in the behaviour of Ibo youth in forming relationships and marrying has increased, provoking tension between the expectations of this love and the continued, traditional importance placed on fertility as a sign of a successful marriage. Thus men continue to have extramarital affairs, although these directly contradict the types of behaviour that romantic love demands. In the South African context this is backed up by the respondents' attitudes to marriage and prevalent attitudes to sex. Shefer and Foster (2001) and Harrison, Xaba and Kunene (2001) highlight the difference in gender attitudes towards love and sex, with the predominant male sexual identity more concerned with the perception of virility, involving multiple partners and interest in sex as opposed to love. In contrast, female sexual identity is perceived to be more involved with love, and more passive than men's. While these dominant discourses were by no means always present in respondents' relationships, they still provided insight into the separation of love, intimacy and sex as practised by men, and the belief that for women the three were intertwined. Romantic love did little to dispel this idea and, as in the example of Smith's research in Nigeria, caused a tension in marriage beyond that of sexual jealousy and fear of losing control of husbands' economic resources. It would be easy to dismiss love as unimportant in households simply because it is often subordinated to more traditional understandings of what the function of marriage and household should be. In fact, the notion of romantic love influences household and relationship formation and, therefore, has a bearing on the continued cohesion of these units, even where it may exist in a state of tension with other discourses.

Talking about love is, however, difficult to bring into fieldwork and respondents made infrequent reference or alluded to it rather than speaking directly about it. This is not to say that love did not play an important role in the creation and disintegration of households, but that respondents did not refer to it. One reason is the context of the information exchange. It is unusual for strangers to converse about their personal emotions, particularly about their partners. Respondents were more comfortable giving financial information or more generalised opinions. Single women in particular saw the interviews as opportunities to validate their life choices, and present a tough front as justification for their decision to live without a man. Cultural reasons may also have had an impact, in particular with men, or older couples who would not discuss such matters with a young, white female researcher. However, although the

majority of respondents never talked explicitly or at length about love, the importance of emotional aspects of relationships were highlighted by respondents in their descriptions of expected behaviour for partners and descriptions of household decision-making.

## 4.2 Understanding Households in South Africa

In the South African context, household formation was disrupted by the policies of the apartheid regime, particularly for those people whose racial categorisation led to enforced mass movements. Thus for the Xhosa, the establishment of the 'homelands' of Transkei and Ciskei (now the Eastern Cape) and a policy of migrant labour, coupled with movement to poorer rural areas meant that traditional systems of household composition were reordered with "consistent transformations in the gender and income structure of urban-rural households, as well as in the stability of their composition" (Martin, 232:1992, also Murray, 1987).<sup>35</sup> While the fracturing of rigid patriarchal households might have been beneficial for some women, the replacement forms tended to retain elements of patriarchal control while weakening the ability of women to exert power through channels previously available to them. Moreover, while pre-colonial and colonial institutions limited female migration to sanctioned routes, denying many women the opportunity to migrate unless in opposition to male authority, and thereby limiting female migration to "the orphaned, the divorced, those accused of witchcraft and those who had fled forced marriages" (Cheater and Gaidzanwa 1996:192), migration generally entailed abandonment of male protection and a greater incidence of female household heads in urban areas.

The hierarchical and patriarchal nature of rural household and village organisation established stability within the gender order, and provided legitimate spaces for women to exert control and seek protection. So while customary law in much of southern Africa denied women rights unless through male family members (Jacobs, 1998; Kusow, 1992; Laburn-Peart, 1997; Thomas, Sibanda and Claassens, 1998),

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<sup>35</sup> De Wet's (1994) study of settlements in the Ciskei and other areas illustrates the negative consequences on social networks and household gender relations of forced movement to government-designated land, and the ensuing dependency on migrant wage labour. Dewar & Watson (1984) claim that in 1982 almost 40% of the Transkei population were migrant workers, and that of those households earning under R1000 p.a. 50% of household income was derived from remittances.

women could establish *de facto* rights through, for example, the day-to-day management of land. In South Africa, as male migration increased, so did women's responsibility for agriculture, and this increasing need for migrant labour gradually brought about changes not only in the organisation of households, but in the hierarchies and cultural constructions of communities and households (Carton, 2001). Over several generations, these changes undermined the ability of women to respond to and control the ways in which they were being portrayed and represented in society. The rigidity of traditional gender roles, with their corresponding spaces for women to seek redress for injury, was replaced by a more fluid system of migrant household formation, which cemented aspects of women's subordinate roles while also calling for a greater degree of flexibility on their part to ensure survival. So, for example, women attempting to join their partners in the cities were constrained by the pass laws that limited women's migration and threatened to return them to the homelands if they had already migrated, a policy that had detrimental impacts on women and family life (Slater, 2000). While it exaggerates the case to claim that the channels for protest which existed for women were closed without replacement, the ways in which women could negotiate were no longer culturally fixed and required finding ways of making their voices heard within the household and the wider community. For example, in the Eastern Cape, domestic violence was resolved by the intervention of both partners' families. When migration to urban areas took place, the kin network was fragmented, and therefore there was no recourse to external mediation.

Significantly, in Cape Town, the impact of these factors - migration, gendered attitudes to women in urban areas and the policies of apartheid urban planning - was to render the nuclear household unviable. Spiegel, Watson and Wilkinson (1996b) point to two studies by the Urban Problems Research Unit (UPRU, 1993) and the Western Cape Community Housing Trust (WCCHT, 1995) that show over 60% of households to be non-nuclear. Furthermore they claim that household size and composition in the townships outside Cape Town changes rapidly. Household in Cape Town is therefore not a static concept, but shifts according to the need and resources of individuals. In some cases household composition was fluid, with short-term visits by individuals, while in others it had been fixed for long periods of time. Despite this, it was possible to categorise the respondents into household types, although it should

be borne in mind that this is reflective only of household structure at the time of interview.

### 4.3 Household Types

The table below summarises the types of households interviewed. The figure in brackets signifies the number of interviews carried out. As the research was concerned with decision-making processes, and any shifts in these after project participation, household headship was used to categorise household type. Given the assumed link between headship and decision-making authority it was felt that headship would be more useful than household structure in understanding intra-household decision-making processes.

**Table 1: Breakdown of Household Types (No. of interviews per category)**

<b>Total No. of Households Interviewed</b>	<b>No of Single Female-Headed Households</b>	<b>No of Single Male-Headed Households</b>	<b>No of Conjugal Households</b>
<b>59 (79)</b>	<b>25 (25)</b>	<b>1 (1)</b>	<b>33 (53)</b>

Conjugal households were those which comprised of a marital couple, one of whom was the household head. Headship was predominately male, but occasionally both partners nominated the woman as the household head. The term 'female-headed household' does not distinguish the marital status of the head, and so households headed by women, which did not include male partners, are called 'single female-headed households'. Households headed by men that did not include female partners were called 'single male-headed households'. The numbers of interviews carried out in the conjugal households reflects the fact that it was not always possible to interview both partners. In 13 households, only one partner was available for interview and in the remaining 20 households, both partners were interviewed. There were several households that included other adults than the home owner, but headship was not contested in these, either because the other adults were visiting for a specified amount

of time, or their presence in the household depended upon the approval of the household head, or because they were not the legal owners of the house.

'Conjugal households' had both partners present as a formally recognised union, either through civil or religious marriage, engagement or *de facto* marriage. This grouping was further divided into four categories: male-headed, female-headed, joint-headed and contested. The majority of households were male-headed. Almost all men interviewed nominated themselves as household head. Women either nominated their husbands as household head, or described financial and decision-making patterns that illustrated male control. In joint-headed households, the decision-making function appeared to be equally divided between the couple, and women had access and control over much of the household resources. In these instances, the rigid application of either male or female headship seemed to limit the scope for combined decision-making, particularly where both partners said they were both decision-makers. A small number of households were female-headed, with both husbands and wives saying the woman headed the household, and backing this up with descriptions of decision-making and financial control. Contested households were those in which headship was disputed and marital relations were strained, either as a consequence of domestic violence, financial control or participation in the household. These points of contention were not unique to these households, but as a consequence of the personal relations of the couple there was a greater than usual tension over resource access and allocation.

The breakdown of these categories is illustrated in the table below:

**Table 2: Breakdown of Conjugal Household Types**

No of Male-Headed Households	No of Female-Headed Households	No of Joint-Headed Households	No of Contested Households	Total

13 (39%)	5 (15%)	12 (37%)	3 (9%)	33 (100%)
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The small sample means that no trends can be drawn, but it is possible to highlight some factors that may contribute to understanding the formation of different household types. The most obvious difference between joint-headed and male-headed households was birthplace. None of the couples who were male-headed had been born in Cape Town, but had migrated from the Eastern Cape. In contrast, six of the joint-headed households had at least one partner born in Cape Town. Of the six joint-headed households where both partners migrated from elsewhere to Cape Town, only one couple was married at the time of migration. This would seem to suggest that growing up in Cape Town, with its more fluid households rather than the more traditional structures of the Eastern Cape, coupled with marriage after the migration, with its associated stresses and pressures on households, may have resulted in the formation of joint-headed households. These joint-headed households were also mature, with an age range of 34 – 41. However, this was not necessarily borne out by the same data on male-headed households. For the most part those who migrated to Cape Town already married were between 35 – 65+, which might suggest a more traditional view towards marriage, backed up by a relatively mature age of migration (an average of 26). However, place of birth, age and marital status at time of migration does not seem to play a large role in the group who were single at the time of migration, with an average age of 22. Here the longer period spent in Cape Town does not appear to influence household structure, although it can be noted that five out of thirteen male-headed households are comprised of a couple under 35, suggesting male headship is a more popular choice in older households.

#### 4.3.1 Examples of Female-Headed Households

There was great variation in the structure of female-headed households. Female household heads could be married, widowed, separated or single. Their households could comprise of only themselves, or include their children, a male partner, male or female relatives or unrelated individuals. But the unifying point for almost all households was that the woman in question was the clear and undisputed household head. This definition was not culturally problematic (despite men's insistence that

headship was a male prerogative, most accepted women could be heads) particularly where women were mothers, and as such considered legitimate heads in the eyes of the wider community. Furthermore, the phenomenon of female headship is now so widespread that it attracts almost no comment. On some specific occasions women who were the legal owners of the houses were not household heads, but were used as conduits for the housing subsidy by their parents, siblings or other relatives. In the case of Helen, a 22-year-old single woman, the house was built by her older brother, who joined Vukuzenzele and has since made the house over to her, as he and his family moved to an area closer to his workplace. Despite being the legal owner of the house, and having helped her brother through involvement in the housing process, she referred to her mother as the household head, “because she is old”, and considered that the house belonged to the family. She described a decision-making process in which her mother had the final say, and her older brother also contributed, a result of his position as a male, as the oldest child, as a financial contributor and also as the builder of the house. In contrast, her twin brother, despite contributing to household finances, did not have a contribution to household decision-making. The nomination of Helen as the house’s legal owner would seem to be more out of convenience, because her mother lacked the documentation required for a transfer of deeds, than any sense of her right to it. Helen had, however, participated in the housing process, as her older brother worked full-time. She was the household member who attended meetings and protests to gain land, as “men have no patience” (for the lengthy housing process). The choice to make her the household head, as opposed to her twin brother who also lived in the house and worked for their older brother, may have been as a consequence of this participation, or as a consequence of her gender, either because as a woman she was expected to have a greater sense of responsibility for the family or be more malleable as the titular head. This interview highlighted the difference between ownership and headship; after identifying herself as the house owner she deferred to her mother (unseen in a separate room) for all questions on the household.

In the case of Marie, a 37-year-old single mother and member of Masithembane, she is the household head because her father returned to the Eastern Cape, leaving her in charge of the house and her three siblings. Part of this responsibility includes sending remittances to her unemployed father and educating her siblings, her son and her

nephew, all of whom live in the house. Despite not being employed, and the household depending on remittances sent from an uncle in Johannesburg, Marie is the principal decision-maker along with her sister, next in age, who has a job. They are both mothers, a factor that adds to their legitimacy, but Marie's authority is derived from her age (she is the eldest) and from her father nominating her as head. Where household headship is not clear-cut, as with Marie, income generation does not always become an overriding factor. Marie's current unemployment does not negate her rights to decision-making, and her young sister's status as a wage earner does not elevate her above her older sister. Rather both share the decision-making process, and pool resources for the benefit of the household. Age, parenthood, sibling dependence and income generation all seem to contribute to the degree of decision-making authority women have within households.

In the case of more 'traditional' female-headed households, where women live with their children, headship is automatically theirs because there is no other adult in the house. While it is a mistake to assume that only those within the household have an impact on decision-making (for example the cultural or financial authority of an external, particularly male, figure can be substantial), in the case of single mothers they are generally the sole decision-makers. Income flows into the household that are not derived from their own income generation tend to be in the form of child maintenance, over the spending of which men have little say, or other informal cash or in-kind flows from family or friends, generally of a reciprocal nature. Thus the ways in which these financial inputs are distributed within the household are decided by the female head and are not subject to constraints imposed by contributors. This is illustrated in the case of Gaby, aged 38, who is a widow and lives with her four children. She came to Cape Town with her two elder children after the death of her husband and lived with her mother, leaving the third child with her grandmother in the Eastern Cape. She sent for her third child after she settled in Cape Town, and her fourth child was born in the city. The youngest child's father does not live with them although he does make irregular financial contributions. She considers herself the household head because she "does everything", even though her job as a domestic worker does not cover all her costs. She depends on her mother, aunt and cousins for support, although she claims this network is mutual. She refuses to allow anyone else to live in her house, either family or her boyfriend, saying that the house is for her

children. Much as with Marie, Gaby is not financially autonomous, and her household depends on financial input from an extended support network, but as the only adult in the household, she retains full decision-making authority.

Similarly, Barbara, aged 33, was married and now lives alone with her children as the head of her house. She separated legally from her husband in 1998 after he had a number of relationships outside the marriage, and while they still have a relationship, she refers to him as her boyfriend. After their divorce, she joined the Federation's Kuyasa project and built a house for herself and her two children. She is the household head as she is the only adult in the house, as well as having built the house and owning her own business. Despite the fact that her husband was financially secure, owning his own taxi company and a shop, she considers that she is better off since their separation because despite having less money available, she is better at managing it than her husband. Finances aside, she regards herself as having a stronger position, particularly with regard to her former husband, who now wishes to return although she won't let him live in the house. Having been a wife, she now identifies herself as a 'nkazana' – a lady with experience, and will not relinquish control over her household.

The authority women have is derived from their age as well as their status as mothers, which recognises their need to provide for their children. In many cases, particularly among the younger women, there is an explicit 'anti-male' attitude, in which they are open about their refusal to form a household with a man and belief in their own authority and capability - a self-fulfilling prophecy of sorts. For example, Pamela, aged 31, lives with her two children, and never married. She considers that men are selfish and irresponsible and used the interview to express this opinion. She never attempted to 'chase' her partner for maintenance money, but rather goes to her mother and sisters for financial help when she needs it. Kolette, aged 39, lives in her house with her two younger siblings, and her son who visits from the Eastern Cape in school holidays. While she remarked that it was not the custom to refuse one's family, and therefore she let people stay with her, she is adamant in her refusal to get married, preferring the freedom of being single. Likewise Mattie, aged 36, who lives in her house with her daughter, considers that marriage would disturb her way of life and add stress and abuse with little to recompense for it. All three women were adamant

that marriage was unnecessary and in many cases detrimental to women's welfare and position within the household.

Female pensioners are often forced to depend on the inputs of their children or other relatives due to the limited nature of their income, which can impact on the independence of their decision-making. Where single women pensioners are living in houses they have built, it is unusual for them to be alone, mainly because qualification for the housing subsidy requires that applicants have dependants. Very often their children or grandchildren live with them, and in some instances these relationships can appear exploitative, although all women referred to themselves as household heads and insisted they made all decisions concerning the household. In the case of Eunice, aged 66, whose only income is her pension of R540, she is the household head, and lives with her two grandsons, one of six and the other in his early twenties.

<sup>36</sup> Neither parents of these children pay her any maintenance money. One of her sons lives with her at weekends, but does not contribute to household expenses. The burden of household provision therefore falls on her, although her son and older grandson are doubtless able to provide for themselves, if not her. Likewise Rosie, aged 67, lives in her house with her son, her granddaughter and her three great grandchildren. Her son's income is spent on his expenses and his children's, and her granddaughter is unemployed, so Rosie's pension meets the household expenses. Such arrangements are likely to exist where women have the security of a brick house, and other family members are invited to live within the house. This is a typical arrangement in which the homeowner extends the increased security of a brick house in exchange for the labour and company of family members, often children. Such a relationship is not necessarily exploitative, although it can appear that way, or become more of a burden on one side of the arrangement. Despite the apparent imposition by several members of her family, Rosie defined herself as the household head, making all the decisions in the household over money and giving instructions.

In some cases these living arrangements were fixed, while in others they were short-term or infrequent visits. It was rare for a pensioner to live alone for a long period of

time without housing another person. There was a difference distinguished between 'family' and visitors, although most visitors were kin. The distinction appeared to be based on the *intent* of the stay, rather than the duration or relationship of the visitor to the pensioner. Thus in one case a sister's daughter could be described as 'visiting here', while in another a sister's daughter could be 'living here with me'. The kin relationship was the same, but it was the intent of the niece that changed the nature of the relationship. There was, therefore, flexibility in household arrangements. There were also differences in the power relations within these households. Some pensioners were adamant that they would not have long-term visitors as they wished to retain full control over their homes, while others took in family members, with varying degrees of associated financial strain.

In all these households, headship is generally uncontested in that one person is recognised as the head by all members. Usually the household head is the titular owner of the house. This legal right to be identified as the owner confers legitimacy onto the woman, particularly where she is not backed up by age or motherhood. The role of income was not particularly important in deciding headship; very often female household heads were unemployed, yet retained ultimate decision-making authority, including over the distribution of other members' earnings. The degree to which this resource allocation called for negotiation was limited, as often the low income of the household meant that only the very basics could be bought. In many cases the household head was employed at the time of house construction, which may have lent legitimacy to their role, given that they used their earnings for constructing the house. But there also existed a degree of flexibility in these households, whereby other members, principally those of a similar age and social status, would contribute advice and opinion to the decision-making process, particularly where the household was extended. Intervention was not limited to those living in the household, but also on occasion to those external to it who contributed resources, or had some claim over household members. Generally these figures were male and carried cultural rights to household intervention, whereby fathers, uncles or older brothers could expect to contribute to decision-making.

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<sup>36</sup> All figures for pensions, disability benefits and other state benefits are for the time of interview. Given the duration of the fieldwork, and the variation in the South African economic situation, by the

In a number of cases, women were household heads despite the presence of a male partner. In four out of the five conjugal households that had female heads, the husbands were unemployed or earned less than their wives. However, finances do not appear to be the only reason, as in all five cases women were responsible for motivating for housing. In three cases, the husbands lived in the Eastern Cape or ran businesses there which required them to spend long periods away from home. The combination of financial control, day-to-day autonomy and home ownership may have been enough to ensure women headship, but these factors were observed in other households without a similar effect. The difference appears to be in the attitude of their husbands to headship. Roger, aged 36, referred to his wife as the household head, a position she acknowledged as not only a consequence of owning the house, but also their financial system. They both have access to money, but although he can help himself, he never does. In the case of Doris, aged 55, she considers her headship directly linked to home ownership, but also lists educating the children and providing for the household as her duties, which her husband sometimes helps with. She retains full control over their finances. Mary, aged 46, was unemployed at the time of the interview, and usually had short-term part-time jobs, whereas her husband had regular work driving taxis to the Eastern Cape. When she works, she keeps her money for herself, but said that it was important that she did something with it “that he can see”, which is why she built the house. In this situation, her motivation for a house and membership of a housing project acted to illustrate her commitment to the household and her husband in the same way that income generation does. She thus retained control over home ownership and as a mark of her achievement, control over her husband’s finances, and ensured his continued contribution to the household.

#### **4.3.2 Examples of Male-Headed Households**

In every case bar one, male-headed households had a woman partner present. In some cases this partner was away for the duration of the fieldwork and so could not be interviewed, but was considered a permanent resident in the house. Some male-headed households were nuclear; they comprised of a man and a woman and their children. Most couples were married, either in civil or traditional law, or were

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end of the fieldwork period, monthly payments had changed.

engaged. In some cases one of the couple was not the biological parent of one or more of the children living in the household, or were the biological parent of child(ren) in another household, and they stated that for the most part these children had the right to reside in their household if they wished. Other male-headed households comprised of the nuclear unit plus other individuals, usually relatives. The length of this person's stay varied, in some cases it was a short-term arrangement while the visitor found employment or accommodation elsewhere, while in others it was a long-term arrangement and they were referred to as part of the household.

In male-headed households, generally a man was head by virtue of his gender, and the association of masculinity with headship. There were other contributing factors, such as income generation and age. There was no simple correlation between income and headship; rather this served to reinforced existing culturally defined roles. The association of masculinity with headship, particularly where it conferred decision-making power of veto, was often disputed by women during the interview, who did not consider gender alone to determine headship. It was rare in male-headed households to find complete agreement between husbands and wives on the decision-making process, many wives said their role in decision-making was important, and that they took decisions on many aspects of household finances which their husbands had claimed to do. Men's claims were often disproved through rigorous questioning over household finances, the details of which they were vague on while their wives showed much greater knowledge. In those households, the conflict between husbands and wives was not explicit in that it was not expressed openly by both partners, nor did it result in a breakdown of relations.

Jill, aged 42, is married with six children and her husband is the household head, she states, because they are dependent on him. Although she runs a *spaza* shop from her house, her husband's income is greater and therefore regarded as more important to household welfare and so he retains final decision-making power.<sup>37</sup> She says that as she often has no income, they budget according to his needs, which she regards as problematic as men budget differently to women. She is required to show him what

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<sup>37</sup> *Spaza* shops are informal township shops, usually comprising of one room within a house or shack, which sell basic foodstuffs. Often it is possible to buy these in small quantities, to suit limited budgets.

she has spent money on and is not free to make purchases without his prior approval. Similarly, Alice, aged 30, said her husband was the household head because he was the man and her husband. Headship conferred on him the duty to support the children and the house, even if he was not working. She is not sure that he gives her all he earns, but said he gives what is needed, although she also stated they often argue about money.

In other instances of male headship, women considered that it brought advantage in that the duties of the household were shared or shouldered by someone else, and that it gave financial security. Gertrude, aged 34, referred to her husband as the household head because he paid for everything including food, the children's school fees and any purchases she made. He also provided for her sister when she visited them. She never asks her husband for money, but lets him know what their obligations and needs are, and he pays them. They shop together, which she considers advantageous as he is aware of price rises and always buys what she says she needs, so he cannot complain about her expenses. In the same way, Bonnie, aged 35, depends on her husband's income and is willing to give up a greater degree of control in exchange for her husband showing responsibility for the household. While the house is in his name, and he gives her an allowance from which she pays for household expenses, she is satisfied with the system because she claims to retain equal decision-making power with him. She works several hours a week, and keeps the money she earns for her own expenses. She considers it important to work to supplement a husband's income, but would not do so otherwise.

Many women emphasised the advantages of not being a wife, and considered that girlfriends did better in that they were able to access men's money without having to supply domestic labour in return. However, equally some women felt that the status and obligations that wifhood conferred gave women greater financial security. Linda, aged 25, lives with her partner, to whom she is engaged and with whom she has one child. She refers to him as her 'boyfriend'. While they are not legally married, she lives in the house with him, their child and two sons from his previous relationship, whose mother had recently died. Linda supports her partner (who is not working) and his family using her earnings, and was the person who joined the Federation and built the house. Her lack of a formal position as a wife is offset by her earning and home

ownership, meaning she enjoys a much greater degree of decision-making than she might otherwise as an unemployed wife, or a girlfriend. While she is not legally a wife, she enjoys the cultural advantages of this position through cohabitation and motherhood. Any negative impacts that this might have brought are negated by the fact that she is the sole income earner for the household.

### 4.3.3 Examples of Joint-Headed Households

In 12 households, headship was described as joint by both wives and husbands, who described a decision-making process to which both parties contributed equally. In these households there was limited usefulness in the term 'headship'. Initially, headship was of interest in that it was expected to indicate the individual with final decision-making power but in practice many households nominated a household head yet described decision-making processes that included people other than the head. Yet headship still maintained importance in a cultural sense even if it did not indicate consistent decision-making authority. Rather, household headship was in a state of flux in these households, with no one individual carrying overwhelming authority.

Kevin and Rose maintained that their household was joint-headed, with both partners saying they both made household decisions. Kevin, aged 42, considered that both he and his wife were heads, sharing responsibility for the household. While his earnings exceeded his wife's, and he referred to her income from her domestic labour work as "nothing". His attitude meant that Rose, aged 46, retained control over her earnings, as well as over his. He received an allowance from her, but apart from that she retained full control over his wages and how they were spent, lending credibility to his statement that Rose was also a household head. There are several other indications that this was a mutual partnership and that Rose's position was not merely dependent upon Kevin. His insistence that their son give his mother part of his earnings when he is working indicated a desire to have her acknowledged financially and emotionally as head of the household. His wish that their daughter had stayed on at school and "done something with her life" before getting married suggested that he considered independence and experience important for women. He had also told Rose that he did not think her becoming a committee member with HOSHOP was a good idea, nor trying to build a house for them, but he made no attempt to stop her or criticise her

when she did both. He also considered her the legal owner of the house, despite both their names being on the title deeds.

In much the same way, Eric, aged 38, deferred to his wife in many matters of household management – “wives know everything”. They both managed their finances, writing down a budget and pooling their resources. He then took money for his own expenses out of the pool, after asking Nosipho, aged 38. He said that he was initially worried about Nosipho joining the housing committee, as he felt there would be problems with other people. But he was supportive, providing money for her to go to college and get a tertiary diploma, and then to attend DAG training courses, despite thinking this was a waste of money. Nosipho mentioned difficulties at first in reconciling her role outside the house as a committee member and working for the community with her duties as a wife and mother, but there was no attempt on his part to restrain her actions. They both owned the house.

#### **4.3.4 Examples of Contested Households**

While almost all households included some degree of disagreement in the decision-making process, some experienced a more sustained level of conflict, and were labelled ‘contested’ to signify this. Out of 59 households, three expressed conflict in agreement on household head. This disagreement was not necessarily expressed to the apparent household head, but was considered strong enough to mount a reasonable challenge to his authority (all contested households initially appeared to be male-headed). While there were other households where partners gave conflicting accounts of headship, it was only these three where decision-making was considered to be compromised by the impact of this conflict in relations.

‘Contested’ appeared to be the best way of labelling the Ntaba household. Nora, aged 28, lives with her husband Neil, aged 39, Neil’s younger brother and their three children, and said she was the household head. In his interview, Neil said that he was the household head. While in most cases this often arose and was resolved by either determining from both interviewees who held power of veto over decision-making, or by classifying the household as joint-headed, in this instance the dispute arose from the high degree of domestic violence which began when Nora joined the Vukuzenzele housing association. This breakdown in marital relations affected household decision-

making, leading to a greater degree of isolated decision-making by both parties within their particular spheres of influence. Management of money became more complex given the increasingly harsh control Neil was exercising, and Nora's desire for increased financial and emotional autonomy from him. Cash and income flows were even harder to trace in this context, particularly those of Neil, who concealed his earnings from his wife, handing over 'housekeeping money' from which she had to provide for the household. Given the active manoeuvring by Nora to avoid Neil's control, and his violence against her, household relations appeared to have broken down.

The Sinkempes did not display such overt hostility, but they too showed very distinct spheres of control. Simone, aged 31, was hostile to the idea of marriage and described a decision-making process in which her husband opts out of contributing and in which she pursues her agenda regardless of his opinion. Thus her participation in the Kuyasa housing project was carried out in conflict with Sam, aged 35, who did not participate and tried to limit her participation. While she describes him as now grateful, the process still required her to take his money without his consent, and to dig and lay the foundation slab herself without his help. This was an extreme example of a husband opting out of the housing process.

The Shakalima household has a similar situation in which Kalie, aged 31, is dependent on her fiancé's income to a much greater extent than Simone, with a corresponding increase in tension. Despite describing herself as being engaged to Matthew, aged 34, she was adamant that she would not get married, as she considered this would worsen her situation. She claimed she would rather have built her own house and earn her own money than have access to both through Matthew. She considers living with him to have diminished her decision-making power. She also pointed to his money management, and said that had she been earning what he did, she would be much closer to finishing the house. Instead she describes a process in which she is left dependant on him for money, without ever knowing how much precisely he earns and unable to make him account for where he spends his money. This loss of power and her lack of control over the financial aspect of their lives, while not problematic for some women, makes life very hard for her, and she disagrees with her fiancé's claim to be household head.

In these households, the women considered their circumstances difficult, and they were openly unhappy with the current methods of running the households, even, as in the case of Simone, where it appeared they had autonomy. The conflict could be violent, although the women appeared more concerned with this as a manifestation of their lack of control over husbands. Labelling a household contested did not imply that it might break down, nor that any change might be forthcoming, although in the case of the Ntabas, the overt hostility might well have such a result. Rather, as circumstances changed, so too might the situation in the household. Employment was crucial to all three women in enabling them to motivate for change. But employment per se was not the goal of all women, as shown by those living happily in male-headed households. Rather, financial gain could be seen to be useful when relationships were not working to the satisfaction of both partners. The point echoes that made by Duncombe and Marsden (1993) earlier in the chapter that financial arrangements will often follow emotional mood and financial arrangements gain importance as marital relations suffer. Financial arrangements were less likely to be brought up by women as problematic where both partners came to agreement on decision-making (and as an extension of this, headship).

#### **4.3.5 Children in Households**

Understanding of household was closely tied to family and the reproductive sphere, emphasised by the importance attached to fertility and having children to constructions of masculine and feminine identity. Almost every household had children living within it, or expected that it shortly would have. In some cases male and female respondents did not distinguish between motherhood and wifehood, implying that the two roles were conflated. Being a wife assumed one would be a mother. Likewise many men justified their household headship by claiming their role as a father served as an entitlement. Both sexes referred to the importance of having a house for their children to live in, and to be left to the children after their deaths. Children were therefore central to negotiation and bargaining for household resources.

Much policy has been directed towards improving the welfare of children within households. Two inherent assumptions have been that children in male-headed households lived with both parents while those in female-headed households lived

with their mothers after the exit of their fathers; and that the presence of at least one of their biological parents ensured their access to resources (Wyss, 1999). In the context of the fieldwork, where migration broke up households, it was not unusual for children to be living with a married couple of whom only one was a biological parent. While in most cases, children remained with their mother, and were incorporated into her and her partner's household, in some cases they lived with their father and his wife. This was in one case due to the death of the children's biological mother, but it also occurred when children had a mother in the Eastern Cape and a father in Cape Town. The educational and healthcare advantages of living in Cape Town were considered great enough that children should live with their fathers. In some cases, children would be left behind with grandparents in the Eastern Cape while their parents migrated to Cape Town. Usually the children would join their parents, but sometimes this was done in stages, leaving one or more in the household in the Eastern Cape. Occasionally, parents sent their children to the Eastern Cape even if they had been born in Cape Town, in order to care for relatives, usually grandparents. Thus for example, one daughter would remain with her grandparents while her family lived in Cape Town to provide domestic labour for that household. In other cases, a son would live with his grandparents and contribute his wages to that household. The process by which children were chosen for this duty was never explained. Children were therefore used as a method of sustaining households. While they were young, they were provided with resources that their parents were unable to provide in Cape Town, and as they grew older they contributed to the survival of the household in the Eastern Cape. It is interesting to note that this movement of children may not be for their benefit, but also the wider benefit of the family. Children may have greater access to resources in a number of households, improving their potential gain, but in some cases the households also benefit from the children's presence.

This complex arrangement means that it is difficult to assume that resources are divided equally between children within one household. While it appeared that for those children living under one roof, allocation would be divided fairly, this ignores the fact that some of those children may have rights to resources from other households. Two examples of this can be given. Linda, aged 25, is engaged and lives with her partner, their baby and two sons from his previous marriage who came to live with them after the death of their mother. All three children would be presumed to

have equal shares to household resources and to be the biological children of the couple. However, the elder children still had ties to their maternal household and had a hostile relationship with their stepmother. The opportunities of the children are therefore different. Linda's child is the most secure in the household, because both her parents live with her and control resource allocation. The elder two are presumably more at risk for not having their own mother in the household, yet this risk is reduced by their access to their maternal grandmother's household. The rights of children to resources in different households is therefore one way in which the risks associated with life in Cape Town can be reduced. A second example is Kalie and Matthew's household. They are engaged and living together with their daughter, but Matthew has a daughter living with her mother in the Eastern Cape, and Kalie also has two sons who live with their father and his family in the Eastern Cape. Thus while only one child lives with them, a further three have rights to the household. This point extends beyond children to general movement through rapidly changing households (Speigel, Watson and Wilkinson, 1996b). While for the most part the *core* of the household was a woman and children (usually but not always her own), there was a fluidity in household structure that reflected shifts in circumstances of the household and the individuals. Risk was thus spread among households by children and adults.

#### **4.4 Household Financial Decision-making**

In bargaining models of the household, decision-making is used as an indicator of an individual's power within the household, assuming that the obvious expression of authority over others is through resource allocation. Income-generation and financial control are consequently the focus of most attempts to understand power relations within the household. It is assumed that the individual with the most power will control resource allocation and that this individual will be the household head. Yet from the fieldwork it has already been noted that household headship is not predicated on income-generation, nor does the head have financial control over household resources. Headship can be a cultural position and gender position. In low-income households, such as those interviewed in Khayelitsha and Philippi, employment is characterised by insecurity, and periods of unemployment by household heads are frequent. For example, in the Ndyebeni household, Neville, aged 41, was nominated as the household head by himself and his wife, despite being unemployed at the time

of the interview. His wife had a full-time job and was the sole contributor to the household, and it was she who made financial decisions. In this household, headship was not linked to financial input or control, but rather was a cultural entitlement.

Nor did headship and income translate into financial control. In the Ketsekule household, both Henry, aged 30, and Betsy, aged 27, worked, and despite Henry being the household head and earning substantially more than his wife, it was Betsy who controlled their finances. Likewise, in the Ngxwana household, which is also male-headed, both Toby, aged 37, and his wife Miriam, aged 34, worked, but it was Miriam who controlled the household finances. And rather than assume that income can be used as an indicator of decision-making power in the household, non-economic factors also contribute to decision-making authority, as do economic factors beyond income generation. The most obvious alternative economic indicator was the house. In the case of Minnie, aged 41, she was the household head because she had joined Masithembane and built a house. Although she had not worked since the house was built, and both her brother and sister were living with her and earning incomes, Minnie remained the household head because she was the homeowner. In an example of non-economic factors affecting headship, Marie (introduced in section 3.3.1) was household head because her father passed the position on to her when he retired to the Eastern Cape. Her authority is not backed up by income-generation as she was unemployed at the time of the interview.

As the three casestudies also illustrate, neither is structure alone a convincing determinant of decision-making power. While control over income is a useful proxy for individual autonomy within the household, and it would be misleading to assume that methods of financial control are dependent on household structure, both income-generation and household headship are too limited to serve as accurate indicators of financial organisation. Thus similar household types can have different financial systems, although there are clear links between certain household types and certain financial management systems. The households interviewed showed preference for three classifications of money management: an allowance system, a pooling system and a system whereby married women managed income, referred to as wife

management.<sup>38</sup> This analysis is restricted to the 33 conjugal households interviewed, as the single headed households make financial control uncontested from within. During the fieldwork only the female house owner was interviewed in those single female-headed households in which more than one adult lived, and it was thus not possible to correlate the information concerning money management systems given by household heads with that from other household members. According to the women interviewed, however, finances were either controlled solely by the head, or decision-making could be shared with other adult household members if they were siblings of a similar age, earning money, or if the head asked for their advice.

#### **4.4.1 Money Management Systems**

The allowance system assumes male employment and does not incorporate female income. Using this system, men maintain control over their income and provide their wives with a fixed allowance with which women meet household requirements. This system is apparently one of male financial control, with female financial management, which does not include women's income in calculations of the allowance. However, there is scope for negotiation between men and women as to the amount given in allowance. The wife management system differs from the allowance system in that men give all their wages to their wives and women allocate it according to their perception of need. The two systems are distinguished by two important points: firstly, that with the allowance system a woman does not necessarily know how much her husband earns whereas with the wife management system she does, and secondly, that the degree of control women have over money differs between the two, with the wife management system offering greater financial control. The pooling system is more equitable in that men and women pool all their money and decide together how to spend it. This differs from the previous two systems in that women's earnings are visible and the responsibility of financial management is shared.

It was rare that any household applied a perfect definition of any system, particularly given the frequent shifts in income, household structure and changes in household need. This typology is not meant to restrict household money management, but permit

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<sup>38</sup> This typology is drawn from Pahl's (1989) study on household finances, and adapted to the local context.

observations of links between household types and systems of management. Table 3 summarises the links between these two typologies:

**Table 3 The link between Household Structure and Budget System**

	Male-headed	Female-headed	Joint-headed	Contested	Total Budget Types
Allowance	8	–	1	3	12
Pooling	2	–	4	–	6
Wife Management	3	5	7	–	15
Total Households	13	5	12	3	33

From this table it can be observed that both male-headed and joint-headed households range across three budget types, suggesting that household structure does not dictate budget type. Male-headed households were predominantly using the allowance system, while joint-headed households were predominantly wife-managed, with a number of households pooling resources and decision-making. Female-headed households used only the wife-management system, while all three contested households used the allowance system.

Both the female-headed and contested households in the interviews used only one type of budget system. While the cases are so small that no wider inference can be drawn, it is possible to theorise as to why these household types followed similar budget systems. All three contested households used the allowance system, which is characterised by limited knowledge by either partner. Using this system husbands

could conceal their earnings and control their wives' by limiting women's access to finances. Likewise, wives were not obliged under this financial system to disclose their earnings or cash flows to their husbands and it was possible for the two to operate separate financial systems. This financial system seems an accurate reflection of the deteriorating marital relations all three contested households encountered in the field. The five female-headed households all reported using the wife-management system, which incorporates female management and control over household finances, and reducing the role of husbands in financial decision-making. Clearly the reasons for why some men would relinquish financial control cannot be explained by either household or budget type, and possible reasons are discussed below in section 3.4.2.

Male-headed households displayed a preference for the allowance system, which was explained by respondents in several ways. One explanation was that in half the households that used this system women were not employed and so were dependent on their partners' incomes. Another reason given was that in the other four households, only one woman earned more than her husband, suggesting that women's income alone was not enough to cover household expenses. Thirdly, and integral to the allowance system, was the belief by both men and women that men as household heads had an obligation to provide for the household in the form of cash that women could use for household needs. Furthermore, both men and women considered that women were better able to manage household expenses, and should receive a budget with which to do so. And finally, not all women wished to shoulder the responsibility of household financial management and were content to divide this with their husbands. In contrast to this, joint-headed households were more likely to use the wife-management system. Unlike the pooling system, which accounts for three of the twelve joint households and by involving the financial input and management of both partners might therefore have been expected of joint households, the wife management system passes financial responsibility to women. The distinction between the allowance system as practised by some male-headed households, and the wife management system practised by some women in joint-headed households is minimal. In many cases the allowance a woman receives is set by the woman herself, and therefore it could be argued that her household is wife-managed. In part the popularity of wife management in the joint households could be accounted for on a practical basis in those households in which men were unemployed or earned less than

their wives. Women and men within these households also considered that women were better money managers, although to an extent this could have been an abdication of responsibility on men's parts. However, no woman complained that she bore the brunt of financial responsibility, suggesting that even where this was the case, it was not problematic.

#### **4.4.2 Contributors to Decision-making**

There were a number of factors influencing the degree to which couples took responsibility for household finances, and these are briefly examined here. Firstly, money management skills were formalised in decision-making positions. Most couples established who was the better at managing money and delegated responsibility to that individual. Thus even in joint-headed households there would be one partner who managed the majority of financial decisions. Very often this had gender overtones, where both men and women drew on what they considered an established cultural discourse of their gender as 'good with money' while the other was 'not good'. Both regarded the other as more likely to overspend.

Gender played an important role in how lines of financial responsibility were drawn. The running of the household was predominantly carried out by women and no matter how involved men were in all aspects of household decision-making they were almost never involved with food preparation or shopping. This meant that certain aspects of household consumption were solely controlled by women. There was therefore a clear gender division of labour in households that was echoed in some cases with a division of financial control.

Whether women earned incomes or not could contribute to their decision-making authority. It was interesting to note that contrary to assumptions made in bargaining models, women's position was not always dependent on their income-generation. A number of women in male-headed, female-headed and joint households who did not work did not consider that their position was weakened as a result. Some women who did work would have preferred not to, and it was considered that being a wife and the status this conveyed was not dependent on income-generation. In other cases, both employed and unemployed women stressed the importance of female employment. The reasons were both pragmatic, in that household quality of life improved with two

incomes, and ideological, in that women felt their position was improved if they earned income. The idea that their position within the household would be improved through income generation was sometimes an issue of self-perception, as men did not always consider it necessary or desirable for women to work.

Linked to the issue of self-perception is the fourth point, concerning the attitude of men to women's earnings. Generally men downplayed the importance of women's contributions to the household budget, although some men agreed that given the current economic climate and job insecurity, women's work was an important part of a household's resources. And where men were not open about the importance of their wives' income, one assumes from the degree to which this money is used by women for household expenses that they soon would be if it were to stop. In instances where women were earning money, it sometimes appeared that the small sums and informal nature of this income rendered it almost 'invisible' both to men and the women who earned it. Husbands tended to be dismissive of women's earnings, even if they played an important role in household finances. Such a system seemed to work well for both parties. Men earned the majority of household income, and as such maintained the cultural and gender expectation that they would be household providers. Women had access to men's salaries and used them for the majority of household expenses, while using their own earnings for household expenses as well as their personal use. Women did not necessarily reserve their own money for their own needs, but were more likely to use their money rather than their husbands' for 'pocket money'.

A final factor was the difficulty in calculating household finances in their entirety due to the constant flow of cash and goods between households in men and women's support networks and the degree of concealment practised between the respondents. As mentioned before, couples did not always know how much the other earned. Both may have wished to ensure they could keep small sums of money for personal use. Women dependent on an allowance system in particular might wish to ensure that their share of their husbands' income is not reduced in the light of their own greater contributions to the household. Or wives may prefer to keep their money and thus be able to spend it as they wish. While many wives said that they would not necessarily use their allowances in the proportions their husbands expected (for example skimming off the electricity or food money to buy goods their husbands considered

unimportant, or did not consider at all) they rarely used household money for their own needs. Instead women preferred to use their own money or borrow from family members outside the household for their personal spending. A number of wives did factor spending money into their accounts of the household budget, while their husbands rarely made any mention of their wives' personal money.

#### 4.5 Conclusions

The purpose of this chapter was to focus on the relationship between the organisation of the household and systems of resource allocation to determine whether these two factors could significantly illuminate how households work. The organisation and structure of the household are important because it is the site of the reproduction of social, cultural and economic relations, as well as an important locus of gender relations. The study of the household is complicated by the difficulty of arriving at a comprehensive definition, and the way its internal processes are concealed. Part of what makes the household so important – as the site where a number of influences meet – is what makes it so difficult to study. The household is not a purely economic entity, but a mixture of the economic, the social and the political.

The two approaches – the bargaining and the structural – have their uses and also their flaws, and both contribute to an understanding of households. The emphasis on income-generation in valuing individuals' entitlements was shown to be overstated, where, for example, home ownership rather than income conferred decision-making status, and both in turn could be overruled by gender. Likewise the importance of household headship was not always evident, and in particular, male headship could carry cultural authority and not necessarily financial decision-making authority. Rather, household structure and headship was dependent upon a mix of factors including age, gender and income. What both approaches illustrate is the need for scope to incorporate other factors, such as gender, into analysis. There is also a need to acknowledge that the household is the site of personal relations and that therefore we should rethink how we are to incorporate the emotional into theories of the household.

Attempts to categorise households by type and budget system illustrated the complexity of the household. Observations could be made, but despite these attempts to link potential trends, identical household structures were found to have different budget systems, and not all households using a particular budget system had the same structure. While the small sample size meant that trends could not be identified, the results do suggest a search for other contributing factors to household structure and decision-making by examining intra-household relations, looking at the household as a more complex entity than models have been able to do. The subsequent chapters concentrate on the results of this household level analysis, presenting the opinions of women (in Chapter Four) and men (in Chapter Five) on the household and the ways in which they conceptualise and participate in the household.

## Chapter Five

### **Women in Households: “If a man can get a wife, she is going to keep him nicely.”**

*Motherhood as a ‘role’ for women is given a visibility and significance that is not attached to fatherhood as a ‘role’ for men. It is treated as the reason, rationale and realisation of women’s nurturing instincts, and most policy concerned with family welfare and family planning tends to be targeted at women. At the same time, women as mothers or would-be mothers are rarely perceived as competent actors, capable of making responsible choices in their own and their families’ interests.*

**Naila Kabeer (1994:188)**

*Whenever I hear the word ‘culture’, I know that something bad is going to happen to women.”*

**Attributed to Katiwe Mhlanga (cited in Footmann, 1998:148)**

Given the limitations, described in the previous chapter, of attempting to simplify the household using externally imposed economic or structural criteria, this chapter focuses on the perspectives of those living within the household and the ways in which they view household processes and hierarchies. This highlights those factors that household members consider to be important and to have an impact on the type of household they live in, and how decision-making is organised. The chapter focuses on women’s attitudes to the household, in particular their opinions on marriage and gender relations between men and women and how these impact on household structure and decision-making. Economic aspects of these relations are also discussed, but in the context of gender relations rather than in isolation. Understanding the way in which women understand and contribute to household processes enables evaluations of the housing process to be carried out from the perspective of the participating household. Considering empowerment within the context of women’s relationships, rather than as based on financial status and decision-making capacity, provides a more useful way of determining the extent to which women were affected by participation in the housing projects.

Attitudes to marriage cannot be seen in isolation from their wider socio-cultural context, in this case that of migrant rural Xhosa living in an urban area. The majority of respondents had either been born in the Eastern Cape, or of parents who had come from the Eastern Cape, and had lived there for some period of time, usually during childhood and adolescence. This population therefore drew from two distinct ways of life – that of the rural areas and that of the urban. Respondents made frequent reference to the differences between these two, and opinion was mixed as to which was preferable. There was no simplistic divide between the two, however, and many people highlighted elements from both rural and urban life as positive. There was also a tradition of migration from the Eastern Cape to Cape Town which had been in place for several generations, and as a consequence a high degree of household fluidity, and in particular household breakdown. This also had an impact on the establishment and acceptance of female-headed households, which as a consequence of several generations of household breakdown were widespread and culturally condoned. As a result, marriage was not regarded as the only legitimate means of household formation, and alternative options were frequently exercised, including co-habitation and female headship. Discourses on gender were informed by this area-specific history, but also from wider Xhosa discourses on masculinity and femininity, as well as shifts in South African society and in particular gender representations in the media and in law (Barnett, 2003). Clearly all these influences affect how marriage is perceived and, given the huge societal shifts that have taken place in the country over the last ten years, attitudes to marriage are undergoing change. These changes cannot be simplified by age or gender, but seem to be more influenced by a mixture of personal experience and cultural expectation.

One of the key components in the formation of households was the union of a couple, generally through marriage – either civil, traditional or *de facto*. While many households did not include a married couple, most of the adults in households had at some point been married, and this had provided the impetus for the formation of a new household. Aside from its role in household formation, marriage also had a profound cultural impact on men and women. Whether women were married or not, it was generally recognised that marriage was one of the key events in women's lives, rivalled only by motherhood, and all female respondents held strong views on the subject. The formation of new households was frequently based around marriage;

either as a consequence of marriage, a result of marriage failure, or in the rejection of marriage as a life choice. While such choices had cultural implications in the formation of new households, in the context of the townships this could not always be translated into the physical relocation of these new households to a new space. As access to space was constrained by cost and limited availability of land, in many cases households would share one plot, or in some cases one structure. In many instances participation in the community housing project provided households with the ability to create a physically distinct, as well as socially distinct household for the first time. Many respondents considered home ownership not just in economic terms, but also cultural, and saw the creation of their own household as part of their identity as adults. Many respondents also referred to their obligations as parents to provide housing for their children as a primary reason for joining community housing projects and building a house. Children provide a locus for resources and investment by parents into the household. In the face of criticism that men do not contribute to households children provide a strong incentive for male input, and where this does not always occur, as in instances of male abandonment or infrequent child maintenance by fathers, there is strong cultural disapproval of such behaviour.

In households comprising of married couples, cultural discourses of marriage and understanding of what marriage meant to men and women influenced how households were structured. Exploring these ideologies of 'wifeness' and 'husbandhood' as understood by the respondents, and comparing them to the lived realities respondents described illustrates where tensions could arise in households. These ideologies are also particularly illustrative in understanding the formation of single female-headed households, and making sense of them in the way that a purely economic analysis might not. But the ideology of marriage also has a strong economic aspect, and men and women's views on money and the mutual financial obligation that marriage brings are useful in understanding how financial systems are selected and refined. Similarly, the degree of investment - in finances and time - that is made by individuals can be better understood where respondents' attitudes to the importance of positions such as 'wife', 'husband', 'girlfriend' and 'head' are known. All carry distinct connotations (although these are by no means universally recognised) and therefore imply different degrees of investment and contribution to the household.

As evidenced by the number of divorced or separated women who headed their own households, marriage could have a profound impact on household structure and formation where it broke down. But in many cases households adapted in the face of tension between partners. Conflict in households and the breakdown of marital relations can not be inferred from household structure nor are they explained in models of the household unless as conflict over resource allocation as a consequence of inequality in decision-making position. However, as suggested by Duncombe and Marsden (1993), household financial organisation is more likely to follow emotional mood, and while finances may contribute to conflict they are rarely the sole cause of breakdown. Rather, the cultural expectations that partners bring to negotiations on finances are also important in how conflict can escalate, and respondents emphasised factors other than financial in causing problems within marriages. Violence and issues of rights of access to women's bodies are two aspects of household relations which are not addressed in household models, and which tie into complex understandings of household conflict. The prospect of incorporating sexuality into models of the household is daunting, but given its importance in the relationships between women and men, it needs some acknowledgement. Likewise violence, which was practised in a number of households, albeit usually infrequently, is a complex issue where cause and effect are not clear-cut.

In part, violence can be regarded as an expression of power (Moore, 1994), in which a partner attempts to reassert control by using force. This way of theorising violence was echoed by respondents who described violence as occurring when women transgressed boundaries of behaviour set by men. But there was also a belief in the 'commodification' of relationships, emphasised by men in particular and discussed in detail in the following chapter. In particular some men and women felt that there was an increasing emphasis on the economic in relationships. The clearest example of this is institutionalised in formal payments of bridewealth (*lobola*). Some men and women regarded this as the buying of a wife and, implicit in this, control over her. Cultural beliefs as to what 'wife' meant also highlighted the duties and services a woman provided, which combined with male income generation could be interpreted as a system of male payment for female services. Men regarded money as becoming increasingly important in marriage, particularly for women, giving rise to the belief that marriage was an increasingly commercial institution in which men and women's

expectations of each other were becoming destabilised. The most clear cut violation of these expectations is where sex becomes non-negotiable, as in the case of rape. Rape by strangers or men other than partners is the easiest type of rape to categorise and condemn. Where rape is practised by a partner, women's reactions can be different. Cultural beliefs play an important role in determining the extent to which women will 'permit' certain types of behaviour, and individual character determines the threshold at which a woman will take action. Part of this cultural discourse is that of 'love' for a partner, which is held by society to act as a reason for a woman to excuse a man's bad behaviour. In fact, the link between sex and love, part of a Eurocentric discourse on love, was markedly absent from discussions on sex with respondents, where the respondents made more reference to sex as part of negotiations over access to resources within the household than as an emotional aspect of relationships. This is not to suggest that sex in Khayelitsha is less emotional and more commodified, but that the mythology of romantic love is not the predominant discourse. Wood and Jewkes' (2001) research with Eastern Cape youth illustrated a discourse of romantic love, but also a discourse in which practical, economic considerations played a role in the formation of relationships and access to sex.

### 5.1 Ideologies of Marriage

Apart from the influence of lived experience in forming women's opinions on marriage, an important role was played by the ideology of marriage: the way that men and women understood and constructed marriage and the meaning of 'wife' and 'husband'. Being a wife was not the same as being a woman, or indeed being a mother, and there was a clear understanding of what wifehood entailed, and the socio-cultural shifts it brought about in women's status.

It is better to be a mother, you have children. If you are a wife you might not have children. Mother is better, when your children is grown up you can say 'help me'. If you have no children no one can help you. It's only your family who come to you.

Gaby, widowed, aged 38

It's the same. Better to be a wife, a wife can demand from the husband. A mother has to think of the children, and take care of them.

Sarah, married, aged 34

I think it's important to be a mother, more than wife. A big problem with a father alone, it's very difficult for him, it's harder than the mother. If you are the mother, you have got an understanding of the children, more than the father has.

Sonya, separated, aged 42

Similarly, 'husband' was only one aspect of male identity, and differed from 'father' and 'boyfriend' in terms of the expectations it engendered from self and others. Attempts to polarise attitudes into pro or anti marriage break down when confronted with the complexity of marital relations and the influences over how men and women construct their marriages in terms of their own behaviour, their expectations of the behaviour of their partners and children, and the ways in which these can be inherently conflicting.

Interestingly, respondents' life choices were not always a reflection of ideological beliefs, and in some cases single women were positive in their decision to remain single or leave their husbands, while also advocating marriage for their daughters. In the same way, some married women thought that marriage was not going to be important for their children, and would not encourage them to marry. This was in part linked to the fact that all women, whether married or not, had strong beliefs as to what "wife" meant, regardless of whether they approved of the role. For the most part, these descriptions tallied and produced a culturally recognised description of the duties and obligations of wifeness. Thus the ideological standard of a wife was common cultural currency. Whether one subscribed to the ideal or not, one was aware of what it was. Despite the rejection of this role by a substantial number of women, most women, including many of those who had refused 'wifeness', continued to conceptualise of wifeness in the traditional, culturally ascribed way. Rather than adapting what it meant to be a wife, women were more likely to refuse to take on the role; suggesting that "wife" continues to be conceptualised by women in very rigid terms. In much the same way, men and women gave standard responses to the term "husband".

Table 4 summarises the attitudes towards marriage of the women respondents.

**Table 4: Women's attitudes to marriage**

Married		Engaged		Not Married	
Important	Not important	Important	Not important	Important	Not important
9/14	5/14	1/2	1/2	1/14	13/14

On the whole, married women tended to be positive about marriage, while single or separated women were much more critical. Clearly this reflected their personal experiences and was not always so clearly divided, but for the most part women sought to validate the choices they had made by being strongly positive about them during the interviews. A total of 30 women spoke at length about marriage, two of whom were engaged at the time of their interviews.<sup>39</sup> One of the engaged women was strongly in favour of marriage and the other was not. Of the remaining 28 women, their attitudes can be seen to be divided broadly into negative attitudes to marriage from single women, and overall positive attitudes to marriage from married women. Married women as a group were generally positive about marriage, although a number of them expressed the belief that marriage was no longer as important to them. This did not necessarily reflect discontent with their own marriage. The most obvious difference of opinion was between married and single women, with the former for the most part being strongly positive about marriage, and the latter negative. Within these broad categories there was some flexibility, particularly where women's negative experience of one state led them to endorse the other.

### **5.1.1 Marriage: a positive step**

By far the most commonly given reason for marriage was the aspect of security it conferred. Women who were wives considered that they were bonded to the house in ways that unmarried women were not - through their status as wife, which was heavily linked to a physical presence in the home, through the provision by their husbands which enabled them (in theory) to remain at home carrying out the duties of

a wife and through motherhood, which although not the same as wifehood was nevertheless strongly linked to it. The respondents below mention the importance of having a husband, of being in the home and of having someone else with whom to share decision-making, particularly over children. All three points contributed to a sense of security, arising both from social conformity and the economic and emotional presence of a partner.

To black people, it's important to get married, to have someone who you know 'it's my husband'. Because if you are not married they give you names. All say it, even people who are unmarried.

Jade, married, aged 27

Have your own husband, someone to help you. To get a family, you know, and to discipline the children, another hand, another person to help you.

Beth, single, aged 37

It is important. There is someone to take care of you, and of everything, there is security.

Jita, married, aged 27

It is nice to marry, now I have a house, me and my husband.

Susan, married, aged 26

It's important to people who have brains. You manage to sit down and talk to each other. You know that you are the one flesh and blood, and the only thing that separates you is death. Maybe you are unlucky and your husband decides to run away, but otherwise you are one.

Mary, married, aged 46

A married woman has respect, she is involved in something not everyone has.

Hannah, married aged 53

For these women, marriage conveyed a status that gave a different meaning to their relationship with the domestic, one they considered privileged over others. Part of the security of marriage was associated with the help men provided in raising children, and the role of fathers in bringing up their children was emphasised by several married women. Through marriage, children's claims on their father were legitimated,

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<sup>39</sup> The two women who described themselves as engaged used the term to differentiate from cohabitation and to indicate the intention that their relationships would be formalised in marriage at a future date.

and men were under an obligation to provide not just financially but emotionally and through their presence in the house. The security of having children with the same biological parent, and in a formalised union, was acknowledged by married women as an important aspect of marriage.

Marriage is good, it's good to be married, it's nature. When you are married you share ideas, everything. You don't do anything alone, there is always someone who can help. Important to have children in a marriage. There is a need for support with children. It's not easy to build children if you are a single parent. If you are not working and the father is working, the father won't take care of the children because he will treat them as they are your children, not his responsibility. And the mother will do the same thing, so the children don't get support and don't get what they need. If children are from a marriage they will get every support they need. And advice too.

Bonnie, married, aged 35

Marriage is important, when you work together and love a person, you understand each other. Then you have children with your husband and not with others.

Ruth, married, aged 28

I chose to marry. I think for everyone there is advantage and disadvantage. I am 50/50 with him. The reason that I say there are advantages, I am married now and I have two children. When it comes to decide, I never do it by myself. And if I'm away, I know my husband is there. And even if different days there are different moods, we know we are there to support each other when it comes to the children. So when you are two, it is not too much stress. The disadvantage is that, mostly when you don't come to disagree with something, and then you feel like 'ach, I wonder why is he part of my life' because you don't agree on the same thing. And sometimes you want to adjust yourself and say 'I can do anything without contacting someone.' But when it comes to sitting down together and discussing something, I think it does work.

Emily, married, aged 32

I can say a marriage is ok, because the only thing that happened for me was that my husband died. So for me, it was ok. Then I could not sleep with him, I was crying, only God breaks our marriage. It was not an arranged marriage, we married out of love. I will not marry again. The man will not treat my children right. After all, they are not his. So I don't even think of marrying. Not even a live-in partner, he must stay there, and I will stay here. I want my space.

Gaby, widow, aged 38

As Gaby pointed out, however, this sense of obligation is understood by women to be a biological one, as she highlights the potential problems in marrying someone who is not the father of her children. This point was repeatedly mentioned by unmarried women as the main reason why they would not consider (re)marrying. This belief in the difficulty of reconciling children and husband was widespread. Most women

referred to it as a reason they would not remarry rather than an explanation for a failed relationship, and given that some households did have children living within them who were only the biological offspring of one partner, it clearly was a feasible arrangement in some cases. The notion that tension existed between children and partners may have been exaggerated by women seeking to justify their choice to remain single, as well as having a basis in experience.

Aside from the emotional security offered by being part of a marriage, women also highlighted financial security as a strong incentive for marriage. This idea draws on a traditional notion of men as household providers, but also reflects a day-to-day need for income to maintain the household. This is not limited to male income, but rather a more pragmatic approach: that men earn more than women. Given this greater income potential, the onus is therefore on men to provide financially for the household. Many married women also worked, either full or part time in the formal or informal economy, particularly in cases where their husbands were unemployed. But the role of women within the house is still an important one to many women and highlighted as an integral part of being a wife, with the expectation that a husband will fulfil his own duties and provide financially for the household. Both Linda and Maxine, below, highlighted the cultural importance and status associated with 'being in the house' as opposed to 'being outside', and the significance of being married rather than 'just staying together'.

It's important, I'm in the marriage now. That's why I'm not working, because I'm in the marriage.

Maxine, married, aged 43

Yes, it's good. Because it's nice to have your husband because it is better than affairs, there is HIV/AIDS. Even before AIDS, it was the right way. I want to be a wife, to be with one person, to stay at home, happy. I wouldn't build the house without my husband. Because I only work for two days, I could not afford it. If I was working everyday, I could have done it.

Betsy, married, aged 27

Yes (we will marry), but he must work first. You can't just stay together, no, I don't want to go out again.

Linda v, engaged, aged 25

Wifehood did not only convey status to women, but was also considered to be advantageous to men. In particular, women highlighted the role of wives in improving men's quality of life. Where women were happy in their marriages, this was remarked on in an affectionate or amused tone, or stated as a matter of fact. Where women were more critical and less tolerant of men's behaviour, this 'need' for female input was interpreted as a weakness and potentially exploitative (see section 4.2.3). But both perspectives emphasised the role of a wife in supporting and improving her husband's quality of life.

It's nice to be married! It's better for men, he needs a woman to coach him. It's important for a wife to work. Men can't do some things. If you have your own money you can do some things, buy presents for friends, this kinds of thing.

Mali, married, aged 47

I do everything nice for him. I built a house for him, he bought a car for me. It's because I stay with him, now he's improving. He has my advice.

Maxine, married, aged 43

Maxine goes on to raise the important aspect of husbands' behaviour in contributing to women's well being in the home:

Marriage is a good thing if your husband keeps you nicely, stays with you. If he hits you it's not nice to be married. If he hits me, I'm going to do a court order. If I chase him out, he's going to burn this house, so I must go to the police and make a court interdict. Women's rights!

Maxine, married, aged 43

The emotional and financial security that marriage confers on both partners is expressed by a clear-cut division of labour and responsibility which draws on mutual agreement on how marriage should be organised. This cooperative bargain between husbands and wives requires agreement from both parties that it is to take place. As such it is dependent on both partners choosing to divide household responsibility, usually with men taking on income-generation and women domestic duties. In models which prioritise income generation as key to household position, women will be represented as more vulnerable for not having direct access to income. Likewise, in situations where the agreement breaks down, women are perceived as being more at risk. Both partners are dependent on the other honouring the bargain to divide household responsibility, but given the importance of income, the respondents above

were all discussing elements of marriage which depended to a large extent on the behaviour of their husbands. However, not all women prioritised income as the decisive factor in relations. Clearly in many households women worked as a matter of economic necessity, and thus it was not only access to income that determined bargaining position but cultural legitimacy. In instances where men's behaviour led to the breakdown of cooperative bargaining, or constrained women's ability to carry out their cultural duties as wives without conflict, different arrangements were made. For some respondents this conflict between men and women over their roles in the household led to the break-up of their marriages. In other cases, respondents had never married because they considered that doing so would compromise their autonomy to such an extent that any benefit accrued from marriage would not be worthwhile.

### **5.1.2 Marriage: negative attitudes**

As indicated in Table 4 most of the respondents who were critical of marriage were not married at the time of the interviews. A number of married women also considered marriage to be unimportant. Of those women who were single at the time of interview, many had been married either legally or traditionally, and had since separated, while some had never married. For most respondents, the overwhelming reason given for not marrying was to retain control over aspects of their lives which in marriage would be negotiated with husbands. In some cases women merely stated that they did not wish to carry out the duties they associated with wifehood, while in other instances marriage was associated with a high level of male control and occasionally with abuse. Thus the promise of what was perceived as the 'typical' relationship between men and women - the exchange of security for services - did not appeal to some women, who preferred to retain their independence, with its associated costs.

It's better to be alone. I can attend the meetings (for the community housing group), because I am one of the leaders. So now I am staying with my children, nobody will ask me 'why are you coming at this time?' All that. If I do the cooking, I must always cook something to make him happy, but now that I live with myself, if my children tell me 'ok, tonight we want bread and tea', no problem. Well, you know, I don't know why men are so special! (laughs) We are always the victims. I think it's in our veins. Because I was worried about the happiness of my children (I didn't marry), sometimes children do not accept the stepfather. In fact, I never thought of marrying anyone. Because I wanted education, education is my primary goal.

Jemima, single, aged 49

Always on my own. My choice. I don't want to be somebody else's responsibility. I don't want to be told to do that and that if I want to do this and this. I need my privacy, my space. When you live with someone before you do anything you have to think 'is it going to suit this person', or what, you can't just jump to anything. It doesn't make any difference (on raising children alone), they (men) are irresponsible. Even if you have a husband it doesn't make any difference. I don't have a husband but I know! Before if you have got three kids, you have to discuss that, sometimes it's a big issue. But now I just say I need to buy this. Or before you spend money you have to discuss it with your husband. I'm not against people who are married, but I really don't see anything in it.

Pamela, single, aged 31

Me, I didn't want to be married, because I am boss in my house, I am free, I haven't got a stress of 'what is this guy doing?' – every day you think that. Now I've got difficulties in my life, that's why I prepared myself to own myself, not to be owned by a husband. I'm free now, nobody can say 'why do you do this?'

Kolette, single, aged 39

No. Because I was lazy! I don't want to work for a man.

Beth, single, aged 37

In these comments, women rejected marriage for the reasons women in the previous section had embraced it. They did not associate marriage with a sense of security but rather with unnecessary duty, they did not consider men helpful in the raising of children and they preferred to rely on their own economic provision than that of a husband. Control was an important aspect of how these women perceived marriage and all four considered marriage imposed restraints on women's behaviour, increasing women's obligations rather than providing security.

A second criticism given by three women with personal experience of marriage was that of powerlessness in the face of their husbands' control, not only over the household but aspects of women's lives.

I didn't think, I saw marriage. You can't take a decision alone in marriage, it's better for men. My husband did not let me look after my family, only my in-laws. He wanted me to forget where I came from. He did not let me send money to my parents. Sometimes there are bad marriages, you need to go to court. Ja, I am happy alone, there are problems, but I am so much happier than before. I will never remarry. There are men who experience bad situations in their marriages, but it's worse for women.

Tonya, separated, aged 39

Marriage is not nice for me because husbands they like to control their wives. If you want to go the church, he says no, you must go to my church. I don't feel right in his church. When you are a wife, it's like you are a child, you have to listen. If I say to the

husband who is drinking, 'no I don't like you drinking'. Then he says 'you knew I was drinking, you met me and I was drinking, so you knew'. It would be better to stay alone with the children. The reason why I stay with him is because of the children, they have to stay with their father, I can't take them away, it will affect them. When he leaves, and I ask, he tells me it doesn't concern me, sit down. We argue a lot, it's not nice. He will tell me 'I don't like it' and if I ask the reason he's not going to tell me, he just say 'I don't like that, don't go'. I cannot leave the house, because of the children. He must leave. I am the one who built the house. Because of the children I cannot do that (leave).

Nora, married, aged 28

No, it's not right. They are struggling, even though they have children. I was traditionally married, and then the man I was married to, after the son was born, we were married. After we had the second son, he no longer wanted the firstborn because of the disability. He didn't even know the size of my dress, my shoes, even underwear. He didn't treat me as a woman, as a wife, he didn't even give me the wages. I was just there, like a slave, I was like a slave. So I decided to quit.

Lorna, separated, aged 45

In these examples, the advantage of being single was not merely the absence of obligation to husbands, but the absence of husbands from whom they had received verbal or physical abuse. They all referred to the element of control that their husbands attempted to exercise over them, from contact with their family to the church at which they worshipped. Control over women was not based on financial control, nor were women vulnerable because they were not earning income, as the women quoted had all worked. Rather, cultural expectation allowed men to exercise control, as marriage comprised a network of obligation within which couples acted. Thus Nora did not leave her abusive husband, not because of finances or lack of alternatives, but because she perceived her obligations to her children as more important than her husband's obligations to her. Likewise in refusing to send his parents-in-law remittances, Tonya's husband was not only using money to control Tonya, but her cultural obligations to her family.

A third reason raised by women to explain their reluctance to marry was the difficulty of reconciling their children to their husband in cases where he was not the biological father of the children.

I have three children, they don't get along with his sisters. So I can't just get married like that.

Kalie, engaged, aged 31

A fourth reason for some women's lack of enthusiasm for marriage was the fact that they did not consider it an important cultural or economic institution, and pointed out the evidence of its failure – in the form of divorce and separation rates and the experiences of their friends – as reason enough not to marry. Such an attitude suggests a socio-cultural trend towards the decreasing importance of marriage, if not a decreasing number of marriages. To an extent this is age-based, with younger women more likely than previous generations to have grown up in households with experience of marital breakdown giving different expectations of marriage, as well as having culturally acceptable alternatives to marriage. Marie illustrates the generational divide in her comment below, where she refers to her parents' wishes to see her married, in particular the economic context of the arrangement, as well as the aspect of security for her child. In terms of the relationship with her partner, however, marriage is not important. Its relevance lies in its acknowledgement of traditional expectations, voiced by both her parents and her son.

I don't see that it's important, because some of the people are divorcing. I'll marry my son's father when he has a job, my parents want lobola. It's good to raise a child with both parents. It's hard without money. My son gets worried when we are not working.

Marie, single, aged 37

No, no, no. I saw those people who are already married who are suffering. The others, they were shot by their husbands. I'm not prepared to be a wife, and I'm old enough now, to be married. I don't think it's OK.

Kolette, single, aged 39

I don't think marriage these days is important. There is a lot of divorce these days. A woman and a man they are not good in these days when they are married, there are no good persons.

Bonnie, separated, aged 57

I met men, and I stayed with them, but they were not right. I decided not to get married, I didn't like them. I didn't want to get married. None of the men saw me. There were men getting married, but none of the men were interested in me.

Wendy, single, aged 45

Olive and Mattie, below, reiterate the first point concerning the greater personal freedom associated with being single and also raise the issue of HIV/AIDS. Interestingly, their argument is a direct contradiction of the point made by one of the married women, Betsy, that marriage reduced the chances of HIV infection by

ensuring monogamy. Here, Olive and Mattie suggest that husband fidelity is unlikely and that sex with husbands puts women at risk from HIV. Obviously the behaviour of partners is key to determining whether women in marriage are more at risk, but it is interesting to note how the HIV/AIDS debate has been incorporated by both sides of the marriage argument to support two oppositional positions.

It's better to be alone, because you've got no pressure, you are looking after your kids very nice, you don't have to argue everyday and you are free of these diseases. If you can take me to the blood donor, they will take me because I am clean. I'm out of these things. I want to educate my children, no problem, no pressure, nothing.

Olive, separated, aged 47

No! No, no, no, I am not thinking about marriage. No. I have got this house, I don't want anybody to disturb me. Don't want stress, or headache. It's bad, because of diseases and abuse from men.

Mattie, single, aged 36

Women's attitudes to marriage appeared to correspond closely to their own experience of marriage. Women who were married at the time of the interview were for the most part strongly positive about marriage and cited the security that it brought, not only financially, but also culturally and emotionally. In contrast, women who had had negative experiences of marriage emphasised the risk that in abdicating some responsibility to husbands, women risked losing further freedom in decision-making. Those women who had not been married but chosen to remain single cited the increase in marital breakdown as evidence of the decreasing importance of marriage and irrelevance of the institution. However, despite this clear division between those in favour of marriage and those not, respondents' ideas about the meaning of 'husband' and 'wife' were less straightforward. The following section analyses what respondents understood the terms to mean, and how this contributes to a cultural understanding of marriage.

## **5.2 Ideal Wives, Ideal Husbands**

In the course of their interviews, women were asked to describe the traits that they considered to be desirable in husbands and wives, in order to build up an idea of what respondents meant when they talked about these roles. Some women drew on lived experience and others drew on cultural roles, but as both were informed by each other,

both personal and cultural definitions were useful in understanding how women conceptualised the two roles. For both roles, women's responses can be loosely categorised into three distinct aspects. Firstly, the duties that were associated with being a husband or a wife. These included income generating or domestic duties. Secondly, visibility was an important aspect for both roles, both visibility within the house, and to the other. Thirdly, women listed aspects of the emotional, including fidelity and involvement in the household and the life of their partner.

### 5.2.1 Good Wives

When asked what characteristics they considered necessary in a 'good wife', most women began by listing the household duties a wife was expected to perform. For the most part, these duties were centred around the domestic; women mentioned the importance of women earning an income, but this did not play so integral a part in the duties of 'wife' as understood by the respondents. However, in contrast to their views on wives, most women said income generation was important to them, illustrating a demarcation between how women saw wives and how they saw themselves, even where they were married. There was also an importance placed on the relationship with husbands and in particular the importance that a wife be seen to be in the home and to be accessible and visible to husbands.

A good wife is working. And cleaning the house, doing the washing, cook for her husband, look after the children, do everything. Cooks nice food for her husband and family (laughs). I don't know. A wife must love the people who stay near her, and love the family, both families. She must be patient for anything.

Simone, married, aged 31

She must obey, listen.

Betsy, married, aged 27

She must treat him nicely. The major thing that makes women change is to see their men changing, they start getting lazy, you need someone to do some handiwork, they want to go and get someone outside, those kinds of things. Coming home late, the things that make couples fight. And then when you tolerate so much, you regret it, you know.

Gaby, widow, aged 38

I must look after him, cook and do laundry for him. Look after the house and the children.

Ruth, married, aged 28

You have to give him respect, but not obey so he can abuse you. Um, um, you must know to stick to the rules. Even if you built a house this doesn't make you forget what is expected.

Emily, married, aged 32

Cooking, making sure the house is clean.

Sarah, married, aged 34

Listen to her husband, do whatever he needs. Makes sure when he comes home he finds the woman in the house. She must do the food and the laundry; keep the children clean and with food.

Kalie, engaged, aged 31

The role of a wife is therefore two-fold: she is expected to carry out certain duties within the household, but she also has to be seen to be carrying them out. In one sense, knowing that her actions are being watched provides a wife with a means for validating her life choices by creating an identity as a good wife. But there is another aspect to being visible which refers to the power relations between a wife and her husband, in which a woman's movement can be curtailed by men through exercising a cultural expectation of a woman as a 'wife'. Thus if a woman is to be a 'good wife' then she must stay in the house, not because she is needed there, but because there she is visible not only to her husband, but to the wider community. A man's identity as a husband is tied into his wife's performance as a 'wife' and therefore men have an interest in ensuring women's behaviour conforms to cultural expectations. The respondents quoted below link wives to the house and stress the importance of a wife being seen 'at home'.

I don't know, because I am not a wife. Build a house, a house is a house, a home is with children, and building a warm home is important.

Wendy, single, aged 45

Listen to her husband. When the husband arrives must find his wife in the house.

Barbara, separated, aged 33

Loveable, a hard working thing. Mustn't be lazy, must be clean. She mustn't stick around others. When her husband comes home she must be there waiting for him.

Olive, separated, aged 47

Like now, nothing will change. He will know where I go.

Linda, engaged, aged 25

Cook for her husband, clean the house, stay at home, report when she goes out, say where she is going, when she will be home, why if she is late, so your husband can be satisfied.

Maxine, married, aged 43

In two cases, women considered the question irrelevant, and suggested that husbands and wives were more likely to be affected by their partner's behaviour than by cultural beliefs as to how they should behave:

There's no such thing as a bad woman or a no-good woman, every no-good woman was made by a no-good man. You must treat him how you want to be treated.

Jill, married, aged 42

A wife can try to make a good marriage, but if a wife is good the man is wrong, if the man is good the wife is wrong. She must have a job, not depend to a man.

Ellie, separated, aged 57

The third issue women raised referred to the emotional aspects of marriage, including the importance of fidelity by both partners, the need for trust and the importance of good relations with both families; all topics which were concerned with the maintenance of harmonious marital relations, rather than the carrying out of specific duties.

A good wife is a wife who is staying at home waiting for her husband to come back from work, because she knows she is lucky to have a husband like that. And he knows he is lucky to have a wife like her, who will not fool around.

Mary, married, aged 46

Takes care of her husband, don't fool around, be a right wife to a man.

Jade, married, aged 27

You must take care of the in-laws, make sure they can reach you easily. A wife must be trusted by her husband, he must be able to trust you.

Nora, married, aged 28

Husbands need your love, it's better to love your husband. It doesn't mean every day you must love, but you must be there.

Simone, married, aged 31

Lots of the women they're involved with alcohol, that's the thing that leads to separation, and there's no time to look after the children and household. Important that a woman works. If you can both work, there will be something, we can do it together, better than one person.

Sonya, separated, aged 42

In the two quotes below, women gave responses that seemed to over-emphasise the importance of women's subservience to husbands: both had separated and had negative comments about marriage. Lorna, with her description of the elaborate service to be provided by wives, and Tonya, with her description of loyalty to an unfaithful husband, seemed to be exaggerating the vulnerability of women's positions by playing up the dutiful and compliant nature of wives. They appeared to be deliberately exaggerating the cultural ideal of a wife as subservient and loyal to a husband to emphasis what they perceived as their husbands' failures to uphold a bargain in which they had played their parts.

You must cook, make sure you are always present when he arrives, treat him like a president, like Mandela, try to put the red carpet so he can walk on it. Give the husband water so he can wash.

Lorna, separated, aged 45

Be like me. I spent most of my time staying with my husband although the circumstances are extremely bad, but I had a sense that 'he is my husband, whatever he is doing, I'll just stay in our house and do whatever'. At the end I decided it's enough, he left, and I went to the court. If I was another wife I would take the children to him, and just come and stay in the house alone and just get other ideas.

Tonya, separated, aged 39

### 5.2.2 Good Husbands

When women were asked to describe their criteria for a 'good husband', their replies were more varied than those for 'good wife'. There was an emphasis on the need for men to earn income, which was seen as an important aspect of being a husband. As well as financial provision, men were also expected to perform certain household chores, distinct from wives' duties and categorised as 'men's work', such as house maintenance. But there was also a blurring of the lines between 'men' and 'women's' work, and some women placed importance on a husband helping with traditionally female duties such as housework, childcare and cooking. Women also placed

importance on a husband's presence in the house in much the same way that wives were expected to be visible. This was for two reasons: firstly, that if men were at home then women could depend on them for help and could ensure that they were not spending money on extrahousehold activities, and secondly, that it was important to women's reputations as wives that they were able to account for their husbands' movements.<sup>40</sup> It was also important to women that their role as wife was acknowledged by husbands and that they were accorded due respect, even if in some cases this was no more than an absence of verbal or physical abuse.

I would like my husband to work in the house, fix things, paint the windows, paint the house. Cooking, especially, look after the children, bathe them, put them to bed.

Simone, married, aged 31

He is helping you, taking good care of you, especially with the handiwork, he must always help. Be good with the children, not always shouting.

Jill, married, aged 42

Works hard for the family. He must discuss things with the family, to be honest.

Sarah, married, aged 34

I don't know. If he is right for you, you must get married, not check for things. Maybe he is going to change. Like he must report back if he goes somewhere. I say 'why are you late?' and he must tell me. So then I keep quiet and say nothing. If someone came here and asked for him, I must know where he is, I cannot say I don't know.

Maxine, married, aged 43

He must know you are a woman, with children. Give you money, the children must have clothes, he must not divide the children, treat them the same.

Lorna, separated, aged 45

He must listen to the rules of the house, especially my rules. He must not drink. He must know how to take care of the wife, when he's been out he must come back home.

Beth, separated, aged 33

He must stay here, if he goes, I must know where he is, mustn't be rude to me, he must know the way to talk to me. He must know who I am. He will be more responsible when we are married. Now he can go out, but then I can say you are married now.

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<sup>40</sup> Several women referred to men's smoking and drinking habits in particular, and a good husband was held to be free from these two habits. They generally indicated that a husband was spending time and money in *shabeens* and was therefore not at home. There was also a risk that he might meet other women and have affairs, with the associated emotional and financial cost to the household.

Linda, engaged, aged 25

In the quote above, Linda distinguished between her partner's obligations as a fiancé and those he will have once he is a husband, in particular that once married he will be expected to spend more time in the house. A couple of the women also talked explicitly about the fact that as they were working they expected help from their husbands in the house. Their comments suggest that tension can arise when men and women's traditional roles are forced to change by economic circumstances; particularly when one partner does not adapt. Both women complain of the difficulty of managing income-generating work and housework without their husbands helping with the latter.

First of all a good husband must be an employed husband and afford to support the family. Because there is no marriage without support money. Sometimes if we are working together, we come home at the same time, he must understand if I'm tired, I'm tired; he can help me, and I can also understand him. Fathers are 50/50 for raising children.

Sonya, separated, aged 42

Someone who is caring, who knows everything that is happening in the house, who is involved, is loving, helps, does 50% of the work, not just depend on me, because I'm coming from work, I am tired, I must put the bag down, I must go to the kitchen, my husband is sitting watching TV.

Sonda, married, aged 38

Women also talked about their emotional needs from a husband, including sharing household responsibility and associated stress, through talking about and sharing decision-making. They also highlighted understanding, honesty and trust as important, and expected fidelity and expressions of love from their partners. They were strongly critical of husbands who shouted at or hit their wives or children. Women also placed importance on the recognition by men of women's work and their contributions, in any form, to the household.

He must listen, we listen to each other. Must always talk, no arguments. Like sometimes, he will ask his mother to come here, without telling me, he must not do that, he must tell me.

Betsy, married, aged 27

I don't know! A husband who is not drinking or smoking. A person who has a problem who can come to you and talk about it, not just hide, but let you know.

Bonnie, married, aged 35

He must satisfy me. Things that he is doing in life. To be honest. Trustworthy.

Ruth, married, aged 28

A man who doesn't beat his wife, a man who is strong, who doesn't like to ill-treat.

Jade, married, aged 27

A good husband mustn't say every girl in the street looks beautiful and run behind her. And don't spend money in shabeens. Send the money to the house.

Ellie, separated, aged 57

A good husband is a husband who shares with a wife, he won't fight. He must love her.

Maxine, married, aged 43

He is not drinking or smoking, he doesn't beat a woman. He love her, they advise each other. Need a husband with his own children so he understands what it is like.

Kalie, engaged, aged 31

A good husband will tell you 'I don't like this' and talk about it, and just let you think for yourself and leave you alone. He must acknowledge your achievement, he was happy when I finished the house. He mustn't only be kind in bed and not in other things.

Mary, married, aged 46

He must not change. He must respect his wife, love her, must treat her well, there must be no reason for her to complain.

Gaby, widow, aged 38

Some women were critical of the idea of a 'good husband', although in most cases, this was a reflection of their personal experience. In the case of Nora, whose relationship was characterised by domestic abuse, she does not refer explicitly to violence as a problem in marriage, but rather the difficulty of communicating with her husband which leads to violence.

If I knew, I would never get married, because I thought in a marriage you have to work, you have to help each other, working together, trying to advise each other. Sometimes there is a problem, you must explain why you wanted them to do this, because otherwise they are going to fail.

Nora, married, aged 28

There is no good husband. He must not change, he must be good. A man is not a man if he does not earn money. If he does not have money, he is not a man. He must take care of his wife. Love is important.

Wendy, single, aged 45

Everyone shows his good side, and then in the long run you see the other side.

Tonya, separated, aged 39

### 5.2.3 Marriage: who benefits?

As illustrated by women's descriptions of male and female roles in marriage, most women had a firm opinion about who benefited more from marriage. The majority of women considered that marriage was more beneficial for men than for women, with both married and single women saying marriage was more advantageous for men, and with no unmarried women saying marriage was better for women. A number of respondents considered that marriage benefited both partners, and had been positive in their personal experience. While for the most part respondents gave their opinion on the basis of their own experience in marriage, some reflected on wider changes in society, the roles that men and women were expected to play and what they saw as the declining importance of marriage.

Those women who considered marriage to be more beneficial for men gave two main reasons: men's superior position in marriage and the improvement to men's quality of life that marriage brought. A number of women said the balance of power in relationships was in men's favour, and that therefore men held the upper hand in marital relations. This aspect of power and control is reflected in the responses from the three women below, in which they describe how women's position in marriage is expected to reflect the preferences of their husbands.

No, I don't think marriage is important. It's better for men. They do a lot of things, hurting the women. I am just saying for myself, I don't know about other people.

Sonya, separated, aged 42

Better for men. Because they are the ones who like to rule, they like women to obey them. That's why it's better for men.

Jade, married, aged 27

Better for a man. When you get married, a lot of changes take place in the life. The way a wife dresses, she loses all her friends who are not married; with the men everything stays the same, he can come and go like he did before, he can have a mistress, he can have nothing to say, all the men want a servant. The men obviously want the last word.

Gaby, widow, aged 38

Other women pointed to the ways in which wives improved their husbands' quality of life by taking over domestic duties and motivating their husbands. Throughout the conversations about differences between women and men's attitudes to marriage, housing or employment, women consistently said that women were the ones who took action, motivated for change and were achievers, while men were slow, lacked initiative, but crucially held the resources. Few women explored the reasons behind this apparent apathy, but instead highlighted alcohol, selfishness and laziness as the reasons for men's behaviour. This appeared to be part of a wider established gender discourse in which both parties knew their roles and acted their parts, without much attempt to question them. Thus the image of a wife as someone who manages the household and provides guidance for her husband can lead her to excuse his unwillingness to contribute to the household. These gender roles serve the dominant gender status quo by providing an accepted arena (the household) within which women's achievements can be encouraged, without having to explain their limitations. Some women choose to reject this and do without male support, as in the case of Pamela, who uses the example of child maintenance to illustrate how women can manage without men's support.

Ja, it's better for them to have wives, because some of the things they can't do, they can't do nothing without a helping hand. But we women we can survive in life with or without husbands. Because they are selfish, they just think for themselves, they don't think for anybody else. A good example. My two girls now, he must pay maintenance. But he won't manage. I never even thought to go to court to get maintenance for my kids, because I told myself that if he wants to be responsible he must. That's why especially if I'm now working, I don't bother. Even if I am not working, my mother is there, my sisters are always there, I can always find a way through without going to court, everyday arguing. That's why I say men are irresponsible.

Pamela, single, aged 31

Because men drink, so they don't think for themselves, they don't even think to buy things, their problems just get dragged. So if they can get a wife, she is going to buy things, keep them nicely.

Betsy, married, aged 27

They (men) are lazy, and they move so slowly. They take things easy, they don't take things seriously. If you are married, if you are not active in your own home, and just look at your husband, you will have nothing. The women always have to do it.

Mattie, single, aged 36

I think it's laziness, and they like to be dependent on a woman. They are the ones who cause problems in the marriages.

Jemima, single, aged 49

In some cases, women choose to opt out of marriage rather than negotiate with men. In the quote below, Barbara explains how by separating from her husband she renegotiated her relationship with him. By refusing to be a wife, she has maintained most of the positive aspects of their relationship and is no longer concerned with the negative aspects of wifhood.

Marriage is good for men. I was married before, but my husband left me in the house and he went outside, to look for ladies who were nice speakers. My husband is my boyfriend now, he came back! But no more to be married. We had a civil marriage but we are not divorced, we separated. We are still lovers, we are still married, but now he is my boyfriend. Oh, I am saying too much! He wants to come back, but I don't want him.

SM Why not?

He is going to abuse me. Even if we can get together, it is not going to be the same because I am always remembering what he did to me. He was involved with other women.

SM Are you still a wife?

No. I am Nkazana, a lady who has got experience, who has experience of the marriage.

Barbara, separated, aged 33

While most women considered that husbands benefited from marriage, some women did say that they thought women benefited, if not more then as much as their husbands. Maxine considered that marriage had been advantageous for both herself and her husband, combining his income with her motivation to improve their living conditions; while Linda thought marriage was more likely to be destabilised from outside.

It's not being a slave, a woman is a good person, an active person. If your husband stays single, he just goes to the shabeen, drinks the money, you don't have nothing. If he married a woman, he will have everything. Like I found my husband, I found him, he was working, no taxi (he now owns a taxi company), no home, nothing, so after we married I built everything for him, as I was not working. So it was good for him also.

Maxine, married, aged 43

For me it's better, I don't have to have boyfriends, because of that disease (referring to AIDS). Also I am happy, no problems.

Ruth, married, aged 28

Better for both, sometimes you are a man you find a woman, she is horrible, she give you a tough time. And then sometimes you are a woman, and then you find a man who don't even care, who will treat you badly. No one benefits from marriage.

Kalie, engaged aged 31

It's better for both. If he goes out and finds someone, and when you go out, you know. Problems are caused by a third person.

Linda, engaged, aged 25

### 5.3 Problems in Marriage

Most women considered problems in marriage to arise from men's behaviour, particularly where men do not behave in the ways women want them to. Given the way the roles for men as husbands and women as wives are commonly recognised, women evaluated men's behaviour from the perspective of these cultural assumptions. Women regarded some men's attitudes to marriage as inappropriate, particularly given the high expectations men have of women's behaviour as wives. A lot of what women consider inappropriate behaviour is oriented around money (discussed in more detail in Section 4.4). As a great part of men's role in the household is that of economic provider, and in many cases women's role as wife is dependent on men's income, women are clearly concerned with the whereabouts of men's income. When this is not readily available to wives, the impacts on the household and in particular the pressures on women as household managers are severe. Women also resent the attitude men adopt as a consequence of being the main earner for the household, and the power this confers on husbands. Women are thus quick to criticise these aspects of male behaviour.

Men's attitude, because if men had a way of behaving themselves there could still be good marriages out there.

Tonya, separated, aged 39

Most marriages break because of not communication properly. Sometimes money also breaks a marriage. If a wife is the only one working, and the husband is not working, she will be like, 'I am the one who is doing something here', and there will be an argument.

Bonnie, married, aged 33

Men must respect you, especially when they didn't pay for you (pay lobola), they must respect you. Give you the money, come to the house.

Lorna, separated, aged 45

People who are married are always fighting. The husbands come home late from work, wives are angry. I was talking to another woman, she told me that the husband is not giving her the money, even the way they used to do the budget is not the same. I am worried that will happen to me. Because men think because they have money they own you, it's like they bought you.

Jade, married, 27

I cannot understand problems in marriage because there are people who have everything, but they still leave their husbands and there are those who are oppressed but they are staying in their marriage. I don't encourage people to get married, only if they are working. So they know that they are not dependent on the husband.

Mary, married, aged 46

Other than money, problems in marriage included external factors, such as the influence of family members and other women. Women also concentrated on reasons for marital disharmony such as infidelity, alcohol and men spending time away from the house, and domestic tension and violence as a consequence of men's behaviour.

When the husband is drinking. If he goes to work and doesn't come back. When you have a problem with your husband and they say they're not happy. Sometimes the family interfere.

Bonnie, separated, aged 33

Husbands mess around, sleeping outside, drinking a lot. Hitting a wife and the children, always shouting in the house.

Sarah, married, aged 34

Taking responsibility. You know, in our culture the men do nothing for themselves, they always demand, 'do the washing', if you don't do it, they beat you. Also they treat women like slaves, you know. I think it is getting better because we all have rights.

Beth, single, aged 37

It's when a husband has another girlfriend outside, and he doesn't support you, always angry with you. Wife cheating is also the same problem.

Ruth, married, aged 28

No, it's not good. Lots of problems, even if you have no problems with your husband you have got problems from the family. His family, the in-laws can get jealous if you have nice things and a nice house. Maybe your mother-in-law wants some money, she wants some money from you, she doesn't understand that you have your own family. Always look at you and want money. So if you say you have no money, it causes problems. Some people have problems with money. For me there are no serious problems. It's like now, he's supposed to be here at 4.45, and what's the time now? That's one of the problems.

SM Why is there more divorce?

It's because the wives and the husbands don't trust each other, and the husbands like the girlfriends, outside the marriage. When you see that, you start to fight, he does not come down to say sorry, and so on, just jump up and fight with you. So the married women decide not to stay. Some of them (husbands) do not give the wife money, they go to the tavern, spend all the money, and the children, they're hungry.

Simone, married, aged 31

Some women saw problems in marriage arising from women's lack of independence, and their frustration at being dependent on a husband for things they felt they could have achieved on their own. They considered that being a wife was restrictive, and that it was preferable to be a single woman or a girlfriend. The cultural and financial security offered by wifhood was considered to come at a price that those other roles did not exact. In addition, it was felt that in some instances, the financial and cultural security women expected as wives was not forthcoming, and that women held their side of the matrimonial bargain while their husbands did not.

I would prefer my own house, to be single, on my own in my own house.

SM Why?

I'd like to have my own place, because I planned to build, and when I told him, he told me, 'I have this plan too, we should do mine.' I lost some power. If I had done my own house, I would be very far. I can't do anything here, because it is not my house.

Kalie, engaged, aged 31

I am never getting married. Since I have my own house I don't need a man because a man was going to provide the house, and if I get a good paying job, and a car, I really won't need a man. There is nothing special in marriage, there is divorce all the time. I don't need a husband, a wife has no life. It's better to be a girlfriend than a wife.

Michelle, single, aged 29

## 5.4 Money and Marriage

Throughout conversations with female respondents, the issue of money was brought up in various topics, and was an important indicator of marital relations and a key in decision-making. Money was often a cause of arguments, usually because of the way it was used, rather than because there was not enough of it. Women recognised access to money as conferring power, although single and married women had different views as to what kind of power, and the ways in which it was useful to them. Single women were much more likely than married women to consider that it was important for wives to earn money, not only in terms of power to increase household income, but also as a means of expressing power. In some cases this was voiced as the power to control one's own life, and in others it was a more aggressive power over others, usually men. Wives were more likely to consider power as control over others where they did not have control over money in their households. In the quotes below, Kolette and Pamela highlight the importance of a woman not having to rely on a man for money, emphasising the unreliable nature of marriage and men's commitment to households, and that therefore by earning income women were not dependent on men and so at risk.

It is very important to me, because you can do nothing without money. Well, for example, me, I didn't like to be dependent, so that's why I propose that each and every lady, married or not, is supposed to be working. But it depends on her and her husband, if her husband says she doesn't need to, then... But me, I never searched for that. I mean, if I was not working, I would not stay at home, because you don't know what a person thinks tomorrow. These days the marriage divorces, a lot of things happen, a husband will disappear within a minute, and you are supposed to pay electricity, everything in the house, and then who is supposed to do that? That's why I say a lady must work, very important to work.

SM Does the father of your son pay maintenance?

No! He just paid 'mhlawula'.<sup>41</sup> He paid five cows, 5000 Rand.

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<sup>41</sup> "*the money to break the breast*". This is paid on the birth of a woman's first, and sometimes second child. Kolette did not make clear whether she or her parents received the money, but she did say that the father of her child only paid the money several years after their child was born.

Kolette, single, aged 39

Because you know you can't rely on one salary, if you are married you can't say 'my husband is gonna provide'. Because everything is very expensive.

Pamela, single, aged 31

Several single women also made the point, with its inherent criticism, that husbands were allowing themselves to be supported by their wives, and that acceptance of women as income generators meant women now faced greater pressure because husbands expected wives to provide income.

Most of the women are supporting the men, working for them. They are also building the houses.

Mattie, single, aged 36

Ever since we're not supposed to work, we used to be housewives, so from the day the government says we've got the right to work, they (husbands) sit and wait. Some of them they just drop their jobs, they don't go to work because they're waiting for your money. So they're getting spoilt each day, they go to gambling all of their money, their wages, and then they come nothing in their pockets. So they are depending to the wife.

Olive, separated, aged 47

I've never been married. I am never dependent on the other one. I didn't like to be married, because I saw that the most of the men they were, just because of the wife's wages. Most of the time they are gambling, and they never come home, and they go the rest of the days and nights in the shabeen. And then when they come, they just need the food. What, what do they think, that you the lady will take them food, because they never come with the wages, and then what about the children? I must try to ask for money, he knows there must be something in the house, but he is waiting for me to add my money. No! Why? And most of the men they are upset because our wages are over, they do nothing about their wages, so now we have power, and they are so jealous for that. I saw in my end, that man going to the shabeen, and my sister trying to do so much, trying to selling the clothes, trying to open a shop, but this guy is looking for the money to spend with the other lady in the shabeen. You must fight. I'm waiting for a white man! I'm waiting for Mr Perfect. But I know there is no Mr Perfect in this world.

Kolette, single, aged 39

Married women acknowledged that when men did not work households depended on women's income, but did not place the same construction of laziness on male unemployment that single women did. Rather, married women saw income-generation for wives as important because it was recognised that unemployment was beyond the control of men and that women needed to work in order to provide for the household. Some women enjoyed working and having access to their own money,

while others, such as the respondents below, regarded working as a necessary evil and not part of their duties as wives. Gaby in particular highlighted the difficulty of being a mother of small children and working.

You can work, to help your husband.

Betsy, married, aged 27

Money makes life better. It's important, the cost of living is too high. I am not enjoying it. I would stop working if he had a job.

Ruth, married, aged 28

Yes (I will marry him), but he must work first.

Linda, engaged, aged 25

Sometimes it's OK (referring to work), but sometimes it's a problem because of children.

Gaby, widow, aged 38

Aside from working in order to earn money for the household, women also thought wives needed to work in order to have money for their own expenses. This was in part because it was thought unsuitable for personal expenses to come from the household budget, and also because it was an expression of women's independence that they not have to account for their personal expenditure to anyone else. The removal from men's control of some aspects of women's decision-making was considered important in enabling women to maintain some autonomy over their actions.

Ja, I think so because women have to support their husbands and help their husbands, and women have their needs, and husbands cannot manage.

Mattie, single, aged 36

Oh yes. You need your own, not to depend on somebody, asking for everything. No one can ask what you spend your money on.

Beth, single, aged 37

In the quote below, Jill links her husband's tight control over their finances to his behaviour with their children, which she describes as too controlling. She acknowledges her husband's powerful role over the family, which is in part derived

from his dominant financial position, despite Jill having her own income-generating *spaza* shop.

The main thing is money. They (husbands) are too strict and controlling, too demanding. For example, if he goes out and leaves a bottle of cool drink there, when he comes back it must be untouched, there. If there are street kids, it is because of the situation at home, the mother has no control over what the father says, he is always harsh, controlling and hurtful to the children, then they run away.

Jill, married, aged 42

Jemima deals with several issues in her explanation. The issue of income generation is not simply one of earning money, but is also linked to the idea of how a good wife should behave. She refers to the possibility that the non-working wife faces criticism from the wider community for remaining at home, rather than earning money. She also highlights the vulnerability wives can face in choosing to adopt the traditional role of 'wife', including vulnerability to threats of adultery and idleness. In choosing to work, a wife can therefore stake a claim in household power and demand acknowledgement for her contributions, as well as enabling herself financial freedom from her husband. This quote also highlights the role played by those outside the household in validating the roles women and men choose.

I think a couple should co-operate, respect one another. I think it's important that women work, because sometimes staying at home causes problems, sometimes financial problems in the marriage. And if the woman stays at home and the husband is at work, when he comes home the other people tell him when he was away the wife was doing this and this and this. It can cause problems. And some men they don't like a woman to be smart when they are away from home. They always think that she is being unfaithful, things like that. Important that they must have their own money, because people have got different tastes in everything. Women are better with money. The women are the people who have an eye on the household things and they can look better after the children.

Jemima, single, aged 49

## 5.5 Changes in Marriage

When women were asked if they thought marriage was changing, most agreed that marriage was no longer the same as it had been in their parents' generation. More thought marriage was changing for the worse than the better, although women were not in agreement over which characteristics were improving or worsening. Women rarely gave specific details, usually talking about the general increase in breakdowns

of marriage rather than their own experiences. This is linked to shifts in the nature, not only of marriage, but of society, and what is perceived as the breakdown of clearly defined roles.

Women lived with their mothers-in-law, but now they are stuck with their husbands. It's easy for them (husbands) to bully when they're staying alone.

Mattie, single, aged 36

It's not the same. Before women would get married and they stayed there until they died, they never left their houses and their husbands, but these days they are just there for two, three years and then they leave. There are a lot of divorces, but there were no divorces in the old days.

Wendy, single, aged 45

Marriage is not better. People are not staying in the marriage, they are always leaving.

Betsy, married, aged 27

I think it is worse now, but then again the things that happen now happened then, but not so much the way they do now. They have always been there, but here now, it's another thing. People have lost their tradition. If you don't know what you are supposed to do as a Xhosa or as a wife, people go crazy.

Michelle, single, aged 29

The two women quoted below considered that marriage was improving because men's attitudes were changing. Clearly this reflected their experience, and in other cases women illustrated the problems with marriage by referring to their husbands' behaviour. But both Sonda and Emily were married to men who made efforts to participate in the household, which both women acknowledged would not have been usual in previous generations. Interestingly, one woman sees this as externally derived and the other as an internally driven process. Sonda links this greater willingness to help to the fact that men are increasingly feeling threatened by changes in society, while Emily associates it with changes in women's expectations of men that force shifts in their behaviour.

They are different, they help with the children, our fathers never used to help with cleaning or with childcare, but now they help. They are trying to change. Men feel threatened.

Sonda, married, aged 38

I think the men are improving. I think we have rights to open up our mouths, but we used to just sit down. Like when they came from the work we had to warm up water and give them food and do things and all that, but I am sure in these days we're telling them 'enough is enough, I can't cook, it's your turn. I'm also tired, I've been at work.' So I think by that that we are pushing men as well to be much more responsible. So I think we are trying to get them to be responsible.

Emily, married, aged 32

Finally, the point was made by Sonda that marriage has changed in one fundamental aspect; that it is no longer considered important:

Marriage isn't important these days. I believe in marriage and love, but nobody believes in marriages, in most marriage there is no love, no respect, just two people staying together having children. Older generation had more love and respect.

Sonda, married, aged 38

## **5.6 Conflict in Marriage: Attitudes to Sex and Violence**

Given the high degree of (sexual) violence practised against women in South Africa, most discussions on marriage included some reference to the subject. While some respondents did not initiate it, once the topic was broached most women talked openly. Other women brought up the subject as part of their conversation on marriage and marital relations. The highly personal nature of the topic meant that not all respondents were asked about it, but rather it was raised if the context of the conversation was appropriate, or when women themselves raised it. In the two instances where men and women were interviewed together, the topic was not raised. Where women did talk openly about the subject, it became apparent that an infrequent and low level of violence existed in almost all households, suggesting that while violence was not necessarily frequent, it was widespread and to some extent culturally sanctioned. The majority of those respondents who talked about violence said it took place infrequently, although several women did experience more sustained levels of abuse. For the most part, while women acknowledged that domestic violence was wrong, they were inclined to be tolerant of it where it took place infrequently. Where it was criticised strongly was in the cases of women whose husbands not only practised violence, but sustained an atmosphere of tension and conflict in the household. This is not to suggest that a certain level of violence was acceptable to women, for women made clear that they disapproved of violence and that it was 'wrong'. Rather that violence was tolerated and no action taken because women

considered it to be mitigated by the context within which it took place, or that the situation did not call for a response (such as charging a husband with assault) that would disrupt household relations.<sup>42</sup>

It is not right. Yes, he has hit me. I just prayed, sat down. No, it is not often. I was hit once, in January. Most of the time we fight out loud, talking. I was angry because he was hitting me but I didn't do nothing wrong. I wanted to go and buy glass for the window, because people had broken it, and he said why I didn't ask him to go to buy the glass, why I want to go by myself. It was nonsense. It was not that I would go to the police.

Simone, married, aged 31

SM Did he hit you.

Yes, not any more. There's no way that he can hit me, because I am the owner (of the house). So he must just come and then leave. He's a boyfriend now, not a husband.

Barbara, separated, aged 33

Violence is a rare thing in this house.

Maxine, married, aged 43

It (domestic violence in society) happens a lot. I once opened a letter he wrote, to his girlfriend. At that time I only had one child. He thought I was sleeping, but I saw and I asked who he was writing to, and he said his sister. So I opened it, and read it and closed it again. Then I said I am also writing to your sister, let's put them together. Then he said no, and I opened it. So when he came to hit me, I held onto him, so everything was falling down because he couldn't hit me. That was the only time he tried to hit me!

Jill, married, aged 42

Nora, who experienced a higher degree of domestic abuse than the other respondents (at the time of interview) explained her decision not to press charges against her husband:

I hit him back. I didn't go to the police because when I go to the police it will be the last time, the end. I went to my in-laws. I don't want my family to see me, if I always go to them he will learn not to respect them, I want to keep the respect. When I go to the police I will go to my family and we will decide what to do. When I go it will be the end.

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<sup>42</sup> Wood and Jewkes (2001) refer to a survey of domestic violence in the Eastern Cape (Jewkes *et al*, 1998a), citing that 59% of women considered husbands culturally sanctioned to punish wives. None of the respondents in Cape Town exhibited this belief, which may be accounted for by differences in age, lifestyle and a greater sense of rights from living in urban areas. But this did not necessarily translate into willingness to report domestic assault, even though women knew this was open to them.

Nora, married, aged 28

Nosipho translates for Nora: When we were here before (to ask for an interview, but were told that Nora was not available), she was here, but her husband said 'what do these people want?' If he showed up now he would ask her 'what do these people want?' and then when they have an argument he will say 'why don't you go to those people, they always advise you, they tell you to go to the police, why don't you go?' and then she says "I'll go when I want."<sup>43</sup> He always tells her to go to the people who advise her. She heard we were doing interviews but she didn't know what we were asking. If he was around there would be things she would not be able to answer.

The subject of violence clearly illustrates the division between cultural expectation of women's behaviour and rejection by women of this expectation. Despite some women saying domestic violence was part of being a wife, no women thought that this rendered it acceptable. Nora raises the two ways in which women can deal with domestic violence; either by going to the police or by involving their families to mediate. Jill and Ruth give different responses to the question of women leaving abusive husbands, possibly reflective of their age differences. Jill echoed a more traditional discourse of marriage, in which women were expected to endure the behaviour of their husbands, while Ruth considered that women were justified in leaving their husbands in the case of violence, particularly where they had attempted to deal with the situation through their families. Maxine makes explicit reference to women's increasing right to take legal action against husbands.

In our culture you must consult your parents-in-law, your family. They talk to him. If he is hitting her, she can leave.

Ruth, married, aged 28

You can go to both families. But you can't leave because he beats you. You are supposed to take it in marriage and be good to your man.

Jill, married, aged 42

If he hits you it's not nice to be married. If he hits me, I'm going to do a court order. If I chase him out, he's going to burn this house, so I must go to the police and make a court interdict.

Maxine, married, aged 43

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<sup>43</sup> Referring now to the Federation saving group she belongs to and whose meetings she attends, rather than the interviewer.

The extract below is from a focus group carried out with five women, and records a conversation between two of them about the role of the police force and government in addressing the problem of domestic violence and rape. Both women are critical of official reaction to the problem, and their conversation suggests the difficulty women face in attempting to use official channels to deal with domestic abuse.

Kolette<sup>44</sup>: I blame the government. Because he gave the prisoners more rights than the people they are supposed to protect. For example, in these days if a guy raped, then he gets bail.

Emily<sup>45</sup>: I believe that the government, more pressure is being up on the rapists than the people who killed. Those people also are out, before the person has been buried. When it come to rape at least there is pressure.

Kolette: The government must take action, that's why the violence is so very high. I think that there must be action taken by the government. If somebody is raping, they must be castrated, I mean it, it's really my opinion, because the government didn't want to take the rope.

Emily: Kolette, you can't take the law to your hands. I think what will be done, when it comes to law, you have to take the person to the doctor immediately, and then the accuser examined, so they can prove. I'm sure when it comes to law there should be proof.

Kolette: I agree, but our police they move very slowly, so you must come to the police station three times, four times, and they say OK, but they never come.

Emily: Let's put the blame to the police then!

Kolette: You phone 10111<sup>46</sup> at night, you never find no answer. In my mind, I think the government must take decision. There is no action taken if someone does something wrong.

Other women described how they dealt with abuse from their husbands. Both Olive and Emily describe a process that does not include others, but rather negotiation between them and their husbands. In Olive's case, this eventually led to separation, while Emily is still married.

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<sup>44</sup> Kolette, single, aged 39

<sup>45</sup> Emily, married, aged 32

<sup>46</sup> The emergency telephone number for South Africa, the equivalent to 999 in Britain.

My husband was abusing me by verbal, not physical. Only verbal abuse, but that also hurts so much, it's better physical sometimes. Verbal abuse, that was what I hate about him. I also said to him, 'you're like a woman, always talking'. He was shouting at me, and I was so ashamed of myself because I was a nice lady, why was this happening to me, but I keep on counting day by day, 'oh this is still happening', then I shout at him, and his mother abuse me! (laughter) I became rude.

Olive, separated, aged 47 (focus group)

My house, we both abuse each other (laughter). Seriously, in this way. We do things differently, we give each other a chance. When it's my turn, and I'm shouting at him, he just keep quiet, or he will go to bed, and sleep, but I wake him up, he has to listen to me, and I say 'are you listening to me' and he will say 'yes'. Then when it's his turn - if I go out and come back late - it's his turn, he has to shout to me. Now I must say I'm sorry.

Emily, married, aged 32 (focus group)

### 5.6.1 Rape

Women also had very strong opinions on rape, both as a social phenomenon and at a personal level. While violence was to some extent condoned, women were adamant that rape should not be tolerated. The quotes below are all from the focus group held with Kuyasa project women. When they were asked about rape, women initially spoke in the abstract and began by talking about the phenomenon of child rape, which had received extensive media coverage in South Africa. But the conversation turned to the issue of adult rape and there was a discussion on why men were more likely to rape, which linked to discourses on HIV/AIDS, and beliefs circulating about how sexual behaviour could offer a 'cure'.

Yes, it happened even recently, two weeks back, in U section site B.<sup>47</sup> A 9-year-old was raped. And there was a story, a 3-month-old baby was raped by his own father. So. I don't want to talk about it, because it is hard to talk about. But men, they are doing funny things against their wives as well, they can't be asked anything. If the men say 'listen', you have to listen, like on Fridays, and when it comes to Monday, you have to cover up what happened at the weekend, no one wants to discuss it. And when it comes to discussing, they just close their eyes, people just go to sleep. So I think there is something needs to be done, it's a big problem.

Emily, married, aged 32

SM Why are men violent?

It's something new. There is this thing that say if you rape a young child then you are cured (of HIV/AIDS). I think that's a belief. But I think this also has something to do with all the rape that is going on anyway. Also when it comes to women, there is a

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<sup>47</sup> Another part of Khayelitsha, closer to Masithembane and HOSHOP.

belief that if you are always in a relationship, you can survive HIV. So people are doing these things because of the influence of hearing all these kinds of stories.

Emily, married, aged 32

The women then discussed the issue of non-consensual sex in marriage, which they considered was less clear-cut than rape outside the house. Olive, the oldest member of the group, was the only woman with experience of marital rape who discussed it, and explained it as ignorance both on her part and her husband's. Emily saw marital rape in the context of marital relations, and therefore as complex. In both cases, neither blames the male aggressor, but sites the act within its cultural or emotional context.

It is rape. In my day I didn't know that, or I would be the first one to go to the police. As things go by, I think 'oh my god, it was happening to me'. In my days I didn't know that I had to go to report him, because I didn't know. But that was bad, but he didn't understand at that time.

Olive, separated, aged 47

Sometimes, the reason you are saying no, you are cross during the day, or you are feeling cross now, but for him to make things better, he would like to sexually and you will say no. Then if he forces you, I don't think it's a good way. I think it should be done when the two of you are in the good mood. Not like you're doing it because you want him to be comfortable.

Emily, married, aged 32

The way women talked about sex highlighted an aspect of commodification to their sexual relationships with men. The most obvious expression of this was *lobola*, in which access to women's reproductive rights was mediated through payment. While *lobola* might serve in some instances to place value on women and so recognise their worth, it also can be interpreted as conveying ownership of a woman and given its high cost is certainly not a merely symbolic gesture. Given the cultural and economic importance of *lobola*, this notion of ownership is widespread through Xhosa society. It is not limited to *lobola*, and while some men criticised women for being only interested in men's financial contributions to the household, equally some women considered that men used their superior economic position to control women.

Because men think because they have money they own you, it's like they bought you.

Jade, married, 27

Men must respect you, especially when they didn't pay for you (pay lobola), they must respect you.

Lorna, separated, aged 45

Such behaviour was not limited to relationships within marriage but appears to be part of a cultural view by some men (and indeed women) that sex is understood to be part of a reciprocal arrangement.

Olive<sup>48</sup>: My mother didn't tell me about sex.

Emily<sup>49</sup>: How did you learn about it?

Olive: My first boyfriend. He hit me with a bottle (laughter), I had to lie down. But it's true! It was so sore. I was crying like hell, but after two or three days I wanted to go back to him again (laughter). Sometimes when you are young, you have a boy, you don't even know it's a boyfriend, it's just a boy. He says 'I will buy you sweets, I'll go to the shop'. You keep on eating those sweets. One day you pay. Now at school, they teach them everything. We've never been educated about ourselves in our schooldays.

Olive's description of losing her virginity was tied to the point she wanted to make about the kind of relationships that grow up between girls and boys and how a sense of obligation is instilled in young women, illustrated in her story about sweets. Much of the discourse about sex in the interviews is characterised by the notion that sex is a commodity that can be bought, although the respondents did not always articulate it as such. Whether through direct exchange for money, or in kind (as with the sweets), or as part of a larger right of access to women's bodies and services through marriage or other formalised relationships, sex is usually part of a negotiable package. This is by no means solely carried out by men in the face of women's opposition, and women's control over their husbands' reproductive capacity and access to sex is as carefully negotiated. Indeed part of the importance of marriage to women is that men's resources are concentrated within the household, and any children born outside that household as a consequence of men's sexual activity channel finances away. In the quote below, Emily discusses the way in which marriage gives an expectation of access to a partner's body, and illustrates this from the little-seen perspective of the woman as the 'aggressor'.

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<sup>48</sup> Olive, separated, aged 47

<sup>49</sup> Emily, married, aged 32

Emily: Also the way I am seeing it now, our time there are times as well that women abuse men and men abuse women. Because when he comes to me sometimes if maybe he does something wrong, or I am just jealous, 'ok maybe you came from this lady', whatever. Sometimes you expect something, no? 'If I want you, I want you to do this and you have to', if he likes it or he doesn't like it. Also I can say that we do rape men. Like my husband is a taxi driver, he is away for two weeks. And he came back on Saturday and he was not interested, and I asked him 'why, what were you doing that you are not interested?' (laughter from other women). 'You can't come after two weeks and not want to do this?' He must do it now!

SM (naively) Maybe he's just tired?

Emily: No ways!

Olive: She's got visions of the olden days times! You must stop that!

Olive's comment referred to Emily's suspicion of her husband's infidelity, the assumption was that infidelity was a feature of marriages from Olive's generation rather than Emily's. Neither woman commented on what seemed to be the more striking aspect of this conversation, which was that Emily's attitude was typically 'male' in its suspicion of infidelity and in regarding sex as a test and a requirement of the relationship. In fact, there was little in women's conversations on the subject of sex, love or marriage which was explicitly 'female', or romantic; which sat at odds with how traditional, mainstream discourse represented women, but echoed research on sexuality in South Africa (Harrison, Xaba and Kunene, 2001; Jewkes, Vundule, Maforah and Jordaan, 2000; Shefer and Foster, 2001; Wood, Maforah and Jewkes, 1998; Wood and Jewkes, 2001).

## 5.7 Educating Children: Sex and Marriage

The importance of the household as the site where gender relations are reproduced and transmitted to children means that women's attitudes to sex and marriage would be influential in how their children later conceptualised and acted in their own relationships. The way women responded to questions about marriage and relationships with men is not necessarily the way they would choose to represent these to their children, nor was the way women said they intended to do so reflective

of how they would. Most women realised the interviews were oriented towards understanding their views on gender relations, and were eager to use the interviews to present themselves as they wished to be seen, rather than how they might sometimes act. As such women's responses on their intentions towards their children can be seen as no more than intent. However, most women were strongly of the opinion that marriage was not relevant for their children, either because they themselves had rejected it, or in cases where they were married because it no longer held any value. Most mothers emphasised other aspects of their children's life as important, including education and employment, while some said the choice was their children's. While the majority of married women had considered marriage important for themselves, they did not see it as important for their children. Of the single women who had been so heavily opposed to marriage, once again the majority did not think it would be important for their children.

Only one woman said that she would explicitly encourage her children to marry, most women either would not encourage them, or said the decision would be up to the children. Wendy was one of the more traditional respondents, reflected in the way she responded to questions about marriage, cultural duties of husbands and wives, and below, where she discussed her opinion on her children marrying.

According to our culture a girl must get married. A son must get married, he is the one who is going to take care of everything in this house, including me, his mother. Daughters can marry if they wish, I will not stand in front of them. Daughters must get married and find their own home, it's not part of their culture not to get married. But because of these days, they can stay if they get on with the son's wife. Otherwise they must go out and build their own houses. They (her daughters) don't mind.

Wendy, single, aged 45

Wendy saw no contradiction between her own position as a woman who had built her own home after her husband left her, and her statement that her daughters would have to leave her house when her son married, unless his wife approved of them staying. Given that she was not financially dependent on her son, Wendy's decision appears to be based solely on cultural beliefs regarding the appropriate behaviour of sons and daughters, in which daughters relocate to their husbands' homes upon marriage. It was an extreme view, as the majority of respondents, male and female, stated that on their death their houses were to be left to all their children.

In marked contrast, the women below were clear in their stated opinion that their children should not marry. Single or separated women were more likely to encourage their children not to marry, while the three married women – Nora, Sarah and Simone – reflected on their own marriages when giving their opinion on their children's marriages.

I want to see the children educated. No, not marriage. I'll advise them not to, but if they want to I will let them, because they are here, and they can see what is going on. But I encourage them to get education, and a house, an educated life. People when they want to marry you, they will be a cool guy, make sure you fall in their trap, after that they show you how they are.

Nora, married, aged 28

Ja, marriage is changing. I cannot advise the children to get married. They can just stay at home, have their children at home.

Lorna, separated, aged 45

I will not advise them to marry. I will tell them to get the injection.<sup>50</sup>

Barbara, separated, aged 33

No, no marriage is good these days. I've experienced it myself, I don't want the kids to experience it. There is no honesty outside, these days.

Sarah, married, aged 34

I want something different for my daughters, I want them to marry the white man.

Simone, married, aged 31

SM (bitterly) I don't think they're much better.

The women quoted below were not particularly positive about marriage, but they considered that the question of marriage was up to their children, and that they would not exert pressure either way to influence the decision. As with the women in the quotes above, these mothers placed value on children being educated and working, before choosing to marry. Mothers emphasised that their daughters should be less dependent on husbands, both when choosing to marry and once married. Almost all women saw the question about children's marriage as referring to their daughters.

Almost no women talked about their sons' marriages, unless they were asked specifically. In particular, women referred to their desire for a greater element of choice in their children's decision to marry and a lesser degree of financial vulnerability once married.

Yes, they can marry. If the child wants to, or does not want to, it's up to them, I cannot stand in the way. All I can hope is that when she marries she will have enough education and be independent, because in the old days we used to marry because we needed someone to take care of us, it's not like that anymore, you must take care of yourself.

Gaby, widow, aged 38

They are my children, I can't tell them what to do. My father didn't want me to get married, but when I thought I was in love and my husband asked me, and I thought 'if I don't get married to him someone else will'. You can tell them to endure, but the now generation they know what they want, and they know when they are in love and they know when they should get out. You can't advise them to endure, they know the difference between love and abuse.

Jill, married, aged 42

School first, stand on your own, working or whatever, then she can do anything. Future first, then pleasure. I'd like to see them (daughters) happy and successful.

Pamela, single, aged 31

Daughters must be educated, I cannot choose for them. She must make sure she is not dependent on that man, because men change. If the man decides to leave her alone she must make sure that she can earn money and support her children. My son he can get married, and make sure that they are not telling their wives to sit and not work, because immediately there are children they will change their minds and leave those children. If they decide that they want to leave them, then they will leave knowing that they are working and can look after the children.

Mary, married, aged 46

Unsurprisingly, given Wendy's attitude in discussing her children's marriages, she was one of the only female respondents who explicitly stated she did not discuss relationships or sexual behaviour with her children. While she cited 'tradition' as the reason for this, she also described a process whereby in her own upbringing such discussion did not take place. Emily described a similar upbringing, yet has a very different relationship with her children and their relationships with others, possibly as a consequence of their difference in age.

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<sup>50</sup> This refers to the method of birth control in which contraceptive hormones are injected rather than

I don't talk about these things, it's our tradition, we were not allowed to talk about these things. Boys were initiated with their fathers, but girls did not talk with their mothers. These days, ja, but before you were married the only thing they told you was 'go there, represent our name, make sure that you don't embarrass us' they never told you about how to do all of those things, just keep the name in a good position, otherwise we never discussed anything of these things.

Wendy, single, aged 45

SM Did your mothers talk to you about sex?

What! What!! (laughter) They didn't even talk about the normal things they are supposed to be telling us, like what you do as women when you get your period; they were not even discussing these things, you had to find out for yourself what happens and go to them crying. But they should have informed you before. But you had to be shy, coming home from school and thinking 'what is mama going to say'.

Emily, married, aged 32

Women also described how they discuss issues such as relationships, sex and AIDS with their children, although for the most part these were the more outspoken, confident women, both in talking to their children, and then in talking about the process in interviews. Much of sexual behaviour is concerned with safe sex, not only in light of the AIDS pandemic in South Africa, but also the risks of pregnancy and its associated costs (Wood and Jewkes, 1997).

We talk. I say 'my child don't do this, these days there are diseases, HIV and AIDS, also your boyfriend gets you pregnant, who is going to support you?'

Mattie, single, aged 36

The children talk to me about these things, and I find time to say to them 'ok, this was good, that was bad'. I get a chance to say, to guide. Their father is saying that I am spoiling the children.

Jill, married, aged 42

SM What advice do you give your sons about marriage?

Well, I used to tell them, I think it's important to them, because they are men, men are dependent on marriage. Because when they are old they need somebody to look after them, when they are ill they need someone to care for them, at least women can manage without a companion. I always tell my sons to be different. I don't know (if

he'll marry her), sometimes he tells me he doesn't want to get married, but I think it's because he's still young. I think these days the worry of becoming a parent, you always tell the children to use the condom. But men don't like condoms. And they don't want women to tell them, it's like you are undermining them. If you are telling him to use a condom it's like you're telling him he has HIV.

Jemima, single, aged 49

Jemima's comment about condom use was echoed by several other mothers talking about safe sex. Olive and Emily describe different approaches to ensuring children knew about safe sex, again possibly reflective of the age difference between the women, whereby Jemima would be less comfortable discussing sex with her children, while Emily finds it easier.

On my side I think I am today's mother. I tease them about relationships and asking them 'Who's your boyfriend now, who is your girlfriend now?' because I understand that she will be getting a partner. As long as I can look at them and see. I think we are just open. If you see these things happening on the TV, you can understand.

Emily, married, aged 32

When they are old enough to have to be teaching, I don't even teach them. I am making the point that I have bags and bags of condoms (laughter). I don't speak to anyone in the house, I just put them on their beds, because they are over 18. They will see what to do. I just put them there, I just put them there and keep quiet. Then after two or three days I see they are finished (laughter) and I do it again. That's the way I do it.

Olive, separated, aged 47

## 5.8 Conclusion

Despite the pessimism of the quote attributed to Katiwe Mhlanga at the start of the chapter, it is overly simplistic to assume 'culture' will act as a constraint to women's progress. Women are not subject to culture but attempt to inform and adapt it to their advantage as illustrated in the attitudes of respondents quoted in the chapter. And men and women's cultural expectations of each other are crucial in understanding the processes within households and making sense of the way households are structured and work. The way respondents described the roles of husbands and wives highlights three main aspects to these roles. Firstly, the practical: the gender division of labour in which the cultural ideal sees women focused on the domestic and men on the public. Clearly in lived experience this division blurs, as women earn income and men carry out housework. Secondly, the emotional: the expectation of support and intimacy that is important in defining the type of relationship partners have, and therefore impacts

on household organisation. This is the most difficult aspect of household relations to theorise and has understandably been absent from models of the household, which substitute economic position as informing decision-making ability. But as the respondents illustrated, in many cases income generation did not confer total authority but was tempered by non-economic factors. Finally, the visibility of these roles as husband and as wife endorses their cultural legitimacy by providing a forum within which they can be viewed.

A large part of the negotiation and bargain between men and women is concerned with the maintenance of the household as a cultural space. In order for these cultural roles to be successful, and to contribute to men and women's identities as masculine or feminine, husbands or wives, they must be seen by others. The house, as a physical entity, occupies the same space as the household, as a cultural space, and it is within this that successful (or otherwise) social and cultural identities are built. Both men and women have specific duties that build cultural capital as well as contribute to the practical running of the household.<sup>51</sup> Understanding and modelling these duties from a purely economic perspective limits the range of factors that can be seen to be influencing decision-making. The notion of the household as a 'black box' is therefore misleading. Much of what the household does in terms of creating and sustaining social identity is subject to and dependent on the gaze of society, or in the case of the respondents, their communities. Thus wives are required to be visibly acting in the manner expected of wives, and in turn require that their husbands be seen to be in the house. Yet equally some aspects of household behaviour are not to be seen, and one respondent referred to domestic violence as something to which people close their eyes, rendering it invisible. The gaze onto the household is thus culturally selective, and it is in this selectivity that women can be vulnerable.

Much of what can be regarded in a purely economic light carries strong cultural connotations, including income generation, household divisions of labour, fertility, children and sexuality as well as conflict and household breakdown. The household does have an economic role that is tied to reproduction in that it fixes the resources of

both parents within one location and enables them to exercise control over the other's actions. But an emphasis on income as conferring decision-making power ignores the importance of other types of power, and in particular that exercised by married women who did not work and whose status was derived from a socio-cultural rather than economic basis. The formation of single female-headed households may make little sense from an economic perspective, where women leave husbands or choose not to marry and so lose access to potential male income, and many respondents did consider their financial situation to have worsened as a consequence of separation. But despite this, they considered the advantages of household headship to render this less important than avoiding the constraints associated with marriage. Indeed financial security was claimed by a number of single and married women as a consequence of their marital status, suggesting that overall contentment and perception of status was as important in creating financial security as income itself. The different ways in which women conceptualised of power as a consequence of income-generation suggest that access to income can empower women in different ways, depending on household context.

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<sup>51</sup> Cultural capital in this context refers to non-financial resources available to women through the performance of culturally sanctioned behaviour, which enables them to derive value from their roles. This value can translate into power, albeit limited by cultural gendered constraints.

## Chapter Six

### South African Masculinities: Men in Crisis?

*"If this generation was young in the 1980s and 1970s, what kind of men can we expect of them today? Today this angry generation is making our lives miserable. Killing and raping to them is the order of the day. They come from an intense upbringing and history but we are calling for them to be hanged instead of addressing their plight. They have developed, long ago, a lack of respect to life. Infringing on human rights to them is a norm because apartheid taught them that. Men must join the campaign for moral renewal and lead against the abuse of women and children."*

**Deputy President Jacob Zuma, Pretoria, 10.12.2001**

*Many reasons are proffered by experts and South Africa's leaders as to why we are not winning the war against rape. Among them are poor investigative techniques in the police force, ineptitude among prosecutors and the breakdown in society's moral fibre. The latter explanation argues that the era of conflict from which we have just emerged so damaged the South African psyche that we find it difficult to distinguish between right and wrong. So we have man-beasts roaming our streets and homes, raping and beating at women at will....We cannot continue relegating rape to the peripheries of our national debate and pretending we are not in crisis...That will only happen when South Africans - both male and female - openly admit that a significant portion of our male population is waging a war against the country's women.*

**Mail & Guardian editorial, 15 - 21.11. 2002**

*The fact that 'successful' masculinity was partially constructed through the young men's ability to access and control the 'right' women made them vulnerable as they were dependent on their sexual partners submissively following the 'rules' or being effectively coerced by their strategies of access and control... On one level, violent practices constituted critical strategies for young men in their attempts to maintain particular self-images and social evaluations, in particular those reflecting 'successful' masculinity. Assault was one means of dealing with those aspects of their girlfriends' behaviour which threatened to subvert the young men's living-out of particular notions of successful masculinity.*

**Wood & Jewkes (2001:329/330)**

#### 6.1 A Crisis of Masculinity in South Africa?

There has been much discussion in post-apartheid South Africa over the creation of a new society out of the fractured apartheid past. One of the legacies of that violent and ruptured society is the contradictory role available for men that draws from this past

yet imposes expectations many men find difficult to fulfil. This 'crisis of masculinity' is charted by some academics (Morrell, 2001) and discussed in the popular media and within society. It is claimed that this crisis arises out of changes in South African society and is read through concerns with high levels of crime and violence, as well as changing economic patterns, altered social dynamics between much of the country's population and specifically a focus on the high level of sexual violence being perpetrated against women and children, as discussed in the preceding chapter. Media concern with the apparent fracturing and dislocation of society increasingly attributes these issues to the actions of men; as the perpetrators of crime, the aggressors in domestic and sexual assault, the disgruntled victims of changing economic patterns and trends towards female emancipation, and in light of current HIV/AIDS research those who lag behind in terms of prevention and education. Men take the blame for the increasing incidence of household and marital break-up along with its associated costs, particularly the impact on children. They are the perceived casualties of new legislation, the aggressors of the apartheid past, where in the new South Africa their previous roles as soldiers for a greater cause have become redundant (Beall, Crankshaw and Parnell, 2000; Xaba, 2001).

The origins of this dislocation of men are similar to those of any other society where men's identities are considered (by men) to be under threat – the increasing modernisation of society, whereby urbanisation takes place under conditions of stress, affecting family and kin networks and placing pressure on more traditional household structures and gender roles. This is exacerbated by shifts in employment, decreasing household income security and increasing household dependence on female employment. Since 1994, unemployment has risen from 20% to 29.5% according to the Statistics SA's 'narrow definition' (in which an individual actively seeks employment) and from 31% to 45% according to the 'broad definition' (which does not depend upon the active seeking of work).<sup>52</sup> At the same time the nature of formal sector work has seen a decline in total numbers employed regularly and a shift to flexible subcontracting arrangements, with knock-on impacts on job security (Aliber, 2003; Leibbrandt and Woolard, 2001). These universal factors are intertwined with

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<sup>52</sup> Statistics SA is the government body that administers the country's census and publishes the results.

place-specific influences, in South Africa the inescapable effects of the apartheid era on constructions of male identity.

The concept of a hegemonic masculinity in South Africa is rendered complex by the legacy of the apartheid system, which magnified and consolidated the differences between black, coloured and white, between rich and poor and between urban and rural to the point where it becomes problematic to specify a hegemonic South African masculinity, given the diversity experienced by men within society. Race became an increasingly important component in defining identity, and is still relevant today in influencing different discourses of masculinity. Apartheid discourses amalgamated race, ethnicity and political interest to define a particular kind of masculinity that privileged physical strength, evidence of the political instability of the time and with explicitly patriarchal traits (Swart, 2001; Waetjen and Maré, 2001). The nature of change within South African society since 1994 means that no masculinity discourse remains static, but is constantly being changed through transgression or adaptation and a blurring and redefining of the earlier lines drawn under racial and ethnic distinctions. Rather than focus on an expression of masculinity that is difficult to define, it is perhaps of more relevance to examine the ways in which power is mutually reproduced and renegotiated by men and women, and the way in which men and women are able to at once defy and perpetuate gender behaviour that threatens them. In particular it is not just men who perpetuate advantageous dominant gender relations, but also those women who contribute to the gender status quo whilst also acting to undermine it. It is not enough to rely on a simple model of patriarchy in which women are cast as the oppressed, for this does not adequately convey the complexities of day-to-day social interaction and the ways in which men and women negotiate their relationships.

The apartheid governments of South Africa also promoted gender inequality across all races, which tied into existing patriarchal practices. One of the key achievements of the new Constitution and the ANC government has been to promote gender equality through the advancement of women in political office, the creation and amendment of state structures and offices, including the South African Gender Commission, and the overhauling of the state support networks targeted to women through the provision of grants such as Child Support payments. This shift in state policy towards equitable

gender relations has also played a role in challenging the long held dominance of men in the public sphere, and many male respondents commented negatively on the increase in “women’s rights” and their detrimental impact on men. In fact, the persistent inequality of women, particularly within households and the private sphere, fails to reflect on the ground the significant policy advances made by the state. At the household level, many women continue to defer to male privilege and to have difficulty negotiating state organisations to seek redress for male transgressions. Human Rights Watch/Africa and the Human Rights Watch Women’s Rights Project (1995:5) noted that “South African women victims of violence...continue to face a judicial and police system which is often unsympathetic and hostile to women seeking redress...(E)fforts to transform the police...have in most cases not led to improved protection and recourse for women...Ignorance of the laws protecting women from domestic violence...is common in many police stations and among court clerks.” Seidman (2001) notes that two thirds of individual complaints received by the South African Gender Commission refer to men’s inability to pay maintenance for their children, a situation characterised by women’s inability to negotiate the courts or compete with men’s resources.

Instead of attempting to understand men’s power in gender relations as a product of their position in a gender hierarchy, this chapter analyses the way in which men conceptualise their own power in the context of their relationships with women, and how they construct their masculine identity as Xhosa men. The way men understood their cultural roles tallies with the way women, in the previous chapter, described the role of men as husbands. However, men went on to express ambivalence towards the processes of wider societal change, giving some legitimacy to the idea of a ‘crisis’, albeit more of a limited shift in gender relations.

In the context of the Eastern Cape, Xhosa migrants interviewed in the course of fieldwork, these masculinity discourses are also intertwined with the particular circumstances of the apartheid era’s spatial planning. The migration of Xhosa men from the Eastern Cape affected the intra-household unit, causing the extended absence of male partners from the original household and the establishment of secondary households by male migrants in urban areas, leading to *de facto* female headship within abandoned households. The increasing mobility and financial independence of

the men who left the rural areas to work in the mines and urban areas of South Africa led to the development of a separate type of masculinity, which merged elements of both urban and rural identity with impacts at both levels (Carton, 2001; Crankshaw, 1996; Moodie, 1994; Morrell, 2001; Morris, 1992). In particular, the concept and articulation of power shifted as a consequence of migration and interaction with a white dominant group. Thus returns to the areas of origin were marked by behaviour that in some instances directly conflicted with those norms of masculinity that elders practised (Wood and Jewkes, 2001). The increase in alternative masculinities offered by society has led to a reordering of the characteristics of masculinity that are valued by men. Notions of masculinity are therefore transected by age and location, illustrating the difficulty of defining an overarching concept of South African masculinity.

Despite the difficulty of establishing a hegemonic masculinity and the ability of male identity to adapt, the perception of a crisis in masculinity persists and is expressed through violence. As a consequence of the apartheid system, which disempowered black South African men, violence came to be regarded as a means for expressing protest, but also for retaining control over power (Xaba, 2001). There has been some discussion (Moore, 1994; Poon, 1993) on the rise of violence practised by men in the face of threats to their power, where loss of power elsewhere was compensated for by an increasing degree of control exercised in the sites of power remaining to them. In the face of increasingly harsh apartheid laws, many men's only arena of power lay in the household, where their traditional rights were clearly stated. Violence against women, and control over their bodies and their mobility became a way in which men could reassert their masculinity and demonstrate their power over someone, in direct contrast to the powerlessness they experienced in other aspects of their lives (Cornwall and Lindisfarne, 1994; Kaufman, 1994; Moore, 1994). As this ideal of masculinity as a violent one takes hold, the rationalisation of violence occurs. Thus men can justify their violence as a demonstration of love, and women can, if not actively embrace it, at least accept it (Hanmer, 2000; Hearn, 1998; Jewkes and Wood, 2001). A society with a concept of masculinity that blends a traditional male dominance over women with a high level of glorification of violence relies very strongly on maintaining itself through the expression of power over others. Indeed, one of the main issues raised by men within the fieldwork was the degree to which the

household was becoming the site within which tensions between traditional male perceptions and civil society were explored. The basis of South African law and order in the state-sanctioned violence of the apartheid era has given way to a civil society which campaigns against domestic and other forms of violence and a legislation which protects women to a much greater extent than previously. Yet these changes have not been matched by a corresponding decrease in the degree of violence women suffer. That this transition period is also a time of uncertainty for the country and for those forms of masculinity which had found their identity in the struggle against apartheid, explains to some extent the rise in violence as the reaction of many masculinities to the rapidly shifting socio-political landscape.

In the section below, the opinions and responses of male respondents are analysed. In particular, the way men conceptualise themselves as men and their socio-cultural role are examined. Their relationship with women and children is also explored. While most men were not specific as to whether they were discussing men in general across the spectrum of South African socio-economic groups, or whether they were referring to the experience of their own group of low-income Xhosa men, they tended to speak with a voice for their entire gender. Thus male respondents would present their opinions as “men” or “we as men”. In part this may have been in response to the way the questions were framed, where questions were presented generally in order not to make respondents feel as though their personal beliefs were under scrutiny. Indeed, often while discussing seemingly abstract or hypothetical examples it would become apparent that men were in fact discussing their own experiences, beginning in the third person and ending in the first. Some confusion may also have arisen through the language barrier, in that many male respondents chose to speak in English, without exception not their first language. However, in cases where an interpreter was used, the same terms were picked up, suggesting that men were linking their own experiences to their understanding of changes in wider society. In interpreting men’s responses, therefore, it was decided to present such statements as examples of men’s beliefs regarding their gender as a whole, unless there were obvious indicators that men were talking about their own situations. However, it should be borne in mind that the complexity of the interview and the numerous influences at play in that environment make it almost impossible to say with any certainty what meaning statements had.

## 6.2 Headship: “No one control me here, it’s my own house, I say what I want.”

The concept of household head varied between respondents. Different men did not always understand the concept in the same terms, but their responses illustrated several points of convergence. Most men distinguished between ownership and headship. While more men than expected initially said their wives were the heads of the house, when they were asked what their position in the house was, or what duties and privileges their wives’ headship conferred, they often changed their minds. Most men acknowledged their wives’ roles in organising and running the household and everyday decision taking, but when they were asked about who took final decisions, they claimed they had the last say on any decision-making. They then said that they were household heads, although they were willing to say they were not the owners of the house, or only joint owners. Essentially the relationship between ownership (financial status) and headship (cultural status) was compatible and the two could co-exist fulfilled by different genders.<sup>53</sup> Men who initially said that they were household heads would often not be able to articulate a reason, the concept was so unquestioned. Thus the following responses were recorded when men were initially asked about the gender of household head:

I can say we’re both the head, but man is always the head of women, you see.

Adam, married, aged 32

It is me. Because I am the father of the children. If I wasn’t the father, I wouldn’t be head, can’t be a boyfriend and head. But if there were no children, I would still be the head.

Ian, married, aged 52

It is because I am the father, the man. Not a woman.

Henry, married, aged 30

It is me. I provide everything almost everything that has to be provided. I’m the leader.

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<sup>53</sup> Women would often agree that their husband was the household head, and when pressed would offer culture or tradition as the reasons for this.

Thomas, married, aged 39

Some men were more open in acknowledging the role of their wives in building the house, and in their partnership, stating:

We both are heads of the house.

Kevin, married, aged 42

“Me, and also (wife), also in charge of this house. Me and her, we must always be together. This house, it’s me and (wife).

Eric, married, aged 38

No one can control me, if I’m under my parents they say you must do this and this and this, I don’t like this and this and this. Now I just own a house, I’m the owner I can say, my wife we don’t like this and this, also my wife can say that.

Roger, married, aged 36

There are two heads.

Sandy, married, aged 36

But when pressed on decision-making power they said they were the ones to have the final say in any decisions taken, although they might not choose to exercise this power. When they were asked to provide reasons for their headship, many were unable to do so. When they were asked if headship carried duties, there were two responses. Either men agreed that they were ultimately responsible for the survival of the household as in these responses:

I’m the head of the house, I do everything, if they need something they must just ask me.

Zeto, married, aged 59

Because I am the man and husband. Must earn the money, paint the house, protect them, do the physical work in the house.

Keith, married, aged 52

I make sure they have everything, for example I build the house, I did the ceiling. I buy things, I protect my wife and children.

Harry, married, aged 41

Or they argued that their position was carried regardless of input into the household and based on cultural and societal norms that carried weight regardless of financial input. Very often, when men who had given the first response were questioned as to whether headship could be lost through an inability to continue providing for the household, they expanded on their position and explained that this would not happen, headship was theirs on the basis of their gender:

It's me, because I'm the father and I'm the ringleader. After me it's my wife.

Max, married, aged 47

I mean, according to our traditions the men is the head of the house. (laughter)

Bill, married, aged 43

According to culture a woman cannot be the head, even if she was the one to join the organisation.

Matthew, married, aged 34

As a cultural position, headship was not always dependent on residence in the household, at least not full-time. Several women whose husbands were resident for the most part of the year in the Eastern Cape, or whose husbands' jobs kept them away from the household for long periods referred to their absent partners as the household head, despite running and financing the household themselves. The household exists not only as a cultural entity, but also as a geographically fixed locale that men could exit and return to at will without compromising their cultural position. So long as they continued to retain relationships (often but not always financial) with household members their position was not compromised through absences.

Most men considered that the traditional models of household dynamics offered by Xhosa society were still applicable to their households, despite financial input by women. In particular, where headship was seen as a cultural token, it was of importance to men, perhaps compensating for their declining economic provision. When discussing their role, men emphasised the importance of being the provider for their households, a role that was legitimated by both men and women, both of who expected that ultimate household survival would depend on men's financial input. In cases where men were unemployed and their wives were the sole income earner, they still considered themselves household heads, despite having defined this role as that

of economic provider. However, economic provision has been historically tied to the male gender, and as such masculinity has become linked to household provision. Where this was no longer possible, the vestiges of authority that were carried in 'maleness' were sufficient to ensure men's positions of authority went unchallenged in the household, at least not explicitly. In practice it seems unlikely given interviews with women in male-headed households that the high degree of male control insinuated by men actually took place, but there was a mutual perpetuation of the belief that men were nominally heads of the house, despite high female responsibility for household survival.

In some cases this dichotomy between men who assume titular headship and women who carry the burdens of headship can be problematic, in that it constrains the extent to which women can carry out their duties where there is the possibility that doing so might adversely affect male prestige. Some women reported that they often operated without their husbands' knowledge or in defiance of their wishes in borrowing small sums of cash or foodstuffs in order to make ends meet at the end of the month. Given the practicalities of household survival it is unlikely that there is explicit pressure on women to stop these activities, particularly as men rarely involved themselves in the 'women's business' of shopping and cooking. Rather it can be seen as a metaphor for the relationship as a whole, with men expressing a belief in how the house should be run, without testing their power in ensuring the command is carried out. Thus the relationship exists in a potentially uneasy pact, where declining male power is never tested by either men through direct intervention in women's activities, or by women in explicitly 'breaking rules'. For many men, household headship could not be female because it was invested with male and masculine qualities – being a husband and a father carry not just biological but social qualities that are implicitly tied up with being the head of a household. There is a collective social understanding of what maleness implies, and while the practical basis of this might be being eroded in the urban employment market, the position still carries the cultural memory of financial, physical and social support.

### 6.3 Employment: “One is born a man to work for one’s family”

Intrinsically tied to the concept of headship, although not exclusively, is the issue of male employment. Male Xhosa identity appears to draw heavily on the image of man as provider, if not economically then as a physical protector. Men’s identification of themselves as household heads is implicitly tied to their role as income earners and so providers for their households. Campbell’s (2001) research on male mineworkers illustrates the link between work and masculinity, and how mineworkers came to associate the difficult and dangerous mine work necessary to support their families with masculinity, where masculinity was defined in part through having the necessary bravery and physical strength to carry out such dangerous work. This construction of masculinity through employment was found throughout the respondents, employed in a variety of jobs. It was also often diametrically opposed to notions of femininity, even where women worked, the cultural definitions of ‘women’s work’ were very different to the socio-cultural understanding of masculinity and work.

You’re born as a man to work for your family. Not the wife to work for you, no, it’s not working like that.

Kevin, married, aged 42

Unemployment in this socio-economic group is such a widespread phenomenon that it is not a direct challenge to masculinity, or male sense of self, although it does concern men on several levels. It constrains men’s ability to carry out those roles of provision for their households, upon which much of their masculinity is constructed. Another issue is that lack of employment means men’s autonomy from the household is seriously diminished, more so in cases where their wives work and they are expected to provide household labour and ask their wives for money. They are also constrained in terms of movement, as their presence around the house is expected, given that they are not supposed to be elsewhere. While the presence of the spouse in the house is important to both partners, in many instances men exercise a much greater geographical mobility through travel to employment, which women do not. Men also have to deal with female employment playing a much more vital role than they might have previously accepted. Few men thought it was undesirable for a partner to work, although there were exceptions. Most men seemed resigned or happy for their wives to work, although further discussion brought to light several tensions.

For the most part, if husbands were working, they were more open about the positive aspects of their wives working, and accepting of it.

If she can work permanent she should, because at least she can also do some other things. Because most of the time the women want a lot of things, they want a lot of things.

Bill, married, aged 43

Yes, it's important. You see, I can say before, in our culture, like my father, my father used to work alone. I mean today I think the wife must work, is supposed to work.

George, married, aged 36

Acceptance, however, is marked with a dismissal of women's work as something harmless undertaken to meet women's needs, earning such small amounts that it was not to be taken seriously. This attitude was often prevalent even when the wife's income was the sole household income. The type of work women do is often lower paid, which accounted in part for men's dismissive attitude, although this is changing as women are increasingly finding employment outside traditional female areas. Such an attitude may well mask a deeper fear over men's uncertainty in the job market.

Where husbands were unemployed, or had experienced unemployment and wives worked, attitudes seemed to be slightly more ambivalent. There was almost universal recognition of the importance that wives worked, given the instability of employment and the high cost of living. However, the following comments illustrate the kinds of issues that begin to feature in men's understanding of women's employment.

Some guys are insecure (with wives working) then it causes problem. Sometimes some of the women can be aggressive, OK, I won't say aggressive - they want to rule 'do that, do this, do that', expect that we do this, clean cook, and we're not used to that, so there is a problem.

Daniel, married, aged 29

It is important for the head to work, if the husband is not working the children will suffer. (On a wife working) There will be no problem so long as she keep her place.

Matthew, married, aged 34

Men consider that employment among women can lead to their neglecting domestic duties, and the expectation that the unemployed husband will take up the burden of

these tasks. In fact, women and men's breakdown of household duties shows that where women are unable to do domestic work, it is more likely to be daughters who take up the slack, rather than husbands. Thus the two comments above illustrate men's worry that women's participation in the workplace will impact negatively on their construction and understanding of labour divisions within the household. The second comment refers to the possibility of a wife earning more than her husband, in itself not problematic providing gender roles are maintained.

Look at public transport these days, most people are working are women not men. Retrenchment, closing down. Women's rights are good. But they go too far. One problem that men are having is that they have to cook now because the women is busy, she just says 'you must cook'. According to culture the men is working outside and women inside.

Matthew, married, aged 34

Important for a man to earn, because the wife's money alone, you can't even see it. Even two days of a man's money you will see. It's important that a wife works, especially if I am not working, we help each other.

Harry, married, aged 41

I think the reason is they are not understanding each other, if I'm a man I can say 'It's me is the head of this house', I won't listen to you because you're a wife, and just abuse my wife, I don't want to listen to her. Even my wife also maybe got the power to beat me and do the same thing, now she won't listen to me. If I'm not working outside, sometimes it's a woman working and the man doesn't work and then the wife just hold the man, say to him, go out.

Roger, married, aged 36

There is a tension if wife is working, disobeys her husband, think he doesn't want to work, that she carries the load.

Neville, married, aged 41

The key if you married a good woman, she understands the problem; you are a worker now you lose your job, doesn't affect anything. But the key is you must show your wife you are looking for a job. Not just sit there. Sometimes she needs her own things, little things, you know. That's why she can work about 2 or 3 days a week. Maybe she wants to send something to her mother, you know, something like that.

Kevin, married, aged 42

Yes, sometimes, there is problems, like if a wife works late, you see.

George, married, aged 36

Men also identified a potential loss of control over women if they were earning when their husbands were not. They were keen to point out that women validated the role of men as household providers as well, and that in failing to find employment and so generate income for the household men were seen by both men and women to be failing in their duties. Thus women would use this inability of men to provide to make decisions on their own. This implied that men's positions were vulnerable and perhaps not so culturally fixed as the male respondents suggested they were, and moreover that men were aware of this and disturbed by it. It also displays a rigid code for women's behaviour, and the attributes a 'good wife' should possess. In working, women were acknowledged to be providing the household with resources, although these resources were culturally demeaned through the gender of their provider, but this work took place in the face of certain constraints. Men prioritised women's domestic role, and where women moved outside the domestic, both geographically and in terms of their expectations, men were less willing to tolerate transgressions of proscribed behaviour. As such, working women were expected to maintain not only their domestic duties as well as their income-generating ones, but to maintain the gender expectations of this division of labour. Instead, many women began to question men's household dominance by either ignoring men's attempts to maintain control over household decision-making, or by more aggressively questioning men's role in the household if not that of income-generators. Thus men would complain that when they did not provide for the household, women became aggressive, or threatened them.

Such a pattern of behaviour is complex in its shifts between gender dominance. An apparent increasing tightening of women's roles appears to be the primary response by men to women's participation in the workplace. However it is important to note that this has a geographical aspect to it, in that many women operate small income-generating businesses from their home, operations which do not threaten men's sense of domestic security. These women are earning income within the accepted parameters of their cultural role as mothers and household workers. It is where women leave the domestic sphere to engage in the public and the external workplace, specifically in jobs other than domestic servants or cleaners (types of employment in which women predominate, and which carry connotations of 'female' work) that their husbands and partners appear to feel the greatest threat. Once women have engaged in

this sphere, and in particular when theirs is the sole household income, there appears to be a reversal, in men's perception at least, of the dominance in gender relations. Men articulated a feeling of disempowerment in that their wives and partners' financial independence led to a greater demand by women for men's participation in the house. As illustrated in Chapter 4, this was expressed in a number of ways, either as a demand for an increase in household labour, or the expectation that men should be continually searching for work, or even manifested in threats to exclude the unemployed man from the household. Regardless of how this dissatisfaction with men's input was framed, the object was to increase men's participation in household survival through increased labour. As such, whether this was expressed by men or women, both genders appeared to consider men's role in the household as that of worker and provider, and women's attempts to use their new-found economic status to coerce male involvement can be seen not only as an increased female emancipation, but also the endorsing of the 'man as provider' construction of masculinity by women. It is important to stress that the evidence of these tensions is limited, and built upon inference and observation, and in most instances is not explicitly played out by household members, but rather hinted at. It is very rare for explicit, aggressive behaviour on either side, although this does occur. It is more likely that more subtle pressure will be placed on those perceived to be transgressing mutually understood boundaries of gender behaviour. Thus:

She must also work, I mustn't work alone, she must also work.

SM Work in the house, or for money?

She can work in the house, I can organise the money.

Toby, married, aged 37

It is important for the head to work, if the husband is not working the children will suffer. The wife can work but sometimes she earns little, so the money cannot cover everything in the house. Depends on the wife, if she wants to work she can.

Matthew, married, aged 43

This comment by a husband whose wife was working illustrates how some men chose to interpret women's employment as voluntary, not debating women's right to work nor undermining it, but nevertheless remaining slightly dismissive of the amounts earned, and using low wages as a reason to demean women's income contributions.

Most men made the assumption that women's income was spent on 'women's things', whereas in fact many women used their earnings to cover the shortfall between their husbands' wages and the monthly household expenses. As such, women's work was as vital as men's to household survival, particularly during periods of increased financial stress, such as house building. Such an assumption on the men's part was born out of both ignorance – a genuine lack of knowledge about the small-scale financial flows within households – and a desire to play down the importance of women's contributions, and thus re-emphasise their own importance within the household. The role of women in reinforcing this belief is not to be underestimated either. Through guile and deception women managed to render their own contributions invisible, which worked to their advantage by ensuring that men would continue to support them.

In particular, the belief was often expressed that by entering the market place, women were taking men's jobs and in doing so were not merely undermining men's positions as breadwinners, but threatening the socio-cultural status men enjoyed as a result of their income-generation. The erosion of this entitlement to respect concerned several men.

Nowadays there is a shift in this thing, men are no longer the sole breadwinners, women are also getting there, working, and doing their thing, the government it should be made sure that men have jobs. So they don't lose their respect. If the men don't have jobs they make crime.

Jim, married, aged 29

Ja, there are certain things, the wives sometimes have to respect. Mistake of wives, they've got this one thing, say like I have brothers, she'll say 'I don't like your brother'. And sometimes the wife you have to make sure when she's talking to the men there must be that respect. It's not that the man is a bully, but there is that respect, you know, not matter if she is working or he is not working, but you must have that respect, both man and the wife.

Owen, single, aged 30

Some men saw the issue of women's employment in a wider context, as part of the decline in men's position within South African society. Men linked this decline to the improving status of women, and while they were positive about this, they also saw it as part of the changes undermining men's authority.

#### 6.4 Marriage: “Every day and night a woman tells you what to do.”

In discussions on marriage, men presented an overall positive view of matrimony. Despite the tensions that they identified or alluded to which arose from women’s increasing integration into the workplace, men for the most part considered marriage to be an important institution. The reasons for this varied across personality, experience of marriage, but also age and to some extent length of migration.

Men were overwhelmingly positive about marriage, and considered it to be important for a number of reasons. Several men explained marriage in terms of their religious beliefs, or drew upon a notion of marriage as ‘natural’.

Because it meets the two families, with a good relationship. And according to the Bible you must get married.

Bill, married, aged 43

Well, you know about God? God plans about marriage. A person have to live together.

Owen, single, aged 30

There was also a much greater perception by men that marriage was mutually beneficial to both partners, and that on a purely practical level it allowed for better household survival in that it pooled resources for the sake of one unit. Thus:

First of all, it binds two families together, and there are two minds, instead of only one mind working, there are always two minds working, so it makes things a little bit easier.

Thomas, married, aged 39

Two heads are better than one, my wife and I share the idea, if the idea is not right she tells me the right idea.

Jake, married, aged 28

Must work together, always agree whatever you are doing. Have a person to judge your ideas, someone to tell you decisions. If one isn’t there the other can take care of the house.

Keith, married, aged 52

Yes marriage is important, because you don’t do things out on your own. I think everything in life, if you’re on your own you don’t know what is wrong or what is right.

George, married, aged 36

Everything you must share, then your kids will know, learn a lot from that. If sometimes I have money and am not going to share, it gives a lot of problems. Marriage is very important, because if you are single you suffer, you need another person to share with. I'm so happy I got married because I must share every time.

Eric, married, aged 38

Yes, it is a good thing, because you can't be alone, it's a waste. You can't see your future.

Sam, married, aged 35

Men were willing to admit that their wives had a great deal of financial acumen, and while they were not in control of household finances, were deferred to by their husbands. This ability of wives to *manage* households was recognised and praised by husbands. Their role as equal partners was also played up by the kinds of phrases quoted above, where men's decisions would be validated by women, who would help men make appropriate decisions. There was also an implicit recognition that life was easier with a partner, and someone to share not just problems with, but all parts of life.

In some cases, the expression of this sentiment was blurred by a degree of self-concern. It is interesting to note the high degree of self-interest with which some men explained their reasons for marriage, and how they perceived their wives' role.

Yes it's important, for example, if I was alone, how would I manage the house, but now I have someone who is going to help me with the decisions.

Harry, married, aged 41

If I'm not married, when I come from work I can say I must buy bread, and then I buy bread and then I make tea, but if I'm married I know I must buy food, all these things, you see I must plan things. The future starts from the marriage.

Jake, married, aged 28

If you don't have a wife it's not easy to build or have someone to advise you. There's a person to build you.

Henry, married, aged 30

Yes, I think it is important, when you're not married, no one gives you advice on how to use your money but if you are married, you always have someone to say 'no, this is not right'.

Zeto, married, aged 59

Important because I'm no a job now, I need something to eat, I'm getting sick now, nobody's going to help me, you know. My clothes is dirty you know. You can't stay alone, you know, you can't stay alone. Look now, if this is your house here...you die in this house, who's going to find you, if you get sick in this house, who's gonna help you?

Kevin, married, aged 42

These quotes illustrate the more practical aspects of matrimony that men emphasised – a view echoed by many women respondents too. However, as exemplified by the last quote, there is a high degree of female provision expected, and a role for women in nurturing and supplying labour not only for children, but also husbands.

Men also alluded to sexuality, and the importance of having a wife in restraining sexual urges that might otherwise be costly for men, emotionally and financially.

Marriage is good, you must be married, it's bad to be single. You have to have somebody to love.

Adam, married, aged 32

Yes it's a good thing. Because at this times you know that there is HIV. If you're not married, you need lots of girlfriends. If you're not married you're going to make lots of children outside and then at the end of the day you're going to pay the maintenance for the whole of your children, you won't see, if you work, you won't see your money.

Roger, married, aged 36

To me it is very important. For example both of my children, I know, they know I am their father, that's why marriage is very important, children must have homes, they must be sure that 'this is my father, this is my mother'.

Max, married, aged 47

The issue of children was one that both men and women emphasised. Given the high degree of male abandonment in society, a number of children lived with their mothers, without any contact or financial support from their biological fathers. Many of the female household heads interviewed had children, sometimes from different fathers, and received no maintenance payments from them. Those men and women who were married saw the stability they were able to offer their children as one of the fundamental roles of their marriages. Beyond the importance of providing children with a safe environment, men were also concerned with the financial aspects of fatherhood, particularly where this took place outside their household. Increasingly, women are resorting to the courts in order to make maintenance demands upon fathers

(although anecdotal evidence from female respondents suggested that this was often unsuccessful), and some men in marriages made payments to other women with whom they had had children. This diversion of money from the household is resented by wives and also by the husbands and fathers of the children 'outside' the marriage, as alluded to by Roger's comment above.

Few respondents talked explicitly about the more emotional aspects of marriage. Where they did, they built upon the notion of sharing that was emphasised throughout all interviews as a positive aspect of marriage. Aside from the advantages to their quality of life, men also referred to the happiness to be gained from companionship with another person through marriage, although this was infrequently articulated, for either language or cultural barriers, or reticence.

Marriage is good. Makes you and your wife always happy, love each other, don't fight. Love, understanding each other.

Ian, married, aged 52

It's just that I'm not a coward. It all depends on the cultural background. We come from a particular culture. My family, it's unacceptable to live together, they say this is wrong, we have to get married, make money. At the end of the day I will have to pay *lobola*.

David, married, aged 29

Understanding, compromising, all those things. You sit down and talk if you have problems, sit down and talk and try and solve them.

Thomas, married, aged 39

Ja, you must love your wife, that is the main thing. Because you must be proud of your wife.

Owen, single, aged 30

When men were asked for their views on whether marriage was a good thing, and whether it was more beneficial for men or for women, their responses differed.

Marriage is not important for this time. Before it was very important, but now not.

Eric, married, aged 38

It's a good thing, but when you're getting married you must take the right person for you, not that she's beautiful and all that, but a person that, you know, you can rely to, and she can rely to you, you understand. Some women, or some men are not so

educated and all that, but if she likes you and you love her there's no problem. The main thing is understanding. Marriage is good. For both. A man cannot live alone for a long time.

Owen, single, aged 30

Marriage is changing. If you have a wife, you have to listen to the wife.

Sam, married, aged 35

For the most part men saw marriage as a good choice for themselves and other men, in that it provided security and companionship. Some men saw increased trouble as a result of changes in partners' economic relationships, while others saw the rise in marital problems as indicative of wider changes in society that prioritised women's rights. In terms of who benefited most from marriage, men considered that both partners benefited, although they emphasised the increasing power of women over men and that men were less likely to make recourse to the state in instances of marital disharmony.

It's changing, it's because of the constitution, laws, all these things. Things nowadays have changed, it's the new government.

SM Is marriage better or worse?

Worse, see, if you had a quarrel with your wife, it's quick to the law.

Sandy, married, aged 36

There was also a belief that the nature of marriage was changing, in that the relationships between husbands and wives were being renegotiated. Thus many respondents talked about marriage as undergoing 'change', although their articulation of the nature of this change was not always explicit. Comments such as "Now you must listen to each other" illustrate the nature of these changes. Both men and women were able to build up descriptions of traditional marriages, and the roles and expectations from both sides. This model was already being challenged by the changes in employment patterns being experienced by men and the increased financial role of women, but was also threatened by women's greater emancipation. Thus men spoke of their fathers' or grandfathers' eras, when men exercised much greater control over wives and households, and compared them to their own experience of marriage, which has come to include a higher degree of negotiation with women. While some

men considered these kinds of changes to be for the worse, most men considered them reasonable. Men could perceive the benefits of harmonious marital relations, the emotional benefits of shared, negotiated decision-making and the 'right' of women to greater freedoms. Where men did experience problems with changes was where they associated them with threats to their own well being. Thus many men would argue that they supported women, and even their wives', right to work, yet were hostile to the notion that they participate more in domestic labour. Such an apparent contradiction is understandable when one considers the socio-cultural traditions from which men operate, and is echoed in research from other parts of the globe (Chant, 2002b; Pineda, 2000).

### **6.5 Marital Problems: "Men are the problem in marriage"**

Leading on from the discussions with men about households and employment, conversation moved towards the problems and tensions that arose in marriage that men had alluded to in earlier discussions on headship and employment. When they were asked what they felt caused problems in marriage, they offered a number of reasons. The most obvious, and that which most considered self-evident, was money. The lack of money was perceived by men to be the primary reason women became dissatisfied.

Ja, better before in the olden days they were married for 50 years, but these days just only 2 years and then there's divorce. Money problems, they don't know how to budget, they don't share their money.

Matthew, married, aged 34

The problem is a person hold their own money, does not care about the house. Gives big problems, money. You always must be sharing money with your wife.

Eric, married, aged 38

Money. Little money. When we have enough money, we are happy.

Ian, married, aged 52

Women don't earn a lot. When buying clothes, food, money doesn't satisfy, it causes a load of problems for the family. If a man works alone, he manages to do all of these things, the wife can just run a small business, no problem.

Toby, married, aged 37

Because most of the people are not working. And another point is if you marry the woman and then you don't work, or you're out of work and married already, you end up with problems because you don't have money. So the woman is going to look somebody else who's working.

Kevin, married, aged 42

One man raised an interesting point with regard to the changing nature of work, when he mentioned short-term contracts and the uncertainty of work as a problem in relationships, where income could not be guaranteed:

Money. For instance if I am working for a contract I have a year or two, then I have some money, so I take a wife, I get married. The problem is when I'm working, my relationship is good, but it tears when I am unemployed. I've got no money. Women find money from other men. Dishonest ways. They're gonna find money. Again, most of the women, if you don't have money you are worthless to them.

Jake, married, aged 28

Linked to this stress on money was the belief that women were only interested in men's earnings, and that men were therefore vulnerable in cases where they failed to bring home money. Such an assumption is perhaps overemphasised by men, either in their own minds or for the researcher's benefit, but does tally with female household heads' attitudes towards men discussed in the preceding chapter. Money is therefore a vital part of relationships, although there were several married couples living in extreme poverty who claimed never to have argued over money. Both men and women use income and employment to define masculinity, although it is possible to offer a tentative distinction between men, who value the physical nature of *employment* – leaving the household, socialising in the workplace, earning money – and women, who value *income* – the cash with which they can sustain the household. Thus for women, men's work lacks the social importance and is merely remunerative. Both genders are aware of the role of men as providers, however, and if women's attitude towards unemployed men is as aggressive as some male respondents claimed, it perhaps indicates a certain conscious cruelty in women's dealings with men.

Employment was also commented upon, in particular the situation where women work and their husbands do not. Here, once again, men emphasised their vulnerability if they were not working, or if their wives were.

I think financial problems. Most people if they have problems, for example other men they say 'I'm having problems' like 'my wife is not working', and then they say for instance 'I'm having an affair with a working woman', so the attitude is going to change towards the wife. Financial problems characterise the man break from the wife or the wife break from the man.

Jake, married, aged 28

Not good if only the wife working. If I am not the one working, I am losing my dignity. When we have an argument the wife will say, 'you know, you're just sitting there, you don't even work'.

Henry, married, aged 30

Yes, it has changed. In the olden days people didn't need money for a lot of stuff, you see, nowadays everything is about money. If I don't come with the money I'm out of this house, very quick!

SM But you're also the owner!

(laughs) It doesn't matter!

Thomas, married, aged 39

The first quote is interesting in that it illustrates the respondent's distinction between wives who work, and those who do not. Not working implied a certain lack of willingness to motivate for the household and the marriage, relying instead on the man's provision, and leading to a difference in experience between husbands who engaged more fully with urban life, and wives who remained more traditional in their outlook. Thus the respondent identified a more urbanised, engaged, working woman as the kind of person a man was likely to have an affair with. Such an attitude sits at odds with many other respondents, who were for the most part concerned with ensuring that wives remained mainly in the domestic sphere, while acknowledging the importance of women generating income. Such a division between women is reminiscent of the urban/rural divide experienced when men started migrating from the Eastern Cape to Cape Town and established new households with women living in the city.

Several other problems were highlighted by men. These problems were ones of trust and fidelity; problems which women had tended to highlight as causes for marital breakdown, usually instigated by men. Thus male behaviour such as drinking, staying away from the house, engaging in sexual and long-term relationships with other

women, having children outside the household and dishonesty were all factors mentioned by women, and also highlighted by men. Drinking and infidelity were not limited to men's behaviour, but were widely regarded by both genders as activities women also engaged in. Infidelity was also seen as problematic not just for the emotional betrayal it involved, but also because the nature of the relationships formed outside the marriage often had a financial element, diverting men's income from the household, and causing greater friction between couples. In instances where those relationships had led to children, then the financial commitment demanded as maintenance from men was high.

Causing problems, one partner is not honest, is lying.

George, married, aged 36

Because of lack of trust. And not being a partnership.

Adam, married, aged 32

First of all, not trusting one another. Hearsay and rumours which lead to no trust. It's best a person says what he or she has been told about the other than just taking it from others.

Jim, married, aged 29

A lot of problems, like honesty is the main things, got to be honest to the wife and the wife needs to be honest to you, no relationships outside marriage, habits like drinking habits. I was drinking before, but now I can't bear it. Those are the things that surround the problems in marriage and give divorce. But the main reason is dishonesty. Everything starts there.

Jake, married, aged 28

People who argue about money are people who are drinking, I am not drinking.

Henry, married, aged 30

Some people share with another person, not the wife, not inside the house. If sometimes I have money and am not going to share, it gives a lot of problems.

Eric, married, aged 38

For example, you get two people, married, one is uneducated and one had degrees, that's a flop of a marriage. It only lasts for, if it lasts for a year it's too long. It doesn't make a difference who is uneducated.

Thomas, married, aged 39

I think the reason is they are not understanding each other, if I'm a man I can say 'It's me is the head of this house', I won't listen to you because you're a wife, and just abuse my wife, I don't want to listen to her. Even my wife also maybe got the power to beat me and do the same thing, now she won't listen to me. If I'm not working, outside sometimes it's a woman working and the man doesn't work and then the wife just hold the man, say to him, 'go out'.

Roger, married, aged 36

There is a problem to others. Let's say you are my wife, you have a boyfriend outside and you get divorce. And men have a lot of girlfriends and she can decide to leave you. I don't think money causes problems.

Sam, married, aged 35

When they were asked who caused problems in marriage, for the most part men talked about women's behaviour. A few men said men caused problems,

Men, they make big mistakes, all the men I know. Men makes a lot of mistakes in this way, men doesn't care about their family, first of all. Most of the divorces, you find the main person cause the divorce is the man. Ends up the woman says 'no, the man doesn't want to understand so I'll take my own direction.' Ask the man if he has a girlfriend outside and when his wife starts to have a boyfriend, he's going to be jealous. The man has to try to respect his wife.

Owen, single, aged 30

But there was also the opinion that women's behaviour influenced marital breakdown, and in particular nowadays contributed to it to a much greater extent. Whereas men were accustomed to marital breakdown through male abandonment, or through male behaviour such as infidelity, the increasing role of women in no longer tolerating such behaviour, or themselves engaging in behaviour which threatened marriage was perceived as threatening. It is not that women's actions, such as intolerance or selfishness, not showing deference to husbands' families or not treating men with the respect they demand have changed, so much as the ability of women to back up such behaviour with effective threats. If a woman owns a house, her ability to express discontent at her husband's family visiting is much greater than if he is the owner. It is not the nature of marital problems that is changing, so much as the balance of power between the genders.

If there's something they perceive is wrong, it's wrong, it's selfish, they don't want to see from a man's point of view.

Jim, married, aged 29

Ja, there are certain things, the wives sometimes have to respect. Mistake of wives, they've got this one thing, say like I have brothers, she'll say 'I don't like your brother'. And sometimes the wife you have to make sure when she'd talking to the men there must be that respect. It's not that the man is a bully, but there is that respect, you know, not matter if she is working or he is not working, but you must have that respect, both man and the wife.

Owen, single, aged 30

## **6.6 Social Problems: "Women have many rights.. (they) take advantage."**

In discussions on the nature of marriages and the changing relationship between men and women, many men talked more broadly of changes in society at large. They considered that these changes were reflected in their own domestic arrangements to varying degrees and with varying acceptance by men. In discussions some men were open about their hostility to the notion of women's rights, and the adverse effect these rights were having on men's lives. Other men showed a more complex reading of the women's rights discourse, at first stating their support and belief in the need for women to enjoy greater freedom and protection under the state. This apparent agreement with changing societal norms was likely to have been in response to questions by a female researcher, and indicate the understanding by men of what they should be seen as supporting, even if in conflict with their private opinions. Further questioning revealed that many men were troubled by changes in society, and saw women's increasing equality and participation in the public sector as threatening. Often respondents would readily express these views once they had paid lip service to the idea of gender equality. Their comments illustrate a high degree of discontent with women's participation in paid employment, not merely because of the perception that women were 'taking men's jobs', but also with the loss of male control associated with women's greater freedom.

Divorce is growing in the marriage because there are problems if a husband isn't working and the wife is working, maybe the wife won't want to do some kind of housework, like cooking or doing the washing because she's working. And sometimes they are working together and the wife is earning more than the man and then the woman also won't want to...will ask the man to do those things because she's earning more than the man. There will be no problem so long as she keep her place.

Matthew, married, aged 34

The new government, they give the power to the women, and they rule us. Just like that one (points to Nosipho). They are very, very clever, I'm sorry to say that.

SM Does that cause problems?

Yes. A man is a head of house. I think it can cause a problem. Because they have got the power now.

Sam, married, aged 35

Our forefathers they married, if there was abuse they didn't separate, they were not doing this. If now you're fighting with your wife, somebody must come and take you away. And they said you must get away from the house, they have too much. OK we understand, OK some.. the father maybe got a stick and the mother she has a baby and he's hitting her, maybe. Ok that was wrong, see because she's your wife, but ok, now we're trying to get away from that. But now they have too much. They have too much. I understand abuse for a wife but nowadays everything is so high notice. That's the thing. TV showed us a practice, you see, like how to treat a woman, and all that. At the same time, there are some women sometimes they take advantage from that thing.

Sandy, married, aged 36

I think that these days women have many rights. Some are alright, some are bad, because women can take advantage.

Roger, married, aged 36

Some guys are insecure, then it causes problems. OK if you are secure in your relationship. But sometimes some of the women can be aggressive, OK, I won't say aggressive - they want to rule 'do that, do this, do that', expect that we do this, clean cook, and we're not used to that, so there is a problem. It's difficult. When you grew up, you can't, and now if you see a man cleaning, I understand, I've seen on TV, you can do that, but still, you get an attitude from others.

Daniel, married, aged 29

The quotes above show the manner in which men feel the threat of women's employment, in the domestic sphere. While many men had acknowledged the importance and inevitability of women working, this need, often due to shortfalls in men's earnings, was presented by men as an activity undertaken by women to demean men. Such comments illustrate the high value men place on employment and household provision in constructing masculinity.

Men also defined their problems with the increasing control women exercised over the running of the household and ownership of the house. Whereas men had previously enjoyed household headship and house ownership, given the increase in marital breakdown and the predominance of women in housing projects this gender

dominance was being eroded. While men and women both agreed for the most part that where a household consisted of a husband and wife headship rested with the husband, there was still enough ambiguity for men to be concerned with their status. In particular, men felt threatened by the changes in constitution and judiciary that means that legislation on domestic violence, child maintenance and women's rights to remain in the marital home upon separation is being enforced. Men appeared to have a complex understanding of the issue, for while they were apparently understanding of women's desire for greater equality and could see the justice in women's increasing labour force participation, they were unwilling to acknowledge that the problems they raised with women's rights suggested that their understanding of masculinity and household headship was defined through abusing these rights. Thus for men headship is not only defined through what a man does for the household – providing income and security – but through what his provision entitles him to. If headship is regarded in this light, then it is possible to understand how men can agree that women are entitled to equality, and yet consider that it should not apply where it infringes on their traditional rights to hit their wives, exercise control over all household decision-making and demand respect.

Masculinity is made up of various personas and identities, and men as citizens can take substantially different positions to men as household heads. Principle is always easier to maintain at a distance from lived experience. The comments below illustrate the ways in which men perceive women's emancipation in a negative light.

It is harder. Because jobs are scarce now for men. Ja, the government protects them. It causes problems between a wife and a man, because maybe the wife is cheating with another man, because of these new rules he must be the one who is leaving the house.

Henry, married, aged 30

All the men are being chased out of the houses that are owned by women. One fight, and 'this is my house, get out'. Women's rights are spoiling them, they overuse it, this power thing. Women are untouchable with this power. Whenever there's an argument, and then the man is to blame of course – 'I've got rights you can't do this to me'. You can't catch a woman these days, they've got rights.

SM Is that a bad thing?

Ja, having rights is OK, but not overusing them.

SM Do men need rights?

Yes, we do need rights. Respect for the man. The man must have the last word. Nowadays there is a shift in this thing, men are no longer the sole breadwinners, women are also getting there, working, and doing their thing, the government it should be made sure that men have jobs. So they don't lose their respect. If the men don't have jobs they make crime.

SM So, decision-making in your house, then, you have the last word?

No (laughter)! It (the house) makes me stronger. I feel like a man, a man should have his own home. Not important for a woman, it shouldn't even be happening for a woman to have her own house, because the saying 'A woman belongs in a marriage where a man is in control'. A woman should only be under two people, parents and her husband, never on her own.

SM Why

That's just the way it is. Ill-treatment from women who want their own houses (women say) 'It's my house, you're not here to stay you're just here to do what you came to do and leave.'

Jim, married, aged 29

None of the respondents attempted to examine the reasons why women might display such hostility to men in households. There was some sense of injustice, for example at women instigating separation and men having to leave the marital home, but mostly a feeling of resentment at the changes in the status quo, seen as affronts to masculinity. The quotes illustrate how important the concept of home and headship is to constructs of Xhosa masculinity. There was also a feeling that where men were household heads, any problems within the household were worked out without recourse to the law. While such a system inevitably was of greater benefit to the men making decisions, and illustrated a reluctance and inability of women to seek external help in resolving conflict, men chose to present this as preferable to the current situation where women threaten to seek external mediation to household conflicts.

Nowadays when you reach manhood, that tradition, you know, you encounter some problems. Like, you can die, in initiation.

Adam, married, aged 32

My grandfather has given me more power, like now I haven't got a link with him but all the things that he has said by the time I grow up are still in mind. So wherever I go,

whenever there are hard time, I just remember his words saying “you must be strong”, all those things. So I can say he is my role model.

Jake, married, aged 28

There are lots of things changing. Diseases, crime.

Sam, married, aged 35

Men also perceive that there are problems beyond shifts in household relations. Several mentioned HIV/AIDS, either directly or as ‘that disease’, as concerns for men, perhaps indicating the high degree of extra-marital sexual activity that wives and women complain about. Jake, the one respondent to mention a role model, talked about his grandfather as being the kind of man he strove to be himself. Other than that, men did not directly refer to other men as role models, but rather had notions of what social behaviour constructed masculinity, and what this construct entitled men to.

Other men, when questioned if they felt that women’s rights had been taken too far, did not consider that their position was being adversely affected. One man considered that women had not yet attained full equality, and moreover that women were important for men’s well being. Another respondent talked about the importance of positive changes in marriage.

They are taking big steps ahead. It’s a good thing. Only if you don’t understand what women are doing, then it’s a bad thing for you. I think there’re still things that women need to get...in fact I envy women these points. They are very progressive, they’re strong, very strong, men are very weak, men cannot do without women, that’s what I know, I don’t know about other people. Women are not afraid to take chances. Men are more afraid, they’re more afraid to come out and say their say.

Thomas, married, aged 39

Good change (in society). At first you can’t choose your girlfriend, you say ‘no, I’m going to take that one.’ At that time (the family) choose, they bring (the wife) to you themselves, and they told you this one is not your wife, it is the family’s wife. And then if I’m from Transkei I must leave my wife to go and work in Cape Town or Johannesburg and my wife must stay with the parents. But now that does not happen anymore.

Roger, married, aged 36

### 6.7 Domestic Violence: “There is a Xhosa saying ‘woman belongs in a marriage where a man is in control’”

Domestic violence was an issue that was only raised Vukuzenzele and Kuyasa, as it was initially felt that direct questions on the topic might be insensitive and dissuade respondents from answering questions on household finances and general gender relations. However, in Vukuzenzele, a respondent raised the issue herself, illuminating the matter of fact manner in which most people referred to the issue, and in most interviews after that, respondents were questioned on domestic violence. In many cases where men were interviewed, their wives had already been interviewed and had stated whether their husbands hit them, so men’s responses were measured against this. Few men commented directly on the topic, apart from to say that it was wrong, but there seemed once again to be a dichotomy between the popular discourse of women’s rights and the traditional practices of society. Thus men were aware that hitting their wives was wrong, not just legally, but also in terms of the distress it caused their wives and families, yet they justified it along the lines of women’s failings as wives, backed up by a history of patriarchal practice.

It is not allowed but because of argument, which lead a man to hit a woman. Maybe the woman does not listen when the husband tells her not to do something and the woman keeps on doing it. So...

Matthew, married, aged 34

I’m completely against abuse of women and children, it’s because men are drinking.

Daniel, married, aged 29

Another man, who was living with his partner and in the process of paying *lobola* to her family made the point that changes in society have occurred while traditions such as *lobola* are maintained, giving rise to a conflict in the meanings of marriage.

I must tell you (*lobola* is) expensive. It depends, but normally they’re asking ten cows. If you have to go to the market, it cost R2000, per cow. That is why women are abused, because at the end of the day men are feeling lost, they have bought a person. Need to do away with *lobola*. Major problem.

Daniel, married, aged 29

He has no right to beat her, try to talk to her family, tell them about the situation, and they will try to sort things out. Talk to family and people around Cape Town, they don't need to go to the Eastern Cape.

Zeto, married, aged 59

The respondent's eagerness to abolish *lobola* may well have more to do with the fact that he was paying it than for the sake of harmonious marital relations, but he raised an interesting aspect to the changes in the nature of marriage, touched on by another respondent quoted above who mentioned that wives today were their husbands' partners rather than his family's property. There has been an increasing isolation of the marital couple from their families, both physically as a result of the migration to Cape Town, but also as socio-cultural norms shift. Where this change has been articulated by women seeking a greater degree of fidelity, love and commitment from their husbands and an end to behaviour which led to male abandonment or women leaving abusive relationships, men have had to reconcile this to a decline in positions of power guaranteed under more traditional marriage practices.

### **6.8 Parenthood: "If you have no children you have no name."**

One part of the discussion on marriage involved asking men to define what they considered to be the attributes of a good husband, and those of a good wife. This question was phrased as 'good', 'perfect' or 'ideal', but in very few cases men did not understand what was meant, or said they did not know what attributes were desirable. The overwhelming majority, however, were able to provide characteristics that they considered desirable in a husband:

Accept responsibility and be grateful in everything you have, irrespective of if you're undergoing hard times. Sincerity or honesty, that makes a good husband.

Jake, married, aged 28

A husband like me, I'm alright. No funny things, on Sunday I go to church.

Ian, married, aged 52

Have to be honest. Go to church.

Henry, married, aged 30

Honest, says where he's going, must say 'I'm going next door'. Needs to do love, peace and all the mushy stuff, must agree on things, all of these things you need.

Jim, married, aged 29

Also to be honest, and not fool around.

George, married, aged 36

While many of the previous quotes in this chapter might not appear to illustrate a deep commitment to “peace, love and mushy stuff” they do indicate that men acknowledge the importance to women of honesty, which covers such things as fidelity, not remaining absent from the house and contributing positively to a relationship by acknowledging their wives’ efforts. One man, when asked if he valued his wife’s contribution to the family in building the house, answered:

To be honest with you, I am very proud of what she has done, because if it wasn’t for her I wouldn’t be here now. Ehhh, I tell her in many ways, maybe she doesn’t understand it.

Thomas, married, aged 39

An acknowledgement of the importance of physical presence tallies with the comments of many women who listed absent husbands as causing problems in relationships, firstly, through their physical absence in leaving women alone to deal with the household, and secondly, because of the assumption by wives that absence signified adultery. Men understood the need to return to the house after leaving work, and being present for wives and children, but also saw that this physical presence called for engagement with the running of the household, through labour and decision-making contributions.

Spending time, look good, trying to be good, be in the house.

Sandy, married, aged 36

Understanding, compromising, all those things. You sit down and talk if you have problems, sit down and talk and try and solve them.

Thomas, married, aged 39

Come to the house and discuss what to do.

Zeto, married, aged 59

He must stay with the house and the wife.

Seb, married, aged 50

Make sure that there's enough bread, everything is fine, and the children are OK.  
Important for a man to earn, because the wife's money alone, you can't even see it.

Harry, married, aged 41

(laughter) Cleans the house, listens to her husband.

Henry, married, aged 30

In the quotes above, all respondents referred to a commitment to 'the house'. In men's understandings of what form their relationships with their wives took, the house was core. It was important as a physical entity, the geographical and structural site of the household, but also stood as a symbol for the mutual obligations that husbands and wives identified as key to the meaning of their marriages. Thus men were required to be present in the house, to contribute labour to its upkeep, and to play a part in the relationships which were organised within it. The house was also used in constructing masculinity and femininity; in men's view women as wives were to be home-based and centred in the house even when they worked outside it. Women speaking about men also emphasised that men needed to return to the house after leaving work, while many men acknowledged that they should (even if they didn't) spend time in the house. None of the men discussed why it was important to remain in the house, merely that it was. Several implied that it kept women happy, because they knew where their husbands were, and that therefore it was the right thing to do. Certainly while men emphasised their belief that it was right that they stay at home, and therefore they did, they also managed to convey the impression that such a choice reflected the sexual jealousy of their wives, who feared losing control over their husbands' time and finances. To some extent this was backed up by women who commented upon the need to have men come home so they would not find girlfriends, and also by men talking about the dangers of making wives jealous through liaisons with other women. Certainly the desire of wives to 'see' their husbands in and around the house bears great similarity to that of men who considered being in the house one of the key roles of a wife. The mutual surveillance of both parties in the site within which they have chosen to pool resources suggests that sexual jealousy and need for financial control are manifestations of deep uncertainties concerning the viability and long-term potential of the household. In the context of wider, societal problems, the

concern with each other's whereabouts, the increasing importance of income generation and control over finances, and the emphasis by both genders on the importance of traditional, home-based gender roles suggests that men and women are exercising great effort to ensure the survival of the household, using not only sexual and financial manoeuvring but also shifting social and cultural constructs of identity, masculinity and femininity to undermine and adapt positions within the house.

Some men understood the question about husbands to be linked to fatherhood, and thus answered the question by describing the traits of a good father. This may have been a problem in translation, or understanding of the question, or it may have illustrated the close association of manhood with fatherhood.

First of all make sure that there is food in the house, there's clothes to wear, they have a house to stay in. I can't just build a house and then after chase my wife and my children away, come and live alone.

Max, married, aged 47

To look after the children, not be arrogant.

Neville, married, aged 41

When men were asked what attributes made a good wife, they gave similar descriptions, which included domestic duties and support of men's decision-making. One man gave the inclusive description that a wife "does everything" while other men elaborated on what 'everything' might constitute. Two emphasised the importance that wives be supportive and partners in their husbands' lives. While such a wish may appear commendable, it is important to examine the degree of control women exercise in their ability to express alternative opinions and not merely support their husbands, before determining whether women enjoy equality with husbands.

Supportive, share his visions, share ideas, have ideas for women to help the community. Give reasons why she doesn't like things, loving.

Jim, married, aged 29

A wife is a friend, a hand, to help. She must do those things that I can't do, take care of the children, especially girls, because when they have a problem they go to their mother, so she is there.

Harry, married, aged 41

To support, if I get married I need a wife she can support me, if we talk we have understanding. And if I'm not working she has to understand, OK I'm not working, not that if I'm not working she can run away and say 'no I cannot live with this man because he is not working or is lazy to get the work'.

Owen, single, aged 30

The other respondents focused on income generation as key to being a good wife. It was also emphasised that women were expected to perform domestic chores, listed in some detail, as well as motherhood and work. One man talked about the 'rules' women were expected to obey, and when he was asked to elaborate, said that wives' presence in the house was paramount.

A good wife must stay to her husband even if the husband is not working, must listen to the rules and obey them. Must not leave the house for more than two days. Must work.

Seb, married, aged 50

Cook food, make sure the house is clean, maintain the house, cook food for my children, make washing, all these things.

Max, married, aged 47

Duties of house, look after the children...must work for herself so she can buy whatever she wants.

Neville, married, aged 41

The emphasis was on the performance of women's domestic duties, which had increasingly come to encompass income-generation as well. There was little mention of the more intangible, emotional aspects of marriage. Wifhood was associated with a particular set of roles that were conveyed in interviews as being solely labour-based.

As part of the discussion on relations with household members, and in an attempt to discover more about how men conceptualised gender relations, men were asked about their relationship with their children. In particular they were asked what advice they would give their children on the subject of marriage and whether they would want their children to marry. With the exception of one man, who was neither married nor a father, all male respondents were fathers, and in long-term relationships with the mother of at least one of their children. In most cases that relationship was formal, with only a few couples not yet married.

One man, when asked if it was important for men to be fathers, answered:

If you have no children you have no name.

Keith, married, aged 52

suggesting the great importance of children to society. Despite the obvious importance associated with reproduction in marriage, and the importance of marriage as a site for reproduction, not all men acknowledged it. Owen, the only respondent who was unmarried and had no children, had similar views on marriage to the majority of male respondents, but his attitude towards children was different:

It's a big responsibility, it's not that I'm worry of responsibility, but it's the biggest one. Because I look to all the single mothers, and the fathers who have the children. To look after the children, it's a big thing, it's not just a small thing. The man and the woman must be there, you're always worried. And economics, it's the main thing. Women of a certain age, they've always got that thing 'I must have children'. I want to marry but it is not the right time to have children. Because most of our life, that's why it's so difficult, we have lots of children, we end up it's difficult to fly to go to London!

Owen, single, aged 30

No other man referred to the economic costs of children, nor to the weight of responsibility associated with being married or a father. Clearly, the fact that Owen was single and childless set him apart from other respondents, but it is interesting that while his opinion of marriage and the gender roles within it was similar to some other respondents', his attitude to children was different. He recognised that there was a high degree of responsibility associated with parenthood, but had no desire to undertake it. He does not mention the cultural importance of children, but rather the economic cost and the high presence and effort they demand. As the only member of the sample who was single, it is difficult to extrapolate from his case, but the difference might in some degree be accounted for by his relatively high level of education and his 'white collar' work before his redundancy several months prior to the interview.

Where men talked about the problems associated with family disintegration they did so in abstract terms, rarely referring to their own families for examples. In part this was because some questions were phrased to encompass society at large, so men

would not feel their own actions were under scrutiny or judgement, but also because to a certain extent men were less comfortable talking about the potential relationships of their children than women were. Men rarely explicitly blamed male abandonment as a cause of problems with children, such as crime and drug use, but if asked for their opinion, they always expressed negative attitudes towards men who left their children. This was even so in the case of men who had children with more than one woman, and who therefore did not live with all of their children. In all such cases, men considered that their financial contributions and permission for the children to live in their household with them was sufficient. Men either identified alternative problems or spoke of male abandonment in the abstract:

Life is challenging, like drugs, it's not like the olden days where you have to go further to get drugs, most people haven't had access to them, but now you get it anytime. You can just go out now and see a child. In the olden days it would never happen. So when children are growing up they get influence from others or they don't get the direct teaching from their parents, they quit from there on.

Jake, married, aged 28

Something wrong with men who don't look after their children. Children turn out unhealthy, doing whatever they want to do because there is no discipline. They have hate to this person because he doesn't look after them.

Neville, married, aged 41

When they were asked their views on their children's (future) relationships, responses were varied. On the whole, men were more traditional than women, married or single, and considered that marriage was important for their children, even in cases where they acknowledged that there were conflicts within marriage in the current generation. Age did not generally have an effect on how men saw marriage; younger men were as likely as older to consider marriage important for children, especially daughters.

One father spoke of his teenage daughter, and said:

I told my daughter 'if your boyfriend makes you pregnant, by the time you tell him he won't like you anymore, he'll have another.'

Eric, married, aged 38

SM "What if your son's girlfriend was pregnant?"

Then I must pay the parents of that girl! There's no other option. It's very good if (children) are born into a marriage. Because I'm facing a problem too, I have only got sons so I'm going to spend. If I can get two daughters, I know one of these days I'm going to get *lobola* so I can take the risk. Because if you've got a girl you're going to be rich one day! Now I'm going to spend!

SM How much is *lobola*.

One cattle now is R1400, maybe at that time it will be R5000.

Bill, married, aged 43

On the whole, though, it was rare for men to allude to the sexual relationships of their children, and they concentrated more on the formalisation of these through marriage. The respondent below acknowledged the existence of problems in marriage, which he perceived as a consequence of education, which both led to marital disobedience and opened the doors for 'other things', implying that marriage in many cases acted as a restraint on people's wider ambitions. And yet he maintained the view that childbearing outside marriage was wrong, specifically for women.

SM What about daughters having children without marriage?

I'd accept, but I'd be unhappy.

Neville, married, aged 41

SM What about your daughter, what would you feel if she decided not to marry?

That would be a pain for me because for every daughter the future is going to be marriage.

Jake, married, aged 28

Ja, it's (marriage) changed a lot. For good. No it's changed for bad. 'Cos there is AIDS and related problems. It is harder today, harder than before. Both cause problems. The times now have changed, it's not like before.

Adam, married, aged 32

Yet some men interpreted the changes as an increase in opportunity and scope for happiness which marriage in its more formal, traditional form had not enabled to such an extent:

Times are changing, there is happiness in rural areas as well.

## 6.9 Conclusions: Crisis or Multiple Identities

Discussion brought up two distinct ways that men perceived the role of men in society. In the abstract, men talked about the declining influence of men in society, exemplified by the increasing importance of women's employment and legislative changes that protected women. In the personal, men were more likely to consider their role within their household and family important, and unaffected by wider concerns. Men appear to be coming to think of themselves as standing outside society whilst still actually occupying a central position within it. This confused dual identity recognises both the central importance of men in traditional society and their continued dominance of the household through cultural norms and their participation in employment, as well as their perception of an increasing marginalisation on the basis of their gender. Alongside this duality was another, in which men spoke of masculinity and 'being a man' in both the abstract (on behalf of and drawing from all men) and in the personal (drawing on their own experience). Contradictions existed within all these separate identities, with men's opinions on the state of masculinity not necessarily a reflection of their own lack of power within their domestic sphere, but nevertheless a concern.

While almost all men immediately identified themselves as heads of their households as a consequence of their gender and many offered reasoned understandings of the importance of women's emancipation, the assurance with which they expressed such convictions was underlain by a belief that men's role in the household and wider society was under threat. In certain cases men were aware of this in a wider societal context without feeling threatened within their own homes, while others felt that their own domestic arrangements were undergoing change. The changes that women were pushing for, such as workforce participation, increased female autonomy, and equality in household decision-making, were seen by many men as threatening, albeit threats that they could understand, sympathise with and in some cases (such as employment) considered vital. While men understood and used the discourse of women's rights and had sympathy for the abstract principles it aimed to further, they were also critical of

the impact such a discourse had on their own status. Their responses provide a clear example of the complexities and contradictions within the construction of a masculine identity that draws its strength from work and family. On the one hand, men recognise from an altruistic point of view that it is 'better for women to be equal', and some experienced the benefits to both parties of contentment from such intangible influences as shared decision-making and respect. They may also believe that the changing nature of marriage brings about certain less altruism-driven benefits, including the expectation of women's income-generation and the decline of systems such as *lobola*. But on the other hand, men are aware that their traditional understanding of marriage, while problematic in some ways, at least conferred on men a standing which was not dependent on their performance but on their gender. While such perceptions do not necessarily acknowledge that past forms of marriage were also open to interpretation and renegotiation and were not static, it is certainly true that within patriarchal rural societies the opportunities for women-led change were smaller. Thus on a simple level, older marriage systems did not provoke challenges to men's household dominance in the way that is now taking place.

However, the mechanisms by which such social and cultural boundaries are established and which limit certain types of behaviour are set by both men and women. While there is a strong case to make for the belief that men have overall control of both men and women's behaviour, there is still space within social structures for women to exercise a high degree of agency and increasingly to challenge those constraints. Despite some women's aggressive attitude to men, and men's increasing concern with women's autonomy, there is widespread cultural collusion between the genders which allows both to accommodate each other's failings. Thus, rather than confront men, women will take on heavy domestic responsibilities under the illusion that men are incapable of so doing, and that this failing somehow confers a sense of superiority to the women who carry out the burden of domestic duty. This identity is enforced by men who also subscribe, understandably, to the belief that they are incapable of certain domestic chores. This process of justifying men's abdication of certain responsibilities and women's taking up of these is undergoing change. Now women are also undertaking a wider range of responsibilities, such as paid employment (sometimes the only wage earners in a household in certain periods) and house building. These activities threaten the traditional realm of men as economic

providers for their families, and while they may be met with what women perceive as indifference, they are seen as threatening by some men. Coupled with wider societal change it appears to many men that the last bastion of men's rights – the household – is also coming under pressure. The increasing safety women feel within a house they have built and own is matched by a decrease in men's sense of social security given the shifts in gender roles.

Men highlighted detrimental shifts in society throughout their discussions on what they saw as the causes of men's declining influence – unemployment and changes in law and social attitudes. While men emphasised the consequences of what they perceived as the exclusion of men as negative for men and negative for society, they also held it up as a warning of what could be expected if men continued to be excluded. Thus respondents talked about the increase in street children and juvenile delinquents in cases where fathers were not present, and the increase in crime where men did not have jobs. In support of men's belief that they were important if not central to the household, their opinions on marriage tied into both economic and social discourses. As women had done, men distinguished between girlfriends and wives' roles, but unlike women, all men privileged wives. Clearly this was in part due to the fact that with the exception of one man, all the others were married, and even the single respondent was strongly positive about marriage. This was linked by men to the importance of marriage as a process of maturity and manhood. Thus men talked about marriage and home-ownership in similar ways – as a necessary as part of successful masculinity, both contributing to male authority and autonomy. This was by no means translated into authority over wives in all cases, but rather as a means of legitimising men's social authority as 'men'. Given the small sample and the fact that it was not representative, it is difficult to determine differences in opinion on the basis of age. On the issue of household headship, there was no distinction between age, with men of all ages claiming they were household heads. In the cases where men said headship was shared, they were more likely to be in their thirties or forties. One explanation for this could be that older generations were more 'traditional' in their articulation of gender roles; even if *de facto* headship was shared. In the case of couples in their twenties, where men claimed to be household head and were backed up by wives who nominated their husbands, it is possible that age as well as gender was an important factor. It could therefore be hypothesised that as the couple aged,

women could come to play a greater role in decision-making as their authority increased with age and motherhood.

Unsurprisingly, given the difference between the qualities men espoused as ideal in a wife, and the changing realities of marriage in the modern, urban context, men were increasingly cynical in their outlook on women, and felt threatened by the perception of women's increasing concern with money. Many men felt that their role in the household was diminished and demeaned unless they were earning income. This threat was further exacerbated when women were the main motivators for and owners of housing. Many men complained that they could be forced to leave the house by women if they did not satisfy women's financial demands, although this was often couched in the abstract. While this may be so in some cases, the majority of women interviewed were more concerned with men adopting a more egalitarian attitude to their marriages and participating more in domestic life, rather than increasing their financial contributions. Women were more likely to begin emphasising men's lack of financial contribution once money became the defining factor of their relationship and other forms of interaction and mutual help had ceased.

Most of the men interviewed were fathers, and privileged this role above others. While marriage was part of becoming a man, parenthood was paramount. As such they condemned the break-up of families and the increasing absence of fathers from children's lives. Men agreed that the nature of relationships between men and women were changing, and that in part men were responsible for the increasing breakdown of marital relationships, but when asked to give reasons for this breakdown were quick to list the problems with women's behaviour as well as men's in contributing to problems. In particular they emphasised the intolerance of women when men failed to fulfil their financial obligations to their families. However, they acknowledged that men often did not spend enough time with their families, were unfaithful to their wives, spent money and time on pursuits that excluded their families (such as drinking or gambling), hit their wives and did not support them through their presence in the household. Many men indicated that since their brick house had been built they were happy to stay at home and now spent more time with their families, with the result that relations had improved with their wives.

All these factors contribute to an understanding of how men are coming to feel threatened by social and legal changes. Despite this, men continue to occupy a privileged position in society and in the household. The increasing contestation of this position by women, aided by women's increasing confidence through activities such as house building, gives rise to a situation of conflict. Men are unlikely to submit meekly to having their privilege removed, and the increasing incidence of marital breakdown is one indicator of the inability to resolve tensions. For the most part it appears that men have benefited from these projects through the participation of their wives, and now live in brick houses in relationships most agree are happier since the relocation to the new house. Yet the combination of pre-existing conditions such as women's income-generation, coupled with the project-specific gains by women such as their increased confidence through being the primary movers in the project, the increased financial stress of house-building and women's secure tenure all combine to make men regard their positions and privilege as more vulnerable. Where men do feel pressure is in the wider societal context, where they are increasingly convinced that the position of privilege they held in society, and therefore over women, is being eroded through the actions of women, the state and civil society. The wider implications of this loss of control by the black male working class, an already disempowered section of South African society, points further towards a path of disengagement from the mechanisms of protest and change in civil society and the state.

## Chapter Seven

### Conclusions: The Reach of NGOs - Empowering Everyone?

*I am a queen now. (laughter) My husband calls me a queen!*

Susan, married, aged 26

The extent to which the Kuyasa Fund and the Federation were able to provide an element of empowerment in the housing process of their beneficiaries varies with the meaning attributed to empowerment. For the overwhelming majority of respondents, the projects were successful simply in that they provided access to housing. As such, the overall outcome of participation was positive, and potentially empowering. Disempowered members of society were able to access and use the government housing subsidy, plan and implement house construction, manage and administer financial and logistical aspects of the housing process and move into a brick house with secure tenure. But there are wider questions about the ability of NGOs to empower, not only in terms of the role of the NGOs themselves, but also in the nature of empowerment and its impacts at the household level.

Drawing on established bodies of literature on NGOs, households and empowerment, the thesis has highlighted that the assumption of a link between housing and empowerment needs to be evaluated within culturally-specific understandings of power. To date, empowerment, particularly where it is presented as a component of projects, has not been articulated from the perspective of participants, but has had its meaning externally imposed and measured (Kabeer, 1998; 2001). This became increasingly evident throughout the research process, particularly in a gender context, where respondents' statements on power sat at odds with mainstream academic understanding (Townsend et al, 1999). Power as expressed by respondents was not always used to reorder existing gender and decision-making relations, but was more likely to be used to increase performance capacity within these pre-existing roles. From a gender perspective, this finding was particularly interesting in displaying the extent to which gender roles were considered to convey advantage as well as

disadvantage, and so were actively defended. Assuming this to be the consequence of insufficient self-knowledge risks ignoring the ways in which women and men used their own agency to practice culturally prescribed roles to their advantage (Freire, 1993). Rather, it describes a process in which participants actively chose to operate within or modify existing gender roles rather than reject them.

The research process also highlighted the complexity of power negotiations between men and women in the case of men's increasing belief in their own disempowerment. Zero sum analyses of power would regard this as positive for women, but the reality was more complex (Lukes, 1974). Men's simultaneous loosening of power in one aspect of their lives often resulted in a greater exercise of control over others and there were no examples of a straightforward transfer of power between partners as a consequence of men's disempowerment. This finding has implications for how power relations between men and women are expressed, and contributes to an understanding of power as a complex network of flows rather than a static possession. In particular, the thesis suggests caution in attributing empowerment as a consequence of participation in a successful housing project, as power was unevenly distributed between participants, and between different spheres of individuals' activities. Thus committee members were more likely to be empowered than ordinary members, while women were more likely to exercise power in the building of their houses than within them. The thesis therefore argues that analyses of power need to be aware of how power is expressed differently between individuals and also how an individual may exercise power differently at certain times and locales either through choice or constraint.

One of the other key findings of the thesis has been the role played by the emotions in decision-making. Much of the existing literature on the household, either on household structure or household models, has tended to prioritise decision-making as the articulation of power and to base decision-making capacity on economic or patriarchal advantage (Agarwal, 1997; Folbre and Nelson, 2000; Katz, 1997). This has had the result of ignoring the role of emotions in informing the capacity of individuals to exercise decisions. To some extent this has been due to the difficulty of incorporating or measuring these "irrational" aspects of decision-making, but it also raises wider questions over the link between women and emotion, and how both are

devalued in the decision-making process. The predominant focus on the economic has tended to obscure the ways in which women, as the usual custodians of household welfare, can use non-economic factors to influence and exert power. That this is the case was clearly defined in the research, where women's descriptions of how they exercised power were directly related to their nurturing roles as mothers and wives. In some cases, men and women prioritised this source of power over more traditional economic understandings. Given the limited literature and great importance of this area, there is scope for further research on this topic.

### 7.1 Housing as Empowering?

The way in which the two NGOs delivered housing finance, and the assumptions they made about their beneficiaries influenced the degree to which the process could be considered empowering. In particular, both NGOs based their projects on assumptions about the availability of women's resources, the need to prioritise women in the housing process, the nature of savings as an appropriate mechanism for finance, and the ability of beneficiaries to voice protest. Claiming empowerment through access to housing conferring power risks reducing household behaviour to that of a cooperative unit. It also risks evaluating a project's impact on women without placing them within the context of their household relations. Clearly, there are benefits to living in a brick house that are felt by all household members, such as increased security from crime, reduced fire risk, improvement in health and improvements in self-perception and status. Increase in household well being is an important part of the housing process, but to assume that this well being translates into empowerment, in particular for women in households, can be misleading. As pointed out by Goetz and Sen Gupta (1996), participation and empowerment are not synonymous.

Both the Kuyasa Fund and the Federation target women, and as is highlighted in UNCHS (2001: 80) "Women now make up 85% of the Federation's members and their presence is particularly strong at the lowest level of Federation activity, namely, the Housing Savings Schemes." While the numbers of women participating may be impressive, the quote underlines a significant constraint in the ability of projects to meaningfully empower women with its reference to the *position* women occupy in the housing process. The majority of women interviewed described a housing process in

which they devoted a considerable amount of their time to organising and attending meetings and keeping momentum for the housing process going in the wait between subsidy application and materials delivery, and in the case of the two Federation projects, in the search for land. Men and women had different experiences of the housing process, and while men were participants 'on paper' their involvement was rarely maintained throughout the year-long housing process, but tended to rise at the initial point of membership, and then again with the final stages of the construction process. This limited participation, as well as the high numbers of married women who managed housing finance, suggests that women carry the burden of housing provision even in conjugal households. While both of the NGOs are targeting women in the belief that they are a sector of the population neglected by mainstream housing delivery, assuming this neglect to be the result of an inability to access finance is limiting. If the structural disadvantage women face in accessing housing is replicated in NGO hierarchies, then no advantage is gained by women.

In particular, the thesis argues that the role of men within and outside the current housing system needs to be examined. Despite their lower total numbers, men were well represented at the committee level and, as respondents highlighted during interviews, receive respect that is culturally sanctioned even where it is not a result of participation. Arguing that the exclusion of men is potentially troublesome is therefore not without some danger. As Chant and Gutmann (2000) point out, the exclusion of men has tended to follow their domination of projects with detrimental impacts on female participants. Equally, excluding men risks not only removing men's economic resources, but alienating them further from household responsibility, with detrimental impacts on both men and women. The majority of men interviewed considered that their position within their own households was not threatened by their partners' ownership of the house. Although some men did consider that women's ownership was detrimental to household welfare in that it increased the likelihood of men leaving or being forced to leave the house, few thought this likely to be the case in their own households. Rather, they were reflecting on what they considered an increasing incidence of marital breakdown in society, and considered this to be the result of changes in women's behaviour. The case for attempting to include men in the process lies in reducing the burden for women in managing not only time but finances. A number of women reported difficulty in saving the required amounts over the

required period as their partners were not enthusiastic about the projects. Many women reported difficulties with negotiating access to meetings, as well as having to harness men's support for the projects. A focus on men as well as women would reduce the difficulties women face in explaining the projects and encouraging male resource contribution and management.

A third issue that requires examination is the link establishing saving as an appropriate mechanism for access to finance and the assumption that finance will be empowering. Critics of this have argued that the costs borne by the poor in these instances are greater than acknowledged, including the time spent on maintaining social relations in organisations, the potentially detrimental impacts of peer regulation and reducing individual behaviour and needs to the 'black box' of group activity (Goetz and Sen Gupta, 1996; Mayoux, 2002; Reinke, 1996). Despite this, microfinance projects tend to use existing savings groups as vehicles for credit delivery. While respondents saw rotating saving schemes in a positive light, they spoke about the difficulty of maintaining these in times of financial stress. This was not limited to saving for housing finance, but also the *gooi goois* women saved in for food, which were also abandoned in periods of unemployment. The link between indigenous systems of saving and ability to use these is sometimes problematic. In the case of the Kuyasa Fund, where loan size is tied to saving size, the emphasis on saving may exclude those whose financial status renders them unable to save. The taking of a loan is not in itself an empowering action; it can as easily lead to financial difficulty as success. While using small-scale savings as a means to enable access to loan finance uses the available resources of the poor, there is a danger that debt can worsen the situation of poor households. In particular, those households that are not capable of taking on the expenses of housing and housing finance may do so to the detriment of their quality of life and financial status for some time to come, with negative effects on the household member who involved the household with debt. A number of respondents had been uncertain as to whether their cost of living had increased or decreased as a consequence of involvement with the projects, raising issues about the basis on which household financial management is being conducted. Savings groups were also described by respondents as a system popular with women. While there is a need to harness women's limited financial abilities, there is also a risk

that in targeting a financial system used predominantly by women, NGOs risk further identifying housing provision as a female activity.

An integral part of any empowering process is the ability of the empowered to articulate protest and to make choices and seek alternatives. A noticeable aspect of both NGOs was the degree to which avenues for protest were not available. In the case of the Kuyasa Fund, this was an explicit decision to remove itself from the 'political' aspects of involvement in housing and to remain a credit service. The focus for the community project was therefore the committee. This withdrawal from the political is somewhat disingenuous as Kuyasa is a driving force behind the housing process and sets the terms for the relationship between the Fund and the housing projects. As such, the power in the relationship is clearly defined and respondents are unable to negotiate except within the terms agreed. Likewise, despite the Federation's emphasis on non-hierarchical and learning-based processes, in Vukuzenzele a number of beneficiaries were unhappy with the lack of consultation over the building of the double storey houses which they had said they did not want; while some respondents in Vukuzenzele were unhappy not only at the fraud perpetrated by the former committee, but at their inability to articulate this and see either the return of their money or the prosecution of the committee members responsible. Respondents described the only avenue of protest available to them as the boycotting of loan repayments to the uTshani Fund, suggesting a powerlessness to respond to events and be heard by the Federation. Power does not exist solely in those channels NGOs wish to influence, but forms the basis of NGO and client relations and informs all aspects of their relationship.

This point highlights a misrepresentation about empowerment in assuming it to be a uniform experience, considering all participants in a project will experience the same beneficial effects from participation. In fact, the reality in all four projects was that different people were affected in different ways and power was not a blanket experience for all. Rather, there was a clear difference between the power of the community and the power of the NGO, as well as a division between the committees and the community they represented, internal divisions within the community and within households themselves.

The projects offered empowering opportunities to some members of the community more than others, particularly those who were more active in the projects implemented, such as committee members. In most cases, project members elected a committee which then ran the project, meaning that the process was led by a few, albeit elected, representatives of the community. In the context of committee members, empowerment refers to the increasing confidence and ability to negotiate with institutions that some committee members identified as a positive outcome of their role. Committee members interviewed expressed a high degree of personal autonomy and a confidence and ease in engaging in conversation on a number of topics. While this is likely to have been existent prior to their participation, and have been the characteristics that led them to take up their positions, the training received, the allocation of responsibility and the interaction on equal footing with institutions they would not have previously dealt with all impacted on the sense of self-belief interviewees had. In addition, the committee members were also house owners, and felt a great sense of achievement in their attainments. Furthermore, they articulated a high degree of satisfaction that they were responsible for providing their community with the means to access housing. The impact of this empowerment was varied in outcome, however. In the case of female committee members it did not necessarily translate into increased capacity in the household. In other cases, it could be actively detrimental to other participants' chances of success, where it included fraud, mismanagement or exclusionary participant selection processes. In some instances, there were also negative aspects to their roles. Where tension existed between committee members, or between the committee and the community, committee members complained that they were unappreciated or misunderstood.

Within the community, the impact of housing finance was varied. Some members of the project found the process empowering on several levels. Single women considered that the housing process and access to finance had enabled them to validate their decision to live alone, particularly where they had separated from male partners. The house was physical proof of their ability to manage without a husband, and in their view to manage better than women with husbands who were still living in shacks. The house also gave both married and unmarried women security associated with tenure and legal ownership, having impacts on their relationships with men. The nature of this impact depended on the dynamic of the relationship, and finance alone was not

always a positive influence. The positive impact on women was recognised by male respondents, who sometimes considered this detrimental to their own positions in households. Some men regarded the way the housing process encouraged female ownership or joint ownership as threatening, while others were indifferent to this. There was also a degree of power that women, particularly those who were members of the two Federation projects, said they had gained from the process of saving, coming together at community meetings and making decisions about housing design. However, ownership can be a problematic asset particularly where it is exploited by other household members, as in the case of pensioners who shared their house with their children or grandchildren without a corresponding rise in household budget, or can be used by the owner in a manner that threatens the well being of other household members, such as women threatening men with eviction. There were mixed answers from respondents when asked if they thought their participation in housing projects had encouraged others to join the projects and access housing. Some respondents considered that they were leading by example, and encouraged their friends and neighbours to join and to begin saving, saying their neighbours were pleased for them. Other respondents had experienced more hostile reactions, and while they agreed that they were important in illustrating the possibilities of the projects, particularly single women who built without much money, they emphasised that in some cases their achievement became an object for hostility and accusations of preferential treatment through political patronage. The community was therefore subject to internal divisions and power dynamics, affecting the impact of finance.

Empowerment was thus experienced at different levels and in different ways by the communities. And beyond the project members, in the case of the two Kuyasa Fund projects where houses were built in situ on the plots where their owners' shacks had stood, the reactions of some neighbours illustrated clearly that housing was a complex issue with repercussions for relations in the neighbourhood. Assuming the process to be empowering for all neglects the reality of the local situation where members within projects have different positions within their communities. That all participants were urban poor, living in shacks and in some cases squatting, should not detract from the fact that within this was space for considerable variation including inter alia by age, life cycle stage, education level, income, support networks, kin networks, length of stay in Cape Town, children and marital status; all of which impacted on the ability of

individuals to draw upon resources and site themselves within the community power hierarchy. At one level, the physical presence of the final product meant that the whole project became empowering simply because it was so visible and had such an immediate impact on the welfare and status of the household. These were concrete results, such as the improvement in living conditions, benefits from training received and increased security of tenure, shelter and person. There were also more intangible effects, which included increased prestige from home ownership, a sense of achievement that translated into a greater sense of self-belief and subsequent effects on relationships with others.

## **7.2 Power in Households**

Empowerment as a consequence of project participation was experienced differently within the household to the community. This was most evident in the way that women's empowerment at the community level was not obviously translated into empowerment at the household level. This was particularly noticeable in the case of female committee members, who had articulated the empowering changes that their involvement at the community level had brought about. Yet these women, who had shown a high degree of autonomy and decision-making capacity in their role in the projects, did not appear to have translated this into increased empowerment in their relations with male partners. In several cases, women talked about the difficulty of reconciling the demands of their jobs as committee members with their role as wives, calling to mind the way in which female beneficiaries had been forced to negotiate with their husbands for access to project meetings when they first joined. Despite a high level of public sphere involvement and independence, women's relationships with their husbands meant that they negotiated for these freedoms, in particular for the right to become members in the first place and to attend meetings at times when they might be expected to be at home. Indeed, female committee members showed no greater propensity for independent decision-making as a consequence of participation than did ordinary female members. Where women had decision-making authority, this was the consequence of pre-existing systems of management and not subsequent to joining the project.

Understanding why women faced constraints calls for an emphasis on the importance of cultural roles and how these influence the ways men and women conceptualise power and exercise it. Understanding empowerment as an increase in decision-making capacity, or as based in headship, limits its scope and risks ignoring how women can choose to exercise power within rather than against the household. In the case of married female committee members, shared cultural understanding of what was meant by 'wife' and 'husband' meant that women did not necessarily view the obligations associated with wifhood as restrictive. While they remarked on the potential for tension between their duties as wives and committee members, they did not consider this necessarily problematic, nor were their husbands' attitudes considered unreasonable. Women themselves had fixed ideas about wives' behaviour, which they chose not to transgress.

Headship was understood by respondents to be a cultural title, rather than a specific position that carried duties or privileges. An emphasis on headship risks obscuring not only others within the household, but also the duties they perform that are attributed to the household head. The most clear-cut difference was highlighted between ownership and headship, where these could be two different positions held by two different people within the household. There was a difference between headship as a cultural position, in which the adult male within a household was usually its unquestioned titular head, and the duties and responsibilities commonly associated with headship, which could be distributed between the adults in the household. Headship appeared to be part of the gender duties of men within households, even where its functions were carried out by women. In a number of cases, male respondents claimed headship and listed this as a consequence of their provision for their household, even in cases where their wives were the only income-earners in the household. Associating headship with decision-making and assuming both to exercise power over other household members risks simplifying household power relations and ignores the meaning attributed to headship in different contexts. The thesis argues that a reliance on household structure can conceal intra-household processes.

Likewise, decision-making is not always a reflection of power relations. In particular, decision-making was not always influenced by the impact of housing finance and of housing. Most women reported that there had been no change in the arrangement of

household finances as a consequence of participation in the housing projects. The main impact of housing finance was the strain it placed on households for the duration of the repayment period, particularly where this was exacerbated by job loss. But this strain was perceived to be borne by both men and women, and women did not report that this demand in particular had placed any greater strain on their management abilities, nor that it had been relieved by men realising the positive role women were playing and helping through participation. Rather, the repayment of the Kuyasa or Federation loans was not considered either a male or female repayment, but recognised as important to the household. This was beneficial in that it avoided the association of financial stress with one partner, and the potentially negative impacts this could have on the individuals involved.

The roles women chose also informed their financial decision-making systems. Assumptions about a link between empowerment and income-generation depend upon women translating control over income into greater choice, as well as making a link between income generation and decision-making. Yet the attitude of some women living in male-headed households (as well as many in female-headed households) was that income generation was part of a husband's duties, and they did not always consider income to confer greater decision-making power. Rather, decision-making was often described as a shared function, or was carried out by women. A number of women, both employed and unemployed, stated they preferred to remain at home than work, particularly where their husband's income was enough to meet household needs. Income generation was not, therefore, always seen as conferring power in households. Rather the roles men and women took on could grant the authority with which their position in the household was secured. Clearly in some cases this was not always so. A number of women stressed the importance of income generation for wives, not only as a practical contribution to the household budget but also for greater independence. For the most part, this became important where co-operative marital relations had broken down, particularly where men exercised financial control. But in co-operative households, men and women derived empowerment from the successful management of their chosen identities as husbands or wives, and in these cases, the impact of housing finance and housing was to cement these roles.

In particular, housing acted to reaffirm existing power relations where it was regarded as a joint process, where both partners contributed either time or money or both. While there may have been real differences in input, both men and women considered the house to improve household well being and therefore both contributed. This had the effect of limiting the association of housing provision to women, with both positive and negative consequences. Where housing was perceived as a benefit for the whole household, it did not become a responsibility for one member alone. In terms of its empowering potential, this lack of distinct responsibility means that the success of housing was not tied to one individual, and that therefore the opportunities for female empowerment, though an association with a positive outcome, were limited. While women for the most part had made substantial time investments in the housing process, this was not necessarily reflected in the outcomes. Thus while women considered that they carried responsibility for the housing process, men's financial contributions meant that housing could be conceived of as a joint rather than female contribution. The positive impact of this was to remove the burden of financial stress from women, by conferring joint responsibility, or by providing a substantial return for household resource investment.

Women also benefited from ownership, whereby they were legally recognised as owners, with the power that this conveyed. But this power needs to be understood in the context of the dynamic between the couple, and was not necessarily exercised as a threat by women. Indeed, women's responses to questions on domestic violence illustrated that women were unlikely to use home ownership as a means of exercising power, although men regarded this as likely. Ownership was more likely to be regarded by women as empowering in that it brought security of tenure, in particular security from income fluctuations that could threaten tenure in rented accommodation, as well as providing future security for children. Indeed, one of the most important ways in which women's involvement with housing projects affected their well being was through improved relationships with their husbands. Many women identified their husbands' reluctance to get personally involved with the project and their attempts to curtail their wives' involvement as constraints to their participation, and as negative influences on their relationships. But almost without exception women said that their husbands' attitudes had changed as the house was built. While some men may not have been motivated to help their wives, they at least encouraged women's

activities and ceased their objections to their wives' participation. In other cases men became more heavily involved and wives said their relationship had improved. In most cases, the housing process illustrated women's capability with money and organisation on the large scale, and not merely with small-scale domestic budgets that men were uninvolved with. Many women thus explained the importance of the project in enabling them to illustrate their capabilities not only to themselves, but also to their husbands. Furthermore, this was done in a large and physically obvious project, and not the day-to-day managing of domestic affairs that women carry out often without men's acknowledgement.

Where marital relations were not based on a co-operative system, then housing became a more complex issue, and could affect changes in power relations. In particular, where women had invested more time and effort, or had ownership, their sense of achievement was offset against a husband who they felt had not fully supported them. In these cases, the empowerment associated with the housing process, including a sense of achievement, new skills and group cohesion, could be used in altering household status, although women were not frequently able to articulate this. Rather, they were more likely to consider the personal shifts to have been great, although they might not have been able to translate these into advantage in marital relations. Most women said there had been no change in their relationship since building, but some women did consider the improved living conditions had contributed to a greater sense of well being for the family with consequent improvements in marital relations.

Power within households is therefore not necessarily expressed as a decision-making function, or at least, not as a financial decision-making function. Just as the allowance system permits certain men to maintain overall control over finances while delegating financial management to women, so some women were willing to defer income-generation to some men. While in some cases the allowance system did deny women authority they would have preferred to have, in others it was an explicit choice and an exercise of power on their parts. Defining power within the household therefore requires a greater understanding of the ways in which women conceptualise power, and the trade-offs they make, as well as recognition that these trade-offs are not always made from a position of disadvantage.

## **APPENDIX A: Interview Guidelines**

### **Section 1: Background**

#### **1. Migration**

- Where are you from originally?
- What was your position within the household at the time of migration?
- When did you arrive in Cape Town?
- What work did you do in the place of origin? What did your family do?
- Who did you come with?
- Who is still in this household? Who is new?
- Who made the decision to migrate?
- What were the reasons for the migration? Intentions?
- Did you have jobs/accommodation organised before you migrated to Cape Town?
- Do you maintain links to the area of origin (financial, cultural, personal)? Return visits, children, parents still living there, money?
- Do you have a house in place of origin? Are you part of a household there?
- Do you think that life in Cape Town is harder as a migrant? Are people's attitudes different to migrants? Has life become easier?
- Was the migration a good thing to have done?
- Do you think your life is better here than in place of origin? In what way?
- What were your expectations of Cape Town?

### **Section 2: Household Structure**

#### **1. Partner**

- Do you have a partner? Are you married?
- Were you married before the migration? If so, are you still married/separated/widowed?
- Does your partner live with you?
- Does s/he work? What kind of job?

#### **2. Household Head**

- Is there someone who is regarded as the head of the household?
- Who is this person? Why are they the head? What are their duties?

### 3. Defining the Household

- How many live in the house? (including those temporarily absent but usually occupants)
- Do you have children? Before/after migration, stepchildren, minors. Do they live in the house?
- Are there people who have a right to live in the house, but don't at the moment?
- How is this right decided?
- Are there lodgers/relatives staying on the plot?
- Who decided they could stay? Do they contribute labour/money/in kind to the household?
- Is the cooking shared between everybody? Are there members who do their own cooking?

### 4. Household Finance/Budget

- Do you receive help from outside the household? Is this in the form of money/labour/ childcare/food/etc? From who, their relationship to you?
- Do you help people outside the household? What form of help?
- Are finances shared/who contributes within the household?
- Name/age/education level/job/weekly wage of all household members
- How much of these earning go into a household budget? (man and woman)
- Of that not put into household budget, what use? (man and woman)
- Remittances - sent/received - any specific uses?
- Other income sources?
- How do you deal with crisis – unexpected illness, job loss, bills?
- Are there sources of income that your husband/wife doesn't know about?
- What are transport costs? Food, school fees, etc?

## Section 3: Housing

### 1. Housing History

- How long have you been in the current house?
- Describe your housing history since arriving in the Cape/leaving parental home
- Last house/house of longest residence:
  - what kind of house: shack/backyard shack/township house/rental/other.
  - building materials: bricks/wood/metal/cardboard/mixed/other.
  - tenure: owned/rented from municipality/private owner/caretaker/other.
  - how many rooms?
  - where was it?
  - why did you choose to live there
  - why did you move?

## 2. Housing Finance

- How did you hear about the NGO project?
- Who in the household thought of joining? Who took the final decision to join?
- What was the process for joining the project? Who was officially listed as the participant?
- Were there any difficulties in joining? Do you know people who dropped out? Do you know people who joined? Community spirit since?
- Were/are there any problems with participating in the NGO project?
- What are the conditions of the loan? What are the requirements from the NGO?
- Can you explain to me how the loan works?
- Are you a member of any other non-governmental organisations - saving groups, ROSCAs, church, school, trade union, political organisations, social clubs, funeral societies.
- How did you join? Were there any problems? (literacy, minimum income, etc)
- Have you been a member of another NGO project?

## 3. Housing

- Why did you want to own your own home?
- Would it have been better for you to rent this house?
- Did you want a freestanding house? Why?
- Did you contribute to the design of the house?

- How has owning the house made a difference to your lives?
- What are the good/bad points about owning your own house?
- Has it overall been a good thing to get the house?
- Would you consider selling this house and moving somewhere else? Outside CMA or inside? Would it be better to live closer to the city?
- Who built the house – you, small contractor, large contractor?

#### **Section 4: Decision-Making**

##### **1. Before Finance:**

###### **Financial**

- What was the method of organising household finance?
- Who contributed to the household budget? Did they contribute all or some of their income?
- Who managed the budget?
- Who made decisions about the budget? (division into expensive vs. everyday purchases?)
- What were the different financial responsibilities of the household members?
- Who was responsible for children's expenses?
- Who was responsible for food?
- Who made the decisions about housing (moving, services, extensions)?
- Are the bills shared by everybody?

###### **Gender**

- What were the duties of the men and women in the household?
- Who ran the household on a daily basis?
- Who was responsible for looking after the children?
- How were decisions made in the household? Did different people make decisions in different areas?
- Who made the decisions about the children's education? What were these decisions based on?
- Roles of sons, daughters, grandchildren, etc.

## 2. After Finance

### Financial

- Have you had any training in money management?
- Who contributes to the household budget? All or some of income?
- Has there been a change in how the household budget is organised?
- How have decisions about the budget changed?
- Who controls housing repayment and management? What do you do if you are unable to pay? Can you go to someone for help?
- Who is responsible for meeting the repayments every month?
- How have the gender based financial roles changed?
- Who is responsible for the children's expenses?
- Is it harder to manage the money now you are making repayments?
- Do you find it more difficult to provide for the family?

### Gender

- Have the household duties of men and women in the household changed
- Who runs the household on a daily basis?
- Have there been changes in gendered areas of responsibility?
- How are decisions now made in the household?
- Have there been changes in decisions taken in regard to the children?

## Section 5: Empowerment

### 1. Household Level

#### Women:

- What has been the impact of owning your own home?
- Is the house considered to be yours, or belonging to both of you?
- Has owning the house changed the structure of the household?
- Is there a preference for household structure that now is allowed because of ownership? E.g. people in/people out.
- Do you have financial arrangements outside the marriage?
- Do you socialise together? Are you allowed to socialise more or less?
- Has there been a change in your relationship with your husband?

- Has owning the house changed how your husband values you?
- How do you value yourself? Education levels/income generation/ loan/home ownership.
- How does your husband value a 'wife' – as above, or in terms of performance of a wife's duties.
- What do you think is the ideal role for a husband? And a wife?
- What do you think about men who leave their families?
- What do you think makes life better?
- What would you like to see for yourself in the future?
- Has this process changed the way that your children are valued?
- How do you see the outcome of your daughters/sons?
- Do you have greater respect for yourself and your achievements?
- Do others in the household respect your achievement?
- What about the community? Neighbours, extended family, etc.

Men:

- What has been the impact of your wife owning the home?
- Is the house considered to be hers, or belonging to both of you?
- Has owning the house changed the structure of the household?
- Has there been any change to household structure since home ownership?
  
- Has there been a change in your relationship with your wife?
- Has your wife owning the house changed how you value her?
- How do you value yourself? Education levels/income generation
- How do you value a 'wife' – as above, or in terms of performance of a wife's duties?
- What do you think is the ideal role for a wife? And a husband?
- What do you think of men who leave their families?
- What do you think makes life better?
- What would you like to see for yourself?
- Has this process changed the way that your children are valued?
- How do you see the outcome of your daughters/sons?

- How has your wife's achievement affected your self-esteem?
- Do others in the household respect her achievement?
- What about the community? Neighbours, extended family, etc.

## 2. Community Level

- Has there been an increase in community mobilisation as a result of new houses?
- Is there a new feeling of neighbourhood?
- Has there been service provision? Are there plans to get this?
- What has been the impact on schools, churches, shops, etc?
- Are there more community meetings?
- Are there problems in the new area?
- Is it better/worse than the old area?

## APPENDIX B: Table of Respondents

Name	Marital Status	Age	Employment
Alice	Married	30	Cleaner
Barbara	Separated	33	Business owner
Beth	Single	37	Clerk
Betsy	Married	27	Cleaner
Bonnie	Married	35	Housewife
Doris	Married	55	Domestic worker
Ellie	Separated	57	Informal vendor
Emily	Married	32	Domestic worker
Eunice	Separated	66	Pensioner
Gaby	Widowed	38	Domestic worker
Gertrude	Married	34	Housewife
Hannah	Married	53	Cleaner
Helen	Single	22	Unemployed
Jade	Married	27	Dressmaker
Jemima	Single	49	Domestic worker
Jill	Married	42	Spaza shop owner
Jita	Married	27	Housewife
Kalie	Engaged	31	Unemployed
Kolette	Single	39	Unemployed
Laura	Married	28	Cleaner
Linda	Engaged	25	Domestic worker
Lorna	Separated	45	Cleaner
Maggie	Married	35	Housewife
Mali	Married	47	Housewife
Marie	Single	37	Unemployed
Mary	Married	46	Unemployed
Mattie	Single	36	Informal vendor
Maxine	Married	43	Housewife
Melanie	Single	38	Informal vending

Michelle	Single	29	Domestic worker
Minnie	Widowed	41	Unemployed
Miriam	Married	34	Unemployed
Nomatso	Separated	61	Pensioner
Nora	Married	28	Informal vending
Nosipho	Married	38	Hoshop housing support staff
Olive	Separated	47	Domestic worker
Pamela	Single	31	Shop assistant
Rose	Married	46	Domestic worker
Rosie	Separated	67	Pensioner
Ruth	Married	28	Cleaner
Sarah	Married	34	Housewife
Simone	Married	31	Domestic worker
Sonda	Married	38	Domestic worker
Sonya	Separated	42	Domestic worker
Sukie	Married	40	Housewife
Susan	Married	26	Housewife
Tonya	Separated	39	Unemployed
Violet	Separated	71	Pensioner
Wendy	Single	45	Domestic worker

Name	Marital status	Age	Employment
Adam	Married	32	Unemployed
Bill	Married	43	Clerk
Daniel	Married	29	Shop assistant
Eric	Married	38	Plumber
George	Married	36	Petrol attendant
Harry	Married	41	Gardener
Henry	Married	30	Labourer
Ian	Married	52	Labourer
Jake	Married	28	Security guard
Jim	Married	29	Unemployed

## Appendix B

Keith	Married	52	Labourer
Kevin	Married	42	Builder
Matthew	Engaged	34	Business owner
Max	Married	47	Labourer
Neil	Married	39	Petrol attendant
Neville	Married	41	Unemployed
Owen	Single	30	Unemployed
Roger	Married	36	Unemployed
Sam	Married	35	Petrol attendant
Sandy	Married	36	Petrol attendant
Seb	Married	50	Labourer
Thomas	Married	39	Labourer
Toby	Married	37	Unemployed
William	Married	67	Pensioner and spaza shop owner
Zeto	Married	59	Labourer

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