

**Money and Power in household management:
experiences of Black South African Women**

A THESIS PRESENTED TO

**THE FACULTY OF HUMANITIES
University of Pretoria
PRETORIA**

**Submitted in partial fulfilment of the requirements
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DECLARATION

I declare that this work has not being submitted to any other University for any Degree

Signature

Date

SUMMARY

**MONEY AND POWER IN HOUSEHOLD MANAGEMENT:
Experiences of Black South African Women**

**A Thesis Presented to the Faculty of Humanities
University Of Pretoria, PRETORIA**

Rebone Prella Ethel Gcabo

The aim of this thesis was to explore the experiences of black, married, working, South African women in relation to financial decision-making processes within private households from a working-woman's perspective. The focus was on married women in middle and senior management positions in their workplaces.

Following a literature review to accumulate empirical evidence from similar studies in the areas of Economics, Sociology, Psychology, Feminism and Economic Psychology, eight, individual, semi-structured interviews were conducted with black South African women in managerial positions to establish the women's understanding of the meaning of money, concepts and practices of sharing of monetary resources between husband and wife in the household, the allocation of money as a resource in the household, control of money between husband and wife in the household, and decision-making processes between husband and wives.

The key findings of the study were:

- The diverse construction of the meaning of money. Women's views on money had an impact on how they viewed their roles in household financial management and decision-making.
- The absence of equal sharing of money and the existence of breadwinning/caregiver ideologies. Three patterns of money management were identified. Joint pooling, where equality of sharing, control and decision-making was greatest, was associated with higher income levels and availability of personal spending money. The female whole wage system, with minimal control and joint decision-making, was associated only with women with high-level income and minimal personal spending money. The independent managed system was associated with completely separate money management, unequal sharing of money, increased power, inequality in decision-making, and increased personal spending money by the breadwinner.
- The pattern of financial allocation adopted had an influence on control and decision-making in the household. In all the systems of financial allocation adopted, women indicated that their partners had a final say in the financial decision-making processes.

The study highlights some policy implications of inequality in financial decision-making. Due to the fact that household based analysis assumes

that financial decision-making is shared equally in the households, women and children will most of the time lose out when this is not the case.

It was therefore recommended that a deeper understanding of household decision-making may help the policy makers and researchers alike to focus on women in a more effective way, for example, by designing empowering programmes that will assist women to be involved in the financial planning and decision making in their households.

OPSOMMING

GELD EN MAG IN DIE BESTUUR VAN HUISHOUDINGS:

Ondervindings van Swart Suid-Afrikaanse Vroue

‘n Verhandeling Voorgelê aan die Fakulteit Geesteswetenskappe

Universiteit van Pretoria, PRETORIA

Deur

Rebone Prella Ethel Gcabo

Die doel met hierdie tesis was om die ondervindings van swart, getroude, werkende Suid-Afrikaanse vroue met betrekking tot finansiële besluitnemingsprosesse binne private huishoudings vanuit ‘n werkende vrou se perspektief na te vors. Die fokus was op getroude vroue in middel en senior bestuursposisies in hul werksomgewings.

Ten einde aansienlike vooruitgang te maak op die Ekonomiese Sielkunde-veld wat nasionaal ‘n betreklike nuwe area is vergeleke met sekere lande internasionaal, was die eerste stap om ‘n literaturoorsig te gee waarin empiriese bewyse van soortgelyke studies in die velde van Ekonomie, Sosiologie, Sielkunde, Feminisme en Ekonomiese Sielkunde uitgelig word. Alhoewel ‘n aansienlike hoeveelheid data oor die onderwerp internasionaal beskikbaar is, was dit tog moontlik om data nasionaal te bekom.

Agt individuele, semi-gestruktureerde onderhoude is gebaseer op die vroue se begrip van die betekenis van geld, gelyke verdeling van geldbronne tussen man en vrou in die huishouding, die toekenning van geld as 'n hulpbron in die huishouding, die beheer van geld tussen man en vrou in die huishouding en om die finale besluitnemingsprosesse tussen mans en vroue te verstaan.

Die kernbevindinge van die studie was:

- Die uiteenlopende konstruksies van die betekenis van geld. Vroue se beskouing van geld het 'n impak op hoe hulle hul rolle in die finansiële bestuur en besluitneming van die huishouding sien.
- Die afwesigheid van gelyke verdeling van geld en die bestaan van broodwinner/versorger ideologieë. Drie patrone van geldbestuur is geïdentifiseer. Gesamentlike winsdeling waar gelykheid van verdeling, beheer en besluitneming die grootste was, geassosieer met hoër inkomstevlakke en beskikbaarheid van geld vir persoonlike besteding. Die vroulike heelloonstelsel word geassosieer met minimale kontrole en gesamentlike besluitneming en met net vroue met 'n hoë vlak inkomste en minimale geld vir persoonlike spandering. Die onafhanklike bestuurstelsel word geassosieer met heeltemal afsonderlike bestuur van geld, ongelyke verdeling van geld, hoër magsongelykheid in

besluitneming en meer geld vir persoonlike besteding deur die broodwinner.

- Die patroon van finansiële toekenning wat aanvaar word, het 'n invloed op beheer en besluitneming in die huishouding. In al die stelsels van finansiële toekenning wat aanvaar is, het vroue te kenne gegee dat hulle gades die finale sê in die finansiële besluitnemingsprosesse het.

Die studie het enkele beleidsimplikasies rakende ongelykheid in finansiële besluitneming uitgelig. Te wyte aan die feit dat huishoudinggebaseerde analises aanneem dat finansiële besluitneming op 'n gelyke basis in huishoudings verdeel word, sal vroue en kinders, as dit nie die geval is nie, meeste van die tyd aan die korste ent trek. Daarom is die aanbeveling dat 'n meer ingrypende begrip van besluitneming in huishoudings beleidmakers en navorsers mag help om op 'n meer effektiewe manier op vroue te fokus, deur byvoorbeeld bemagtigingsprogramme te ontwerp wat vroue sal bystaan om betrokke te raak in die finansiële beplanning en besluitneming van hulle huishoudings.

DEDICATION

I dedicate this thesis

To

ALL BLACK SOUTH AFRICAN WOMEN

“...Cause I am a woman

Phenomenally.

Phenomenal Woman

That’s me”

- Maya Angelou (1994, p.131)

From

REBONE PRELLA ETHEL GCABO

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