

SURVIVAL STRATEGIES OF ELDERLY WOMEN IN FEMALE-HEADED HOUSEHOLDS.

BY

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ABSTRACT

Sinethemba Siyakholwa Sidloyi

This study is based on data from in-depth individual interviews carried out in a poor township, Ngangelizwe in Mthatha, South Africa. It discusses and describes the livelihoods and strategies of low-income households headed by elderly (>60years old) women. The study draws primarily on interviews with 15 elderly women who are receiving or not receiving State pension, selling goods or receiving or not receiving a Child Support Grant from the government for their grandchildren in order to meet the daily challenges they are faced with.

It discusses the cultivation of social networks and how these networks in turn impact on the livelihoods, health, survival and social adjustment of the elderly women. This includes reports of these women's perceptions of poverty, their incomes (the majority (thirteen) were receiving a State pension) as well as a professional pension. The study also reports on the strategies they used to try and avoid poverty through participation in income generating activities, having their grandchildren engaging in income-earning activities mostly after school or during holidays.

The study underscores the reality of the adjustments and coping measures that the women have to adopt when faced with new challenges as a result of high morbidity and mortality among adults in the reproductive age groups.

The findings of this study indicate that for most women, the inability to attain basic essentials of life leads to loss of self-dignity. Socio-economic factors such as low levels of education, unemployment, little or no income, poor access to resources, many dependants and looking after their children who suffer from HIV/AIDS among the women create a situation where they operate within the "little opportunities" circle.

The evidence in this study suggests that social support groups, a pension grant, a child support grant and remittances from their children helped to mitigate some of the poverty experiences of the elderly women.

The study also shows that there is a dire need for intensification of poverty reduction programmes at community levels. Women have to be supported with institutional credit to grow and expand their businesses. They need the support and assistance of government in taking care of their sick children and grandchildren due to HIV/AIDS.

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DEDICATION

I dedicate this work to the Lord, God Almighty. I am truly humbled by His works in my life and I give Him all the glory and honour.

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DECLARATION

I declare that this mini-dissertation, which I hereby submit for the degree of Master of Social Sciences at the University of Pretoria, is my own work and has not been submitted by me for a degree at another university.

ABBREVIATIONS

HIV - Human Immunodeficiency Virus
AIDS - Acquired Immune Deficiency Syndrome
CSG - Child Support Grant
SMG – State Maintenance Grant
PMA – Private Maintenance Act
ID – Identity Document
STATSSA- Statistics South Africa
SAA- Social Assistance Act

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CHAPTER 1

1. BACKGROUND AND RESEARCH OBJECTIVES

1.1 INTRODUCTION

In the past few decades there has been a noticeable increase in the proportion of elderly people worldwide. This could be attributed to a number of factors such as improvements in health care that may lead to an increase in life expectancy. Added to this marked increase in the number of elderly people; is the prediction that by the year 2050 the number of people above 60 years will be approximately 1.2 billion worldwide. More specifically, elderly people will total approximately 850 million in Africa - 12 per cent of the total population of the continent (Ramashala, 2001; Apt, 1999). In Africa, ageing is a crisis that is just beginning to reveal its ugly face. At present it is mostly deemed a family crisis in that it is the family that takes the responsibility for caring and providing for the needs of the elderly. This is often done without any support from the government. However, in South Africa, the government is taking responsibility for the older population through provisions such as the state pension.

Although the older population in Africa is not as large in size as in other regions of the world, it must still be considered a cause for concern since Africa is aging at a time when its resources are becoming grossly depleted. The most rapid growth in the older population is expected in the Western and Northern Africa whose older populations are projected to increase by a factor of five (Apt, 1999). While the proportion of elderly people in general may be growing, the proportion of elderly women continues to be higher than that of elderly men. This increase in the proportion of elderly people does not seem to be in tandem with improvements in socio-economic conditions. This can be described as a consequence of dismissing the challenges that the elderly people face. As a result, a greater portion of the elderly population continues to live in poverty. This is especially the case in developing countries where there are no state provisions for these vulnerable groups of people (Apt, 1999; Schatz & Ogunmefun, 2007).

It could also be argued that the preoccupation with concerns directly affecting the young and middle-aged people – e.g. HIV/AIDS, unemployment and lifestyle

diseases – has taken attention away from other equally and even more disadvantaged people such as the elderly. This could have damaging effects on the developing countries if one takes into account the fact that the younger generation (< 35 years old) is the one that is mostly affected by the HIV/AIDS pandemic and hence the higher death rate in this generation due to HIV/AIDS related deaths. As a consequence, they are leaving their children behind, some of whom are also infected and have to be cared for by their grandparents. This also means that elderly people are no longer on the receiving end of care from the younger generation but have become providers both financially and emotionally. Coupled with this is the high unemployment rate among the youth that forces them to depend on the elderly. Socio-economic challenges such as jobless growth, teenage and premarital pregnancies should therefore also be looked at in terms of their effects on the elderly people because they tend to shape their experiences of old age.

While elderly women in particular are playing a major role in the betterment of the lives of their families, old age continues to be depicted as a social problem. As a result there tends to be more emphasis on elderly people as receivers of care both emotionally and financially from their children and therefore a burden to the family. This point of view should be contrasted with one that shows the heterogeneity of elderly people's lives (Ramashala, 2001; Apt, 1999; Case et. al., 2005). While for some elderly people old age may be a challenging time in life due to various reasons, for others this may be the most fulfilling time. This might be the case especially for the women who have never worked and are now receiving a state pension as a source of monthly income. In this sense, they are now able to provide for themselves and contribute to the lives of their household members. Such diversities should be visible in theories of old age including the agency of these societal members (Ramashala, 2001).

For the purpose of this study, old age is defined as a point in life where people are eligible for state pension and therefore are not part of the formal labour market. While this may be true, a number of elderly people remain involved in both paid and unpaid labour beyond the ages of 60 and 65 years. This is especially the case in developing countries where poverty and deprivation continue to be concentrated on a substantial proportion of the elderly in both rural and urban areas. The elderly may

not only find themselves in a disadvantaged position, but they may also experience a loss of power economically, socially and politically and are therefore excluded from a number of decision-making processes. This has effects on their experiences of old age (Apt, 1999; Ramashala, 2001; Schatz & Ogunmefun, 2007). Yet, 'powerless' as they are, elderly women continue to care and provide for their children and sometimes their children's children in addition to providing for themselves.

The extended family structure continues to be of value to the African family system despite the argument that the nuclear family is becoming more predominant. In South Africa, for the elderly woman receiving a state pension this sometimes means stretching such resources to benefit the entire household. Elderly women therefore tend not see this as a provision meant only for their own consumption but for their households as well (Schatz & Ogunmefun, 2007; Case et. al., 2007; Ramashala, 2001). For those without this provision, survival means remaining active in the labour market beyond the ages of 60 and 65 years and this is a common situation in the African context (Apt, 1999). The impoverishment of Africa means deteriorating living standards for women who bear the responsibility of rearing the family.

1.2 PROBLEM STATEMENT

Women in general are disadvantaged as a result of patriarchy¹. Older women (those who have reached the retirement age) on the other hand are also disadvantaged as a result of their age. They cannot take part in formal employment, which therefore means that they depend on state pension as well as remittances from families amongst other things. In view of this, an increasing number of these women have to care for their grandchildren when the children's parent/s has/have migrated to other areas in search of employment; are at school continuing with their studies; have died as a result of HIV/AIDS; or at home sick and can no longer care for themselves as reflected in the following statement by Moser (1999):

"In many households, the middle generation is incomplete or missing altogether as grandparents assume parenting responsibilities of their grandchildren either releasing parents to earn an income away

¹ A social organisation marked by the supremacy of the father in the clan or family, the legal dependence of wives and children, and the reckoning of descent and inheritance in the male line. It can be broadly defined as the control by men of a disproportionately large share of power.

from their place of residence or in the case of death of the parent as a result of HIV/AIDS that has become a predominant feature in our society...frequently children do not know their fathers”.

In light of the above statement we need to ask a few questions. How do these women manage to provide for their families? How do they manage to put food on the table, provide their grandchildren with education, provide for their health needs as well as other needs? In other words, what are the survival strategies that elderly women in female-headed households adopt to ensure their well-being as well as that of their dependants?

1.3 AIMS OF THE STUDY

- To investigate the survival strategies employed by elderly women who are also heads of households at Ngangelizwe in Mthatha, Eastern Cape;
- To establish how women manage to secure a living whilst enduring poverty, which has become a predominant feature of this area (special attention will be on welfare in relation to other survival strategies);
- To develop an understanding of how welfare is drawn upon as a source of assistance, and;
- To examine social networks of support in facilitating women's abilities to support themselves and members of their households.

1.4 RESEARCH QUESTIONS

- How important is welfare to elderly women in female-headed households?
- How effective is social capital in facilitating women's abilities to support themselves and the members of their households?

1.5 OBJECTIVES

The primary objective of the study is to establish the survival strategies of elderly women who are heads of households in the area of study. This study takes into account the fact that people are not victims of their circumstances but are active agents who are involved in creating their realities.

The secondary objectives of this study are:

- To unearth some of the challenges that elderly women face in their attempts to provide for their needs, and;
- To uncover some of the strategies they use to overcome these challenges as well as limitations to these strategies.

1.6 ORGANISATION OF THE MINI-DISSERTATION

Chapter 2 provides the background and the literature that forms the foundation of the study. A brief profile of the area of study is discussed followed by discussions on poverty and strategies of survival especially in regards to women who are also heads of households. Additionally, the chapter also discusses the adoption of neo-liberal policies in the post-apartheid South Africa. Social capital theory is introduced and briefly discussed. Chapter 3 unpacks the methodological aspects of the study. Chapter 4 provides the data analysis which is followed by the findings and conclusions in chapter 5.

CHAPTER 2

2. GENERAL BACKGROUND NOTES: AREA OF STUDY, LITERATURE REVIEW AND SOCIAL CAPITAL THEORY

2.1 INTRODUCTION

The aim of this chapter is to locate the position of elderly women within the broader society. This will be achieved through a review of the profile of the area of study and applicable literature on survival strategies of elderly women globally. Furthermore, it aims to uncover the role played by these women in their households as well as the challenges they face in their attempts to ensure their own survival and the survival of their dependants.

The adoption of neo-liberal policies in the post-apartheid South Africa and the effects of this socio-political decision are also discussed - especially in relation to the disadvantaged position of women and children in female-headed households. Old age is conceptualised and the impacts of the negative stereotypic ideas around old age are problematised. This includes the portrayal of old age as a period in life where people become dependent on welfare despite the active role played by elderly women in their households. It is argued that this stigmatisation of old age has negative effects principally for women. Some of the attempts made by the post-apartheid government to address poverty amongst women and children are discussed including some of the challenges to these attempts. Lastly, the link between social capital, the exchange process and survival strategies is explored using the social capital theory.

2.2 THE PROFILE OF NGANGELIZWE TOWNSHIP

Ngangelizwe Township is the oldest township in Mthatha, which is the largest town of the former Transkei region of the Eastern Cape with a population of more than 100 000 people. Ngangelizwe is characterised by various housing styles ranging from middle class (Ikwezi, Mbuqe, Ikwezi extension, etc) to informal settlements that are located on the southern periphery (Wood & Jewkes, 1999; Census, 2001).

2.2.1 Crime, teenage pregnancies and poverty in Mthatha

Mthatha is characterised, amongst other things, by a high level of unemployment. There are no industries and hence limited or no job opportunities for the residents of this area. Ngangelizwe is also known for high levels of crime – there are some areas that are referred to as *Kwa-Nomagazi* (meaning ‘where the blood is flowing’) in which people are killed and robbed on a daily basis. The police are aware of the high rate of crime that has become a predominant feature of this area. However, according to the police, the problem is not only crime, but also alcohol and drug abuse as well as the illegal drug trade (drug dealing). In discussions regarding drug abuse and dealing, I am reminded of an observation during a study that I conducted in the same area on teenage pregnancies in 2007 (Sidloyi, 2007). I observed a young boy (under ten years of age) selling *dagga* (similar to marijuana, cannabis and *ganja*). I was later informed by another boy that this boy was looking after his elder brother’s business (selling *dagga*) and that there were boys younger than him doing the same. He went on to say that:

“It doesn’t help much to tell these young boys about the danger of drugs and alcohol or to even try and stop them from their dealings without providing them with alternative means to secure a living” (Sidloyi, 2007).

Apart from drug dealing, the youth (whose parents often have no means to pay for their education) often loiter in the streets of Ngangelizwe, begging for money or committing petty crimes. Additionally, it is not only the youth that are affected by unemployment but all age-groups. As a result, some parents (both men and women) also engage in alcohol abuse, citing frustration as the main reason they resort to heavy drinking. There is also a high rate of teenage pregnancies in this area. This is also marked by young girls (some of whom are victims of poverty) making use of transactional sex to secure a living. In particular, young girls either get into sexual relationships with older men (sugar daddies) who will provide not only for them but also for their families or have multiple-partners (who are referred to as Ministers e.g. ‘Minister of finance’, ‘Minister of transport’ etc). A ‘Minister of finance’, for instance, would then be the man whose task it is to provide the young girl with money

whenever she is in need of it. However, these relations are transactional in nature, and the girls are expected to exchange these 'favours' for sex. In some cases, it is in such relationships that young girls are coerced directly or indirectly into unprotected sex. The chances of refusing to have unprotected sex are almost zero considering the provisions made by the partner. This was confirmed in a study that was done in the same area on underlying causes of teenage pregnancies. In this study, some of the respondents stated that their boyfriends provided food and money towards the wellbeing of their families. This made it difficult for the girls to refuse having sex with these boyfriends even when the girls did not want to have sex or even to consider using a condom if the boyfriend did not want to use it. This could lead to unwanted pregnancies as well as an increase in the infection rate of sexually transmitted diseases such as HIV/AIDS among the youth and unborn children (Sidloyi, 2007).

2.2.2 Surviving side-by-side with poverty: strategies for survival

Other strategies adopted (in the face of unemployment) in this area include: street vending through selling sweets, fruit, chicken heads and feet (R1 per head/feet) while some may support their parents by bringing home the Child Support Grant (CSG). Other people, (the majority of whom are women) are engaged in a community project called 'Clean and Green'². They clean the streets and plant flowers along the road to ensure the upkeep and beauty of the community. There is also a Love Life Centre³ that offers various types of social, emotional and informational support to young people. This centre strives to engage with young people in a number of educational projects such as 'ground breakers'.⁴ In particular,

² 'Clean and Green project' is a cleaning project. People involved in this project clean the streets at the community and plant flowers along the streets. The aim is to keep this area clean. People are chosen according to their participation in community activities such as community meetings.

³ 'Love Life Centre' is a national network of centres which provide educational, recreational, and sexual health services in resource-poor communities. These centres offer friendly clinics and counselling for teens on healthy and positive lifestyles, as well as sports and computer facilities, contraceptives, and treatment for sexually transmitted diseases.

⁴ 'Ground breakers' is one of Love Life's projects which teach the youth about Life skills and HIV/AIDS. Young people involved in this project travel various areas to teach other children at the end of which they receive awards that serve to encourage them.

this project aims to teach young people life skills and provide them with information on HIV/AIDS and sexual education. There are survival strategies, which have been adopted by elderly women in this community as well. These strategies include, among others, the 'Kuyasa-Zinkqayini Project'⁵ whereby women bake bread and sell it to the community. This is a government-supported project. However, the women involved in this project have not yet seen any poverty alleviation because of the challenges of accessing funds from the government through the Department of Social Development. Additionally, the project has been stopped and started a number of times due to lack of finances. This prevents it from developing into a fully fledged project that can be able to sustain itself.

Apart from this project, another project was launched in 2006 by the older women of this community. In particular, the project runs a soup kitchen that is available at a secondary school in Ngangelizwe. The project aims to support children that come from poverty stricken families. The women started a soup kitchen to provide all children with bread and soup every morning. This project is becoming a great success and teachers have reported that a number of children have progressed – in terms of their test results and participation in class – ever since they began to receive nutritional support from the project.

Apart from the above projects, there are other strategies employed by women in this community to survive. Some women sell fruit and other goods such as chips, fish, juice etc inside schoolyards to both teachers and children. There are also taverns owned by some women in the community. The money generated from these taverns is used to support the family. Other women rent out rooms to people who come from rural areas to work in this area.

Women (especially single parents) also rely on support from other women in the communities. They exchange goods such as food and/or money. When one woman needs sugar and does not have money to buy it, she may go to her neighbour and borrow a cup of sugar and vice versa. The most common form of support among

⁵ Kuyasa-zinkqayini project was started in 1997 as a bakery project whereby women bake and sell bread to the community. Bread is also contributed to a feeding scheme to primary school children from grade one to grade three.

community members at Ngangelizwe is the informal burial society called “*Masingcwabane*” (Let us bury one another). Not only does this help women materially, but it becomes a source of emotional support for those people who have no ties with their extended family members in rural areas and now depend on the support of community members in the urban areas. Empirical work on survival strategies also highlights this form of social capital as one of the most common survival strategies. Nelson (2000) follows this theoretical claim of thought as depicted in the quote below:

My friends and I do switch-offs (for child care). That's the only way any of us can afford, we do switch-off...The other switch off that I do is to switch-off rides. So we try to schedule appointment around the same time frame...So those types of switch-offs we do and we do car-pooling kids. "Okay, I'm going here, does anybody need anybody picked up during this time period? (Nelson, 2000)

"We're sort of like old, across-the-fence kind of neighbors. We trade back and forth, you know? The odd roll of toilet paper goes back and forth from house to house. And...the cup of sugar, that kind of thing. We've traded child care a little bit and (Mary) gives me rides sometimes now because she has a car" (Nelson, 2000)

These ties may not be very strong among women in peri-urban and urban areas as compared to women in rural areas. However, they do exist and are of great help to the women in female-headed households. This may even be more so in the case of elderly women, who may be providing for themselves and their dependants. There seems to be a growing number of households headed by elderly women in the area of study. The implication of which is that a significant degree of socio-economic responsibility is placed on elderly women despite their lack of involvement in the formal labour market. These responsibilities compel these women to use their state pension to provide for the needs of their household members. In many cases, this provision is not enough to cater for such needs.

It is in such cases that researchers should probe further and deeper to find out what these women do when in these circumstances. How they ensure their survival and the survival of those who depend on them and what this means to our society. It is

also important to investigate the growing trend of elderly women as heads of households within a society that is marked by a rise in unemployment amongst young people, teenage pregnancies and HIV/AIDS related deaths.

2.3 LITERATURE REVIEW

2.3.1 Old age

Old age has not received the attention it deserves from gender and feminist advocates despite the role played by elderly women in our society. As indicated in the above discussion, there seems to be a growing number of households headed by elderly women. This means that old age involves an extension of roles such as care giving and nurturing and this is especially so for women. In theories where old age is visible, it tends to be seen as a social problem, making elderly people appear to be a burden to society. The effects of such negative perceptions and stereotypes bear mostly on elderly women because they are in higher proportions compared to elderly men (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

Within medical science, ageing and old age are understood in terms of bio-chemical explanations regarding the pathological deterioration of human organisms through time. In contrast to this, social science views aging as a cultural and a social process by which humans are classified and ranked. This means that age is socially constructed and notions of age and age groups change through time. As the meanings attached to the concept 'age' change; so do the experiences. For example, in traditional societies old age and the elderly were conceptualised in terms of their experiences and their roles in the household some of which extended beyond the family into the community. This was especially the case in African societies whereby the elderly were defined not only in terms of their chronological age but also of their experiences. Elderly people were respected for their wisdom and maturity. As such, they were often consulted to offer guidance and to make critical decisions within the family. In industrialised societies this attitude is changing; aged people are no longer valued with a social and cultural status. In modern society, age now has social but mostly economic implications (Turner, 1989).

For the purpose of this study, being elderly has been conceptualised as a point in life where people (specifically women as they are the focus of the study) are eligible for state pension. This life stage tends to have major impacts on all aspects of an individual's life. For individuals who were involved in the labour market, this stage may mark the loss of financial independence and therefore dependence on the State through provisions like the state pension. This is however not to suggest that leaving the labour market results in a loss of financial independence. Some people may have made the necessary arrangements prior to their retirement in order to ensure continuous financial stability when they are no longer in the labour market.

However, elderly people's lives are as influenced by biological ageing as they are by social factors. One such factor is relative poverty⁶ which can result from their lack of involvement in the labour market compelling them to survive on minimum wages. One can therefore not only look at the biological aspect of ageing, as this life stage is a product of the interplay of biological and social causes among others. This makes old age more than a biological variable but also a sociological variable (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

While some elderly people may at times be forced to depend on others – such as the extended family members through remittances as a result of their inability to earn money – the State pension becomes the only source of income for some. For others this provision is complemented by the money they make through small projects, etc. In particular, dependency on family may compel some of these women to provide services for their families such as caring for their grandchildren. For some women the State pension means providing for more dependants. This situation reveals that exploitation is not only based on their gender, it also reflects the interplay between gender and age (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

Problems and challenges that are associated with old age are not only the result of the biological aspect of ageing. These challenges are reinforced and perpetuated through culture and institutions. The exclusion of people who have reached old age from the paid labour market through age-based retirement – despite their physical

⁶ Relative poverty can be defined as a measure of the extent to which a household falls below some relative poverty threshold.

and mental capabilities and sometimes even their willingness to continue working – is one of the problems and challenges faced by the elderly. Thus, age segregation reinforces, in one way or the other, views of elderly people and old age as a stage at which people become slow, incapable of doing certain tasks and are dependants. This is despite the evidence that chronological age is a poor predictor of a person's intellectual capabilities, social behaviour and even ability to work (Calasanti et. al., 2006).

These discriminatory practices together with patriarchy and other forms of oppressions intensify the challenges women are faced with. While men, for example, gain more respect with age as a result of their achievements, women lose their societal value and worth with age, sometimes regardless of their achievements. This is due to women being defined in terms of events in the reproductive cycle. While success and independence in terms of men is praised and appreciated, this is not always the case with women, as it tends to be associated with threats to male-power. One could therefore assume that discriminatory patriarchal attitudes expressed towards elderly women are but one means by which systems of oppression seek to keep women in a subordinate position (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

Elderly women's voices are not visible in theories about old age. Where their stories are told, one should not take it to mean that their voices that are recorded. If it is their voices, one should also investigate their experiences to determine which of their experiences are included and which ones are not, because subjects in these theories can be formulated in ways that reflect power relations. Some women, for example, may have taken the right to define themselves as the norm and to speak for and define other women and thereby ascribing them an inferior or a subordinate position. Middle-aged working women for example may have taken such a position to define themselves as the norm and thereby ascribing other women into a subordinate position.

One of the effects of the 'outsider positions' from which women are studied according to Krekula (2007) is that their stories are told from a misery perspective, stressing their ageing as a problem instead of reflecting the diversity in their lived

experiences. This does not mean that the challenges that elderly women are exposed to due to structural inequalities should be overlooked. Rather, it is to suggest that elderly women should not be treated as a homogenous group of people or as victims of their circumstances but as active agents who are involved in the creation of their realities. They are diverse in both their experiences and in the active roles they play in their attempt to address such circumstances. This is the diversity that should characterise theories about elderly women.

2.3.2 A triple jeopardy?

Women in general have occupied a disadvantaged position in our society as a result of patriarchy – the preoccupation with male-domination in the public sphere of paid labour. Women's issues are dismissed as a result of women's invisibility, hidden in the private domain of households, preoccupied with the less valued unpaid domestic labour. Those who were part of the public sector were in a way confined to lower positions some of which were an extension of the tasks performed in the private household sector. A preoccupation with the male proletariat at the expense of other groups means that women's contributions to the class struggle as well as other aspects of life were not researched hence the assumption of their passivity and irrelevance (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

Feminists and gender activists however took a stand against the women's oppression. Through research they uncovered the socially constructed nature of women's disadvantage and the ways in which discriminating and demeaning images and language rather than natural differences have all contributed to the powerlessness of women. They highlighted the disadvantages suffered by women while at the same time they sought to make visible the strengths of women, challenging assumptions of biological inferiority in an attempt to change the social constructs about women. While these theorists won some of the battles, new challenges emerged. Some of them included the invisibility of elderly women in feminist and gender debates (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

Studies of women now focus mostly on middle aged, working mothers – who are struggling to balance the demands of a capitalist society – and those of motherhood and/or young teenage motherhood. Elderly women are absent in gender discussions except in studies about the caring roles of women where they are often depicted as receivers of care. They have been ‘welfarised’, that is, they are seen primarily in terms of their needs as recipients of various forms of welfare. A pathology model has predominated literature and society in which elderly people are seen in terms of disability and or poverty. The focus is mostly on the impact of societal expectations and kinship obligations on daughters to care for their elderly parents. This is despite the active role played by the elderly women in our society and in the family – specifically as some of them are not only grandmothers but are also sole providers in their households as reflected in the discussions above (Krekula, 2007)

Elderly women play an active role in the kinship system outside the nuclear family. They care for their children and for their grandchildren, a position that not only needs to be appreciated but also challenged as it reflects continuous domestic exploitation of women. One of the questions that arise from the invisibility and sometimes negative portrayal of old age is whether elderly people are valuable in as far as they serve the capitalist and the patriarchal systems? The challenge however, is the lack of feminist and gender support to stand for and challenge the sometimes-disadvantaged position of elderly women. This is despite the fact that unlike other discriminations, if nothing is done to reverse the current situation younger women shall be in the same disadvantaged position as elderly women in the future, if they live long enough to grow older (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

The invisible position of elderly women in feminist and gender studies can also be a reflection of power struggles between younger and older women, a power struggle that reflects their different interests and concerns. The younger women could be using their power to raise their voice as the dominant voice. This in turn may lead to elderly women being pushed to a disadvantaged position. The fear of aging on the other hand may lead to younger women distancing themselves from issues surrounding old age. This is due to the perception that old age has come to

symbolise a loss of social power and authority among other things, a position which no one can be fully prepared to step into. Whatever the possible reasons for the silence regarding elderly women's issues, it is clear that much could be drawn from feminists in terms of how to challenge the social construction of old age as a result of their experience in regard to the position of women. A lot can be learnt from these theorists, although the structures of oppression characterising elderly women's disadvantaged position may not be exactly the same as those that characterise women's oppression. The situation of elderly women reflects the interplay of age and gender amongst other factors. (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

Gender plays a very significant role in the disadvantaged position of elderly women (as reflected in the lives of all other women across race, class, ethnicity, etc). As a result of male domination, women's social reproduction role has been seen as a complement to men's production role. This social reproduction role has a biological and a social aspect to it as it entails both the production of members of society as healthy, knowledgeable and productive human beings as well as setting up conditions by which such individuals continue to develop. This form of production has however kept women preoccupied with unpaid, time consuming and unremunerated, less valued work while other members of the society invested their time in the paid labour market. The paid labour market allows for individuals to secure retirement investments that could be used as security in later life. In cases where women are able to take part in paid labour, the amount of time they may be able to invest is minimal, as they often have to balance this role with their social reproduction roles. The effects of the preoccupation with unremunerated work are important in explaining the predicament faced by elderly women in old age (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

The lack of recognition for such a vital, time consuming role results in 'zeroes' given for the years out of the labour market to care for one's family members. The cost of this labour is sufficient enough to thrust some elderly women – who are just above

the poverty line – to below the poverty line⁷. Yet, there is no sign that even in the long-term women might be compensated for their cumulative disadvantage in dedicating years of essential unpaid care work. This cumulative disadvantage of both unpaid care giving and wage inequality largely explain both the overall income gap between men and women as well as the high prevalence of relative poverty amongst households headed by elderly women. The gendered status of work and retirement wage places women in a disadvantaged position, the effects of which become more visible in later stages in life. As a result of social and political factors they are unable to take part in the labour market and therefore they are forced to depend on the State through welfare. While this may be so, the contrary is also true. In cases whereby access to the State pension becomes the only source of secured income for some households, the responsibilities of elderly women increase as they now take on the instrumental role. This means that while the State pension like other provisions may be meant to help certain groups of people to stay out of poverty, their socio-economic positions as well as those of their extended family members may keep these people locked in a poverty cycle (Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007).

⁷ Poverty line can be defined as the minimum level of income deemed necessary to achieve an adequate standard of living in a given country.

2.4 WHEN SURVIVAL IS A CONSTANT STRUGGLE

2.4.1 Poverty

Poverty is usually measured in terms of the household level rather than individual level, but this approach is not without challenges. A problem with the household level approach is that it obscures the large number of women who are living in male-headed households that are also suffering from poverty, as they may have less or no control over money or other household resources. Some female-headed households on the other hand are as well off as male-headed households. These are most likely to be households headed by young professionals who have chosen to remain unmarried, older widows and some single mothers, amongst others. It would therefore be helpful to measure poverty not only in terms of households but also in terms of individuals within the households (Kakwani & Subbarao, 2005).

It is important to take note of the different kinds of female-headed households found in society. This is imperative in order to identify those most vulnerable to poverty. It can be argued that vulnerable female-headed households are more likely to be those headed by: women with no education or low standards of education; women who are either unemployed or have low market jobs such as domestic work; women who have many beneficiaries; older women who have reached the retirement age and are living either with their children who are not working, or who are sick as a result of HIV/AIDS or other diseases or have their grandchildren as their dependants, etc. This is confirmed in a study that was conducted on 'Elderly women in Africa and the role of social pension' by Buvinic & Gupta (1997) and Kakwani & Subbarao (2005).

The results of the above study revealed that poverty among elderly women increases when the elderly become either principal breadwinners or have become caregivers for children (Kakwani & Subbarao, 2005). While this may be the case, the number of households headed by elderly people seems to be increasing as a result of the increase in mortality of prime age adults due to the HIV/AIDS pandemic, etc. In Uganda, Malawi and Zambia, close to one in every five children live with the elderly. In some of these households there may be a male (who is either not employed or employed but not contributing to the wellbeing of the family) and the woman may be the breadwinner/ provider and hence can be regarded as the head of

the household and therefore carry the responsibility of providing for the basic needs of the family (Buvinic & Gupta, 1997).

It is well documented that poverty is a global problem. In South Africa and other developing countries however, women and especially those who are heads of households may be more vulnerable to poverty; this applies to other countries as well. In a study carried out in Nigeria in 1997 more than 44% of the respondents of the study lived on less than US \$1 a day (Buvinic & Gupta, 1997). These respondents were women who referred to themselves as heads of their households. However, only 10% of the respondents in the study regarded themselves as poor. This is despite the fact that the respondents relied on supplementary jobs to be able to provide for the basic needs of their families. The majority of the respondents defined 'poor' as an individual who is unable to provide basic needs such as food and clothing for one's family. The respondents who held this view were those who had no formal education. The women who had secondary education had a better understanding of what poverty meant – that it includes more than the ability to provide food and clothing. These women regarded good quality food and clothing, shelter and infrastructure (including sanitation and water) as indicators of wealth. One could therefore infer that education contributes to an understanding of poverty issues.

It is important to note that the respondents of the above study were not poor because they were lazy but as a result of limited access to resources. This could be attributed partly to patriarchy and gender discrimination which could have a cyclical effect in the lives of the women's children and or dependants. Distinct from the apartheid period, everyone in South Africa today regardless of the skin colour has an opportunity to acquire better education. However, it is not everyone who has the resources to do so. Therefore, while poverty rates drop significantly with the attainment of high school and further qualifications, the chances that children from poor households will complete their high school are very slim and their chances of acquiring tertiary qualifications are even less feasible. Education is an essential means to improve one's life chances. Since resources are a vital means of acquiring educational qualifications; it is adequate to infer that those who are caught in this cycle of poverty might continue to experience it for the rest of their lives.

The history of racial discrimination is not the only factor that poses a challenge in this country. While the black population may be more exposed to poverty compared to the white population, women of all races are more vulnerable than men to poverty. This means that there is a gender element to poverty whereby female-headed households are more exposed to poverty compared to male-headed households. In response to their disadvantaged position, some women rely to a larger extent on child labour. Their children contribute to the household through selling sweets, vegetables and other goods. These duties are most often performed after school. Money generated would be used to buy school shoes, uniforms and books for the children. Poverty usually affects the education of the children in poor households. This was the case in 6% of the respondents' families in the Nigerian study referred to earlier; where children dropped out of school to help their parents generate money to support the families (Buvinic & Gupta, 1997).

Approximately 40% of the South African population lives in poverty. Although poverty cuts across racial lines, it is a more prevailing feature among the black population. The effects of exclusion (as a result of the history of this country) from the formal economy of the country by the apartheid government are still evident in South Africa (Saranel, 2005). Although this settlement (between the African National Congress and National Party) brought about political liberation to the previously oppressed groups (Indians, Africans and Coloureds) one can infer that the economic power, despite black empowerment, still remains in minority hands.

An understanding of the history of this country as well as the terms and conditions of the negotiated settlement are very important in describing the unequal distribution of resources and poverty – defined as “the inability to reach a minimal standard of living, measured in terms of basic consumption needs or income required to satisfy them” (Triegaardt, 2005). The majority of people living in poverty are black people especially in rural areas and in peri-urban areas, an example of which is Ngangelizwe in Mthatha. While access to resources may be the problem in peri-urban Ngangelizwe, the population is increasing at an alarming rate, as people are moving away from surrounding rural areas into this area. A migration process – which was informed mostly by the apartheid policies – compelled people especially

men to migrate to urban areas in search of jobs as their families (in rural areas) could not survive on subsistence farming alone. Apartheid and its laws are now history but its ramifications are still visible in some of the African households even today. This is despite some efforts made by the South African democratic government to redress the imbalances of the past.

2.5 Some of the government's attempts to address the challenges

During the apartheid era, a policy was developed in South Africa with the aim of addressing the effects of poverty among certain groups of people such as the elderly, children, the disabled, etc. The CSG, which is one of the provisions targeting certain disadvantaged groups of people, followed the removal of the State Maintenance Grant (SMG) that was established in 1947 by the apartheid government to cater for the needs of 'white' single parents and hence protect these families from poverty. However, it was later extended to include Indians and Coloureds (excluding Africans). In 1992, the Social Assistance Act No 59 of 1992(SAA) extended all social security measures to all South African citizens on an equal scale. Before the removal of the SMG, single parents from poor households (measured in terms of the income of the single parent) received an amount of R410 a month while each child below the age of 21 years (from poor households) received an amount of R135 a month (Goldblatt, 2005). With the removal of this form of support (as well as decrease in the age of eligibility for the CSG), people have arguably been exposed to more poverty (especially those who relied on grants as the sole source of financial support). This was reflected in a study on the 'Feminization of poverty in the post apartheid South Africa' by Saranel, (2005).

According to the Social Assistance Act No 59 of 1992 the government provided a state pension to the amount of R780.00 a month to people 60 years of age and older. This amount has since increased to R1010.00 per month. It is well known that grants such as the State pensions, CSG, etc. that are meant for particular categories of vulnerable groups are used to support the entire family. They are used to pay for water, electricity, shelter, clothing food as well as for the education of the children. Hosegood (2003) reveals that: approximately 16% of children below seven years of age lived with neither of their parents; while approximately 49% of the children of the

same age lived with their mothers only; with no form of support from their fathers and only 2% lived with their fathers. Of the children who lived with neither of their parents, it was further inferred that they probably lived with their grandparents. While provisions such as these are of great help to those living in poverty, accessing these grants is sometimes a big challenge.

In 1998, a CSG (based on the Social Welfare Act No 6 of 1998), of R100.00 was allocated to each child (from 0 to 7 years of age) from a disadvantaged background across the country. In March 2005, the CSG was extended to cater for children up to the age of 14 years and more recently as per Government Notice No R67 of 28 January 2009, the amount allocated was increased to R240 per child. There have been a number of criticisms on the provision of money as a form of support to poor people by the government. One of the assumptions is that the CSG is a possible underlying cause for the rise in teenage pregnancy in South Africa, whereby girls fall pregnant in order to receive this grant. On the other hand, this initiative (CSG) is said to have been of great help to the families it reaches (Goldblatt, 2005).

In a study that was conducted on the reach and impact of CSG in KwaZulu Natal, the results showed that there was a higher rate of school enrolment in children whose parents were receiving the grant compared to those who did not have access to it. While this may be attributed to a number of factors, the researchers also reviewed the school enrolment rate of the elder siblings in the family who did not have access to the CSG when they were younger. According to the results of the study, these elder siblings were less likely to enrol at school. This could mean that the CSG together with other means has had a positive impact on the families it reaches (Case et. al., 2005).

All of the coloured women who were part of the study conducted by Saranel (2005) survived on social grants during the days of apartheid, from disability grants to child support grants. According to these women, these safety nets (grants) helped to pay for rent, water and electricity and food. One of the research participants in this study stated that, before 1996 she was receiving R700 for the two foster children she had in her care. Not long after that, the grant was cut to R180 per child (the

responsibilities she had, however, such as paying for water, electricity, etc. were not reduced).

Although the CSG is a lower amount compared to the SMG, it reaches a very large number of children – the majority of whom are people of colour who were previously excluded from a social grant. By March 2004, approximately 4.3 million children were receiving the grant. In the Eastern Cape, approximately 67.3% of children from poverty stricken families had access to the CSG. One in every ten of these children who had access to the child support grant was cared for by someone other than their biological parent. The single parents who are unemployed and therefore have no access to state provisions are however not catered for by the state provision. As such, they are still vulnerable to poverty.

It is argued that the democratic government removed the SMG (and reduced the amount of CSG as well as the age of eligibility) with an aim of reducing its spending costs – in spite of the high level of poverty and unemployment in South Africa. The consequences of this for women living in poverty are reflected in the following statement that was made by one of the respondents who took part in the study:

Knowing full well that the majority of people surviving on grants were women, the government still went ahead and decreased not only the amount but also the age of eligibility, thus cutting off large numbers of children whose families desperately need the grant to pay for increased and rising costs of living. In addition, some of the grants disappeared completely (Saranel, 2005).

These are not the only attempts made by the government to alleviate poverty. There are other attempts such as the Private Maintenance Act No 99 of 1998 (PMA) that places emphasis on both parents in sharing the financial costs of rearing the children. This Act is applicable whether the parents are married or not and can be invoked whether the parents live together or not. The government's attempts to alleviate poverty especially amongst children and the elderly are not without challenges. Some of these challenges will be discussed in the following section.

2.6 Some challenges regarding social welfare

While any 'primary care giver' can collect the CSG, some studies reveal that children who do not live with their parents are less likely to receive this grant compared to those living with their parents (Case et. al., 2005). One possible reason is that the primary care giver may not have the required documents to apply for this grant. This is especially the case for elderly women, some of whom are not even aware of any provision that could assist them in their households. This, however, is not the only challenge in relation to social grants. Elderly citizens are also facing challenges in accessing their state pension. In particular, they need to travel long distances in order to apply for the state pension. Furthermore, another major concern pertains to the documents that are required to process the application for the state pension. Some elderly people do not have the required documents and hence, they cannot apply for a pension, which could provide a significant contribution to their poverty stricken families. Also, while some may not have access to the pension, many are left with the responsibility of caring for grandchildren, some of whom have been orphaned as a result of HIV/AIDS. These women are faced with the responsibility of having to provide for the basic needs of their grandchildren, as well as their health needs. This is further worsened by the fact that in most cases, elderly women do not also have a stable health condition.

According to Statistics South Africa's (STATSSA) midyear population estimates of 2005, approximately 15% of people in the Eastern Cape were infected with HIV, the majority of who were women (STATSSA, 2005). In many cases older women do not have proper access to information that could help them care for sick people, old and young. Many children have been orphaned as a result of HIV/AIDS; others have dropped out of school while some have migrated to the cities and are now living on the streets. Yet, on the other hand, some are under the care of their extended family members. There is no welfare system that provides institutional care or foster care support for orphans in South Africa. The government however, does provide support to institutions that provide such services. Approximately 1 million children have been orphaned by HIV/AIDS in South Africa with most depending on the support of their families. Family networks are one of the most important support structures for people infected with HIV/AIDS and to those living in poverty. While South Africa is among

one of the countries with the highest HIV/AIDS infection rate, our local communities have adopted strategies to cope with the effects of poverty and HIV/AIDS, including caring for the orphans (Mahlangu, 2005).

However, the unequal power distribution in our society as a result of patriarchy is one of the greatest challenges that need to be dealt with. In South Africa, a woman has one in three chances of being raped in her lifetime. Previously, rape survivors feared unwanted pregnancies; today they fear HIV/AIDS. While issues of sexual violence, HIV/AIDS and unwanted pregnancies are beyond the scope of this paper; it is impossible to address poverty without examining these issues, as there are causal links between them. Poverty may breed violence, crime and unwanted pregnancies especially teenage pregnancies as well as HIV/AIDS. In seeking out survival strategies, grandmothers – who play crucial roles in caring for and socialising the young – have to contend with the range of problems facing the youth as well. Some of these problems are evident in the area of study as has been previously discussed. However, despite all the challenges and the difficulties, elderly women continue to provide for and ensure the well being of their household members. This shows that they are not victims of their circumstances but active agents who are involved in the creation of their realities. It is through understanding their survival strategies that one can begin to see and appreciate the role played by these elderly women within their families and society at large. Social capital theory is one of the theories that can bring to light the ways in which people (that live within limited opportunities) find ways to access inadequate resources. This theory will be employed to reveal the strategies that elderly women who are also heads of households use to access the sometimes-limited resources.

2.7 SOCIAL CAPITAL THEORY

2.7.1 Defining social capital

In his study on America's declining social capital, Putnam (1995) defined social capital as a feature of social organisation, which includes networks, norms and social trust that facilitate coordination and cooperation for mutual benefit. Focusing on the important role of social capital in civic engagement, Putnam argued that life is easier

in a community that has a substantial stock of social capital. This is because it facilitates coordination and communication, thereby encouraging social trust.

Social capital has also been used by other theorists such as Bourdieu (1986) and Hofferth et. al., (1999). These theorists defined social capital as the sum of actual or potential resources that one has access to as a result of membership to a certain group or network. It is a social relationship that enables its members to gain access to resources and also allows them to achieve their individual and community objectives (Bourdieu, 1986; Hofferth et. al., 1999). These relations are created and maintained through the exchange process (reciprocity), in that it is exchange that allows the transformation of the things exchanged (gifts, words, etc.) into signs of recognition. Through mutual recognition, and the recognition of the group membership which it implies, it reproduces the group yet in the same way creates boundaries or limits for those within the group (Bourdieu, 1986).

Social capital as conceptualised by different theorists has two aspects to it. Bourdieu (1986), for instance, defines social capital in terms of an **individual's asset** while theorists such as Putnam (1995), Das (2003) and Schuller (2007) view social capital as an asset whose benefits may extend beyond the individual to the **community or a group**. This argument is also maintained by Kilpatrick et. al., (2003), who studied the role of social capital within community development. What social capital theorists have in common is the broad agreement that social capital is a resource based on one's interpersonal relationships. These relationships are said to generate trust and knowledge, which in turn, facilitate the exchange process in terms of reciprocity and cooperation (Kilpatrick et. al., 2003).

Das (2003) and Schuller (2007) identify two kinds of social capital: **bonding social capital**, which is defined as the strong ties connecting social groups, particularly those involving individuals who are broadly alike, or similar to each other. Friends, family and neighbours fall into this group. Stack (1974) notes that this kind of social capital exists in most African-American households in the United States. **Bridging social capital**, on the other hand, is defined as the links that people establish with people who are different from them. It often is a powerful way through which people address collective needs when they arise (Schuller, 2007). It involves collectiveness

at a larger scale, for example when there are issues to be addressed at community level, such as service delivery.

Bourdieu (1986) argues that the amount of social capital that an individual has, depends on the network connections that one can establish and maintain. This, in turn, depends on the individual's capital, (i.e. economic and other forms of capital) and that of the network members that one has access to. The above situations can be problematic, as argued by Swartz (2008) in her study of family capital and the invisible transfer of privilege. She argues that parents and families provide advantages (or disadvantages) to their children depending on their socio-economic status. These advantages (or disadvantages) extend to adulthood and are in most cases responsible for the reproduction of class inequalities.

Although social class origin does not necessarily determine the next generation's class achievement, children are more likely to end up in the same class as their parents or in an adjacent one (Swartz, 2008). This is evident in families that have greater resources, more affluence and better connections, are in a better position to advocate for the advancement of their children as well as to protect their children from negative circumstances. One could therefore argue that better-off families pass on privileges to their children through communication, interaction, cultural patterns and access to more beneficial networks than parents in lower socio-economic positions. This means that these resources act as a type of family capital that is rooted in the class position of families of origin and is instrumental in passing on class status through generations (Swartz, 2008).

The transfer of privilege within families/households is dependent on family solidarity or togetherness. People start establishing capital (for example economic or human capital) within their families and by so doing put themselves and their children in a better position to invest in social capital. While this may be the case, it has limitations for families that are unable to invest in family capital due to them not having sufficient resources to do so. Lamb (2007) argues that social capital is not only about positive interactions in communities but that it can also reinforce and replicate patterns of inequality and exclusion. This means that social capital and its value as a resource needs to be thoroughly explored alongside cultural resources

that contribute to and result from it. It is also important to understand how capital in the family is built as this may provide a basis to understand the complex nature of social capital.

Poor people may not always have enough resources (for example economic capital) to invest in social relations or to share with network members such as neighbours. Poverty might therefore undermine the conditions for the production and maintenance of social capital itself. This is one factor that is often under-stressed in discussions regarding social capital. People who are better off, on the other hand, may be reluctant to be part of the social network and to exchange capital with people who have less capital to invest. This could be due to them lacking trust in those who are in a disadvantaged position. This lack of trust amongst people may undermine the creation of social capital because trust is one of the important elements in such relations – trust generates cooperation and reciprocity (Kilpatrick et. al., 2003). While this may have negative effects for individuals, the effects may also extend to the entire community and limit the level of community development.

One could therefore argue that those who are very poor and as such require capital, especially in the material sense, may sometimes be excluded from membership into networks of exchange whereby they would be able to exchange their human capital for economic capital. Human capital can be conceptualised as an individual's asset defined in terms of competences and qualifications and can include non-cognitive skills. These may be acquired in a variety of settings and not only in formal education (Schuller, 2007). This however cannot be reduced to mean that having economic capital means having social capital, or any other form of capital, as these forms of capital are unique in their own right. The ability to call on social networks depends on the ability to invest in them. For example, if one invests time in friendship by voluntarily visiting one's friends as well as attending their social functions (e.g. weddings), one may be likely to receive support from friends in times of need. This was further suggested by the results of a study which was conducted on the 'development of social capital' in which parents that primarily invested in friendship-based-help-networks reported reciprocation of assistance in times of need (Bourdieu, 1986; Hofferth et. al., 1999).

Investing in only one kind of social capital may have its limitations. While friends, families and/or neighbours may be able to support each other by virtue of their bonds, this support may not always be enough to improve one's overall living conditions. This argument is supported by Kilpatrick et. al., (2003), Narayan & Cassidy, (2006) and Schuller (2007) who argue that the effectiveness of social capital lies in recognising the interaction between bonding and bridging social capital as well as how this interaction may change over time. According to Schuller (2001) having only strong bonds is limiting both for those who are involved but also for those who are excluded from these bonds. However, once there is a balance between these two kinds of social capital, the assets that people can acquire by virtue of membership in these groups can increase. This is not to argue that bridging social capital always yields good results. The opposite can also be true, but, the benefits often outweigh the costs. This is an argument that is also maintained by Kilpatrick et. al., (2003) who argue that strong networks with well established expectations of reciprocity can foster the exchange of skills and information among those involved; these being just some of the many possible benefits of social capital.

The balance between these two kinds of social capital is highly contextual. To illustrate the interconnectedness of bonding and bridging social capital, Schuller (2007) uses a vitamin metaphor. According to Schuller, a healthy and effective community regardless of the size needs a blend of different kinds of vitamins. Excessive ingestion of any single vitamin will not only limit the production of good health but can also have the opposite effects of what it was intended for. Similarly, a single form of social capital is not enough on its own. He also maintains that, it is by understanding the particular context in which social capital is generated and applied that one can identify what bonding and bridging is. Reaching out across the street in a given neighbourhood may be bridging class lines for example while on a broader context it may look like re-enforcing bonds (Schuller, 2007).

The existence of social networks of exchange (such as friendship based ties) is the result of investment strategies that are consciously or unconsciously aimed at establishing and reproducing social relationships, transforming ordinary relations into usable relations with obligations towards group members. The production and reproduction of social capital is therefore an endless effort and a continuous series of

exchanges in which recognition is constantly affirmed and re-affirmed. The gain that accumulates from this membership is the basis of the solidarity that makes them happen although they may not be consciously pursued as such (Bourdieu, 1986). While social capital is often discussed as having positive effects for those who invest in it, it is also important to highlight theorists such as Schuller (2001) that refer to the 'dark side' of social capital because networks can have negative associations at times. This makes them yield negative results to their own members and sometimes to the wider society. This is why theorists should be careful not to overlook the potential harm that networks can do to those affected by them.

The dark side of social capital is visible in a study that was conducted by Stack (1974) on networks as survival strategies among African-American households. The results of the study revealed that while people generally benefited from their friendship-based ties, these ties prevented development of individuals either through marriage or migrating to other areas. This can be explained by network members discouraging individuals to leave because they are afraid of losing the resources associated with the individual in question. One could therefore argue that strong ties can also reduce the capacity for development among those involved in them. This is an argument that is also maintained by Schuller (2001). It is however difficult to predict where and when network membership may be an obstacle because it is a context based issue. This is also one of the problems with social capital as it makes it difficult to generalise its benefits and its costs.

There are however certain elements that are important in the production and reproduction of social capital as has been alluded to previously. These elements are reflected in a social capital model which is closely related to the exchange process. This model is adapted from Narayan & Cassidy's (2006) social capital model.

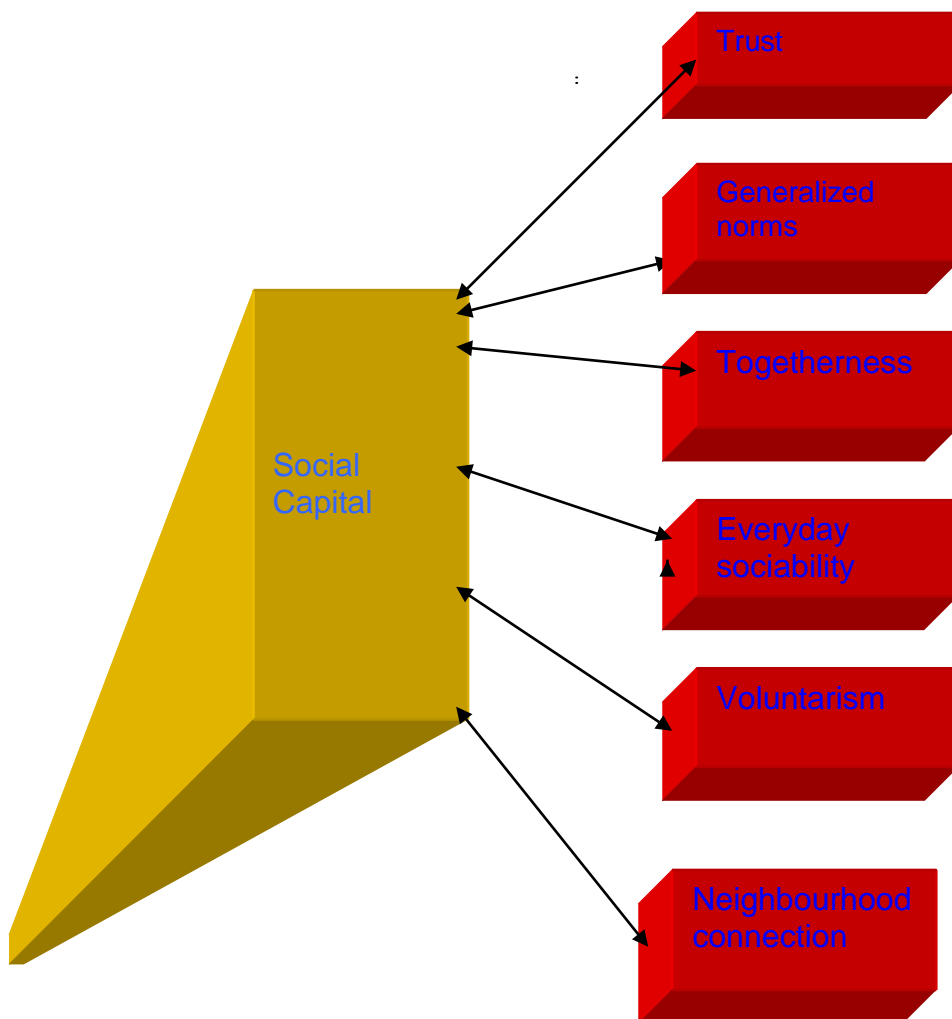
2.7.2 The social capital model

Social trust (at a micro/household and macro/community or societal level) is one of the important elements of social capital as highlighted in the above discussion. Theorists such as Bourdieu (1986); Putnam (1995); Hofferth et. al., (1999) and others maintain – as reflected in Figure 1 below – that social trust facilitates coordination and cooperation for mutual benefit. Trust facilitates communication and the establishment of generalised norms. When people share generalised norms for example, this may create a sense of togetherness which is maintained and strengthened through everyday sociability. Generalised norms therefore facilitate the exchange process (reciprocity) and are responsible for the production and the reproduction of social capital.

Social capital, as reflected in the model, begins at the household level through the obligations that family or household members have towards one another. Obligations can also extend to the community and to the broader society if successfully established and maintained. The extension happens through communication and interaction. An example of this is voluntary participation. People participate in social functions for example funerals where they offer different services. These may include cooking and serving food (without expecting payment). These are not just mere acts of goodwill but ways in which different societal members invest in social capital; as a result failure to reciprocate such acts is punishable in various ways which may include gossip. One is labeled through gossip as an unfavorable societal member and may as a result be excluded from membership within certain social networks. This model serves to illustrate how social capital is produced and reproduced through the social exchange process. This notion of social capital will be used to analyse the extent to which people draw on their social ties when devising a range of survival strategies.

The discussion of the exchange process (reciprocity) that follows below highlights how exchange (reciprocity) occurs within relations of exchange – given the different contexts which inform the production and reproduction of social capital.

Figure 2.1 Social capital model



Adapted from Putnam (1995)

2.7.3 The exchange process (reciprocity)

Das (2003) identifies two types of the exchange / reciprocity processes, namely **specific** or **balanced reciprocity** (e.g. exchange of gifts) and **generalised reciprocity** (which is the focus of this study). Generalised reciprocity refers to continuing relations of exchange over a long period of time in a rather unbalanced nature. An example of generalised reciprocity is the exchange of food between neighbours, as illustrated in the following statement by a research participant: *“My family did not have anything to eat for lunch today. We asked a neighbour of ours for*

some rice. She gave us some rice. This person is also a poor person like us (Nelson, 2000).” In generalised reciprocity, people offer help in the hope that the same will be done for them in the future when needed.

Social networks built by women may take different forms. This is especially the case in networks built by elderly women in a peri-urban context. This is because of the dynamic, multi-cultural context where people come and go. This argument is also maintained by Coleman (1988) in his study of the role of social capital in the creation of human capital. He argues that this difference arises from the differences between the actual needs of people and the existence of sources of aid. This is in addition to the cultural differences in the tendency to lend aid, in closure of social networks and in the logistics of social contacts among other factors. In peri-urban areas there is a great deal of instability where some people move from one place to the other, constantly changing neighbours. This may be partly attributed to the high cost of living in urban areas whereby people renting property, for example, may be in a constant check for a more affordable place to stay.

Instability may have a negative effect on social networks. Moving from one area to the next may deprive one of an opportunity to get to know ones neighbours and community members, as well as an opportunity to establish ties with them. This may create a sense of isolation in those members who are viewed unfavourably or those that are new in a community, thus limiting their ability to establish social capital relations. By extension, this aspect of proximity (geographical space) should be taken into account as a possible factor in the establishment of some networks. However, the extent to which proximity may play a role in the formation of social networks is one of the complexities of the nature of this relationship. Therefore, acknowledging proximity as an aspect in these social relations does not mean that social networks are objective relations of proximity (Bourdieu, 1986; Hofferth et. al., 1999).

People who live close to each other may be more likely to build ‘trust’ relationships and help one another – this is in contrast to those who live far apart. The other reason why space is important is because people often live in close proximity with those of the same class. Poor people, for example, are more likely to live in the

same area such as in informal settlements, while rich or better-off people are more likely to live closer together because they can afford housing and other related costs. Poor people on the other hand may settle for cheaper areas that may not even have all the essential resources they may need, such as clean water.

Poor people who live in such communities are likely to build relationships with their neighbours and community members not only because they belong to more or less the same class, but also because of the consequences of belonging to that class. These include, for example, insecurity, poverty and lack of material resources. Most poor people are often never sure if they are going to have food the next day or not. Some may not even be sure if they will be able to pay for utilities, such as water. As a result, they build ties with other people so that when they run out of resources, they can at least secure help. Since the lives of these people may be characterised by insecurities that result from their poor living conditions, these ties become a source of security and this would be part of the context under which the relations are created and maintained.

This means that social capital, as a resource may not be enough to take people out of a disadvantaged situation such as poverty. It is when these resources enable access to economic capital that this goal can be achieved. This is not to suggest that economic capital is more valuable than social capital as this would be a reductionist view. However, while there are some services to which economic capital gives immediate access to – without secondary costs – there are goods that can only be obtained by virtue of social capital relationships. This requires a long-term investment in social relationships because it is the investment of time, care, support and concern that transforms simple relations into exclusive relations of exchange (Bourdieu, 1986).

Theorists who are interested in ‘livelihood frameworks’ are showing a great deal of interest in social capital since it provides a more positive way to look at the poor. According to Hossain (2003), “Livelihood approaches propose that thinking in terms of strengths or assets is vital to the view of the poor as ‘passive or deprived’. Central to the livelihood approach is the need to recognize that although those who are poor may not have cash or other savings, they do have skills, knowledge, friends or family

and these may serve as assets in their lives”. Social capital looks at how people use these assets to improve or cope with the current conditions in their lives, for instance poverty. However, the effects of social capital need to be thoroughly investigated otherwise social capital might be equated with every good outcome. Sobel (2002) expresses this concern by noting that social capital theory has been used to explain the livelihoods of the poor; to explain the reduction of crime; as well as the improved performance of children at school.

Various poverty studies in South Africa using social capital theory (Hossain; 2003 and Sobel; 2002) suggest that people who live in poverty adopt different strategies in their households to cope with this poverty. These strategies include amongst others, migrant labour, social networks (e.g. *Stokvels* or Community burial societies), maintenance of ties (e.g. friendship, kinship, neighbourhood ties). Thus notions of collaborative initiatives, or social capital, recognise the multiple activities in which households engage with others in order to ensure survival. However, this cannot always be assumed to mean improvement in the living conditions of those involved. In some of these relations only enough support for survival is offered and the individual remains in the poverty cycle (Hossain, 2003).

2.8 Summary

The background into the study site, relevant literature on old age and the elderly women, their survival strategies including the challenges they face were discussed. Furthermore, the social capital theory and the social exchange process which informs the survival strategies of people (especially women) were discussed.

CHAPTER 3

3. SOURCES OF DATA AND METHODS OF ANALYSIS

3.1 Introduction

Chapter 3 aims to discuss the research methodology used to investigate the research problem outlined in the introductory chapter. Attention will be paid to: the research method; research design; sample used; data-collection method ethical considerations and data analysis. To be able to analyse and explore the survival strategies employed by elderly women in female-headed household, an exploratory, qualitative and descriptive research approach is used.

3.2 Qualitative research methodology

Qualitative research is aimed at studying human action from the insider's perspective. The goal is not to predict, but rather to describe human behavior. Emphasis is therefore placed on staying close to the subjects of study (Vos et. al., 2002). Qualitative research places value on the subject of study. Research participants are not regarded as mere objects of study and therefore cannot just be explained. A qualitative researcher should therefore make deliberate attempts to put him/herself in the shoes of the people he/she is observing and try to understand their actions, decisions, etc. from their perspective. They are active agents who continuously construct, develop and challenge everyday interpretations of their world. They are conscious-beings who ought to be understood and can only be understood if one understands their sub-worlds, which include amongst other things, their families.

It is through qualitative research that the researcher gains access to and becomes part of the research participant's sub-world. This is encouraged in order to understand people's actions in relation to the survival strategies they employ in addressing their day-to-day challenges. This is a suitable approach, as it provides an opportunity for women that were subjects of the study, to let their voices be heard. It also gives the researcher an opportunity to go into greater depth and focus on the subjective meanings, metaphors, definitions, symbols and descriptions presented by

the participants. This is not to place more value on qualitative research as opposed to quantitative research, but rather to highlight the distinct nature of these two approaches.

While qualitative researchers often rely on the interpretive approach, the quantitative approach relies on positivism. Quantitative approaches place emphasis on objectivity. Objectivity can be defined as: fair, honest, truthful and an unbiased research activity measured in terms of the absence of the human factor. The implication of this being that the researcher should not influence the research process as reflected in the following statement:

Ideally, expertise should be mechanized and objectified...grounded in specific techniques...this ideal of objectivity is political as well as a scientific one. Objectivity means rule of law not of men. It implies the subordination of personal interests and prejudices to public standards. (Neuman, 2000).

This is contrary to the assumption held by qualitative research. In the qualitative approach, the researcher needs to understand the research setting first and foremost, which means that the researcher should avoid distancing him/herself from research subjects. This does not mean that the researcher should impose their prejudices and hence influence the study but rather, it acknowledges the role of the researcher in the research process. Qualitative research holds the assumption that it is impossible to conduct a value-free study. According to qualitative research, the researcher should make his/her presence and his/her involvement known. Trustworthiness is a measuring factor in this approach (Babbie & Mouton, 2005).

Quantitative research places emphasis on measuring variables and testing hypotheses. In contrast, qualitative research places emphasis on an empathetic understanding of everyday lived experiences of the subjects under study. While the quantitative research process emphasises control over the subject/objects under study (the researcher with total control over subject/objects of study), qualitative research regards research participants as active agents in the research process.

Research participants are as important as the researchers, so are their stories and their interpretations of their 'worlds'.

An interpretive approach, which is mostly used by qualitative researchers is concerned with how people interact and get along, how they manage their everyday affairs, how they get things done, etc. The interpretive approach places emphasis on human consciousness – in research, human beings are engaged in a process of making sense of their worlds. This approach therefore highlights the differences between the object of natural and social understanding, as it is not the human body but the human mind or consciousness that forms the basis for presumed analogy between the study of human's and the study of the society (Babbie & Mouton, 2005).

3.3 Research design

A research design refers to the outline, plan or strategy specifying the procedure to be used in seeking an answer to a research question. In this study an ethnographic strategy was employed. According to De Vos et. al., (2002) ethnographers examine the group's observable and learned patterns of behavior, listen to and record the voices of the informants. The aim of ethnographic research (which is mostly used by qualitative researchers) is to write detailed accounts of lived experiences. Ethnographic methods may include amongst others, participant observation, case studies, etc. The researcher spent three months in the area of study, observing and recording detailed information on the lived experiences of older women who are heads of households. Since it was the aim of the study to gain deeper insight into the survival strategies of elderly women, only a sample of the eligible women were interviewed.

A problem posed in the research was the familiarity that the researcher had with the area of study and the effect this could have on the data collected during the study. Familiarity with the area of study has its advantages and limitations. One of the advantages is in terms of getting consent from the research participants. Some people tend to trust someone they are familiar with – establishing trust is an important factor in the research process. When the participants trust the researcher, they are more likely to open up and provide information. While this might be true, the

contrary is also true. Some people feel less threatened by a stranger and provide more information (especially on sensitive issues) to a stranger than they would to someone they are familiar with. One of the reasons for this is the fear of judgment. As a researcher, I tried to develop a relationship of trust with the respondents and provide a comfortable environment to avoid any occurrences of negative feelings such as fear of judgment, which could hinder the participants from providing detailed information on their life experiences.

3.4 Population and Sampling method

3.4.1 Study Population

The study was conducted in Ngangelizwe, a peri-urban area in Mthatha, Eastern Cape as described in Chapter 2. This area was selected because of its relevance for the study. It is an area characterised by: a high population growth; low employment rate; a significant school drop-out rate; the absence of industries that could provide employment opportunities; high poverty rates and a high teenage pregnancy rate. The population structure shows that there is a large number of young and elderly people. In turn, there are fewer people in the economically active age group possibly due to out-migration. This could be attributed to the high level of unemployment and the absence of industries in this area (Wood & Jewkes, 1999).

The focus of the study is primarily on elderly women. According to the literature reviewed, women are more at risk to poverty, and by extension; female-headed households are therefore in a more vulnerable position (Saranel, 2005; Woolard, 2002; Finne, 2001). According to Babbie & Mouton, (2005), women and their experiences have been under-represented both as subjects as well as in the construction of theory. In social research methodology there have been biases, which emphasised masculinities, and hence women's experiences have not been addressed adequately. While women's position in general has been under-researched in the construction of theory, elderly women bear the worst effects of this discrimination. As has been suggested in the literature, gender and feminist theory seem to focus mostly on middle age and younger women - women who are struggling to balance the demands of the labour market and those related to social reproduction.

The position of elderly women is invisible in these theories. Where their position seems visible, they are depicted as receivers of welfare benefits. Their stories are told from an outsider's perspective. Their agency is often not highlighted in stories told about them. The active role they play in the construction of their realities is often left untold. This is not to suggest that their disadvantaged position should not be reflected in theory. In conducting research, the researcher should be aware of the disadvantaged position of women. However, the analysis should begin with the lived experiences of local women and then move to analyse the social relations that determine them.

3.4.2 Sampling method and sample

The study made use of non-probability purposive sampling. This is a form of sampling whereby subjects are handpicked from an accessible population. In purposive sampling, we sample with a **purpose** in mind. We usually would have one or more specific predefined groups we are seeking. One of the first things we are likely to do is verify that the respondent does in fact meet the criteria for being in the sample (De Vos et. al., 2002).

In terms of the study, subjects were identified through: their availability and willingness to participate; own knowledge of the population; and area of study by the researcher; its elements and the nature of the research aim. As this was an exploratory study, the aim was to interview between 15 and 20 subjects. Fifteen women who were above 60 years old, retired, unemployed and receiving or entitled to receive a state pension were selected. Participants had to be heads of their households. The ages of the participants ranged from 60 to 85 years.

3.5 Ethical Considerations

Ethical issues are an important part in the research process, as researchers should not seek to obtain the 'truth' at the expense of the objects or subjects of study. It is important for researchers to clearly define what is or is not acceptable. This may help prevent conflict that could otherwise occur as a result of conflicting interests

among the parties involved in the research. This also helps the researcher in ensuring that human rights are not violated (Polit & Hungler, 1995). One person may do something because it is in his/her interest while it is harmful to the other person. Ethical issues are therefore associated with what is acceptable and or not acceptable during the research. In the Cambridge International Dictionary of English (1995) ethics is defined as a system of acceptable beliefs that control behavior. Such a system should be based on morals. Some of the important ethical agreements that prevail in social science research are discussed below.

3.5.1 Informed consent

It is important for the participants to know the goal of the study, how the study will be carried out, as well as the advantages and the disadvantages of taking part in the study. This approach ensures that they are able to make an informed decision about taking part in the study. There are challenges that a researcher may be exposed to if he/she provides detailed information about the study to the research participant. Hence it is important not to give too much detail. One of the challenges would be that the research participants may act unnaturally during the research process and that this might affect the results of the study.

The researcher sought consent to do the interviews with the research participants. The respondents were informed beforehand about the aim of the research and what the research was about. The duration of the interviews as well as the specific data collection method was also explained to the participants. Participants were given an opportunity to ask questions before they took part in the study (if they had any) as well as after completing the interviews. A sample of the consent form is attached as Appendix B. The consent was translated into Xhosa by the researcher who is also Xhosa.

3.5.2 Respect for human dignity

It is the responsibility of the researcher to protect the research participants from any harm that they may be exposed to as a result of participating in a research study. The interviews were carried out during the day – whilst the grandchildren were at

school to minimise disturbances. Whilst conducting interviews at the participant's homes helped minimise the possibility of being exposed to harm, it also gave the researcher an opportunity to observe and record details of the places where the research participants lived and their livelihood strategies.

With regards to possible emotional harm, the researcher told the research participants that the information collected would unfortunately not be used to directly improve their livelihoods (because this project is for study purposes). The aim for doing so was to avoid creating false hopes for the research participants as this could lead to emotional harm. It was made clear that participation was voluntary and that participants were free to withdraw from the research should they feel the need to. No participant was persuaded, forced or bribed to participate in the study. After collecting data, research participants were given an opportunity to reflect on their experiences during the research process, talk about their experiences as well as the challenges they went through as well as their overall feelings about the research. This added a significant amount of rich information to the data.

3.5.3 Confidentiality, Anonymity and Privacy

Confidentiality of the respondent's identity was guaranteed. The participants were given an assurance that no one else except the researcher and the supervisor would have access to the tapes and that these would be locked up in a safe at the university after use. All the respondents had their privacy respected. Privacy can be defined as anything that is not intended for others to have access to.

Participants were informed of their rights to refuse to answer certain questions that they were not comfortable with. Complete anonymity was promised to the research participants. The respondent's actual names were not used during the interviews and thus not recorded – in the research report or any description offered – that might lead to easy identification of the participants by other people (pseudonyms were used).

3.6 Data collection

3.6.1 The interview process

Data for the study was collected through observation and semi-structured interviews using an interview guide (see Appendix A), as well as through field notes. Babbie & Mouton (2005) assert that an interview guide is an important tool because it helps the researcher to keep focus on the topic. The interview guide had two sections. The first section covered the demographic and socio-economic characteristics of the participants. The second section covered the themes developed to garner information on the participant's survival strategies. All the interviews were audio-taped with the permission of the participants. The interviews were recorded in order to preserve the terms used by the subjects as well as to accord the researcher an opportunity to probe and observe non-verbal cues. Each participant was requested to give verbal permission for the researcher to record the interview. This was done to ensure that there would be no instances whereby the participant would claim that they were not aware that the interviews were being recorded. This permission was also audio-recorded. The interviews took between 60 and 90 minutes. An observation sheet (see Appendix C) was also developed in order to record the home

environment. Supporting notes were used to support the data collected from the interviews.

All discussions were conducted in Xhosa to allow the free flow of discussion and to account for the fact that some of the research participants were only able to communicate in Xhosa – due to lack of education and unfamiliarity with speaking English. Using their ‘mother tongue’ would enable the participants to provide detailed accounts of their experiences, which might not have been the case if they had to use English. The tapes were transcribed in Xhosa and the transcripts were translated into English. The researcher who is also Xhosa speaking personally transcribed and translated the tapes.

3.6.2 Setting for the interviews

The dates and times for conducting the interviews were pre-arranged with the subjects. The researcher confirmed these arrangements a day before the interviews took place to make sure that the subjects would be available. It was important to ensure that the venues were suitable and that there would be no disturbance during the interviews especially because some of the women lived with their small grandchildren.

3.7 Data analysis and interpretation

De Vos et. al., (2002) argue that data analysis involves identifying salient themes, recurring ideas and patterns of belief that link people and settings together. This can be seen as the most challenging part of data analysis yet, one that integrates the entire research process.

Data analysis was done concurrently with and immediately after data collection. After the interviews a process of management and organisation of the data took place. The tapes were transcribed verbatim, in Xhosa as mentioned earlier. The transcripts were coded for all references to the meaning given to survival strategies.

Furthermore, the codes were examined for themes and categorised. The initial codings were cross-checked with the themes, recoded and then analysed. The

categories were further examined for similarities and differences and then analysed again. The researcher sought to provide a descriptive account of the respondent's narratives as clearly as possible. Data from the observation sheets were also categorised, analysed and incorporated into the themes. New themes also emerged from the observation sheets.

3.8 Limitations of the study

According to Berg (1998), “researchers are to choose procedures keeping in mind the problems that may arise in specific research settings, among certain research groups, and in unique research circumstances”. It is important therefore to take into account the limitations of this study when reading and analysing the results of this study. The non-probability sampling method used did not make it possible to have a truly representative sample of all the elderly women in Ngangelizwe. Although this rendered it impossible to generalise the findings, it was acceptable for the purposes of this study. It is also hoped that the findings will provide the reader with important information on the strategies used by some of the elderly women of Ngangelizwe to cope with poverty.

Conducting in-depth interviews on elderly people proved quite challenging. Some interviews had to be completed on another day because the older women tired easily. Others talked for longer than necessary while others related irrelevant information – in terms of the study – and the researcher had to gently extricate herself from these discussions.

3.9 Summary

In this chapter the research methodology used to conduct the study was described. The research design, sampling method and sample, ethical considerations, data collection and analysis procedures and limitations of the study were explained.

CHAPTER 4

4. LIVELIHOODS, SOCIO-ECONOMIC CHALLENGES AND SURVIVAL STRATEGIES

4.1 INTRODUCTION

This chapter provides the researcher's analysis of the data. The important factors that are reviewed in the analysis are issues such as education, teenage pregnancies, as well as crime (among others) and the effects they have on the lives of the participants. These socio-economic issues are vitally important in this study because they create a context under which elderly women who are heads of households survive and develop their survival strategies on a day to day basis.

Survival strategies developed by these elderly women and their limitations are discussed. This chapter highlights the active role played by elderly women both in their households and in the society at large. This is contrary to the image that is sometimes portrayed about elderly women as receivers of care and support (Krekula, 2007). This is not to suggest that elderly women do not receive support either from their families or the society at large. Rather, it is to argue that elderly women are active agents that take part in the creation of their realities and also play an active role in their families and in the society at large.

The analysis shows the different lifestyles, livelihoods and challenges faced by elderly women who are heads of households in the area of study as well as the different strategies they employ to address their daily challenges. It also briefly reflects on how these challenges render invisible the efforts by the government to help better the lives of elderly women in South Africa.

4.1.1 Socio-demographic profile of the participants

The fifteen women that took part in the study were aged 60-85 years, four were between 60 and 65 years, six between 70 and 76 years and five between 80 and 85 years. With the exception of one woman whose husband was unemployed, the women did not have spouses; they were either single (never married), separated, widowed or divorced. (See Table 4.1 below).

Table 4.1: Socio-demographic profile of participants

Participants	Age	Education	Occupation ⁸	Dependants	Ownership ⁹
MaDlamini	70 years	Standard 9	Nurse	2	Yes
MaNgwanya	60 years	Standard 6	Cleaner	1	No
MamJwarha	60 years	No schooling	None	7	No
MaMaduna	71 years	Standard 9	Nurse	2	Yes
Nokhaya	81 years	Standard 6	Domestic worker	3	No
Nosintu	60 years	Standard 1	Farm worker	6	Yes
Noluntu	70 years	No schooling	Seamstress	3	Yes
MaNdlangisa	83 years	Standard 6	Seamstress	0	Yes
MaTshezi	61 years	Standard 6	Supervisor	3	Yes
Nozizwe	83 years	Standard 4	Cleaner	0	Yes
MaBhayi	71 years	No schooling	Factory	4	Yes
MaNgcitshana	76 years	Standard 6	Domestic worker	4	Yes
Nokhontoni	85 years	Standard 4	None	2	No
MamQwathi	85 years	Standard 1	None	3	No
MamThembu	70 years	No schooling	None	2	No

More than two-thirds of the women had some form of formal education although none had completed secondary schooling. With regards to economic activities prior to pensionable age eleven of the women had been gainfully employed in the formal sector. Nine of the elderly women were landlords and six of these were renting out rooms to tenants.

⁷Occupation r refers to occupation prior pension.

⁹ Ownership refers to home ownership.

Of the nine landlords, seven lived in moderately furnished houses that had electricity; six of these also lived in houses where there was indoor water and sanitation. Only one landlord lived in a house that is dilapidated, not well furnished and without running water. Only one elderly woman, who is a landlord, lived in a home informed by traditional style huts. At this participant's home, there was neither a chair, a radio, electricity nor a table. We sat on upturned empty buckets during the interview. (See table 4.2 below).

Table 4.2: Access to basic resources

<u>Participants</u>	<u>Water and sanitation</u>	<u>Electricity</u>	<u>Tele/cellphone</u>
MaDlamini	Indoor	Yes	Yes
MaNgwanya	Outside	No	No
MamJwarha	Outside	Yes	No
MamaDuna	Indoor	Yes	Yes
Nokhaya	Outside	Yes	Yes
Nosintu	Outside	Yes	No
Noluntu	Outside	Yes	Yes
MaNdlangisa	Indoor	Yes	Yes
MaTshezi	Outside	No	No
Nozizwe	Indoor	Yes	Yes
MaBhayi	Indoor	Yes	Yes
MaNgcitshana	Outside	No	No
Nokhontoni	Outside	No	No
MamQwathi	Outside	No	No
MamThembu	Outside	No	No

The other participants were renting rooms in different houses, in the same area. The rented rooms did not have electricity and were cheaper, the participants were using paraffin appliances such as stoves, lamps, etc. The toilets and water taps are situated outside which can be challenging for elderly women, some of whom do not have enough strength to carry even a bucket of water from the taps outside to the house.

Only one of the women renting rooms had a cellphone while four of the women who own houses have cellphones and MaDlamini and Nozizwe have telephones in their houses. While telephones and electricity may be a necessity for other people, for some women, they are luxuries they cannot afford. Their major concern, according to their narratives, was getting enough newspapers so they can cover their worn out walls, as some of their rooms are made of corrugated iron, which can be very cold in winter (the time when the interviews were conducted). Heaters are no option either; as some of the participants stated that they do not have money to keep buying paraffin for heaters. The rooms contain a few basic goods such as a bed, a table under which the food and groceries are placed (a makeshift cupboard), and a stove, and for those fortunate they have a radio, while for some there is neither a television nor radio.

4.2 LIVELIHOODS

Of the five livelihood assets – social (telephone, radio and television), natural (land and water), physical (housing and transport), financial (higher pension and child grants) and human (more education, skills and job opportunities for their children) – the women emphasised financial and social assets as being very important. The women also indicated that access to finance would create access to all five assets.

The living conditions of the participants are different. This can be explained by the participants all having different educational levels and prior occupations. Some of the women defined their socio-economic status as middle class while some said they were poor due to various reasons. For MaDlamini and her household, life would be unbearable without electricity, running water and a telephone. She stated that a telephone is a necessity for her, especially given her age, because when she is not feeling well a neighbour (that owns a car) can be contacted to take her to hospital. Like MaDlamini, Nozizwe said it is through a telephone that she can keep in touch with the outside world. Owing to her advanced age, she has no strength to move from one point to the other. She calls her friends to find out about important events that she needs to attend, such as funerals. For women like MamJwarha on the other hand, these are luxuries one cannot even dare to think about.

“... I would say we are middle class family. We are not poor but we are not rich. We are just fine.” (MamaDuna). (Former nurse)

“...I would say we are middle class because we are not struggling. We never have to go ask for food somewhere or things like that. I would say we are middle class” (MaDlamini). (Former nurse)

“...It is difficult to live in poverty. It is difficult but I am used to it now so there is nothing for me since I have learned to accept my situation” (MamJwarha). (Housewife with no schooling)

It is not only the living conditions that seem different for these elderly women, but also their major concerns. Most of the women that are landlords were mostly worried about crime in the area as well as lack of cooperation by the police. Other women, like MaTshezi, stated that their major concern is acquiring basic needs such as food for themselves and their dependants. This contrast in needs could be due to the fact that the elderly women that are landlords have a secure source of income which includes rent from their tenants. Other women that are not landlords do not have such sources of income and thereby rely solely on the State pension as a secure monthly income and are forced to share it with their dependants because of the needs in their households.

The differences among these women are not only reflected in their living conditions but also in the health conditions and welfare of their dependants. For example, when I arrived for an interview at around midday at one of the houses I found that a baby, which was being cared for by its grandmother (MaNgcitshana), had not yet had a bath and that the room was dirty. MaNgcitshana stated that it is very difficult for her to look after all her dependants especially when there is a baby involved, because a baby needs a lot of attention. If she had enough means she would employ a care-giver to take care of the child while she focuses on other things in the house.

Although there are other children living with her, she said that it is difficult to delegate chores to them because they are so young. The baby is not her only challenge; she is also suffering from arthritis. She also stated that her doctor warned her not to do laundry especially with cold water as it may aggravate the effects of her illness. Yet

owing to her limited access to resources she can neither keep warming the water before doing the laundry nor hire someone to do it for her. The participant also voiced her concern about her younger dependant (baby) growing up in an unhealthy environment. Although she is happy to see the baby growing, she is concerned that the environment is not healthy for a child.

While the child in the above scenario may be too young to feel the effects of his living conditions, some of the participant's dependants were not spared these effects as reflected in the following scenario;

"...I really do not like to talk about this thing. My child tried to commit suicide. At this time she was pregnant. At the hospital they told me that she had taken about 12 tablets. Three days after she was discharged from hospital she told the counsellor that it was because she could not handle my situation. She felt she had added to the problems by becoming pregnant and hence adding to my responsibilities as the provider" (MaTshezi).

This participant's dependant had difficulty facing the poverty situation at home. So much so that she felt suicide would help her escape the pain and minimise the stressful situation she had put her family in. This is however not to suggest that children from poverty stricken families commit suicide in larger numbers than those from well-off families, but in this case, poverty was mentioned as one of the underlying influences to the decision.

4.2.1 Living arrangements

While some of the women stated that they had no other choice but to live with and provide for the needs of their dependants, some invited their grandchildren to come and live with them. Some of the reasons given by the women included, loneliness, need for assistance and also to have someone who can run errands for them. Most of these elderly women that had invited their grandchildren to come and live with them would otherwise be living alone. Their own children are either married, relocated from home due to work, or are leading independent lives in nearby areas.

In cases such as these, it is the children's parent/s who provide for the needs of the child and not the grandmother. In some cases, the arrangement is for the parent/s to send groceries or deposit money on a monthly basis into the elderly women's accounts. In either case, the mother of the child buys the uniforms and other school necessities. Children in such cases visit their respective homes every holiday while their parents visit occasionally when time allows. For these elderly women, living with their grandchildren does not have much of an impact on their financial resources owing to the above provisions.

4.3 SOCIO-ECONOMIC CHALLENGES

Among the problems repeatedly expressed by the elderly during the interviews, the following can be highlighted: premarital and teenage pregnancies; absent fathers; grandchildren dropping out of school due to lack of funds; alcohol and illegal drug abuse; and the rampant crime in the area. Most of the elderly women also expressed the difficulty they experience with disciplining this modern generation.

4.3.1 Premarital and teenage pregnancies

All the participants are living with children who are either their own children, grandchildren or children from the extended family. Most of the children are at a school-going-age. Only a few are either beyond this stage or between 0 and 3 years. According to the narratives, one of the reasons why these elderly women are living with their grandchildren is as a result of not only high unemployment, but pre-marital and teenage pregnancies. Most of the participants' children are unemployed and therefore unable to lead an independent life with their children. The extracts below highlight the extent of the pre-marital and teenage pregnancy problem in the area.

"My eldest daughter has four children. My third daughter just had a baby a few months ago. My second daughter is pregnant so I have five grandchildren" (MaTshezi).

"I am living with my youngest daughter and four grandchildren. Two children belong to my eldest daughter, one to my second daughter but now she is married, the other one belongs to my last daughter, the one who lives here with me" (Nosintu).

“I have three grandchildren. Two live here with me and their mother who is now 14 years old and one lives with her mother” (MamJwarha).

Some of the participants' children became pregnant as early as 12 years of age. After this some were not able to return to school due to various reasons, some of which will be discussed in the latter parts of this section. These young girls remain under the care of their mothers together with their children. In some of the participant's households, teenage pregnancy has affected all the girls. In some cases it is multiple teenage pregnancies that need to be addressed. The majority of the teenage mothers who are referred to in the above extracts are no longer schooling. Some of them are doing part time jobs such as domestic work or doing casual work. Some are stay-at-home moms who are looked after by their mothers.

4.3.2 Absent fathers

In the majority of the cases in the study, the grandchildren's fathers are either absent or not playing any meaningful role in the rearing of their children. In some cases the grandmothers (those whose daughters have died) do not even know the grandchildren's fathers. This makes it difficult for these elderly women to apply for a child maintenance grant or even to follow up on the father in any way. However, in a few instances, the father or the father's family is involved in the lives of the children – albeit this may not be on a regular basis. In these cases, the fathers provide for basics such as school fees, uniform or clothing for their children but mainly only after repeated requests from the grandmothers. The role played by these fathers is very useful although it would have been more so had this role been on a constant basis. It is useful to the grandmothers, as it tends to reduce their financial load.

It is important to take into account the different ways in which fathers may be involved in the lives of their children so as to contrast the sometimes predominant stereotype of absent fathers. This is not to suggest that absent fathers should not be the subject of research or theory constructions. Rather, it is to suggest that all diverse situations need to be accounted for. In cases whereby the fathers are absent from the lives of their children, it is necessary to explore the possible reasons

for this situation. In doing so, solutions to the real reasons why fathers become ‘absent fathers’ can be uncovered.

The above situation reflects the diverse nature that sometimes characterises the lives of elderly women. For the women who are compelled by circumstances to live with their grandchildren, the challenge is to stretch their limited and sometimes insufficient resources to cater for their dependants, for example education. In some cases they have to extend their provision beyond the education of the grandchildren. They have to provide for the youngest members of their families whose needs may be different from those of the older children (that are at school going age). Despite the disadvantages that characterise the lives of some of the elderly women, providing for the education of their grandchildren seems to be their top priority. This often means developing ways and means to ensure that all the children get their basic needs. Most of the time, these aspirations are not always achievable owing to financial constraints.

4.3.3 Education

Education is but one of the responsibilities that draw on the resources of the participants as it entails more than just tuition fees for the child/children. While education seems to be a valuable asset to the elderly women, some of them did not get the opportunity when they were growing up. In contrast, some of their children seem not to place much value to it. This is evident in the habits displayed by some of the participant’s children dropping out of school for petty reasons such as feeling that they are too old for school.

“We sometimes run out of money for school fees for the children. They (the children) do not have all the uniform because we cannot afford it...when they need something, I buy for one child. Buy uniform for that one child. Next month I focus on the other child. Next month I do the same, until I finish them all” (Nosintu).

“... I send them to school using my State pension to pay for their fees but, when things are difficult I used to even take some loans” (Nokhontoni).

“It is very difficult with the little money that we get but, it is better than nothing and we are grateful for it. We use the State pension to pay for fees. I do not give them lunch because I do not have money” (MamQwathi).

“It is R80 per child, without the uniform and money for lunch. R160 for both children but what can I do? I want them to go to school. Hopefully their lives will turn out better than ours” (MamThembu).

Nosintu is one of the participants whose children seem to be attaching little or no value to education. Her youngest son, (18 years old at the time of the interview) mentioned that he did not want to go back to school after failing grade 8 several times. According to Nosintu, the boy said that he is too old to be doing grade 8. However, he is not the only child in the household who showed no intentions of going back to school according to Nosintu. This is not limited to Nosintu alone, many of the participants mentioned that the children in their care have little or no value for education. This lack of interest in education seems to be putting a heavy strain on the elderly women. It makes them feel hopeless about their children's and grandchildren's future especially in regard to their chances of escaping relative poverty that characterises their households.

While some of the participant's children show little or no interest in education, some of them do but are unable to gain an education due to financial constraints. Some of the participants could not afford to send their daughters back to school after they had had children. This is confirmed by the additional responsibilities on the participant's shoulders, as they now had to provide for the needs of the baby and the baby's mother. There are many opposing accounts regarding access to education with regards to children from disadvantaged backgrounds. This is not to suggest that it is impossible for such children to acquire education. There are however a number of challenges that these children often have to endure in order for them to get an education; challenges that they would otherwise not be going through. Paradoxically, some of these challenges may lead the children into giving up on the idea of attaining education. Other children forge new challenges by following through with poor choices. The consequences of some of these choices tend to have negative effects on the elderly women whose responsibility is to ensure the safety

and well-being of their dependants. Taking part in criminal activities is one of the poor choices made by some of the participant's children and grandchildren as will be reflected in the discussion below.

4.3.4 Crime

As discussed in chapter two, Ngangelizwe Township has been cited in the literature as one of the areas known for high crime rates. Illegal drug use has become more widespread within the area in recent years. This is the issue that seems to be raising the concern of the participants especially those who either have sons or are living with their grandsons. Some of the children are either selling drugs or selling and using them. Furthermore, they either leave school or engage in criminal activities whilst still at school. This is evident in one of the participants that had a young boy (18 years) who is not only using drugs but is also involved in crimes such as robberies.

"Our children grow up hating school because of these drugs. You as a parent think that you have sent your child to school only to find that they do not even go to school. They end up there (pointing at some house at the end of the street where she lives), smoking this pill that is sold there. That corner has destroyed our children here. It has really destroyed our children. I have been very unfortunate. I heard that my child was not attending school anymore but was smoking these drugs. His older brother was also involved in this. I then decided to send him to his oldest brother who is a policeman. Now he is back because of the holidays, otherwise he is not living here with me anymore. But then, it is when he was there with his oldest brother that he has decided he wasn't going to go to school anymore. That came as a surprise to me because there are no drugs there, where he and his brother live so, I really do not know what else to do" (Nosintu).

"I do not know what to say. My son is an alcoholic and his girlfriend, the mother of my grandchildren. They both get drunk and misbehave like for instance fighting and calling names. It is a sad situation especially for the children. My grandchildren are living in hell. Sometimes the children come and knock here in the middle of the night asking for a place to sleep and food, running away from the fights at home" (Nokhaya).

"People are killed almost every week. They also break into our homes and attack people before taking the things. I was not attacked when they broke into my house but some people

are not so lucky. They broke into my house three times. I reported to the police but nothing was done. The police did not even come to see what happened” (MaDlamini).

While one participant is directly affected by the drug situation in the area of study, because her son engages in criminal activities, some of the participants fear for both their lives and those of their dependants. According to one of the participants, Stofile Street is the home of the drug lords. A few years ago this street was one of the safer areas of Ngangelizwe. Now, it has become one of the most dangerous areas.

MaDlamini lives with her grandson just next door to where the drugs are sold. Her major concern is the fact that the majority of the landlords in the area are elderly women some of whom are living alone and are as a consequence in a vulnerable position. Furthermore, some of the people who come to buy the drugs could be studying their living arrangements. This would give them opportunities to easily break into the houses, not only to steal but also to attack the elderly women who are living alone. Such drug related issues are not only a matter of concern among the elderly women but also a matter that the participants seem afraid to talk about.

One of the participants emphasised the fact that she was telling the researcher all of this because she knows that the researcher will not talk to anyone else about this. They fear that they cannot rely on the police should they be under any form of attack. This fear is based on the awareness of the elderly women that there is a lack of police involvement in solving crimes. One of the participants stated that they are all (the community) aware of the matter but no one is willing to come forward and talk about it. All the community members talk about it secretly in their homes despite the fact that some of their children have been lured into drug abuse by these drug lords. Young boys are introduced to quick ways of making money leading them to leaving school. They are taught how to use guns and knives and how to use drugs and this slowly destroys their lives and sometimes those of their families.

4.3.5 Alcohol abuse

It is when matters are too difficult that some of the participants find it hard to face things head on. Some of the participants stated that one of the reasons they drink

alcohol, apart from the social aspect, is to distract themselves from thinking, especially thinking about things they feel they have no control over. According to them, these things range from difficulty in accessing resources to the concern about the future of their dependants as reflected in the above extracts. Some had tears in their eyes as they expressed themselves. Alcohol abuse also seems to be one of the coping mechanisms for some of these women, as is depicted in the statement below.

"I can never stop drinking. It is only death that can stop me otherwise I cannot stop. If I can stop, maybe I can kill myself because of thinking. You see, drinking takes my mind off some things. It prevents you from worrying about things you have no control over like for example thinking about what my grandchild will do or how she will survive if I can just die. So drinking interrupts such thoughts" (MaNgwanya).

"It is really difficult. You know, it has been long since I started drinking. It helps you avoid thinking. It distracts you from meditating on your problems. It's not hard. The only difficulty is living in poverty but I am now used to it. There is nothing difficult for me since I have learned to accept my situation (sighing) yah! It is better" (MamJwarha).

"You see, the problems that we have here are those taverns (shebeens), but we cannot complain because that is how some people survive, by selling alcohol. Otherwise it is really a problem. As you can see, on this street almost all the people have shebeens. Not only do they sell alcohol but also drugs and it affects our children because they sell these things even to our children at school. This is all new, these drugs, that they are now selling here, are all new but what can we do? It is really hard my child, but you have to survive and we do survive" (MaBhayi).

"The only problem we have here is noise. There is a lot of noise and sometimes it is difficult to even sleep. Some of our neighbours drink a lot and make noise" (MamaDuna).

On the contrary, to some, alcohol is one of the things that make living in the area of study unfavourable. This is due to people's behaviours when they are under the influence, and also because of the threat it is to students and their studies. All the participants in the study seem affected by alcohol and drugs in one way or another. They are either affected directly or through their dependants. Some, do not consider alcohol abuse negatively, they do not regard it as harmful as it seems to be helping them cope with their otherwise challenging situations. Others, on the other hand, see this abuse in a negative way as it seems to be making the community an unsafe

environment for the participants – especially for their dependants whose future seems to be bleak as a result. Taverns and alcohol, according to the narratives, open ways for more dangerous substances like illegal drugs.

The above discussion has focused mostly on some of the challenges faced by the participants in the area of study. Most of the challenges affect the participant's children but their effects extend to the elderly women who are heads of households. While some of the elderly women in the area of study are in a disadvantaged position, some have the support of their children. This support plays a vital role in helping these women to get by and to cope with the high living costs of urban life.

One thing that seems clear in the above discussion is the fact that elderly women are not a homogenous group of people. They may have some common aspects in their lives but they are different in both their circumstances and in the different ways they attempt to address the challenges that characterise their lives. None of these women are victims in their situations. They are all active agents who are actively involved in the construction of their realities. The strategies devised by these elderly women to address some of the challenges are investigated in the following section of the discussion. These strategies include but are not limited to forming networks, projects and other coping strategies.

4.4 STRATEGIES FOR SURVIVAL

In order to 'make ends meet', that is to sustain their households, the women employ various strategies. These include amongst others: income diversification through participation in income-generating activities; renting out rooms in their yards; being 'loan sharks' or micro-lenders; casual work and the involvement of their children and grandchildren in income generation.

"...I just collect the boxes and sell them so I can be able to get something to buy food. It is very hard but I have to feed the children. I wake up early in the morning but now because of the baby I have not been able to go. The social workers came here some time to check the situation but have not come again. That was 2 years ago. They promised to help me but I haven't seen anything...you know, it is as if people are laughing at you because you are

struggling. They come and talk to you, you sign and after that signing and writing, you see nothing. The other painful thing is that some people here are receiving food from the social workers. They get food parcels but not me. I do not even get food for the baby, nothing. I even asked someone to sign me under her name but nothing happened. They all get things but not me. I have not been going lately (to pick the boxes and the cans) and now, I just depend on my children but, even then, I cannot tell them how to use the money because it is theirs. I just take whatever they give me. If they decide to spend the rest of it on chips, then so be it...it is so hard but I just appreciate whatever they give me. As long as I can buy paraffin" (MamJwarha).

"It is really difficult. You know, the other day I was at Ndesi Street where you met me. A young girl came to me and asked me to come and wash her dishes. I took off my jersey and gave it to my daughter and went to wash this young girl's dishes. It is a young girl who is asking me, old as I am to wash her dishes but I cannot refuse because I need the money. I did not tell my child. I just came back, bought paraffin and with the change bought some beer (African beer-Umqombothi) and drank. It is really hard. A child can just ask you to do anything and because of your situation, you have to. These are the things that make it so hard. She gave me R20 and I was glad because at least I was going to be able to buy paraffin. I shared half with my neighbour and I used half" (Nosintu).

"My pension is small. The State pension is also not much but it would be very difficult to survive without it. I use it for groceries and everything else. Sometimes my friends come and ask me to sew something for them like now, as you see. One has asked me to make curtains for her. The money helps me a lot. My children are also very helpful to me. When I finished building this house, my daughter bought me this lounge suit; the wall-unit and all the things you see here are from my children. They are very supportive to me" (MaNdlangisa).

4.4.1 Sources of financial security

For some of the elderly women, the State pension is their only secure source of income. They barely survive through stretching their limited resources in order to provide for their needs and those of their children and grandchildren. This is not easy for people in such a financial position as they often turn to micro-lenders for financial support when the situation seems too difficult to handle. This is an experience that women such as MaNgcitshana have lived through in their attempts to ensure their survival and that of their dependants.

For women who are also landlords, the State pension is complemented by rentals from tenants, which range from R60 to R350 for some depending on the standards of the houses. MaNgcitshana for example is renting out 4 rooms at R100 each. Her rooms are cheaper compared to others because of their lower standard. There is no electricity for example. This means that the tenants use paraffin or gas appliances. This woman and her four dependants survive on approximately R1, 290 per month. This is of course before she pays for her expenses such as water and the children's school fees. One would be tempted to assume that she is in a better position compared to women like MamJwarha and Nosintu who are not yet receiving the State pension and therefore have no stable source of income, however, this is a difficult and perhaps misguided assumption to make. The lives of the women are characterised by a lot of differences especially in terms of their responsibilities.

There are some elderly women who were professionals like nurses prior to retirement. They have houses that are in a better condition. For those who are renting out rooms, their tenants are paying approximately R350 a month. In addition to the State pension¹⁰ and the rent payments, these women are also receiving retirement pension of approximately R1000 a month. This means that these women have a secure income of approximately R3000 a month. Some women on the other hand, receive support from their children either in the form of money or monthly groceries depending on the arrangements. These remittances become a very important part of these women's survival strategies.

For some elderly women, like Nosintu and MamJwarha, survival is a constant struggle because none of their children are employed nor are they receiving any support from their extended family members. They have applied for a State pension and are still on the waiting list. None of their children are receiving either the Child Support Grant or a State Maintenance Grant. MamJwarha manages to pay the rent and feed the household members as well as provide for the education of the children through casual work. She collects and sells used cardboard boxes and cans to a factory owner who pays her 30 cents per box (this is reduced to 10 cents on rainy days because when it rains the boxes become wet and lose their value). She is

¹⁰ The elderly women who were professionals are also receiving state pension that they should not be receiving. This could be one of the reasons why their lives are better off than other elderly women.

sometimes helped by her grandchildren in the collection of cardboard boxes and cans especially during school holidays in order to increase the money received through her casual work.

This is a very challenging situation for this participant, taking into account the fact that she was recently diagnosed with tuberculosis. Her responsibilities, which include but are not limited to paying a monthly rent of R110, make it a hard situation to escape from. It is a very challenging situation for an elderly woman to partially rely on child labour to survive; a situation that seems more prevalent in our society nowadays. Money generated from this is used to buy their uniforms as well as other necessities.

On the other hand, the situation reflects the agency of the elderly women - the active and sometimes extreme measures which some of them take in order to ensure the well-being of their families. This is an action that seems to be paying off as these women have roofs over their heads and are sometimes able to provide their dependants with an education. This is often done despite the numerous challenges faced by the elderly that include, but are not limited to, disappointments from local social workers who according to the participants always promise to provide support especially for the children. While a Child Support Grant could have made a difference in the participants situation, there are challenges regarding accessing this grant because her daughter is still awaiting an Identity Document (ID) book that she applied for more than a year ago. Until she receives the ID book, they have to survive on the little they make. There are many other young and elderly women facing the same problem with accessing Child Support Grant in the area.

This means that the elderly women have to find other means to sustain their households or to find other income to complement their State pension. The kinds of jobs some women rely on vary – some women occasionally do domestic chores such as washing other people's laundry or dishes for a mere R20. This has embarrassing effects on some of the women although it is an honest means of earning a wage. What serves as a cause of embarrassment for these women is that the people requesting their services are sometimes young girls. This makes these

women feel disrespected in a way. One of the participants had tears in her eyes as she related this incident.

4.4.2 Lending and borrowing monies

Borrowing money seems to be another common aspect of survival. This is especially the case with people who are in a financially disadvantaged position. They engage in this costly and destructive practice in order to make ends meet. All the participants in the study stated that they do not have any savings while some are members of burial societies such as the one called “Masingcwabane”. For the women who are very conscious not only of the prevalence of HIV/AIDS amongst the youth but of the sometimes risky behaviour their children engage in, burial societies seem to have become a significant aspect of their lives. Some of these women have gone to the extent of registering their children in these societies and paying monthly subscriptions on their behalf. Some of the elderly women are not in a financial position to make such a choice, the effects of which can be very costly to these women in times of need.

“...Even now as I speak, I owe someone money. In fact it is a loan because I have to pay it with interest. Even when I buried my children it was a loan. It was as if I am crazy because sometimes I would go to ‘VELA’ (a loan shark). It is also a loan. I would go there. That is where they take your documents and keep them. That was really painful for me. When you have paid off all your dept they give you money again” (MaNgcitshana).

“I borrow money from people. Sometimes I get it from the nurses I used to work with because they at least know and trust me to return it. Sometimes I borrow from people at church. I make different plans” (MaDlamini).

Borrowing money from the micro-lenders was according to MaNgcitshana the beginning of a long and exploitative relationship. Even at the time of the interview, she stated that she has to pay back a loan. It was a loan from a different micro-lender than the one she had initially borrowed from. She said that she is trapped in this cycle of taking a loan from another micro-lender to pay off another one.

While this participant borrowed money from micro-lenders, some borrow from their neighbours and friends depending on the ties they have with them. This often means that they do not have to pay it back with interest as is the case with MaDlamini. This is one of the many benefits of friendship-ties especially among women.

4.4.3 Friendship-based ties

Friendship based networks are an important aspect in the lives of the women. While this is the case, there are complexities within these networks. The main challenge is the socio-economic position of the women. Their poverty situation sometimes means that there are limited resources to be shared amongst their friends and neighbours. The following extract from a participant's narrative reflects the value of friendship-based-networks especially to people whose lives seem to be characterised by financial insecurities amongst other challenges: *"MaNgwanya, my neighbour is very supportive to me. When I have something I share with her and when she has something she shares with me but, it becomes a problem when we both do not have anything"* (MamJwarha). There is never a guarantee however that one will receive help from one's friends. This is especially the case if both parties are in a disadvantaged position. This could be due to the fact that sometimes people become closer to those who are like them, although the opposite is also true.

"We survive by sharing. For example, it is not everyone who has a garden here. Those of us who have gardens sometimes share what we have with those who do not have what we have in the gardens. That is how we live on a daily basis, by sharing with others whether it is sugar, tea, or anything. It is our daily thing. Naturally, people rely on one another" (Noluntu).

"We are close. We help one another. My neighbours are old women like me. We help one another because we understand one another. Friendship is based on cooperation. You cannot have a friend who does not cooperate. You cannot make friends with someone who when you call them at night for help say they are afraid. I am close with my neighbours. I count on them for help" (MaDlamini).

"Here in township you cannot borrow money from someone when you have a problem. They just laugh at you, nothing else. I don't even know why people here are like that. In the rural areas people support each other. If you do not have food for example, they can share it with you. This is not a (good) place" (MamJwarha).

The focus in the above extracts is on the various ways in which elderly women are able to secure finances to provide for some of their needs and those of their dependants. Although these elderly women are able to acquire finances in different ways as reflected in the discussion, this is usually not enough. Even in cases where the money may be enough, they may not always be sure that they will have finances to keep them afloat until the end of the month. Their lives are therefore characterised by constant insecurities. This seems to be one of the reasons why they sometimes rely on friends and neighbours to help them get by during hard times.

The role of friendship-based networks seems evident in the lives of almost all the participants although in a diverse nature. In almost all the narratives however there is reference to friendship being the source of not only emotional but also material support. These friendship-based networks take different forms depending on how those involved in them are willing and able to invest in them. Friendship-based networks were described by one participant as *“something like a family relationship where those involved take care of one another”*. Equating friendships to family could be one of the ways through which those involved in the networks establish a sense of commitment and obligation to helping one another.

However, participation in these networks is not always inclusive of everyone – each network functions according to a different mandate. There is for example a network formed by some elderly people whose aim is to collect funds towards supporting a member when they have lost a loved one. It could be loss of a child or any family member. This network is only open to landlords in the area of study. The reason is that tenants are not permanent residents and therefore cannot be relied upon. Although this network was formed specifically to collect funds, the members meet on a regular basis in an attempt to get to know one another. They share important information and support one another whenever there is a need. These are additional benefits to being part of the network, benefits that tenants are excluded from as a result of their nomadic lifestyle. This shows that friendship-based networks are based on a structure that could have a discriminating factor. These networks are however important especially for the elderly women who have little or no ties with

their extended family members in the rural areas. These networks provide them with support and a sense of belonging.

According to some of the participants, mostly neighbours form such networks. However, this is not always the case, one participant stated that if one is poor, they often go to those who are like them for support rather than go to 'educated' neighbours who would 'make fun' of their situation. This reluctance to rely on 'educated' neighbours suggests that proximity is not the only factor that people take into account when forming these networks. This is not to suggest that proximity is not important. Some people are more likely to trust someone who lives closer to them than one who lives far. This rather reflects the complexities that inform the formation of such networks. The rules and the expectations may differ according to the needs and expectations of the members. Apart from networks, some of the elderly women in the area of study have begun self-help projects. These projects help generate money they can use towards the rearing of their children and grandchildren. These projects will be looked at in the following section of the discussion.

4.4.4 From friendships to business

Some of the elderly women used their friendships as the foundation to start self-help projects. Having shared information about their lives, their livelihoods as well as needs, they decided to find ways to make money that would complement their monthly income. These include but were not limited to starting projects – such as a chicken-farming project – with the hope that money would be generated from these projects. This money would complement their monthly income making it a little bit easier for them to support their families. This project involves elderly women buying day old chicks and caring for them for a period of approximately four months in their homes. They then sell them and share the profit. It is important to mention that money generated from most of these projects is never enough to keep the women and their families out of poverty, they barely survive, it only helps them survive within their situation. This could be due to the number of responsibilities on the shoulders of these women as well as lack of investment in these projects, which means sustaining the projects using their own limited resources.

Knowing the challenges associated with the high unemployment among young people, these women decided to involve young girls within the community in the project. While this would benefit the young girls, this would also reduce the load of responsibility on the elderly women, as it would mean less people to provide for in the households. The aim was to teach these girls about the project so they would be able to acquire the skills and in turn jobs would be created, as these girls would start their own projects. Many other projects were initiated in the area of study. Some of these were non-profit generating projects such as the Anti-crime project whose aim was to find ways to combat crime in the area of study.

While these projects promised good prospects for those involved, some of them did not last long. This was accounted for by a participant that cited the lack of support from the government bodies in the area of study. This was further corroborated by other women that were involved in the now defunct projects. When the women initiated the projects, they used their own funds. They had to take a certain amount of money from their own limited resources. This money would be used to pay for rent and to buy equipment for the project. These women had to rent a room because none of them had space available in their homes. According to the women, the local municipality had promised to support them by providing them with a place for the project as well as additional equipment, a promise that was never fulfilled.

The financial positions of some of the women compelled them to leave the projects. Subsequently, the projects were shut down. The household demands did not always allow these women to take money from their limited resources in order to maintain the projects. This seems to be a common situation among all the women involved in projects within the area of study. Some of the elderly women however have managed to maintain their projects despite the challenges and disappointments from the local municipality. An example of which is the chicken-farming project that was initiated by eight elderly women all of whom are heads of households and receivers of the State pension. Currently, only two of the original eight women are still running the project. According to one of the two women, other women could no longer cope with the financial demands of the project, as they often had to take money from their own pockets to buy medication and food for the chicks.

The two women who are now running the project run it from one of their homes. These women have given up on receiving support from the local municipality as reflected by this extract from one of the participant's narrative:

"We use our homes. You take one room and use it for the project and live in the other one. We have lost hope in getting our own site from the municipality as promised. Even the ones who have quit, it was difficult for them because they realised that we are using our money. They could no longer pop out money from their own pockets. It took a long time before we could see the profit because we were many but then, now that we two, it is easy to see the profit which is why we are positive about this project although we are not getting any help" (Noluntu).

The commitment of these elderly women seems to be bringing them good profit as reflected in the above extract. It seems as if help from the government would have made an even bigger difference not only in the lives of the women but also among the general population in the area of study. By equipping the youth with the skills learnt and gained from this project, jobs would have been created. Employment for young people would in a way reduce the financial demands on some of the elderly women. Lack of support from those in power seem to be one of the factors exacerbating poverty in the area of study and thereby trapping elderly women who are heads of households in the poverty cycle. The women repeatedly cite the continued lack of support from the social workers, the police and the municipality amongst other structures.

The effects of such a lack of commitment from these structures seems to be leading to slow progress in terms of the living conditions of the people in the area of study. Yet, the elderly women are committed to improving their communities. This is particularly evident in the non-profit Anti-crime project aimed at uniting the community members against crime. The project originated due to what they claim is lack of commitment from the police. The Anti-crime members who were elected by the community members would make attempts to locate criminals following illegal acts. They would then inform the police of the clandestine activities of these community members to make sure that these perpetrators are sent to jail. This project according to some of the participants made a difference as crime rates

decreased in the area of study following its initiation. This project did not last for long especially after the murders of some of its members. The seemingly hopeless situation which seems to characterise the area of study is reflected in the following extract from a participant's statement:

"...we formed it (Anti-crime) after seeing that the police are not doing their job...now, we rely on the police. In fact we are not relying on anyone because even the police are not helping. Some of them (the police) are friends with the criminals. They cannot take their friends to jail (MaDlamini)".

This is not the only participant who seems to suggest that there may be some form of friendship ties between the police and the criminals in the area of study. This according to the participants is one of the reasons why the police are not doing their job properly. This is what one of the women had to say about the lack of commitment by the police:

"Let me say that all people here are scared to say anything. They are scared because they know that there are no policemen in Mthatha. You cannot go to the police here and report a crime because they will tell the people (the perpetrators) that you are the one who reported" (MaTshezi).

According to this participant, the problem with the lack of police involvement is a national problem. It is not only something that happens in the area of study, because she hears reports of such relationships on radio almost every day.

Not all the elderly women in the study were involved in self-help projects. Some of the elderly women could not take part in the projects because of their ill-health while other women did not know about the projects.

4.5 Summary

The data analysis reflects the different livelihoods of the participants; the context within which they survive; the challenges they face as well as the strategies they adopt to address these challenges – strategies adopted to provide for their needs and those of their dependants. The common thread among the participants is the

fact that they are all active agents involved in the creation of their realities although some are in a better financial position than others. Even amongst those that regard themselves as poor, none of them are victims of poverty. They are able to adopt different strategies such as friendship-based ties, which allow them access to resources such as food and money; resources which enable them and their households to be able to survive within their situations.

CHAPTER 5

5. FINDINGS AND CONCLUSIONS

5.1 INTRODUCTION

The lives of the women in the study are characterised by a number of challenges, some of which affect the lives of their dependants and some of which increase these elderly women's responsibilities. Despite the extra burdens they face, however, none of these women view themselves as victims of poverty although very poor. They have all developed survival strategies in order to cope with the challenges they are faced with. These women are therefore active agents who create and shape their own realities, even as they exercise their agency in sometimes very limited ways. In other words, most of the strategies they adopt are only enough to ensure immediate survival but not to totally eradicate poverty in their households.

Nelson (2000) and Hossain (2003) argue that there is a need to recognise the fact that although those who are poor may not have cash or other savings, they do have skills, knowledge, friends or family and that these may serve as valuable assets in their lives. The following discussion highlights the limitations within which some elderly women live and how these women draw resources from their friendships in order to complement their State pension, which is often not enough to provide for their needs and those of their dependants.

5.2 SOCIO-ECONOMIC CHALLENGES

Unemployment, teenage pregnancies and multiple teenage pregnancies are some of the factors which contextualize the economic hardship in which most of the elderly women in the area of study live. These factors seem to affect those households that are already poorly resourced to begin with, thereby intensifying the challenges they face. In this study, the majority of the poorest households were those whose heads had either no formal education or had low levels of education (grade 8 and below). For example, Nosintu and MamJwarha live with both their own children as well as grandchildren who are a product of teenage pregnancies. MamJwarha did not go to

school while Nosintu went up to grade 3. It is specifically this situation that, unfortunately, also exposes them to low paying jobs such as domestic work among others, further escalating poverty within their households.

The above-mentioned situation reflects the argument made by Buvinic & Gupta, (1997) and Kakwani & Subbarao, (2005) who argue that the most vulnerable female-headed households are those with the following characteristics: they are headed by women with no education or low levels of education; women who are unemployed or have low market jobs; women with many dependants, women who have reached retirement age and women who are living with unemployed children or children who are sick as a result of HIV/AIDS or other diseases. Furthermore, poverty levels are more likely to increase amongst elderly women once they become the principal bread-winners or primary care-givers as this limits the income-earning opportunities available to them; it instead leaves them solely dependent on an unfortunately insufficient State pension.

However, the reverse is also true. Swartz (2008) and Hoffman et. al., (2006) suggest that families provide privilege (or disadvantage) to their children, depending on the capital available in their families. These advantages (or disadvantages) may extend to adulthood and are often responsible for the reproduction of class inequalities. Furthermore, the transfer of privilege is made possible through access to economic capital, which allows the transformation of one form of capital to another. Employed children, therefore, can support the elderly using the remittances that they get from their jobs.

This study found that where women received support from their children they seemed to have better livelihoods than those who did not receive any such support. For example, Nozizwe and MaNdlangisa receive support from their children in the form of household furniture, groceries and money. The study also found that those women who were receiving remittances from their children were those from an already better socio-economic position, and considered themselves middle-class (they stated that they were neither poor nor rich therefore they considered themselves middle-class). This is partly due to the fact that the majority of these women were professionals or semi-professionals prior to their retirement (for

example, MaNdlangisa was a seamstress, MaDlamini and MamaDuna were nurses) and had therefore managed to provide their children with formal education which, in turn, had enabled them to secure better jobs. In addition, these women had managed to purchase homes during their years of professional employment; they were renting out rooms to tenants and were thus able to complement their State pension.

Access to economic capital should not be taken to mean automatic access to all other forms of capital, as each form is unique in its own right. However, economic capital is the most important in that it not only places people in a better socio-economic status but also increases their chances of investing in other forms of capital. One such important form is that of cultural capital, which Bourdieu (1986) defined as symbols, ideas, tastes and preferences that can be strategically used as resources in social action.

5.2.1 Education

Formal education, for example, is one of the most important elements as it is an essential means to improve one's opportunities. Although nowadays all South Africans, according to the constitution, regardless of skin colour have an opportunity to acquire better education; it is not everyone who has the resources to do so (Saranel, 2005). Most of the participants in the study indicated that they did their best to ensure a better education but were not always in a financially viable position to provide all the essentials. One of the elderly women, Mangwanya, explained:

My granddaughter goes to school but financially it is very difficult. Sometimes we run out of food but at times she gets feeding scheme from school when I have money, I give her R2 so that she can buy herself something to eat at school. Maybe bread.

These women often cited insufficient money as the most difficult of the many challenges they faced with in their attempt to improve the livelihoods of their dependants. These economic obstacles towards the education of dependants were in some cases exacerbated by the poor attitudes that some of the dependants seemed to have towards education. Therefore, while poverty rates drop significantly with the attainment of higher education, the chances of children from poor

households completing their high school is very slim and their chances of acquiring tertiary education are even less feasible.

5.2.2 Other socio-economic factors

The behavioral patterns displayed in the lives of some of the participants' dependants suggest a possible reproduction of poverty among their households. The majority of the dependants, especially those from a low socio-economic background were often affected by single or multiple teenage pregnancies, unemployment, drugs and high school dropout rates. Many of the women in the study were deeply concerned by this situation because it destroyed the little hope they had concerning the future of their dependants. Even grandchildren did not seem to be spared from a bleak future, given the unsatisfactory attempts by their parents to improve their lives. This was especially the case for those mothers who were offered a chance to return to school after having had a first child and refused. For other households, the lack of financial or social support from the grandchildren's fathers intensifies the level of poverty in the household because such support would greatly reduce the burden on elderly women and enable them to attend to other household demands.

5.2.3 Gender, old age and access to resources

Although poverty is a worldwide problem (Krekula, 2007), women are the worst affected. In Ngangelizwe, those women who are retired professionals indicated that they received approximately R1000 a month from their retirement pension. Most felt that this amount was inadequate and so they applied for State pension, even though they were not eligible for it. They were, however, able to supplement their meagre pensions by accessing resources from their friendship-based ties and thus provide for themselves and their households.

The huge increase in households headed by elderly women in Africa has been noted in literature a number of times. This is largely due to the high levels of AIDS-related deaths amongst the productive age groups. MaNgcitshana is one of the women whose old age is shaped by the grim realities of the HIV/AIDS pandemic. Three of her children are dead, one of them as a result of an AIDS related illness. This left MaNgcitshana with the responsibility of taking care of four grandchildren, the youngest of whom was seven months old at the time. This situation, unfortunately, seems prevalent in much of Sub-Saharan Africa. In Uganda, Malawi and Zambia, for example, close to one in every five children live with an elderly person. (Hossain, 2003).

According to Hosegood & Ford, (2003) approximately 16% of children below seven years of age in the country stay with neither parent; approximately 49% of children of the same age live with their mothers without any form of support from their fathers and only 2% live with their fathers. For many women, this means stretching their limited resources to provide not only for the education needs of dependants but also dependants' health needs. As a number of scholars (e.g. Arber & Ginn, 1991; Calasanti et. al., 2006; Krekula, 2007) have noted, for many female-headed households, receiving State pension means taking in more dependants. This situation unfortunately reinforces women's role as domestic labourers, care givers and unpaid workers in addition to being instrumental providers as they now not only provide guidance for their household members but also ensure economic stability.

Needless to say, gender plays a very significant role in the distribution of resources within most households. The social reproduction role played by women contributes to the situation identified as the 'care penalty' which shapes many women's experiences of old age. MaNgcitshana observed that when people grow up they look forward to being cared for by their children, but now it is them (the elderly) who care for and bury their children, which is a very painful state of affairs. MaNgcitshana thus exemplifies the daily struggles that elderly women encounter as heads of households. The roles of elderly women in their households therefore need to be carefully examined given the high rates of unemployment among young people and the high rates of HIV/AIDS infection among this age group. These roles include but are not limited to providing emotional support, social support (through bathing and feeding their household members) and also ensuring that these members take their medication. These women are usually not trained for these roles as was the case with MaNgcitshana and are therefore in a vulnerable position as well.

Despite the increase in the number of households headed by elderly women, there seems to be less focus on the lives and experiences of the elderly, the majority of them live in conditions of extreme poverty (Apt 1999; Schatz & Ogunmefun, 2007). In the study, more than one-third of the participants (six out of fifteen) were renting one room each where they lived with their dependants. Some of these rooms do not have electricity while some are made of corrugated steel, which can be very cold in winter and unbearably hot in the summer. MaTshezi, another participant living with her two children and a three-month old grandchild lived in a corrugated iron room that was plastered with papers to keep it warm for the baby as she could not afford to buy paraffin for a heater. While living in such conditions may seem unbearable, for these women and their children this is everyday reality that they cannot easily escape. This situation could well be one of the reasons why one of MaTshezi's daughters tried to commit suicide.

5.3 SURVIVAL STRATEGIES OF ELDERLY WOMEN IN FEMALE HEADED HOUSEHOLDS

5.3.1 Friendship-based ties

The State pension is the major source of financial security for the majority of households in the study. It is very useful in the lives of the elderly women studied, because it can be transformed into other forms of capital in order to ensure that it meets the needs of women and their dependants. For women, like MamJwarha and Nosintu, who do not receive this provision, survival means finding other means to access income. These means include participating in the informal economy in various ways: in their case, they collected and sold empty tins and boxes at a price determined by the buyers. However, for all the women studied, friendships were the most important source for meeting everyday survival needs.

Although offering a guaranteed source of monthly income, the State pension is often inadequate to provide for all the needs of elderly women and their dependants. State pensions typically do not even cover the entire month (until the next collection date). This was the case even for those women whose State pension is complemented by remittances from their children. Many women therefore rely largely on their neighbours as reflected in the following statement by MamJwarha:

“My neighbor is very supportive to me. When I have something, I share with her and when she has something, she shares with me”.

MaDlamini's comment highlights the basic nature of the friendship-based ties: they are founded on a shared experience, which, in her case are the common challenges she faces as an elderly woman caring for many dependants; and secondly, there is the expectation of reciprocity, which is why she insists that one cannot be truly friends with someone who will not help you in your time of need. MaDlamini's expectations closely mirror the workings of social capital as described by many scholars, such as Putnam (1995), Narayan & Cassidy (2006) and others, who argue that cooperation and trust is responsible for the production and reproduction of relations of exchange as it allows the free flow of resources between those involved.

Noluntu also highlights the strong bond she shares with her neighbours:

“We support each other a lot here in my neighbourhood. We are now even close with the tenants. We have now created that kind of a relationship which gives us a sense of security which is very important in houses where there is no man around”.

Noluntu further likened her relationship with her neighbours to that of a family. Stack (1974) noted that it is quite common for most people involved in friendship-based relationships to describe them in familial terms. This shows how close one is to ones friends and/or neighbours and also intensifies the obligations that those involved have towards each other.

Bourdieu (1986) discusses at length how relations of exchange are created and maintained. He argues that these relations are the result of investments made by those involved which is the reason not everyone can regard themselves as part of these relations. For example, it is when people share generalised norms that they may regard themselves as group members. This sense of togetherness is maintained, in part, through everyday sociability. People involved in relations of exchange have expectations of one another. In the case of the participants, these expectations include receiving help from one's friends whenever the need arises. Failure to live up to these expectations is then criticized in various ways, ranging from gossip to exclusion from group membership (Stack 1974).

MaNgwanya is one of those participants who felt excluded from close relations as well as relations of exchange by some of her neighbours:

"When I have a problem, I go to some people but not others. It's not all the people that I am living with who can be of help. I do not go to just any of my neighbours, not that I have a problem with them but I just cannot. I prefer to go to someone whom I know is going to help me".

MaNgwanya also stated that she particularly felt this coldness from her 'educated' neighbours; she, however, did not have any problems with her poorer neighbours:

"MaNgwanya, my neighbour is very supportive to me. When I have something I share with her and when she has something she shares with me but, it becomes a problem when we both do not have anything."

The tendency to include or exclude people from networks of exchange has been highlighted by a number of theorists. Bourdieu (1986) for instance, argues that these

networks are not just 'objective relations of proximity' in which people who live closer to each other can easily establish close relations. They are rather as a result of investment strategies through which membership is constantly affirmed and re-affirmed. People like MamJwarha may then be excluded from such relations because of a lack of trust that they will be unable to reciprocate.

Lack of social trust undermines the creation of social capital, especially bridging social capital, which involves establishing relations exchange with those to whom one is different. People like MamJwarha end up establishing bonds only with those who are similar to them. Such bonds have limitations as reflected in the livelihoods of the participants as none of them have been able to escape the cycle of poverty; instead, they are only able to access enough resources to survive within these disadvantaged conditions. Kilpatrick et. al.,(2003) argue that the success of social capital relations lies in balancing both kinds of social capital –bonding and bridging social capital—rather than investing in only one kind of social capital.

5.3.2 Other means of survival

MaNgcitshana, like MamJwarha, has close relations with neighbours who are as poor as she is. Her only means of accessing resources when her neighbours are unable to help (which is often the case) is borrowing money from micro-lenders. MaNgcitshana explained that this started off when her children died, but she did not expect it to become a regular strategy through which she and her dependants would rely for daily survival.

What is clear from these narratives is that survival for those at the bottom of the economic ladder means reliance on other people in one way or the other. This reliance has its costs particularly for those whose relations of exchange are restricted to people as poor as themselves. This is why people like MaNgcitshana rely on micro-lenders. For those who are part of relations of exchange such as friendship-based ties, survival means one has to constantly invest in one's ties through voluntary acts such as visiting one's friends for example. These acts are not just merely acts of goodwill, as may initially seem to be the case; they are instead means of establishing and strengthening social bonds. It is the means through which roles are established and boundaries created both for those within and those outside these relations.

5.3.3 From friendship to business

The role of friendship-based networks in the lives of the women and the community at large should not be underestimated. Apart from drawing resources (such as food) for daily survival, these social ties have been used as a foundation for community development. Given the high rate of unemployment in the area of study for example, women like Noluntu started chicken farming projects with the hope that funds would be generated and jobs created especially for the unemployed youth. In addition to these projects were non-profit projects like the Anti-Crime project whose aim was to combat crime at Ngangelizwe. There are other organisations like *Masingcwabane* (let us bury each other) whose aim is to encourage and enable societal members to

save money that would assist during times of bereavement following the loss of a member or family member.

This project provides more than economic support towards members as its services include buying groceries and cooking during funerals. For women whose families are in the surrounding areas, this organisation is very important and useful as these women often have no one to turn to for immediate support. For most women like MamThembu, MaDlamini and MamQwathi, this is the most important organisation especially for their children given the high number of deaths among young people as a result of HIV/AIDS and crime. Yet, important as they are the majority of these projects have collapsed due to insufficient resources to sustain them. The few projects that are still operational are managed under challenging circumstances as there are no resources put forward to sustain them as reflected by the following statement by Madlamini who is one of the two women who are now managing the project:

"In my home, I have spared the other room for the project seeing that we are not getting any support from the government. They promised to give us a site for the project but nothing has been done so far".

One of the major challenges with social capital is when there is investment in only one kind of social capital rather balancing the two different kinds of social capital (bonding and bridging) as has been argued by Schuller (2007). This is the situation that is most prevalent in the area of study where poor people rely on each other without having established ties with better-off people. Bridging social ties would allow resources to be shared amongst all societal members and thereby improve the livelihoods of the poor (Schuller, 2007). This lack of bridging social capital is reflected by the slow service delivery and hence lack of trust between societal members and service providers such as the police. MaNdlangisa stated that she thinks that the police may be friends with the criminals thus explaining why they are not taking any action about crime in the area.

Although people have ideas and human capital, they do not have economic capital to exchange with their human capital hence the cycle of poverty in their lives. This is

reflected in the argument by Schuller (2007) using the vitamin metaphor that a healthy and effective community regardless of size needs a blend of different kinds of vitamins. Excess ingestion of any single vitamin will not only limit the production of good health but can also have the opposite effects of what it was intended for.

5.4 CONTRIBUTIONS OF STUDY

Social capital theory suggests that although those who are poor may not have cash or other savings, they do have friends or family. These may serve as assets in their lives. The results of the study on the other hand suggest that the assets obtained from these social ties may not be enough to take people out of their disadvantaged position. It is then suggested that attempts to improve poor people's lives should take into account social capital that is established by societal members. Consequently, this can be used as a means to establish bridging social capital. Without bridging social capital networks social ties will not be of much effect in the lives of those involved. This is so, given Bourdieu's (1986) argument that the amount of capital that an individual has depends on the network connections that one can establish and maintain and that of members of one's networks that one has the right of access to.

Poor people, as reflected by the results of the study, are usually disadvantaged as a result of lack of trust by those who have resources. The ones who have the resources do not trust the ability of those poorer to reciprocate. This limits the stock of social capital that they are able to invest and therefore draw from in times of need, putting them in a more disadvantaged position. This can only be changed through bridging social capital as it encourages people to establish links with those who are different from them.

The results of the study further suggest that it is through bridging social capital that poor people in the study may be able to break out of the cycle of poverty that characterises their everyday lives. This is so given Schuller's (2007) argument that a single form of social capital is not enough on its own. It is a balance of both bonding and bridging social capital that is likely to provide the required results (which in the case of the women in the study would be escaping poverty). However, without social

trust among societal members, it is impossible to establish bridging social capital. As argued by theorists such as Bourdieu (1986); Putnam (1995) and Hofferth et. al., (1999), social trust is the building block of social capital. It is social trust that facilitates coordination and cooperation for mutual benefit as reflected in the social capital model. Social trust is established and maintained through everyday sociability. One could therefore suggest that strengthening of social trust among the community members in the area of study may assist in the establishment of bridging social capital.

The same argument can be made regarding the role of government (through government officials) in the area of study. The statements made by some of the respondents reflect lack of social trust between social members and government officials such as the police. This lack of social trust hinders the development of a cooperative relationship that would lead to better access to resources and betterment of people's lives. This lack of a cooperative relationship is also highlighted by poor service delivery as argued by the respondents in the study. One could therefore argue that an understanding of the strategies adopted by elderly women in the area of study and the willingness to invest in such strategies may lead to improved access to resources by the community members. This would in turn take a majority of the people out of the poverty cycle that currently characterizes their lives and is likely to be passed on to their children and their grandchildren if not properly dealt with.

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APPENDIX A

INTERVIEW SCHEDULE

Survival strategies of elderly women in female-headed households at Ngangelizwe in Umtata.

University of Pretoria **Department of Sociology**

Thank you for agreeing to take part in this study. Please remember that participation in the study is voluntary. This means that no one is forced to take part in the study. Should you wish to withdraw from the study, please feel free to do so. If there are any questions you do not wish to respond to, please do not hesitate to let me know.

1. RESPONDENT'S BACKGROUND AND EDUCATION

- I would like to begin this conversation by asking you to talk to me about your family.
 - How would you describe your relationship with your parents when you were a child?
 - How many were you in your household when you were growing up? (children and adults)
 - How would you define the socio-economic status of your family?
 - Who would you say was the breadwinner at home and why?
 - Did your family experience a financial crisis at some point in your life as a child?
 - If so, how did they deal with it?
 - How did you get to live here in Ngangelizwe?
- So far, we have been talking about your family. Can we now please talk about you and your experiences as a child in your home?
 - Did you attend school?
 - What is the highest grade that you passed?
 - What job did you do?

- How would you describe the community in which you lived as a child?
- How is it compared to the one you are living in now?
- How was the relationship between your household and your neighbours?

2. RESPONDENT'S LIVELIHOODS AND SOCIO-ECONOMIC STATUS

- Now you are ...years old and may be perceiving life differently from the way you did when you were younger. Please tell me more about yourself.
 - What did you aspire to become when you were younger?
 - What did you become? (probe to get details of different jobs one has done at different stages in one's life)
 - Have you ever been without a job at some stage in your working life?
 - Do you have a spouse? (probe to get details on the socio-economic status and financial relations within the household)
 - Where is your spouse now?
- Can we please talk about your relationship with your spouse and your household?
 - How many children do you have?
 - How was your household's socio-economic status?
 - Did you ever face a financial crisis in your household?
 - What did you do to get through this challenge?
 - Who did you usually turn to for help, generally?
 - Did your children go to school?
 - Where was this?
- Let us now talk about your children.
 - Where are they?
 - What are they doing?
 - How many grandchildren do you have?
 - Is there any grant received on behalf of them?
 - Who receives the grant?

- Apart from this grant, is there any other welfare that is drawn by a household member?
- Who would you say is the breadwinner in this household?
- Why do you say this person is the breadwinner?
- How would you describe your health?

3. RESPONDENT'S HOUSEHOLD AND LIVING ARRANGEMENTS

- There are many reasons why people take responsibility of their grandchildren. I can see that your grandchildren are also living in the same household as you. Why is this the case? (probe on the grandmother's experience in regard to living with the grandchildren to find out if they are her dependants or living with her while provided for by their parents)
 - How does it feel to live with your grandchildren?
 - Do you have any concerns in this regard?
- Do you have any saving or investments?

4. SOCIAL RELATIONS

- Are you part of an income generating initiative in your community? (If yes, what initiative is this?)
- How would you describe your relationship with your neighbours?
 - Would you go to them if you needed any help?
 - Would they come to you if they needed some help?
 - Is there togetherness in this community? (Please explain)
 - Are there any community projects run in your community?
 - Please tell me more about your experience of living here in Ngangelizwe.
- Do you belong to a church?
 - What does this mean to you?
 - Apart from the church, are you part of any other networks?
 - What does being part of such networks mean to you?
 - What functions do these networks serve?

- How long have they been in existence for?
- Please tell me more about these networks
- Apart from these networks that you have mentioned, are there any other projects that you know of that are run in this community?
- Please tell me more about these projects
- Are there any challenges faced by elderly people in this area?
- Are there any challenges you are faced with that have/have had an effect on your livelihood?

Thank you very much for your time. Please remember that your answers will be included in a report, however, your name will not be used or anything that may lead to your identity being exposed. Pseudonyms will be used in the report. If there is anything you feel the researcher has left out that would add value to the study, please feel free to say it. If you have any questions, you are welcome to ask them.

Thank you

APPENDIX B

CONSENT FORM

I am Sinethemba Sidloyi, a student at the University of Pretoria doing a Masters degree in Sociology (Gender Studies). I am doing a research project on survival strategies employed by elderly women in female-headed households. The aim of my project is to investigate ways in which elderly women who have reached retirement age and are living with their dependants manage to provide for their needs as well as the needs of their dependants. I would also like to examine social networks of support in facilitating women's abilities to support themselves and members of their households.

I kindly request your participation in the study. Participation however is voluntary. This means that one can choose not to take part in the study. Anyone who chooses to take part in the study can withdraw at any point should they feel the need to withdraw. If there are any questions that one wishes not to respond to during the interviews, one should please let me know. For those who will take part in the study, confidentiality is guaranteed. This means that no one apart from you as the participant, the researcher and the supervisor will know about your participation in the study. Participant's names will not be used anywhere in the study. Pseudonyms will be used in the research report. The interviews will be taped. The tapes will be transcribed and translated to English and the data may be used at a later stage.

Attached below is a consent form. Please fill in the blank spaces on this form and do not hesitate to ask should you have any questions regarding the study (now, during the course of the interview and or after the interviews).

Thank you
Sinethemba
(073 027 5108)

Signature: S.S. Sidloyi
Signature of supervisor: Dr. N. Bomela

I,.....on this day of2007, agree to be interviewed for the research project on *survival strategies of elderly women in female-headed households*. I understand that I will be asked any question that the researcher finds relevant for the purpose of the study. I also understand that the interview will be tape recorded, the tapes will be transcribed and translated and that the data may be reused at a later stage.

Signed.....Date.....

APPENDIX C

Observation sheet

MaDlamini lives in a four bedroom house which is modestly furnished. She is not renting out any of her rooms. One room is for her son who is married and lives in Cape Town with his family. The other is her bedroom. One is for her grandson and the last one is used for the chicken farming project that she is involved in. The house is made of bricks and is well painted. It is one of the few brick homes in this community which is dominated by flats and huts.

MaNgwanya lives in a one room flat that she is renting. In the room there is a bed, table and two chairs. There is neither a television nor a radio. On the street where her flat is situated are a number of shebeens. Most people in the shebeens seem to be elderly people. The possible reason for this is that the shebeens sell African beer which they call Umqombothi which one gets for as little as R5. MaNgwanya is also a regular client in one of the shebeens.

MamJwarha lives in a one room that she and her family are renting. It is seven people who live in this room. The room has two single beds, a paraffin stove, and a small table under which they put their groceries. There is no electricity. Neither is there a radio or television.

MamaDuna lives in a furnished five room house. The house has electricity and is in a good state. She is not renting out rooms. She is one of the few respondents who regard their socio-economic status as middle class.

Noluntu lives in a two bedroom flat which she owns. The flat is furnished with a television and a dining room suite. She has a garden where she has planted spinach among other vegetables. Her grandchildren sleep in the living room while she uses the other room as her bedroom. Her flat also has got electricity.

Nokhaya is renting a flat where she lives alone. Although her grandchildren do not live with her in the same household, they often come and have meals with her and

require her assistance with their fees and other needs because their parents are not working. This is why she regards them as her dependants. In her room there are two single beds, a cupboard and a radio which she has been given by one lady from church as a gift. Her son who is the father of her grandchildren is an alcoholic and is sometimes abusive towards the children and their mother. This is also why Nokhaya has taken over the responsibility for her grandchildren.

Nosintu lives in a three room house and is renting out two huts. The house has worn out furniture. In the kitchen is a worn out table, cupboard that is supported by bricks, and old stove to mention but a few. In the other two rooms there are two old beds and worn-out wardrobes. There is electricity in her home but no television or radio. It is in this house where she lives with her six dependants, one of whom was mentally ill during the time of the interview and had been sent to live with a traditional healer.

MaNdlangisa lives in a five room house. There are also three flats situated outside the house, one of which is used by her grandson. Two of these three flats are for rental. Though she lives with her grandson, the grandson is cared for and provided for by his parents who are very supportive to MaNdlangisa. The house in which she lives is furnished. There kitchen has got a refrigerator, microwave, table and chairs to mention but a few. In the living room there is a wall-unit and chairs. MaNdlangisa says most of this furniture was given to her by her children who are very supportive and caring. Her house is also well fenced and very clean.

MaTshezi lives in a one room flat with her two children and one grandchild. One of her two children is pregnant. The room in which they live is plastered with papers. There are two single beds and no furniture except for a table under which they put the groceries. There is no electricity. This is her home but she is renting the other rooms as this is her only source of income while she awaits her State pension. Neither is she receiving a grant for her grandchild.

Nozizwe lives in five room house that is furnished. She also has two flats. She rents out one of these flats. She lives with her granddaughter and a domestic worker. Her granddaughter is provided for by her parents. Nozizwe is supported by her children

especially the eldest daughter who bought all the furniture in the house. There is also a telephone in the house.

MaBhayi lives in a five room house. The house is furnished. In the kitchen there is a stove, refrigerator, microwave to mention but a few. There is also a lounge and a dining room. The respondent's husband recently died leaving her with a car which her daughter drives her with to church and town. Her house is in a good condition and is well fenced. Her daughter is working part-time.

MaNgcitshana lives in a hut that she has separated into two rooms. She is renting out her other huts to four tenants for R100 each. In her hut there is not a single chair but only a table under which she puts her food and dishes. There is one bed. The children sleep on the floor except for the young one who sleeps with her. There is no electricity in her home. She uses wood as fuel. Her living conditions are very poor. The room was not clean, the blankets looked dirty and the floor had not been swept when I came for the interview. The baby had not been bathed either.

Nokhontoni lives in a room that she is renting. The room only has a few basics such as a bed, a paraffin stove and a table. There is no electricity.

MamQwathi like Nokhontoni, lives in a rented one room flat. The room has a bed, a table with two chairs, a paraffin stove and there is no electricity. She put her groceries under the table which is covered with a worn out cloth. Her dependants sleep on the floor.

MamThembu also lives in a rented one room flat with her dependants. The room has a bed, a paraffin stove and a table under which she puts her groceries. There is no electricity in the room.