

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

**A THESIS PRESENTED TO
THE FACULTY OF HUMANITIES
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**Submitted in partial fulfilment of the requirements
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DECLARATION

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

Signature

Date

SUMMARY

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

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

Rebone Prella Ethel Gcabo

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

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

The key findings of the study were:

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

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

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

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

OPSOMMING

GELD EN MAG IN DIE BESTUUR VAN HUISHOUDINGS:

Ondervindings van Swart Suid-Afrikaanse Vroue

‘n Verhandeling Voorgelê aan die Fakulteit Geesteswetenskappe

Universiteit van Pretoria, PRETORIA

Deur

Rebone Prella Ethel Gcabo

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

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

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

Die kernbevindinge van die studie was:

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

besluitneming en meer geld vir persoonlike besteding deur die broodwinner.

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

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

DEDICATION

I dedicate this thesis

To

ALL BLACK SOUTH AFRICAN WOMEN

“...Cause I am a woman

Phenomenally.

Phenomenal Woman

That’s me”

- Maya Angelou (1994, p.131)

From

REBONE PRELLA ETHEL GCABO

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CHAPTER 1

Introduction

1.1 Contextualizing the Study

Following the political changes in the 1990's, South Africa held its first democratic election in 1994, marking the official transition to majority rule. During this election, all adults, irrespective of race and gender, were allowed to vote to signify the formal ending of apartheid and the dawning of a new democracy (Booyesen, 1999; Hassim, 1999; Steyn, 1998). With the demise of apartheid and the implementation of equal opportunity and affirmative action legislation, the new government has made strong, legally binding commitments to uphold and promote gender equality in public spheres (Booyesen, 1999; Steyn, 1998).

These movements toward gender equality have produced dramatic, if uneven, results. At the United Nation Fourth World Conference on Women in Beijing, China, 1995, the global community stressed the importance of women assuming positions of power and influence. Such positions would not only allow women to utilize their much needed talents but would also allow them to

advocate and protect the human rights of all women (<http://www.un.org/womenwatch/daw/public/w2oct97/part1en.htm>). The Universal Declaration of Human Rights further emphasized that increased involvement by women in decision-making processes, particularly with respect to social value development and with respect to political and economic allocation of resources, would enable women as well as men to influence societal agendas.

The report provides a balance that reflects the composition of society, strengthens democracy, and promotes proper functioning more accurately (<http://www.nsa.ca/linkages>). In this respect, women's equal participation in political life plays a pivotal role in the general process of the advancement of women. Efforts to achieve gender equality are thus more likely to be brought into the mainstream of decision-making and to be pursued from the centre rather than to be pursued from the margins (www.un.org/womenwatch/daw/public/w2oct97/Part1en.htm).

In support of the commitment made at the United Nation Fourth World Conference on Women in Beijing, China, in 1995, South Africa signed a declaration on Gender and Development, committing itself to an increase in women's participation in decision-making of 30% by 2005. Furthermore, the country committed itself to the expansion of women's access to and control over productive access to credit. South Africa was consequently regarded as a leader in the region in closing the gender gap by giving recognition to women's development contributions and their participation at the leadership

level. According to the Southern African Development Community Human Development Report (1998), equal representation in these strategic institutions will not only reflect an accurate composition of the society but will also ensure that women's interests are considered in all decision-making processes. Therefore, equality in decision-making is essential to the empowerment of women (www.dispatch.co.za.1999/07/22/features/women).

The movement towards gender equality has subsequently produced dramatic results. South African women of all races took part in the first democratic elections in 1994. The results were marked by an increased proportion of women in Parliament, from 2.7% (virtually non-existent) to 27% of the total National Assembly seats. By 1999, women occupied 38% of all cabinet portfolios (Lowe-Morna, 1999). In the labour market, recent statistics of women in management indicate that 25% of women are in middle management, 21% in senior management, and only 13% at director level. Of these numbers, black women constitute 7% middle management, 6% senior management, and 3% at director level (Commission on Gender Equality report, 2000). Budlender (2000) argues that these figures indicate a slow change. However, they also indicate a continued influx of women into the labour markets, an increasing number of women in leadership positions, and improved education and job opportunities created for them constitutionally by the new Government. These figures also indicate an increase in the number of women, and specifically black women, in management than was previously the case. It appears that women are beginning to have an increased presence

in all institutional hierarchies and to have greater participation in decision-making processes through achieving positions of influence. As a result, there is an accompanying positive move towards economic independence of women in the public spheres of their lives (Webley, Burgoyne, Lea & Young, 2001).

The positive aspect about these changes is that women now have some measure of economic independence, and this has had an impact on the choices available to women in the labour market. The number of women in the labour force continues to increase, and, almost everywhere, women are working outside the household (Naidoo, 1997). Still, these changes in the labour market have not always resulted in equal economic opportunities for women in the private household sphere, mainly due to the fact that women still encounter discriminatory practices within the home (Naidoo, 1997). It is pointed out by Gardner (1995) that women have come a long way economically since the days when their financial status depended on money from their husbands. Women of all colours in South Africa contribute to their family incomes, thus making women's contributions increasingly necessary to households of all types. However, a long established assumption remains that women's money is supplementary, that it is used for purposes other than the primary household maintenance. It is therefore viewed as less important than men's. This lingering attitude undercuts the perceived value of women's contributions as well as any increased status and accompanying power they might gain through their contributions (Burgoyne, 1990).

Black upper income households in South Africa are changing in terms of the income each partner brings into the household and in terms of management of the household budget. However, it cannot be assumed that there is equality in money matters between the husband and wife just because the wife is contributing a larger portion, or even if she is, at times, contributing the largest portion to the family income. Such high earnings could, in fact, challenge the power relations in the household (Simister and Piesse, 2002). For example, in their study, Household Consumption Decisions and Nutrition in South Africa, Simister and Piesse found that a common theme in household decision models is the idea that high earning women are more powerful than low earning women. Engle & Menon (1999) furthermore note that a woman's contribution to the household is frequently not associated with financial control, and all income may be automatically assumed to be the property of the husband. Similarly, Cotter et al. (1998) claim that providing employment for women may not necessarily allow them to use their money as they wish. Hogan et al. (1999) support this view, finding that employment may not necessarily lead to women's empowerment; the issue is not whether women earn money, but who controls the purse strings and who has the final say in decision-making processes.

South African history spells out clearly that the cultural and patriarchal ideology based on the superior position of men pervades all spheres of life and operates through all segments of our society (Booyesen, 1999). Women are commonly associated with homemaking, and they are expected to

assume a housekeeping role, getting involved in non-market activities (e.g., raising children). This role has not been recognized as an economic activity by society. Within this non-market—"non-economic"—framework, women have less freedom in making personal economic decisions than men. The homemaking role is, therefore, constructed in a sub-ordinate manner (Naidoo, 1997). On the other hand, it is commonly expected that men, as husbands, will assume the breadwinning role, with the accompanying expectations that they will be responsible for organizing the finances and will make important decisions affecting the well-being of people living within the household. The power inequalities of this traditional role differentiation become more prominent because the source of income is the individual who determines how and who spends the money.

There is a range of information, which indicates a link between money power and inequality within marriage (Vogler, 1998). However, much of this literature has failed to produce a broad explanation of how decision-making and power operate in the household from the point of view of women. Budlender (1994) argues that as recently as 1994, the analysis of intra-household dynamics was limited to traditional quantitative microeconomics unitary models, which tended to regard the family as a business firm and a harmonious unit of social and economic organization.

During the past few decades, a growing body of research has observed that resources in the household are not always equally shared. (See, for example, Burgoyne, 1990; Burgoyne and Morison, 1997; Nyman, 1999; Pahl,

1995; Vogler, 1994). Feminist researchers further confirmed this observation by arguing that traditional economic theories do not reflect what is going on in the household and that economic behaviour within the household is intimately tied to gender (Webley et. al, 2001).

Following the brief background and the context of this research, the researcher wants to digress in order to explain the interest psychology, as a discipline, has taken in economics, resulting in what has come to be known as economic psychology. This will be followed by the aims of research.

1. 2 Psychology and Research on Money

Psychological research on money is diffuse and varied. Yet there appears to be a consistent theme running through all such literature, from studies of perception through psychoanalytic observations. Lewis, Webley & Furnham (1995) observe that “money is not simply a convenient medium of exchange, but a richly imbued symbol.” This information can also be applied in the intra-household decision-making analysis.

Within psychology itself, there is a growing interest in money as a topic, as evidenced by the success of the Journal of Economic Psychology and by the expanding literature in different branches of psychology. In the discussion that follows, I shall draw especially from the work of Lewis, Webley & Furnham (1995) and Pahl (2001). These authors have suggested that, considering its importance in every day life, there has been relatively little

research into the psychology of money in the household, although there have been studies in particular areas. Each of the different branches of psychology has contributed something to the study of money: (a) social psychology, through the study of individual, has contributed group and community attitudes and values towards money; (b) personality psychology has studied individual differences in the use of money by gender; (c) occupational psychology has studied the use of money as a reward and an incentive for labour; (d) experimental psychology has been concerned with the study of money in relation to perceptions of “familiar” and “unfamiliar” toward money and with the subjective vs. objective value of money; and (e) developmental psychology has been concerned with how money concepts and behaviour are learned. South African examples of the application of economic psychology include Fonn’s (1999) studies of children’s understanding of money and banks in rural areas, and Potgieter (1990; 1993) has looked at black children’s understanding of banks, profit and poverty.

Lewis, Webley & Furnham (1995) observed that there are other psychological significances of money. For example, when money changes from one form to another, such as in times of inflation, money may be replaced by other tokens, e.g., cheque books and credit cards. Their studies considered whether such use of alternative forms increases expenditures, reduces guilt, or changes attitude about being in debt, etc. It appears that these token monies have more psychological role than normal currency.

In her book, The Secret Life of Money (1999), Wilson contrasted objective and subjective money. She argued that subjective money carries an emotional baggage mostly acquired in childhood, which can severely hamper its use as an objective or economic medium of exchange. One reason she mentions for this is that there is an antagonism people feel towards banks and other financial institutions; therefore, there is a discrepancy between subjective and objective money. One of the conclusions reached in this book is that the meanings attributed to money are shaped by the variety of contexts in which they are located, for example, the economic and the broader cultural contexts.

1.3 Aims of the Study

This study will explore the experiences of black, married, working South African women in relation to financial decision-making processes within private households. Given the inequality and the cultural nature of black South African households, the following research questions will guide the study:

- How do women understand the meaning of money?
- Is there equal sharing of monetary resources between husband and wife?
- How is money allocated in the household?

- How is money controlled between husband and wife in the household?
- Who in the household has the final say regarding financial decision-making?

1.4 Definition of Terms

Certain terms are used throughout this thesis and need more clarification:

- Economics: The study of how individuals and societies choose to use scarce resources that nature and the previous generation have provided. (Case and Fair, 2001)
- Microeconomics: A branch of economics that examines the functioning of individual industries and the behaviour of individuals. (Case and Fair, 2001)
- Gross Domestic Product: The total market value of all final goods and services produced within a given period by factors of production located within the country. (Case and Fair, 2001)
- Household: A consuming unit in an economy. All people who live together for at least four days a week, who eat together and who share resources. (Earning and spending in South Africa report, 1997)
- Intra-household analysis: analysis of models that provide a theoretical framework for analysing observed differences between

men and women in time allocation, expenditure patterns, and access to resources (Cohen, Chen & Dunn, 1996).

- Black person: A self-perception and self-classification of a person. It is someone who classifies/ himself/herself as such. (South Africa in transition report, 2001)

1.5 Chapter Outline

This thesis is organized as follows:

- Chapter Two will review the theoretical approaches to intra-household analysis, beginning with formal economic models of the household, moving on to consider how psychology has contributed to intra-household analysis, and ending with formal economic models of the household.
- Chapter Three will cover a literature review of previous work done on what happens when money enters the household, with the aim of showing how previous empirical studies have dealt with the issue of women and monetary decision-making in the household.
- Chapter Four draws out the methodology for the study.
- Chapter Five covers the data collection, analysis and interpretation.
- Chapter Six will relate the findings to the wider questions of research and will provide recommendations for future research.

CHAPTER 2

Theoretical Approaches to Decision-making And Money in the Household

2.1 Introduction

The previous chapter introduced the reader to the broad aims of this research. This chapter overviews the approaches taken by economics, psychology, and sociology in their examinations of intra-household monetary decision-making.

The chapter starts with an overview of formal economic approaches to intra-household financial decision-making and money allocation. Because economics has been a discipline that has paid much attention to intra-household analysis, the section on economics is fairly long. The intention is to describe the evolution of economic thought in building the household model and to introduce the reader to the most influential developments in this evolution. The economic approaches will be followed by the theoretical approaches taken by sociology and psychology to intra-household financial and monetary decision-making. In the final section, a critical overview of the various approaches is presented.

**2.2 Economic Approaches to Decision-making
and Money in the Household**

2.2.1 Household Level Analysis

2.2.1.1. Neoclassical microeconomic theory.

Neoclassical economic theory, which represents mainstream economic thought, recognizes two key units of analysis at the microeconomic level: consumers and firms. In neoclassical theory, consumers and firms are treated independently; all consumption activities are modeled in terms of the household (or the individual consumer), while all production activities are modeled in terms of the firm.

According to Cohen, Chen & Dunn (1996), the complete separation of consumption from production is not necessarily useful for modelling the household economic portfolio, particularly in developing countries where most households engage in a mix of market and non-market production. On the other hand, the more useful integrated models of household economy rely heavily on many of the basic concepts and conclusions from these parallel neoclassical theories of the consumer and the firm. The theory of consumption is based on the household (or individual) as the unit of analysis. The objective of the household is to maximize utility, or level of satisfaction, by consuming the optimal combination of goods and leisure. The household is

assumed to purchase everything it consumes, paying a given price for each good. The total amount that the household can consume is constrained by its income level, which is determined by the amount of labor and time it sells at the going wage rate. The optimal combination of goods and leisure occurs where the contributions to household satisfaction of each additional consumption item or leisure time are the same. The concept of a household utility function and the assumption that the household seeks to maximize its utility are critical contributions of neoclassical consumption theory. In fact, all of the economic models of household and intra-household decision-making begin with the concept of household or individual utility and with the assumption that the decision maker's objective is to maximize utility (Cohen, Chen & Dunn, 1996). However, neoclassical consumer theory lacks an explicit linkage to the household's production activities. In order to understand the household economic decision-making portfolio, we therefore need to incorporate ideas from the neoclassical theory of the firm as well.

The theory of production, on the other hand, is based on the firm as the unit of analysis. The firm seeks to maximize its profits by selecting the optimal levels and combinations of inputs and outputs. The physical relationship between inputs (otherwise known as factors of production) and outputs is represented by a production function. In the competitive model, the firm is assumed to pay a given price to purchase inputs and to receive a given price when selling its outputs. The amounts of inputs the firm can purchase and outputs it can sell are considered unlimited. Also, it is interesting to note that

the standard model does not consider the firm to be capital constrained. The optimal combination of inputs and outputs occurs where the contribution to profit of each additional unit of an input is equal to the price of the input, and the contribution to profit of each additional unit of output is the same (Cohen, Chen & Dunn, 1996).

There are several important concepts from neoclassical production theory that are useful in building a model of the household economic portfolio. First, production theory provides a framework for understanding how the household would (or should) allocate its resources to the various economic activities in order to maximize profits. The household's productive resources correspond to the inputs, or factors of production in this theoretical framework. In addition, production theory provides the basis for clear conceptual definitions of technical, allocative, and economic efficiency. This provides us with a benchmark for the profit-maximizing household and allows us to predict how the household might react to changes in prices or technology (Cohen, Chen & Dunn, 1996).

2.2.1. 2. The new home economics model.

In a refinement of the neoclassical theory of consumption, Becker (1964, 1991) provides an alternative model of resource allocation and distribution within the household. Utility is redefined in the new home economics model so that, rather than being based on purchased goods and services, the utility of the household is based on home produced commodities. The household

members combine their time and human capital with purchased goods and services to create these home produced commodities, otherwise known as Z-goods. In general, most items purchased by the household must be combined with household labor in order to contribute to utility levels. An example of a Z-good would be meals prepared at home, where the purchased groceries, fuel, and kitchen equipment are combined with the time and skill of the family member cooking the meals. The model is sometimes referred to as the household production model since it is based on the idea that households are the producers of Z-goods. It is important to recognize, however, that Z-goods are for home consumption only, and that the household gains income in this model solely through wage work (Cohen, Chen & Dunn, 1996).

Several features of the new home economics model are of particular interest. First, it clearly establishes the household, rather than the individual, as the unit of analysis. Second, it develops the theoretical concept of Z-goods, or goods that are produced for consumption by the household. Third, it provides a logical structure for exploring the links between utility maximization and the allocation of time to productive activities. More specifically, the model postulates that the time (or labor) of household members is allocated according to the opportunity cost of each member's time. Fourth, in putting a premium on family labor, it points to the significance of female and child labor. The new home economics model is based on the assumption of full access to wage labor markets. In this model, the values of wage work, home production,

and leisure are all assigned an opportunity cost equal to the market wage rate (Cohen, Chen & Dunn, 1996).

2.2.1. 3. The farm household approach.

A full model of the household as both producer and consumer is available in the farm household model proposed by Barnum and Squire (1979) and further developed in Singh, Squire, and Strauss (1986). While originally intended as a representation of the agricultural household, the farm household model can be usefully applied to nonagricultural households as well. The model can be used to represent a household that earns its income from some combination of wage work and enterprise(s). The total time available to household members is allocated among wage work, work on the enterprise(s), and leisure. The farm household model is based on the assumption that the household seeks to maximize its utility, where utility is derived from the consumption of home produced goods, purchased goods, and time spent in leisure. The household's efforts to maximize its utility are constrained by (a) the production function or functions, (b) the total time available to the household, and (c) the availability of cash income.

The production function(s) describes the input-output relationships in the household enterprise(s). It relates the level of output that can be produced to given levels of land labor and other variable inputs. The important contribution of the farm household model is that it provides a theoretical framework for analysing the interactions among the various activities of the household:

production for the market, production for home consumption, wage work, and consumption of purchased goods. On the other hand, there are several sets of assumptions that underlie the general model and limit its applicability. These assumptions fall into three categories: 1) market assumptions, 2) altruism assumptions, and 3) certainty assumptions. Each of these sets of assumptions plays an important role in shaping the conclusions that can be drawn. The market assumptions of the farm household model portray the household as operating in fully working, complete factor and product markets. When these assumptions are maintained, the farm household model provides exactly the same predictions as the neoclassical production model with respect to the level of output that the household will produce in its enterprise(s). Under these conditions, the farm household model is said to be recursive: first, the level of production is determined (based on factor and product prices); then, the resulting profits influence the household's choices regarding consumption and labor supply. Recursivity, also known as separability, simplifies the empirical estimation of the model (Cohen, Chen & Dunn, 1996).

The altruism assumptions of the farm household model allow the interests of the different members of the household to be represented by a single utility function. The household is assumed to maximize this joint utility function, with each member altruistically subordinating his or her individual goals and preferences to the good of the entire household. Alternatively, the competing interests within the household are assumed to be reconciled by a

benevolent dictator, who ensures that the household utility function reflects the overall good of the household. The criticisms of this assumption are well known (Folbre, 1986), and there is mounting empirical evidence that refutes the altruism assumption. The following section will review economic models of intra-household decision-making. The intra-household models widen the analysis to include differences in preferences and opportunities as well as the existence of conflicts and unequal power relationships within the household (Cohen, Chen & Dunn, 1996).

2.2. 2 Intra-household Level Analysis

2.2.2. 1. Pooled income models.

Intra-household decision-making theory has advanced notably since Becker's seminal work on New Household Economics (NHE) extended the neoclassical model of individual consumer demand to households by assuming a single, well-behaved utility function (Becker, 1973, 1974, 1981). The pooled income intra-household models replaced the joint utility function with separate utility functions for the male and female (Manser and Brown, 1980; McElroy and Horney, 1981; Lundberg and Pollak, 1993). The pooled income models are also referred to as household bargaining models, since differences between the husband and wife are reconciled through cooperative or non-cooperative bargaining. Each spouse attempts to maximize his or her utility function by choosing the best combination of purchased goods and Z-

goods, and the best allocation of labor between wage earning and Z-good production.

A basic assumption behind the household bargaining models is that men and women will only continue to participate in the marital arrangement so long as their utilities within the arrangement exceed the utility levels they could obtain outside the arrangement. The level of utility that an individual could gain outside the marital arrangement represents his or her fall back position. The fall back position is generally assumed to be the utility that each spouse could obtain after divorce or separation. However, Lundberg and Pollak (1993) define the fall back position as a kind of stalemate in which the husband and wife cease to cooperate and there is a drop in the provision of Z-goods.

A major contribution of the household bargaining models is that they provide a formal framework for incorporating both the role and the consequences of power into economic models of household decision-making. Differences in the bargaining power of the marriage partners are associated with differences in their fall back positions. The fall back positions are influenced by economic and non-economic factors reflecting the opportunities that exists outside of marriage. (Cohen, Chen & Dunn, 1996). Examples of variables that affect the fall back positions include conditions in the labor market, conditions in marriage markets, rules governing property rights, laws governing divorce, and physical, financial and human capital assets held by the individual marriage partners. Within this context, a possible impact of

micro enterprise services might be to alter one or both partners' fall back positions, thus changing the partners' relative bargaining power.

2.2.2. 2. Non-pooled income models.

In a refinement of the household bargaining models, the non-pooled income models maintain the assumption of separate utility functions, while adding an assumption that the husband and wife have separate (non-pooled) income. In the general collective bargaining model, Chiappori (1992) purports that the husband and wife each choose their own consumption and labor supply by maximizing separate utility functions. Income transfers between the spouses' separate sub-economies are made on the basis of an income-sharing rule. The conjugal contracts model (Carter and Katz, 1996) expands the possibility for interaction between the gender-specific spheres of economic activity and resource allocation. In addition to income transfers, the husband and wife also collaborate on the production of Z-goods. In the conjugal contracts model, bargaining power is reflected in the exit option, in "voice", and in the degree to which the partners can influence the size of the income transfer. As in the pooled income models, exogenous changes in economic or social conditions can affect intra-household resource allocation by changing the bargaining relationships between the marriage partners.

Two other related models, the reciprocal claims model (Katz, 1992) and the separate spheres model (Lundberg and Pollak, 1992), depict the household as a site of largely separate gender-specific "economies" linked by

reciprocal claims on members' income, land, goods, and labor. Under the reciprocal claims model, individuals may cooperate in determining optimal levels of income transfers but often fail to cooperate in determining optimal levels of resource allocation. This non-cooperative equilibrium, what Lundberg and Pollak call the "non-cooperative standoff," is assumed to be largely influenced by the complementarity or substitutability among gender-specific purchased and home produced goods. "For example, when the man provides a subsistence crop and the woman transforms it into family meals, the couple's Z-goods are clearly complementary. On the other hand, if both the man and the woman also have the option of purchasing the services of each other on the market, an element of the woman's purchased goods can serve as a substitute for the man's Z-good, and vice versa" (Katz, 1992, p. 42).

Under both models, each spouse makes decisions within his or her own sphere, optimizing as best they can, subject to the constraints of their individual resources (Lundberg and Pollak, 1992). By delinking a wife's budget from that of her husband, a woman is seen as being able to respond to changes in her husband's allocation of his labor according to her own needs, and vice versa (Katz, 1992). These models have an advantage over others in capturing what Amartya Sen refers to in his cooperative conflict model as "the coexistence of extensive conflicts and pervasive cooperation in household arrangements" (1987, p. 5). In his model, in addition to this coexistence, Sen examines the role of perception biases—biases in the perception of both individual contributions (by others) and individual interests (by individuals

themselves)—as well as the role of bargaining power in explaining family decisions regarding human capital investment and the gender division of labor. To shed more light on intra-household dynamics through the psychological lens, what follows is a psychological contribution to intra-household decision-making.

2.3 Psychological Approaches to Decision-making and Money in the Household.

2.3.1 Intra-household Analysis: Contribution from Psychology

Over the years, there have been silences from psychology in terms of intra-household allocation and control of resources (Engle, 1996). Recently, psychology has also contributed to a multidisciplinary conceptual framework of examining the household dynamics. Two issues in the intra-household allocation of resources can be better understood by the application of psychological knowledge:

1. factors influencing power and decision making within the household, including ways in which the family role of the income earner affects how money and other resources are used; and
2. the effects on intra-household allocation patterns of parental beliefs or rules for distributing resources.

According to Engle (1988), the significance of power and decision-making roles within the household is based on the following hypotheses:

- Households do not pool income; rather, expenditures are determined by bargaining and by each person's role within the household. The economic model of household decision-making, which suggests that all family members act as a unit to maximize their mutual good, is not a particularly accurate model for decision-making. In their book, Home Divided, Bruce and Dwyer (1988) summarize a number of investigations indicating that it is not always true that a couple within a household pool their income together and completely.
- Women's power and status within the household are associated with their income earning ability. Studies by Acharya & Bennet (1981) and Lee & Peterson (1983) found an association between women's statements of the extent of their decision-making in various spheres of influence and their economic activity. They found also that the greater the wife's role in subsistence, the stronger was her conjugal power.

These results, according to Engle, are significant for policy, especially if the relationship is causal. If they are causal, one would predict that as a mother begins to earn money, she will then increase her role in decision-making in the household. On the other hand, lack of control over income remains the primary basis for women's variable but continued subordination

as well as for the heightened vulnerability of many poor households (Dwyer, 1983, p.2).

Research on the bases of power, specifically those in close relationships, provides some insights about the psychological characteristics of power. Firstly, power—which is defined as the capacity to alter the actions of others—can also be based on factors other than control over resources, e.g., expertise or knowledge. If so, then there are a variety of ways in which women can increase their power in the household (Engle, 1988). A second factor is the dynamic through which one individual achieves greater power. Evidence from social psychology literature indicates that those people with more power tend to feel that they deserve that power and to feel that those with less power are less competent, less valuable and less informed. Bruce and Dwyer (1988) suggest that the income earner and the other household members tend to value men and women's contributions differently. Both partners may undervalue a woman's earning, especially if it is small. Since the power system rests on a set of beliefs shared by all the family members, changing the power relations within a household may be difficult and even disruptive, except for individuals with high self-esteem and expectations for themselves. Lastly, psychologists have been concerned about the long term effects of the role and status changes associated with changes in income earning roles between the male and female heads of household. According to Engle, these changes may be so difficult for the household to assimilate that people stop taking part in intervention programmes. It is important to watch

these changes over time, as introduced changes may alter the decision-making and power relationships within the household very slowly.

2.4 Sociological Approaches to Decision-making and Money in the Household

2.4.1 Resource Theory

Ferree (1990) observed that resource theory conceptualizes marriage as a set of exchange relations in which the balance of power rests with the partner who contributes the most resources to the marriage. In their pioneering study of marital power, Blood and Wolpe (1960) also found that partners with larger incomes were likely to play a more dominant role in decision making: wives in paid employment had more power than those without employment. They concluded that as wives gained access to paid employment, the power relationships between husbands and wives in marriage would become evenly balanced. Subsequent research also supported the findings that women who worked in the labour market had more power than those who did not (Safilio & Rothschild, 1976; Robin, 1976). Although this theory has gained support from research, there are also well known problems with this approach.

Firstly, resource theory focuses exclusively on money entering the household and overlooks the ways in which the intra-household economy

could potentially offset or reinforce the effects of resources coming into the home (Ferree, 1990). A second problem is that resource theory analyses households in isolation from wider systems of gender inequality, particularly in access to jobs and pay, which systematically affects the resources individuals are able to bring to a marriage. Resources are conceptualized as randomly distributed individual or personal characteristics rather than as the outcome of patterned inequalities in the wider society (Gillespie, 1971; Edgell, 1980; Eichler, 1981). Research shows, however, that those wider structural factors (such as the gendering of jobs and gender inequalities in pay), together with different patterns of labour market participation by men and women, result in husbands being systematically better placed to contribute higher levels of economic resources to the household (Hakim, 1996). Joshi et al. (1995) show income dependency is still very much the norm for most women. In 1991, for example, over three quarters of all women 33 years of age and who were living with a man brought in substantially less than half the joint income, despite having grown up in the era of equal opportunities (Joshi et al., 1995).

Finally, resource theory overlooks the importance of ideological and cultural factors in reinforcing or offsetting differences in the level of economic resources men and women bring to the household. Resource theorists tend to assume that a rand earned by a wife is equivalent to a rand earned by a husband. Recent research has shown that this is not the case because economic resources are inter-related with, and given meaning by, culture and ideology.

Zelizer's (1989,1994) historical research shows, for example, how wives' earnings have not historically increased their power in the household because men's and women's wages have traditionally been seen as different and non-fungible. As the ideal of the family wage spread in the nineteenth century, men came to be constructed as breadwinners who were responsible for supporting the entire family, even though, in reality, many men never earned enough to support a whole household. As masculinity came to be associated with the breadwinning or provider role, men's economic contribution to the household came to be seen as of greater value than wives', regardless of how much wives actually earned. Wives' income, therefore, came to be seen as supplementary income or pin money, earmarked for different purposes and treated as less important than the husbands' wages, even when it was essential for keeping the family out of poverty (Zelizer, 1989, 1994).

The implication of Zelizer's work is that as long as couples maintain the idea that the man is the main breadwinner, the woman's income is unlikely to significantly increase her power over decision-making because it will be treated as "different" and of less importance than her husband's income (Pahl, 1996). The acceptance of a breadwinning provider role is therefore a major source of hierarchy in marriage and prevents women's income from increasing their power in direct proportion to increases in their earnings (Ferree, 1990; Schwartz, 1994).

In contemporary society, however, the ideology of the male breadwinner often coexists with two other conflicting ideologies about money in the

household. As Burgoyne (1990) points out, on the one hand, there is the ideology that marriage should be based on equal sharing and that all money should be shared equally, regardless of who contributes what to the household. On the other hand there is also the idea that individuals in some sense “own” the money they have earned: it is “theirs” and they have a right to do what they like with it. The idea that individuals in some sense “own” the money they have earned conflicts with the idea of equal sharing and feeds directly into the idea that breadwinners have a legitimate right to both more power over money and more money for their own use.

While, in theory, ideologies of sharing might be expected to help offset imbalances in economic power by helping to empower non-earning wives, Burgoyne's work shows that, in practice, this tends not to happen because couples still see earning as carrying implicit rights to ownership and control over money, even when they claim to share money equally. She found that while sole-earner husbands were often not overtly controlling wives' spending, non-earning wives tended to restrict their own spending from the joint account because they felt inhibited about spending money on themselves which they did not see as “theirs”. In these households, she concluded that rather than leading to an equal sharing of economic resources, the ideology of sharing thus helped to obscure and deflect attention away from asymmetrical power relations between breadwinning husbands and non-earning wives (Burgoyne, 1990). Overall then, ideologies of breadwinning and of personal ownership of

earned money may both increase men's power relative to women's within the household.

2.4. 2 Sociology of Gender

In contrast to the resource theory, sociology of gender concentrates on the intra-household economy. The theory shows that the ways in which couples organize money within the household has an independent effect on power, over and above the resource each partner contributes. In their study on the intra-household economy, Vogler (1994) and Vogler and Pahl (1993 and 1994) identified six different ways in which couples organized money within their households. This varied according to whether the spouses had separate or joint spheres of responsibility for managing money, an approach similar to the economic pooled / non-pooling of resources approach discussed earlier. In this study, emphasis was placed on the crucial distinction drawn from industrial sociology, between having strategic control over money and being responsible for managing money on a day-to-day basis. This is mainly due to the fact that in the labor market a person responsible for the implementation of daily decisions may not necessarily be able to exercise any real power over broader strategic decisions concerning the operation of the company as a whole. Therefore, classification was done on how couples managed money as an executive function rather than on how they exercised strategic control over their money:

- Female whole wage system—a system where wives managed all the money except the husbands' personal spending money.
- Whole wage system—husbands responsible for all the money, which could leave the non-earning wives with no personal spending money.
- Housekeeping allowance system—husband managed most of the money except the wife's housekeeping allowance.
- Joint pooling system—couples pooled all their money and managed it jointly.
- Female managed pooling—a system where the couple pooled all their money and the wife managing the pool.
- Male managed pool—a joint pool managed by the husband, giving the husband more power over decision-making and equal access to resources, e.g., money and time. (Adopted from: Vogler and Pahl, 1994)

A major conclusion drawn from this study was that wives were more likely to manage money in the low-income household, which task is translated into a burden rather than a source of power (Pahl, 1989; Wilson, 1987). Husbands, on the other hand, were more likely to manage money when the income was high enough to allow discretionary spending. It is therefore clear that the meaning of equal control is questionable in the household, and that

different systems of money management were related to gender inequalities between husbands and wives in power and decision-making.

2.4.3 Luke's Three-dimensional Approach to Power in the Household

In a pioneering attempt to apply Lukes' model of power to the household, Komter (1989, 1991) makes the point that Lukes' model is particularly suitable for analysing couples relationships because, unlike resource theory which defines power as observable behavior (decision-making), Lukes' three dimensional model of power focuses attention on the processes and mechanisms underlying overt behavior, which may not necessarily manifest themselves in any overt or covert conflict.

Lukes (1974) identifies three different ways in which power operates, all of which are highly relevant to control over and access to money within the household. These are:

1. Overt power, which is reflected in having the final say over most important decisions.
2. Covert power, which is exercised when one party manages to prevent grievances from ever being discussed so that conflicts, remains covert and hidden. This is essentially power by manipulation and the classic example is agenda setting. This is a very common form of power in marriage, which is used when one partner avoids discussing certain issues in order to avoid conflict or

when the less powerful partner anticipates the needs and wishes of the more powerful partner (Komter, 1989). In both cases discussion and decision-making are confined to safe issues.

3. Latent power operates by ideologically shaping people's thoughts and wishes so that differences of interest are prevented from occurring in the first place. Lukes argues that ideology shapes people's wants in a way that is contrary to their "real" interests, and if they were free to choose they would choose something else (Lukes, 1974). The absence of a grievance then does not necessarily mean that there is genuine consensus, because power also operates ideologically, influencing people's thoughts and desires so that they accept their role in the existing order of things. Lukes stresses that ideological power operates not through ideological indoctrination but by precluding alternatives so that people come to see the status quo as natural, inevitable and a matter of common sense. In the context of a marriage, therefore, power may not be experienced as such, because the situation is seen as legitimate and there is little awareness of restricted choice (Komter, 1989).

From the point of view of an analysis of money, power and inequality within marriage, the main problems with Lukes' model of power revolve around his third dimension of ideological or latent power. Lukes' concept of

ideology is based on the concept of hegemony, introduced by Gramsci to describe a relationship between classes in which the subordinate classes “consent” to the leadership of the dominant class because the subordinate classes are unaware of where their own class interests really lie (Couzens Hoy, 1986; Hindess, 1996; Smart, 1986). Lukes' concept of ideology similarly rests on the idea of a single dominant or hegemonic ideology rooted in class interests, which constrains the subordinate classes in ways which are contrary to their “real interests.”

There are two problems here: first, the general reductionism involved in explaining ideology in terms of a society's economic arrangements (class relationships); and, second, the insuperable problem of identifying people's “real interests,” particularly when they themselves do not articulate them (Barker and Roberts, 1993).

Leaving aside the problem of real interests, to which I will return later, various people now argue that the concept of ideology should not be seen as being necessarily wedded to class analysis since it can also be applied to non-class forms of inequality such as gender (Barrett, 1993; Thompson, 1984, 1990). Barrett (1993), for example, has argued that in itself the concept of ideology does not necessarily imply any particular agent or interest. The content of different ideologies may have little to do with classes or the economy, and social groups other than classes may also generate ideologies.

A good example of an empirical study that uses the concept of ideology in this way is Brannen and Moss' (1991) recent study of dual career couples.

In this study they use a non-reductionism concept of ideologies (in the plural), which they define as ways of naming, thinking and speaking about social relationships which individuals can use as power resources in their everyday practices.

They go on to suggest that in contemporary society there are a number of competing ideologies which provide people with choices about different identities and courses of action and which can be used to challenge as much as to reinforce the status quo. They also point out, however, that if there is a dominant ideology, it is likely to be very constraining. The main problem with this approach would seem to be distinguishing between pseudo and genuine consensus. How can we distinguish between ideologies that have been freely chosen by individuals as power resources and those that operate as forms of power over them? Brannen and Moss' answer to this question is that when ideologies operate as forms of power over individuals, they inevitably generate some form of dissatisfaction and discontent, however vaguely formulated it may be (Benton, 1981; Brannen and Moss, 1991; Barker and Roberts, 1993).

In the context of money and marriage, for example, we can get an indication that ideologies of breadwinning and personal ownership of money are not necessarily freely exercised "choices" for many wives. This is shown in the dissatisfactions and resentments they express about having no money of their own, of having to ask for money, or of not feeling entitled to spend on themselves from the joint pool (Burgoyne, 1990; Pahl, 1989). Qualitative

studies, on the other hand, show that these are important factors motivating wives to return to paid employment (Morris, 1987). Pahl (1996) also found a significant association between male control of money and marital unhappiness.

Resisting specific mechanisms of power thus requires the presence of competing discourses, which provide alternative positions from which to speak. This would certainly seem to be a possibility today with respect to discourses about money within the household. Burgoyne's (1990) qualitative interviews with married couples show, for example, that there are now at least two very pervasive conflicting discourses about money at work and in the household. On the one hand, couples almost invariably articulate discourses of equality, arguing that marriage should be based on equal sharing and that all money should be shared equally, regardless of who contributes what to the household. As Anne Phillips (1991, 1993) points out, these notions of equality are rooted in a broader political discourse of liberal democracy, which construct people as genderless "equal individuals" with universal human rights. On the other hand, many couples also articulate a patriarchal discourse, which constructs the man as the main breadwinner in the household, with a legitimate right to both more power over money and more money for his own use.

While much more qualitative research clearly needs to be undertaken to tease out the precise ways in which dissatisfaction is related to contradictory discourses within the household, the patriarchal discourse of breadwinning

clearly conflicts with the discourse of equality discussed above. As I will suggest later, it may therefore be possible to conceptualize the six systems of money management as different ways of resolving the contradictions between conflicting discourses of equality and entitlement within households.

2.4. 4. The Allocative System as a Form of Power

In Engendering Democracy (1991), Anne Phillips reminds us that the crucial thing about democracies is that the power of the rulers is justified by the consent of the ruled, although the precise relationship between rulers and ruled varies considerably in different forms of democracy. The distinguishing feature of liberal democracy, for example, is that all citizens have an equal right to vote. Formally free and equal, “gender neutral” individuals are thought to consent to legitimate government by the few, provided they rule justly and do not encroach into the private sphere beyond the realm of legitimate government. By contrast, the distinguishing feature of participatory democracy is that all individuals have an equal say in decision-making and are equally able to influence decisions, with none taking a leading or dominant role. Decisions are therefore made in meetings and through face-to-face discussions where people can have a direct impact on outcomes.

These discourses of political practice may also be relevant to the ways in which couples organize money within the household. The segregated systems of money management, for example, in which one spouse manages

all or most of the money, and spouses have separate spheres of responsibility for expenditure, can be seen as operating rather like mini liberal democracies, whereas the joint pooling system in which couples manage money jointly, operates more like a mini participatory democracy. As such, these systems throw up the same problems at the level of the household, as do their equivalents at the broader political level.

As Anne Phillips (1991, 1993) points out, the problem with liberal democracy has always been that formal equality does not mean equal influence over political decisions: firstly, the public/private split means that some issues are excluded from political decision-making from the beginning; secondly, political influence is affected by pre-existing inequalities, which are formally ignored, so that in reality some citizens have more influence over outcomes than others. In the case of the household, while both partners are constructed as formally equal citizens, they do not have the same influence over decision-making. Separate spheres of expenditure exclude certain questions from the agenda to begin with, and, secondly, the man's status as the main breadwinner enables him to have the greater influence over outcomes.

When wives manage money, for example, they do so, as Rottman (1996) points out, not as chief executives but as managing agents accountable to breadwinners who still exercise overall strategic control. When husbands manage money, however, their status as breadwinners mean they are likely to have greater control over finances, so that their position is

akin to that of a benevolent dictator, accountable only to himself. In short, the construction of the man as the main breadwinner makes nonsense of formal equality, which just serves to legitimate the initial inequality. However, the problem with participatory democracies, in which decisions are based on active involvement and collective participation, is that people may exclude themselves by not attending meetings, so involvement tends to be restricted to a few activists (Phillips, 1991). While, in general, this can be assumed to be less of a problem in the household than at the broader political level, both Burgoyne (1990) and Shove (1993) have found that wives may restrict their own personal spending from the joint pool because they do not feel entitled to spend money on themselves which they do not see as “theirs”. This implies that participatory democracy or “equal voice” may only be partly successful in offsetting pre-existing gender inequalities in earnings and primary breadwinner status. What follows is a critical analysis of approaches, with the intention of highlighting their inadequacies and providing an alternative approach for this thesis.

2.5 A Critical Overview of Approaches

The theoretical approaches highlighted above indicate that each discipline approaches the household on the discipline’s own terms. In summarising the economic models of household decision-making, there are two themes that emerge. First, the models differ in the extent to which they

treat production and consumption decisions separately or simultaneously in an integrated model. As previously observed, the standard models of neoclassical microeconomic theory treat production and consumption separately. Becker's new home economics model refines the neoclassical consumption model and provides the basic foundation for the household production model (Barnum and Squire 1979). The household production model is useful for understanding decision-making relative to the household economic portfolio, since it can be used to integrate information on production and consumption activities of the household (Cohen, Chen & Dunn 1996).

The second theme that emerges is the importance of understanding market conditions and the relationship between the household and markets for land, labor, and credit. The models of household decision-making presented here make different assumptions about market conditions, with some models assuming perfectly competitive, complete factor markets. Other models assume, or can be used to represent, markets that are imperfect, incomplete, or nonexistent. In addition, the models make different assumptions about the extent to which the household is integrated into product and factor markets.

The models also indicate a noticeable trend over time. Firstly, there is a trend away from models of the household that emphasize sharing, altruism, and cooperation towards models that include possibility of negotiation, bargaining, and conflict (Moore, 1994).

Secondly, there is a gradual move away from analysis of the household as a unitary unit towards a view that recognizes its permeability. In recent years, there has been a growing literature on economic models of intra-household decision-making (Haddad et al., 1996). The intra-household models depart from the household models' assumptions of joint household utility functions and altruism, and replace them with conflict, bargaining, and unequal power relationships between the husband and wife. The social norms and external (institutional) conditions that influence intra-household interactions can be explicitly incorporated into these models. Unlike the aggregate household models, the intra-household models provide a theoretical framework for analysing observed differences between men and women in time allocation, expenditure patterns, and access to resources (Cohen, Chen & Dunn, 1996).

Although Becker's economic model was seen as powerful and mathematically rigorous, some of its assumptions have been severely criticized, especially by feminist scholars, for its tendency to include one utility function for the household, which tends to be male, with little emphasis with what took place intra-household (Bergmann, 1995; Folbre, 1988; Sen, 1984; Wunderink, 1995). Feminist scholars have subsequently generated and presented the first systematic evidence not only of the economic conflict and inequality within the household but also of gender differences in the allocation of resources, power, and decision-making within the household. Feminist scholars posed the first systematic challenge against the unitary economic

models of the household, which arbitrarily aggregate individual members of the household. Furthermore, they have also noted the socially defined differences within the household, which may give rise to conflict or alternative arrangements within the household (Cohen, Chen & Dunn, 1996).

Thirdly, the realization that the rules that govern the gendered division of labor and distribution of resources within the household are not only governed by economic factors but also by social norms of exchange. This, according to Curtis (1986, p. 169), can sometimes mean that the intra-household redistribution of resources may contradict distribution rules found outside the household; therefore, economic behavior within the household cannot be understood without considering the nature of the family as an institution and examining how it fits into the wider social and economic picture (Webley, Burgoyne, Lea & Young, 2000).

Lastly, due to the fact that mainstream economics has proven to be inadequate theoretically, especially its inability to unbundled the family and examine intra-household allocation of resources, a need exists for an alternative approach for intra-household analysis (Mehrotra, 2002). This thesis, therefore, will draw its underpinnings from economics, sociology, and psychology. From economics, the intra-household bargaining models will be used to put women's bargaining power over decision-making into perspective. Woolley (1994) postulates that these models attempt to correct the gender bias by stricter adherence to the existing norms of scientific enquiry. They represent what feminist philosophers call "feminist empiricism." Firstly, the

models adhere to the neoclassical standards of methodological individualism more strictly than the unitary approach. Secondly, the gendered assumptions, for example, that a male dictator heads the household, or that a woman has a comparative advantage in the household work, are replaced by the symmetrical treatment of men and women in the household. Finally, by existing norms of economic enquiry, bargaining models appear to be better models. They provide explanations of household expenditure patterns, and they explain how inequality between men and women's labor market can result in the inequality within marriage (Woolley, 1994). Doss (1996) also observed that women's bargaining power is an important determinant of household economic decisions; however, other perspectives may be useful for understanding household decisions.

From a sociological perspective, resource theory will be used to clarify the dominant social ideologies that occur in the process of decision-making in the household. Sociology of gender will be used to clarify the intra-household economy, with specific reference to how money as a resource is organized and whether the method of allocation used can have an impact on power relations in the household. Furthermore, a feminist perspective will be used to look at the household through the additional lens of gender, specifically from a black working women's perspective, to be able to complement this multidisciplinary approach further. There is a general silence in the area of intra-household analysis from psychology; however, women's understanding of money, their perceptions about their role in decision-making, and the role of

social norms in understanding decision-making processes are social constructs that can best be understood from a psychological perspective.

2. 6 Conclusion

In this chapter, a review of formal theoretical approaches to money and decision-making was done. Clearly, the household is an important but complex unit of analysis, which is defined and analysed differently by different disciplines and approaches. From the analysis, it appears that there is also a long-standing interest in how decisions about money as a resource is allocated and controlled and how those decisions affect the well being of household members. Achieving more equal gender relations within the family appears to be highly important for feminists because women's lives are often structured by their responsibilities as daughters, mothers and wives. Yet because the family has been defined as part of the private sphere, public policy can rarely influence gender relations in the families directly. Therefore, the economic behavior of individual men and women in the household needs to be set against a more general background of gender differences in economic power (Webley, Burgoyne, Lea &Young, 2001).

CHAPTER 3

Review of Literature

3.1 Introduction

Having surveyed different approaches to intra-household decision-making in the previous chapter, what follows is the review of work previously done in the area. The empirical research has increasingly challenged the neo-classical economics view that households can be modelled as "firms" that behave as single entities and pool their incomes (Fapohunda, 1988; Safilios-Rothschild, 1988). Highlighting the problems posed by a "unitary" conceptualization of the household, a number of economists and feminists have in recent years proposed alternative models. According to Agarwal (1997), these models, especially those embodying the bargaining approach, provide a framework for analysing gender relations and throw some light on how gender asymmetries are constructed and contested in the household. At the same time, the models have paid inadequate or no attention, especially from women's perspective, to some critical aspects of intra-household gender dynamics, such as (a) the allocation and control of money as a resource, (b) characteristics—especially qualitative ones—that affect bargaining power and

decision making, (c) the role of social norms and social perceptions in the bargaining process and how these factors might themselves be bargained over, and (d) whether women are less motivated than men by self-interest and how this might affect bargaining outcomes. This chapter provides both the international and national empirical evidence to spell out the nature of these complexities and their importance in determining the outcomes of intra-household dynamics.

3.2 Empirical Studies

3.2.1 International Evidence

3.2.1.1. Gender and intra-household financial management and control.

There is now a rich literature on the analysis of the household with specific reference to money and decision-making, but much tends to be fragmented and individualistic in approach (Lackman and Lenasa, 1993). Wilson (1997) argues that in an area such as household finance, much is taken for granted when so little directly relevant research has been done. The household is a primary social living unit. In it are encapsulated a cluster of activities of people living together most of the time, and it provides mutual physical, socio-psychological, and developmental support. In addition, the household functions within the broader organization and environment of the community. According to Burgoyne and Lewis (1994), since 1980, the household has been treated as a "Blackbox." For example, there was always

an assumption that each of the members of the household shares a homogeneous standard of living. However, studies in economic psychology, sociology, and anthropology have revealed that the uses of resources and the system of financial organization adopted are determined by the gender of the household members.

Decisions about spending household money are influenced by how it came into the household and who is entitled to own and use it. The discourses of breadwinner/home-maker may be at play and may be considered as legitimate and right, consequently offering more control over financial decision-making and personal spending money. These ideologies may be firmly based on economic and cultural realities. Women mostly find themselves adopting these ideologies, as expressed in the reality of their daily lives. Therefore, they will avoid any discussions of financial power and of any area where the ideology and experiences are really in conflict (Wilson, 1991).

A growing body of research has shown that the sharing of resources in families is not always fair and equal. Levels of consumption and living standards of individual family members can vary (Burgoyne, 1990; Pahl, 1983, 1989; Vogler, 1994; Vogler and Pahl, 1994; Wilson, 1987). In addition, how money is valued and regarded may vary between husband and wife (Zelizer, 1989), as can ideas of what "sharing" means. The domestic division of responsibility and the management of household money put women at a disadvantage regarding control over, and access to money, which in turn has implications for their private consumption. Control over management means a

certain degree of control or influence over access to money and consumption (Gullestad, 1984; Pahl, 1989; Vogler, 1994).

Lastly, this research has shown that women are primarily responsible for seeing to it that the everyday needs of the home and the children are met, while men often have the economic responsibility for less frequent matters on a "higher" level. One consequence of this division of responsibility is that women and men have different experiences of access to consumption. Women's responsibility for the daily running of the household and for children's needs meant that they ran out of money before their husbands did, which meant that they often had to ask for money. Women also expressed feelings and recounted experiences of not having full entitlement and access to money. The overall system of financial organization, then, was important in determining such consumption, which is discussed below.

As said at the beginning, most households have people living together with the responsibility of sorting out how they will deal with money matters. There will be decisions about bank accounts and payment of bills and negotiations about personal spending. Since the 1980s, more research on these topics has been done. We now know a great deal about how couples organize their money (Pahl, 1995). Prior to that time, there was a "convenient" assumption in economic and sociological theory, as well as in social policy, that household income was equally shared and that all household members enjoyed the same standard of living (Land, 1983). This picture is also implied by the current ideal of marriage as a partnership of equals, and, as we have

already seen, by a micro- economic approach to the family, which typically uses only a measure of household rather than individual utility.

Surveys indicate that about half of couples in the United Kingdom have some form of pooling system for household money. Here the question should be posed of how much real equality there is in practice. The answer is – less than one might think. Pahl’s study in 1980 helped to “take the lid” off the “black box” of the household, exposing some of the inequalities that can take place in marriage. She found that women living on benefits in a refuge for battered wives felt “better-off” than when they had been at home with their husbands in pooled income situations because, even though their current “family” income was lower in absolute terms, the women had control of all the available money. This study made it plain that women and children could be living in poverty even in relatively affluent households.

Rather than a simple sharing model, families employ a wide variety of financial arrangements. Pahl devised the following typology:

- The female whole-wage system: The husband hands over all his wages (minus his personal spending money) and the wife uses this plus any earnings of her own to cover all the household expenses.
- The male whole-wage system: The husband manages all household finances and typically leaves the wife with no independent access to money.

- The housekeeping system: The man usually gives his wife a fixed sum for housekeeping expenses and retains the rest.
- The pooling system: All, or nearly all, of household income is shared—usually in a joint account—and both partners have access to it.
- The independent management system: Both partners (typically) have a separate source of income, and neither has access to all household funds. Partners may simply divide the cost of bills between them, or each partner may take responsibility for a part of the household expenditure.

Of course, this list does not exhaust all the possible ways that money can be organized. As Pahl and feminist economist researchers acknowledge, categorization is not a simple matter; systems of financial management tend to shade into each other, and some couples' arrangements are very complex. Nonetheless, this typology has served a useful guide in capturing the main patterns of influence over household income, which, according to Burgoyne (1990), may be used to reflect the nature of the relationship between partners and influence the way women construct their status both in the labour and within the household. From a feminist perspective, women should be the ones to explain their views on financial organization, rather than for the researcher to arbitrarily put women into the given categories (Harding, 1987).

3.2.1. 2. Gender, bargaining power, and decision-making.

Folbre (1988) observed that individual members of the family have separate preferences, interests and resources, which in turn give rise to separate decisions and actions. In taking separate or joint decisions, individual household members get involved, consciously or unconsciously, in bargaining and negotiation in which outcomes are varied (Moore, 1994; Wilson, 1997). Buss and Schaninger (1983), on the other hand, observed that decision-making is an area of family life where conflict is expected to occur due to difference in needs and priorities, for example, the pattern of financial management adopted in the household interacts with the extent to which couples have to reach an agreement, such as an agreement to either keep money jointly or separately to avoid conflict (Burgoyne and Morris, 1997).

Much of research on conflict resolution has assumed that decision-making is a rational process, a process of muddling through with a series of small decisions along the way. In his study, Kirchler (1999) observed that because decision-making is a process, focusing on isolated decisions might present a distorted image. In another study, Kirchler (1988) observed that there is gender difference in couples' purchase decisions. More women were found to be involved in consumable purchases whereas husbands were more involved in technical decisions. He further argued that social norms dictate that the husband should predominate in "typically husband" and "typically wife" decisions; therefore, gendered roles in decision-making were allocated according to interest and competency. He also found that husbands had equal

or more influence in decision-making at the final stage of the process, where a decision to buy is already reached. Therefore, husbands were found to predominate decisions, especially when they were the principal breadwinners.

In her study, Money in Marriage, Wilson (1997) found that women were seen as much better than men at lower income levels, whereas at higher income levels men were considered experts. According to her study, this was so because, despite the perception of shared financial decisions, men continued to have a final say, especially when their partners were at the lower income level. Women, on the other hand, would only get a decision-making role when it was more of a chore, therefore making them feel inhibited about spending money on themselves.

Geethika Jayatilaka, a co-author of the Guardian Unlimited money report (2002) also found that bringing money into the household brings with it a sense of entitlement to decide how it is spent. Because men often earn more than women, they have greater control of how money is spent or shared, and more access to personal spending money. The report highlights serious policy implications of this inequality in financial decision-making power. For example:

- Household based analysis assumes that money is shared equally within the household; women and children loose out when it is not the case.

- Women's long-term financial security may be put at risk where their partners do not prioritize women's individual pension and savings needs.

The inequalities in financial decision-making prompted more research on how the power manifests itself in the household and on what factors are used to define bargaining power. Below is the summary of the determinants of intra-household bargaining power.

3.2.1.2. 1. General determinants of intra-household bargaining power.

Any attempt to identify the determinants of bargaining outcomes must grapple with several complexities. First, a wide range of factors could define a person's bargaining power: individual market earnings or assets; communal/external support systems; social norms and institutions; or perceptions about contributions and needs (Agarwal, 1997).

Second, some resources are both determinants of a person's bargaining power vis-à-vis other resources, and themselves need to be bargained for. For example, we could argue that land owning women would have a stronger fallback position and therefore greater bargaining power than landless women vis-à-vis the allocation of household subsistence. Yet, to gain a share in land may it require bargaining, and a somewhat different set of factors would determine women's bargaining power in relation to land. Similarly, social

norms both affect the outcomes of bargaining and can themselves be subjects of bargaining (Agarwal, 1997).

Third, in bargaining for something like a share in arable land, insofar as the social or legal legitimacy of any share at all for women may first need to be established, the outcomes of intra-household bargaining would be preconditioned by the outcomes of extra-household bargaining with the community and the State (Agarwal, 1997).

Fourth, the outcomes of bargaining at one point in time, by strengthening or weakening a person's fallback position, could affect the outcomes of bargaining at a later point in time. For instance, assets accumulated in one round of bargaining would affect the threat point and, therefore, outcomes in the next round. Such "iterative" bargaining could be between the same parties, or between different parties (e.g., a property settlement favouring a widow or divorcee in one marriage could strengthen her bargaining power in a subsequent marriage), and it could apply to both the short term and the long term (Agarwal, 1997; Sen, 1990).

Fifth, the outcomes of bargaining need not result from an explicit process of negotiation between the parties; they could even result from implicit differences in bargaining power. For instance, a man in north India rarely has to tell his sister that he will break all contact with her if she demands her share of ancestral land. The fact that he can do so at low economic and social cost to him, but at high potential cost to her, may be enough for her to forego her claim. Indeed, the fact that one party can get a

favourable outcome without open contestation suggests a considerable bargaining power (Agarwal, 1997).

Sixth, in a limited sense, relative bargaining power within the household/family could be revealed in who participates in decision-making and about what. Hence, women who participate in decision-making (say—concerning agricultural production or cash expenditure in the home), may be said to have greater bargaining strength than those excluded from such decision-making altogether. But more fundamentally, relative bargaining power is revealed in whose interests prevail in the decisions made, namely in final outcomes: in the intra-family distribution of resources, goods, services, and tasks; in the treatment meted out by family members; in the control exercised over resources; and so on (Agarwal, 1997).

3.2.1.2. 2. Social perceptions and bargaining power.

According to Agarwal (1997), there can be, and not uncommonly is, a divergence between what a person actually contributes, needs, or is able to do, and perceptions about her/his contributions, needs, or abilities. In particular, a person's contributions may be undervalued because of gender or race. The work women do might be labeled "unskilled" and that which men do as "skilled," simply because of their gender, even if the tasks performed by both require equal amounts of skill.

Perceptions about contributions can also depend on how "visible" the work is: home-based or unwaged work is often seen as less valuable than

work that is done in the public sphere for pay. Underlying notions about legitimate shares can stem from a range of principles, of which contributions is but one that is physically or monetarily more visible. Indeed, women's contributions to the household are typically undervalued not just by family members but also often by policymakers and bureaucrats implementing development programs (Agarwal, 1997).

Similarly, perceptions about needs may differ from actual needs. In many parts of the world, women's needs are underplayed and assumed to be subordinate to or even synonymous with the "families" needs, whereas for men the distinction between family and personal needs is widely accepted and sanctioned. Such perceptions affect intra-household allocations and bargaining power. Systematic under valuation of women's contributions or needs, in a system where these are important distributive principles would reinforce gender-related deprivation. Women and girls would receive less because their contributions to the household are seen as being less valuable than that of men or boys—what Sen (1990) terms "perceived contribution response" —and/or because they are seen as needing less, what one could term "perceived need response." Here, strengthening the fallback position of a rural woman, by providing her better access to village commons, may have less than the desired effect if what she gathers (as nonmonetized items) is seen as having less value than the cash a man brings in even if the imputed value of the gathered items is more. Such under valuation is not confined to developing countries (Agarwal, 1997).

The Western feminist debate on "wages for housework" arose from the recognition that unwaged work was "invisible" and perceived as having little value. England and Kilbourne (1990), drawing from studies of American households, argue that women who earn cash have more bargaining power than those who are solely housewives, because of, among other things, the cultural devaluation of housework. Women's entry into wage labour could thus be one way of increasing their intra-family bargaining power not just directly, but also indirectly, by increasing the perceived legitimacy of their claims (Sen, 1990). At the same time, a woman's bargaining power outside the household, say in the labour market, is also affected by perceptions; for example, solely on account of her gender, she may be perceived as having lesser ability, lesser commitment, or to be only a supplementary earner. Gender, as is race, has been known to define perceptions about abilities and to lead to discriminatory hiring and payment practices (Booyesen, 1999; Agarwal, 1997).

Rural women in many parts of South Asia, for instance, are paid less than men even for the same tasks on the assumption that women are less productive even though few productivity studies have been conducted, and some that exist show the contrary (Agarwal, 1983). Incorrect perceptions can thus reduce a woman's bargaining power in relation to family subsistence, not only by leading to an underestimation of her needs and an under valuation of her waged contributions but also by affecting her "worth" in the labour market, thus limiting the mentioned potential advantage of her seeking waged work. It

may be noted that perceptions impinge on social norms but are not the same as social norms.

3.2.1.2. 3. Social norms and bargaining power.

In the literature on intra-household economics, only a few authors explicitly observe the importance of social norms and incorporate them into their research models. Of those that do, some treat them as exogenous (Lundberg and Pollak, 1993), while a few recognize the possibility of their being endogenous (e.g., Agarwal, 1994; Folbre, 1995, 1997; Hart, 1993; Katz, 1996). Be that as it may, major gaps remain in spelling out the nature and specifics of social norms in particular contexts and in defining how they may affect bargaining. Agarwal (1997) suggested at least four ways norms could impinge on bargaining and used the following indicators to fill some of these gaps:

- Norms set limits on what can be bargained about. They can define which issues can legitimately be bargained over, and which fall in the arena of the uncontestable at any given time.
- Norms are a determinant of or constraint to bargaining power. For example, they can play a role in weakening women's intra-household bargaining positions (over resources) by restricting their earning possibilities in various ways, such as by discouraging (or even preventing) them from working outside the home, limiting the range

of tasks they may perform, institutionalizing lower wages for them than for men, restricting their presence in public spaces and thus their access to markets and the marketplace, defining child care as their responsibility and so limiting their mobility and job options, ideologically constructing them as dependents and men as breadwinners, and so on.

- Norms affect how the process of bargaining in households is conducted. Norms of gender, age, and marital status often define how household members should conduct themselves. In many societies, behavior that is assertive and loud is much more tolerated in boys and men than in girls and women. And among women, assertiveness is more accepted from older women than younger ones, from mothers-in-law than daughters-in-law, and from daughters than daughters-in-law. Gendered norms thus set the stage for the form that bargaining can take, even within the marketplace.
- Norms also constitute a factor to be bargained over, that is, social norms can be endogenous in that they can themselves be subject to negotiation and change. For instance, norms of contributions and/or needs might define the principles on which family food is shared, but the translation of those norms into allocations would depend not just on actual but also on perceived contributions and needs.

We can, according to Agarwal (1997), surmise from the above that the ability of persons to challenge norms that go against their self-interest would depend on at least three factors: (a) their economic situation, (b) the link between command over property and control over institutions that shape gender ideology, and (c) group strength. Those who own and/or control wealth-generating property can exercise substantial direct and indirect control over the principal institutions that shape ideology, such as educational and religious establishments and the media, to influence social norms in either gender-progressive or gender-retrogressive directions.

Some writers, while recognising that social norms can be contested, locate the contestation perhaps too much in ideology and give inadequate weight to economic inequalities or to the links between gender ideologies and economic inequalities as a significant determinants of relative male-female power within (and beyond) the household. Moore (1991, pp. 8-9), for instance, notes: "the relations of domination and subordination which are at the base of gender inequalities within the household cannot be explained as a simple outcome of economic inequalities," and notes further that "bargaining and negotiation between women and men . . . are often about definitions and interpretations, and it is for this reason that gender relations are always involved with power." But if power is not to be seen as a thing in itself, we do need to ask: Of what is this power constituted, and what is its source? Here the interactive effect of the economic and political appears crucial. Economic inequalities, while not the only influence, do usually play a critical role in

structuring power relations, by giving some people greater authority over definitions and interpretations than others.

The empirical evidence above provides the reader with a rich literature available to describe intra-household decision-making and bargaining power in relation to the multiplicity of approaches available. However, this research will not be complete without a brief description of South African empirical evidence on the subject.

3.3 Empirical Studies: African

Empirical evidence on women and decision-making in households in South Africa appears to be individualistic and fragmented. However, more evidence seems to be coming from other African countries, for example, Ghana, Zimbabwe, Nigeria, etc. In Ghana, Cheryl Doss (1996) analysed women's bargaining power in household decision-making. In this study, it was clear that women's bargaining power is an important determinant of household economic decisions. The study also criticized the traditional economic model for treating the household as a single economic actor because a variety of household dynamics affect the outcome of household economic decisions. In Zimbabwe, radical feminist MacFadden (2001) observed that the patriarchal system has given rise to the extension of male dominance over women, who are powerless. She further acknowledged that even in the home, men are defined as rational decision makers. In her view,

women are being used, considered a thing just to settle a score or do things according to culture.

It is in such everyday negotiations and practices that gender imbalances may reside, as this article argues. These imbalances may be a result of a skewed balance of power in couples' relationships. Legitimate legal and ideological arguments for men's domination and power over women are more or less eliminated in most countries. Nevertheless, subtle and informal mechanisms for maintaining male power may be at work (Nyman, 1999).

In a South African study, Nyman found two contradictory patterns, or discourses, emerging from the data. The first is that spouses agree about the importance of sharing equally; the second is that women perceive that they have less entitlement and access to money for personal spending than do their husbands, a view supported by the husbands' accounts. It is argued here that such perceptions have real effects on women's actual spending.

Much of research in South Africa has failed to consider the context and conditions in which women's participation takes places. Women's participation both in the workplace and in households should be examined in terms of factors that may affect the balance of power between the husband and wife. Factors may include the cultural beliefs and practices as well as the manner in which changes are taking place in the society, that is, the introduction of women in the labour market and their involvement in leadership and decision-making processes in the labour market. How this process affects the

ideologies of both men and women with regards to the manner in which women's contribution is viewed needs clarification.

Women's movements and non-governmental organizations in the country have lobbied and are still lobbying for a diverse workforce, for women in senior management positions, and for gender equality and improved household contribution to the Gross Domestic Product. South African feminists (e.g., Budlender, 1994) have argued that the increased labour force participation by women has produced higher levels of family money income at the expense of a double workday for many working women, which translates to the old reality of gender inequality. These feminists have a political agenda to improve the status of women and to make sure that action takes place by using mechanisms such as the budgetary process as tools in transforming the economy to meet the needs of the poor and of women in particular (Budlender, 1996). Therefore, it is important to acknowledge that choosing to understand household financial organization and decision-making from a women's perspective is a political decision, with policy implications for the well-being of and change of households in the country as a whole.

In their study, "Using new household data sets from Bangladesh, Indonesia, Ethiopia, and South Africa," Quoisumbing & Maluccio (2000) presented measures of individual characteristics that are highly correlated with bargaining power, namely human capital and individually controlled assets. In all country case studies, a unitary model was rejected as a description of household behavior, but to different degrees. Results suggest

that assets controlled by women have a positive and significant effect on expenditure allocations toward the next generation, such as education and children's clothing.

In his study, "An analysis of headship in South Africa," Dorrit Posel (2001) examined recent challenges that have been made to the category of "headship" using data on household heads from South Africa. Findings presented indicate that self-reported headship is associated with age, income and relationship status: heads tend to be the oldest people in households, the highest income-earner, male partners rather than female partners, and parents rather than children. Heads, on average, are also the key decision-makers in households.

The study further indicates that although income enhances a head's sphere of influence in the household, headship is not supported by income alone. Being the highest income-earner is no better predictor, and mostly a worse predictor, of decision-making influence than is being a household head. There is also evidence, however, that in male-headed households where there is likely to be at least one conjugal unit, men and women assume responsibility for different areas of decision-making in patterns that respect a traditional gender division of labour between production and reproduction. As women earn more income in these households, so their influence over spending on children and food increases, but men retain control over spending on livestock and durables even if their income is lower. Simister & Piesse (2002) found that family members appear to have higher levels of

nutrition in those households where women are involved with the spending decisions, indicating that financial management may be a valuable complement to education in efforts to improve nutritional status in some communities in South Africa. In female-headed households, where male adults are mostly absent, female heads are responsible for both spheres of decisions. Finally, there is also convincing evidence that the gender of the household head provides a useful means for distinguishing between households and their aggregate access to economic resources. On average, female-headed households have fewer income earners, are more reliant on the income earned by women, and therefore are more likely to be in lower income groups than households headed by men. As critics have pointed out, however, headship is also a relatively blunt marker, and to focus only on female and male-headed households would be to ignore intra-group differences within these household types (Posel, 2001)

South African empirical evidence appears to be gradually gaining momentum but is still limited. For example, evidence about the influences of perceptions and social norms in decision-making, especially from a women's perspective, appeared in some literature in passing, even if not necessarily as part of the study. It is, therefore, the aim of this study to provide more empirical information to the understanding of intra-household dynamics from women's point of view.

3.4 Conclusion

This chapter focused on the International and African empirical evidence on intra-household decision-making and bargaining power. It appears that some of the household dynamics have previously received inadequate attention, especially issues that can critically affect women's involvement in decision-making processes. It is clear, especially from the international perspective, that neglecting intra-household complexities from a women's perspective can prove misleading. In broad terms, these relatively neglected dimensions concern the complex determinants of decision-making and bargaining power in relation to specific resources (e.g., money), the differential importance of those determinants, and the extent to which the determinants themselves are subject to contestation and change—and all this mediated through the lens of gender. National empirical evidence, on the other hand, appears to be fragmented and individualistic. Therefore, it appears that there is rich international and African empirical evidence into the subject; however, there is a paucity of South African research on the issue.

CHAPTER 4

Methodology

4.1 Introduction

Chapter Three overviewed international and national empirical studies which influenced the design of this thesis. In this chapter, the researcher describes the paradigm within which this thesis is theoretically located to provide a motivation for the methodology adopted. In addition, the objectives of the study, data collection, recruitment of participants, and analysis of data are explained.

4.2 Feminist Qualitative Research

Given that this thesis is located within a qualitative feminist research framework, it is deemed appropriate to engage with issues relating to the researcher. Brayton (1997) suggests that doing research is a process that involves an ongoing series of decisions and choices. Overall, feminist research is “feminist” because feminist beliefs and concerns act as the

guiding framework to the research process. The following section will briefly describe the features that shaped and defined this thesis.

First, the unequal power relationship between the researcher and the participants was restructured to validate the perspective of the participant. In this thesis, an attempt was made to restructure the power relationship between the researcher and the participants by changing the language of research (e.g., by using preferred terms such as “participants” instead of “subjects”), and by involving participants at all levels of the research process as experts and authorities on their own experiences (Bryton, 1997). Participants were considered part of the social world, critical thinkers who are aware of the patterns of their social relationships and how these impact their own realities. Be that as it may, it was important for the researcher to ensure accuracy, authenticity and originality in depicting participants’ personal experiences and in describing how they give meaning to their experiences. Therefore, a feminist qualitative method gave the researcher flexibility to be able to relate to participants in subjective ways and in their own terms.

Brayton (1997) and others further suggests that feminist research recognizes the researcher as part of the research process and also constitutes changing the power relation between the researcher and the participants. This was achieved by the researcher’s ability to define her own location (race, class, orientation, etc.) both to minimise possible biases that may result from one’s own location in the social world and to improve the dynamics of interaction between the researcher and the participants, for

example, by taking an active role in negotiating across differences in social relations with the participants.

Second, according to Maria Mies (1983, p.135), the change of the status quo becomes the starting point for a scientific quest. This statement by Mies implies that research for the sake of research is insufficient. This thesis served the interests of the participants by showing commitment towards societal change and consciousness rising for the participants. These participants were able to create meaning as they engaged in the process of articulating their own experiences and to work towards improvement of their situations. Sandra Harding (1987) confirms these claims by arguing that studying women from their own perspective, recognising the researcher as part of the participants, and acknowledging that the beliefs of the researcher shape the research is what makes feminist research "feminist." As she states, "they can be thought of as methodological features because they show us how to apply the general structure of scientific theory to research on women and gender" (Harding, 1987, p.9).

Finally, simply adding women to the research equation is not sufficient (Brayton, 1997). This thesis was not about including women as part of the research process, but about taking women's location and standpoint as the basis of the study. The study, therefore, proceeded from a perspective that values participants' experiences, ideas and needs (Weston, 1988, p.148). This, according to Brayton (1997), means that the multiple and diverse perspectives of women serve as a way of grounding the research process.

There seems to be a general consensus that argues that feminist methodology is still in the process of becoming and is not yet a fully articulated stance (Cook and Fonnow, 1994; Denzin & Lincoln, 1994; Marshall, 1986; Parker, 1994). Following this argument, it can be concluded that feminist methodology is not closed and may allow a variety of other approaches with feminist relevance. This thesis puts emphasis on issues of gender, power, financial organization, and decision-making, which are the important indicators for major contention by feminists, especially feminist economics. Therefore, I will focus on feminism methodology by applying principles identified by Cook & Fonnow (1986), for example, acknowledging the pervasive influence of gender, focusing on consciousness raising, ejecting the subject/object separation, examining the ethical concerns, and recognising diversity. These principles have been used in various ways in the study due to the significant role they play in feminism and in feminists' research. Having highlighted the definition of qualitative feminist research, it is now important to put into perspective the objectives of the thesis in order to complete the picture between methodological issues and the objectives of the study.

4.3 Objectives of the Study

The main aim of this thesis is to explore the experiences of black, married, working, South African women with post matric qualification, in

relation to financial decision-making within the household. The study was guided by the following research questions:

- How do women understand the meaning of money?
- Is there equal sharing of monetary resources between husband and wife?
- How is money allocated in the household?
- How is money controlled between husband and wife in the household?
- Who in the household has the final say regarding financial decision-making?

4.4 Participants

4.4.1 Participant's Demographic Data

A total of eight, black, working, South African women who volunteered to take part in the study were selected in Gauteng Province. The biographical data collected was translated into a tabular form to describe the participants as follows:

Table 1: Participant's Biographical data

Variables	Categories	Numbers
Ages	30 – 34	3
	35 – 39	2
	40 – 44	2
	45 – 49	0
	50 – 55	1
Language	Tswana/ English	5
	Sotho/ English	1
	Xhosa/ English	1
	Venda/ English	1
Level of Education	Basic Degree	8
	Post graduate qualification	8
Years in marriage	1 – 5	2
	5 – 10	3
	10 – 15	1
	15 – 20	1
	More than 20 years	1
Number of children	Yes	8
	No	0
Occupation	Manager	3
	Deputy Director	1
	Director	2
	Teacher	1
	Business woman	1
Net Salary per month	R 10 000 and less	2
	R 11 000 - R15 000	3
	R 16 000 - R20 000	3

The specific unit of study focused on black, married women in the managerial positions from both the public and the private service sectors in and around Pretoria in the Gauteng Province. Their net salaries ranged from

below R10 000 to R20 000; these salaries could not be verified because no proof was provided during the interviews. Participants' ages ranged between 30 and 55, each has been married for two years or more, and each is living with her partner and their children. Although these women were given an opportunity to communicate in the language of their choice, all women chose to communicate in English.

4.4. 2 Recruitment of Participants

The researcher sent out e-mails to women's organizations, such as South African Airways, Telkom, the Department of Health, Home Affairs, etc. Although the e-mail was sent to one person in an organization, it was possible to secure an appointment of more than one person per organization through snowball sampling. Appointments were secured, consent forms were signed, and participants agreed to be interviewed and to be recorded. This started the process of establishing a rapport and connecting with the participants.

Women who agreed to take part in the study were not pressured to give an interview if they did not want to for ethical and any other reasons. Only women who volunteered for interviews were selected, with the understanding that they were requested to give forty-five minutes to one hour of their time and to discuss issues that most women choose not to think about, let alone discuss. It therefore seemed relevant to give these women complete freedom to decline the interview.

4.5 Instruments

4.5.1 Biographical Questionnaire

A biographical questionnaire was drawn up and e-mailed to women who agreed to participate in the study. The questionnaire covered both the woman's personal and her husband's details. Personal details included age, marital status, number of years in marriage, number of children, highest qualification, job title and net income. Husband's details included his age, highest qualification, job title and his net income. Collected data is outlined in 4.4. (Please see Appendix 1)

4.5.2 Interview Schedules

4.5.2.1. Pilot interviews.

Two pilot interviews were conducted with two women. One woman was an academic and the other a businesswoman. This pilot was helpful in sorting out some of the aspects of the interview schedule. Several lessons were learned from the pilot interviews. Firstly, certain of the more sensitive personal questions were asked nearer the end of the interview (and not at the beginning as was initially intended). Secondly, the interview schedule was not flexible enough in the sense that the interviewer had a started with a very structured set of questions and later realised the importance of allowing

women to bring up any issue they considered important first rather than strictly adhering to the sequence of the schedule.

4.5.2. 2. Interview schedule.

The interview schedule covered a list of themes included in the study, making explicit the explorative nature and the objectives of the study. The main schedule involved the core, detailed information on women's understanding of money, equal sharing of money, financial organization in the household, and their experiences about financial decision-making. (Please refer to Appendix 2 on the Research Schedule.)

4. 6 Procedures

4.6. 1 Interviews

Due to the sensitivity of the topic, the researcher conducted individual, face-to-face interviews. The main reason for this approach was that the researcher was not familiar with some of the participants' lifestyles, cultures, customs, or similar attributes; therefore, the interviews offered the researcher access to women's ideas, thoughts and memories in their own words rather than in words of the researcher (Berg, 1995; Reinharz, 1995). The participants were also given an option in terms of the language to use during the interview and the location of the interview. All participants chose English because it was easier to express their feelings in that language. Potgieter

(1997) noted that people choose to speak a language other than their first language when discussing issues of a sensitive nature. The researcher introduced herself to each participant and explained the nature of the interview.

After the introduction of the topic, guiding questions in the schedule were asked, with follow-up probes appropriate to the given situation and to the central purpose of the investigation. (Please see Appendix 2.) This assisted the researcher in understanding the respondents in their natural environment, allowed the respondents to describe the world as they experienced it, and resulted in appropriate and relevant questions arising from the interactions during the interviews themselves. All the interviews were tape recorded and transcribed verbatim.

From a feminist point of view, the researcher formed part of the process by offering a more human and less mechanical relationship between the researcher and the participants. This was achieved when the researcher placed herself on the same critical plane with the participants, thereby creating rapport and reducing the power differences between the researcher and the participants.

4.7 Data Analysis

In qualitative research, researchers analyse and code their own data.

Unlike quantitative research, qualitative research lacks a division of

labour between the data collectors and coders. Data analysis is a dynamic and a creative process. Throughout the analysis, the researchers attempt to gain a deeper understanding of what they have studied and continually refine their interpretations.

Taylor & Bogda (1984, p. 130)

4.7. 1 Organising Data

According to Reinharz (1995), feminist content analysis is concerned not only with the text that exists but also with the missing texts. In this study, during the process of organising data, all the interviews and observation notes collected during the interview sessions were repeatedly read and listened to, and were subsequently transcribed, verbatim, directly to the computer. Data analysis was started immediately after the initial interview. Due to the qualitative and exploratory nature of the data collected, analysis was done in the form of text. This analysis did not draw on large, well-established, formal knowledge (e.g., econometrics, etc.) but on world knowledge, which is less standardised, and which may be imprecise, even diffuse, context based, diverse, and have more than one meaning (Collins, 1984). The information collected after each interview was used to guide subsequent data collection. Therefore, analysis was done continuously; it was never a distinct, conclusive stage of the study but was instead an on-going dimension of research that stretched across all stages of the process.

4.7. 2 Generating Categories, Themes and Patterns

Cook & Fonow (1991) purported that data analysis should be done by organising data into categories on the basis of themes or concepts grounded in data in order to examine any patterns or relationships that exist and to formulate concepts during the interview process. Reinharz (1995) further suggests that by discovering the pattern between the existing and the missing data—in this case the power/ gender relations in society—new ties are made and will help explain the current relationships between gender and power. In this study, transcribed data from the interviews was first organized into paragraphs, items, and characters. This method did not prove very useful, thus the researcher decided to work with themes, which was a more useful approach. By using this approach, the researcher was able to identify different categories that were grounded by the research questions. The following themes emerged from the data:

- The meaning of money.
- Equal sharing of monetary resources in the household.
- Allocation of money in the household.
- Control and money management.
- Decision-making and money management.

(All identifies categories will be covered in the analysis and interpretation chapter).

4.7. 3 Testing the Emergent Hypothesis

The patterns that emerged were checked against the research questions and the available literature to identify the “salient” themes, ideas, language patterns and plausibility of the categories. Marshall and Rossman (1995), confirm that during analysis, the researcher should discover significant classes of things, name them, and link them together. Patterns that emerged were evaluated against the alternative “rival” patterns and the data was evaluated for credibility, usefulness, adequacy, relevance to literature, and coherence. Data appeared to be useful due to its relationship with the research questions and women’s experiences.

4. 8 Validity and Reliability

According to Mishler (1986), reactivity, representativeness, validity, reliability and replicability associated with quantitative methods should be contested against. Researchers immersed in qualitative methods challenged the objectivity of this traditional approach mainly on the issue of representativeness. They argue that representativeness of (usually) large samples does not necessarily represent more or different information.

4.8. 1 Validity

Validity in qualitative research includes the ability of a researcher to keep a “reflexive journal” in relation to the researcher’s data, which is

enhanced by use of different vantage points and forms of learning. The research is then personal, relational and contextual (Banister et al, 1992). However, from a feminist point of view, a completely valid research, which represents the ultimate truth, is not possible because all knowledge is socially constructed, and no knowledge is certain but is a particular reflection of the process. Therefore, validity cannot be defined in absolute terms but is rather always relative to the purpose of the study.

According to Boje (2000), a valid study is the one in which the researcher manages to represent the experiences of participants. Rigor and credibility of explanation of the research process is a necessary quality for qualitative research. Boje (2000) further observed that an understanding of participant's situations through immersion into their lives and from their "vantage point of view" gives the researcher an experienced understanding of participant's experiences.

4.8. 2 Reliability

Reliability, on the other hand, is not considered highly by qualitative researchers. They argue that concern for reliability arises only within the quantitative tradition and with replication of results (Silverman, 2000). Replicability is not possible in qualitative research because each research process is unique; for example, participants bring to the process different experiences even though they share similar characteristics. Their knowledge and realities are different, and each one's account is unique. Therefore, no

interpretation will be the same. The meaning assigned to interpretation will be dependent on the context and will change as the social and the economic situation of participants change. In this study reliability will be reflected in the ability of the researcher to represent the experiences of the participants.

4. 9 Issues of Reflexivity

But since we do not as yet live in a period free from mundane troubles and beyond history, our problem is not how to deal with a kind of knowledge which shall be truth in itself but rather how man deals with his problems of knowing, bound at it is in his knowledge by his position in time and society.

Karl Mannheim, Ideology & Utopia (1949, p.188)

Qualitative researchers like Burr (1996), Banister (1994), Parker (1994) and Uwe (1998) advocate that reflexivity is the most distinct feature of qualitative research. These authors agree on the importance of subjectivity in the process of change, a subjectivity that occurs between the researcher and the participants during the course of the research process. Personal reflexivity, therefore, involves acknowledging who you are and your individuality and values as a researcher (Wilkinson, 1988). In this study, I choose to write in the first person.

Having avoided the process of personal reflexivity for a long time, it finally caught up with me. I then realized that the time had come for me to

acknowledge who I was—my individuality as a researcher as well as my personal interests and values in life. The process started when I was working for the Department of Health as a research co-ordinator and this position triggered my interest in research.

Having gone through the first phase of the training, starting this thesis was another phase of my desire to contribute to knowledge development. I selected this topic because of its personal significance. My intention was that the results might perhaps bring answers to the increasing pressures black women are facing today in their households, lead to conscious rising among black South African women, and contribute to knowledge.

Being a black woman, a mother, a wife, and a scholar, I started engaging with other women with financial problems in their households, co-researchers nationally and internationally, to lobby for support on my new research interests. The overwhelming support I enjoyed from my supervisor, my mentor, and from close friends who gave constructive feedback on the research progress, performance and thoughts, made me, as a researcher, look forward to the creation of new knowledge and to the emancipation or liberation of black women through this knowledge. Therefore, subjectivity became a resource, not a problem.

This study started unfolding as a story, a story about myself within the community of scholars who have embraced the idea of knowledge as embedded within process. Some have defined themselves by objective viewpoints in defining reality and by keeping themselves out of their

construction of reality. In the process of trying to position myself in the process, I was caught between the worlds of subjectivity and objectivity. My research process unfolded towards subjective knowledge development, while my theoretical underpinnings in feminism and feminist economics helped me to clarify my feminist standpoint and therefore became part of my research process. My reflexivity revealed itself as an awareness of the recognition that I allowed myself to hear what women in the study were telling me about their experiences rather than by imposing any categories on them.

During the process of the study, a journal of emotion, confusion, and frustration was kept, and this assisted me to reflect back on the role I played in making this thesis possible. Firstly, it was exciting to embark on this new venture with all the energy and willingness to produce a positive output. Later, it soon became clear that this journey is a lonely process, with fluctuation of emotions from high to low. The availability of a supervisor and mentors was the most fulfilling part of my life because I never felt alone. Reflections on my actions in this research process, my impressions, irritations and feelings, all became part of the data or research language in its own right and, therefore, formed part of the interpretation of this study.

4.10 Conclusion

The challenge is to continue to search for new and better topics, methodologies and strategies, which will liberate women and, perhaps

more than that, to challenge us to be feminists first in our research efforts.

Weston (1988, p.149)

This chapter set the context that influenced the choice of research methodology into perspective. The qualitative/quantitative debate put into perspective the valuing of qualitative research over quantitative research and the ways that patriarchal values have informed both research processes. Feminist research was further defined to clarify its significance in the research process, to focus on the meaning women give to their worlds and to provide the researcher with a framework to guide the decisions made by the researcher. The issues of reflexivity, validity and reliability were considered as important part of research process to provide understanding of the meanings women give to their world and to make explicit the researcher's experience through personal reflexivity. The results of the study will be discussed in the following chapter.

CHAPTER 5

Results and Discussion

5.1 Introduction

This chapter considers the results of the study and the interpretation of data. The analysis that follows is based on the consistent themes that emerged from individual interviews with participants. These themes were all embodied in the household as the only primary arena for analysis. Three other important secondary areas that relate to the household were identified. These are the labour market, the community, and the political arena. Due to the limited scope of this research, these areas were not explored. However, some reference to these areas was made, mainly because they closely interact and overlap with the household as a unit of analysis. The following broad categories formed the framework for analysis:

- The meaning of money
- Equal sharing of money in the household
- Allocation of money in the household
- Control and money management

- Decision-making and money management.

In the presentation of the results, reference is made to some important quotations drawn from the interviews. This is done to provide not only proof that the data produced the issues the researcher is reporting but also to preserve the language and voices of the participants. Quotations provide the only link researchers have with the participants, the only real insights the researcher has into the lives of the women the researcher wishes to understand better (Mostyn, 1985). The analysis and interpretation of the quotations will be followed by the summary of findings.

5.2 The Meaning of Money

Within this category, the interviewees focused on three issues: the women's understanding of money, their feelings about their earnings, and their views about their husband's money.

5.2.1 Women's Understanding of Money

In this study, the researcher was interested in how participants understand the meaning of money in the household. Certain of the women understood money to be a scarce resource used to address basic needs of the household:

Money is something we all wish to have in abundance . . . I guess the issue is how to use it for in order to manage the basic needs of the household. (1)

Another participant indicated:

Money is like a precious metal, diamond or platinum; it is scarce and its scarcity allow us to use it carefully when trying to satisfy everybody in the household . . . Most of the women I know have a problem of understanding that money is as important as these metals. (3)

Economists, on the other hand, define money as anything that is generally accepted as a medium of exchange, as a store of value, and as a unit of account (Case & Fair, 2002). Pahl (1995) argues that economic definitions such as these do not seem to relate very well to the messy reality of money as we experience it in our daily lives. Economist may write as if a rand is a rand no matter where it comes from or where it is going. Be that as it may, a married woman is likely to perceive and feel very differently about money given to her by her husband to use for household matters as compared to what she has earned herself. Money has different meanings to different people and this may, therefore, influence how and when it is used. The following quotes indicate what some women understand the meaning money to be:

Money is a form of cash, and what you do with it. Everything that we agree to buy . . . clothes, groceries, towards bond . . . it is used for both personal and family needs including everything that we need in the house . . . uhm come month end on a specific date, my husband and I would have the budget meeting; we bring our contribution according to how much we earn. What remains is for personal use. (2)

Another participant linked the meaning of money to its usage and considered money to elicit a positive meaning of life. The participant further indicated that money is something most people desire to have:

Money is the basis for my survival at home; it is used to serve the basic needs, taking care of . . . owning, education, social life and used to take care of my lifestyle. (4)

Another participant understood money to be associated with economic status and symbolic value. The participants commented:

Money is a source of power; it depends on who brings how much to the household. If you have less, you are considered less important . . . But I guess it is also culturally defined. A breadwinner is the one who brings more to the household to take care of the standard of life of other family members. (6)

The quotations above provide relevant information to debates about the meaning of money from the participants' perspectives. They seem to define money as a unit within which money is shared, a medium of account and a

store of value. Some participants related their understanding to money usage. They considered money to be having significance of power, something very useful and desirable. Although some participants' understanding of money confirms the narrow view of economics, money seems to have more symbolic meanings (emotional, cultural and control contexts). This was also confirmed by Pahl (2001).

Some participants further clarified their understanding of money by associating it with respect, desire, power, success, freedom, independence, security and comfort , and as emotionally charged:

Money is seen as an extension of the self because it can assist us to acquire the "objects and services" we desire; it can command respect; or it can indicate not being respected . . . mainly because of the amount of contribution to household budget. (7)

Another participant indicated:

Money is a source of security, it can be used to secure happy life, comfortable living, retirement etc. . . . We tend to measure success of people by what they have . . . It is also offer me some freedom especially when I have personal money to spend on myself. (5)

There were exceptions to these positive meanings of money; these resulted mainly from the money usage. Some participants perceived money as something that evoked some negative emotional meanings. They indicated that it is possible for their financial status relative to others (especially their

husbands) to induce anxiety, envy, guilt, depression, fear, insecurity and competition. One woman responded by saying:

Money is what makes the household, the power . . . without money, life becomes miserable. (8)

When spending on our families and on our selves, money can be a source of pleasure; it can also be a source of conflict (Belk, 1990). Our ways of spending, being in debt, etc., are sources of the anxiety that may evoke negative emotions in women in the household. Understanding the meaning of money from a women's perspective helped the researcher to understand the importance of not treating the household as an economic unit of analysis. Making the voice of women heard made it possible to understand that husbands and wives are individuals with different beliefs, attitudes and aspirations about money in their households. Therefore, how they perceived their earnings was identified as an important sub-category. This is discussed below

5.2. 2 Women's Perceptions About Their Income.

Many women amended the question, explaining that they saw their income as belonging to the family; it was not completely their own. However, it was interesting to note that they doubted if their husbands would consider their money as belonging to the family as well:

*My earnings is not completely my own, it is for the whole family . . .
It will be very interesting to ask the husbands whether they too*

considers their money as completely belonging to the family . . . I really doubt it. (1)

Some interviewees responded by comparing their earnings to their husbands' earnings:

I earn much less than my husband, but I can manage to run the household, pay for children's education and still manage to save money than him. I consider my salary to be complementary to household financial management than equal . . . (6)

Therefore, women tend to regard their money as belonging to the family to the greater extent. A similar pattern was also found in Australia by Edwards (1981) and Pahl (1995).

For some participants, bringing money into the household brings with it some sense of entitlement to decide how personal income is to be spent:

I consider my income as my own and have the ability to decide on how I prefer it to be spent or used. I have the ability to decide on how much I want to save or spend for clothing etc. Therefore, my earning is the source of my little power to influence how much of it can be used for what. (4)

In their report published by the Fawcett Society Today, Jayatilaka & Rake (2002) found that many women have secret savings accounts that their husbands know nothing about. According to this research, women kept these savings secret as a "security thing" so that when worrying times come, they can be able to help. One participant commented:

As a woman, I always have to think for rainy days. Therefore, I consider my income as taking care of that. I have a little secret, which is my security I am not cheating, but I know that during difficult times I will also be able to contribute something . . . If I do not do this, my money gets used on non-important things. (3)

Another interviewee considered her income in relation to breadwinning role:

You see, my husband is currently not working and I have since taken the duty of a sole provider. I consider my income and belonging to the family, I involve my husband and children in decision-making processes. He is still culturally the breadwinner even though he does not contribute anything at the moment. However, things become difficult because he seem to have difficulty with me taking his "role." (5.

Parry and Bloch (1989) commented: "In order to understand the way in which money is viewed, it is vitally important to understand the cultural matrix into which it is incorporated." They also show that while in some societies money is seen as morally neutral, in others it is associated with danger, selfish individualism, or anti-social acquisition. It again appeared important for the women to relate their views about their husbands' earnings in order to complete the picture about meaning women attach to money in their households.

5.2. 3 Women's Views on Their Husbands' Earnings

Participants' understanding of their husbands' earnings differed significantly, thus representing the diverse viewpoints they brought to this thesis. From some of the participants' responses, there is still some cultural construction of gender, particularly the ideology that the man is the main breadwinner in the household irrespective of how much the husband earns. Burgoyne (1990) and Pahl (1989) also support this. From one interview:

I consider my husband as the main earner, whose earnings should be devoted to the needs of the family . . . sometimes it is not the case . . . because he earns more than I do, he uses this to his advantage . . . to take control over family decision-making and personal spending money, not necessarily to provide for his family because I do that most of the time. (5)

Another participant indicated:

My husband constantly reminds me that culturally he is the head and the breadwinner in the household, he is supposed to provide for the whole household . . . I consider his earnings to be used to provide for the household. (6)

Some women view their husbands' money as equally theirs except where there are other social problems like gambling, marital dissatisfaction, manipulation, or the husband's unemployment. In these cases, women will take the breadwinning role. Even then, women will still consider their husbands as head of the household. One of the interviewees commented:

My husband is unemployed and I bring all my money to the household . . . I try not to make him feel bad about it because he is sensitive . . . you see, culturally he is supposed to be the head of the household and the breadwinner . . . this is a real challenge for me. (3)

Another interviewee responded thus during the interview:

R: *How is your husband's money viewed?*

P: *You know, that one makes me laugh he . . . he . . . he . . . You see previously, I was a breadwinner; I used to pay for the bond, electricity, water, etc., when my husband was still a student at the medical school. We did not have a car by then and I used to manage. Today my husband is a gambler; he uses his money on gambling and at the end I am doing those things I was doing previously . . . with this I am not in control with his money . . . really. (1)*

Some women said that their husbands pay for bigger items, e.g., the investments, the bond, the children's school funds, and so forth, whereas they will get involved in the softer issues, such as clothing and groceries in order to avoid talking about money and/or to avoid or to reduce conflict and to "make them feel important". One interviewee commented:

I used to earn more than my husband and things were difficult then. I used to pay for the major issues and made decisions on how we should spend our money. His money will be used for other

things I could not do. I then experienced a lot of resistance from him . . . maybe because he thought I am taking over his role. Now things are better because he is earning more than I do and conflict is minimal and he is taking care of major things e.g. paying for the bond, cars etc. (7)

Another interviewee responded:

Because of his expertise and knowledge of financial issues, he tends to be involved in technical matters and financial affairs involving large amount of money, investment and insurance policies . . . Because of this specific interest, he uses his money for the benefit of every member of the family . . . (5)

An important observation to make is the fact that these two participants were experiencing role reversal. Previously, they were considered “breadwinners” because their husbands were not working and the women had to be totally responsible for money management. At that stage, the women were in power and they considered themselves capable of managing their households. Their husbands were not comfortable with the arrangement. When their husbands resumed working, the women were happy that the men took their roles back, but one woman said that her husband expected her to continue with the responsibilities when he was busy mismanaging his earnings, and that was the source of conflict.

Women, especially in fairly senior management positions, preferred equal contribution to household management. They viewed equal contribution

of both their own and their husbands' money as the key priority in their financial management. They preferred equal percentage contributions towards the bonds, investment, insurances, etc., with the remaining money to be considered as personal spending money. One woman commented:

We are monitoring each other's money and as his wife, I have the right to demand the statement and explanation about his money.

(2)

From this data, it can be concluded that the culture of breadwinning is still visible and it is something women cannot freely choose; therefore, it becomes important to understand the cultural underpinnings of different households. Most women considered their husbands' earnings as belonging to the family and felt that it should be devoted to the needs of the household. A similar observation was made by Pahl (1995).

This observation has implications for women and their role in decision-making. In most instances, women earned less than their husbands, therefore making it difficult for the women to have a say in financial decision-making processes. This observation is also supported by Shove (1993).

5.3 Equal Sharing of Money in the Household

In this theme, two sub-categories emerged: (a) the perception of equal sharing of money in the household, and (b) experience of unequal access to money. These are discussed below.

5.3. 1 Perception of Equal Sharing of Money in the Household

According to Burgoyne (1990), in contemporary society, the ideology of the husband as a breadwinner coexists with other conflicting ideologies about money in the household. The first is the ideology of sharing, in which money has to be shared equally, irrespective of who contributes what; the second is that individuals own the money they have earned as theirs and have the right to make decisions on how to use this money. The idea of one's "own" money conflicts with the ideology of equal sharing and creates a feedback loop into the idea of the breadwinner as having legitimate rights both to power over money and to more money for personal spending. This was also echoed by some of the interviewees:

Equal sharing means equal sharing of monetary responsibilities, bringing equal percentage of earnings based on individual income.

(2)

Most women stated that in their households they organised and divided the payment of bills so that each partner is left with personal spending money, and each partner is then free to do what he or she wishes with that money. The goal here is for each person to have equal amounts to spend on himself or herself. However, sometimes each person does not have an equal amount of personal spending money by virtue of the lesser amount contributed to the shared responsibilities. The goal and the reasons were clearly echoed by one of the interviewees:

My husband and I bring the net earnings home . . . we then allocate responsibilities. The remaining amount is allocated to personal spending money. The issue is no matter the amount of personal spending money I have, It will automatically be used again in the household and therefore I am left without money that I refer to as my own. (6)

Two participants stated that they are not completely sharing their money in the household. These participants stated that they preferred to have their own personal and private accounts—accounts their husbands were not aware of. The reasoning behind this was that the women wanted money of their own so that they could make their own decisions on how they wanted to spend their money without being questioned or judged. These women also wanted some secure money, which could help them in times of crises and could not be negotiated with the partner.

For a participant whose husband was unemployed, having personal spending money was unthinkable,

. . . because what remains gets back to the household in any way.

(3)

Another participant confirmed:

There is no equal sharing in the household. (1)

This participant's husband's money is his and her money is hers. She said that they will not get involved in any planning, but she knew that her husband was responsible for the "bigger issues," e.g., the bond, the car, the children's

school fees (although these were in serious arrears), and she will use her money to fill the softer, unattended responsibilities. Therefore, the only money available for joint consumption was hers. After all the money had been allocated to all-important responsibilities, she was left with R1000, which she must use for entertainment, petrol, etc. She said that her husband controls her personal spending money. On the other hand, she does not have access to his money and cannot account for his expenditures.

From the quotes above, the idea of equality and fairness in sharing household money as a resource was identified. Most women saw their household financial management as a joint process with equal sharing. Whether it happened or not, was not very clear. Some women suggested that it also depended on the type of the marriage contract they had signed that determined whether or not they feel entitled to their husbands' finances. They see their families as units of team effort and their earnings as belonging to their families, not for individual consumption. For women who did not have equal sharing of money, they wished they shared resources (money) equally because they felt this was important for the family's well being. Therefore, some women ascribed to the ideology of equal sharing and some did not, based on their household views on financial management. This is a pattern similar to that found in Wilson (1997).

5.3. 2 Experiences of Unequal Access to Money

While the ideology of sharing might have permeated the responses of women in this study, it was evident that in reality, equal sharing and equal access to money was not always practiced. Among the participants, equal sharing was perceived as being practiced, but some felt that their husbands had more to spend because of personal responsibilities outside the households, e.g., supporting parents, in-laws or a child outside marriage, alcohol, gambling, etc. Some participants said that their husbands' account for their personal spending money expenditures, but some women are completely unaware of how their husbands use their money, and they do not have access to that information. On the other hand, these women view their personal spending money as the amount remaining for them, and their lifestyles determine how they spent this money. One participant said:

I consider my personal spending money as important because I am extravagant, want to be independent, comfortable, do not want to be questioned on my spending pattern when I go overboard and when I want something I want it now . . . I consider myself to be a spender not a thinker. (4)

Another said:

I am left with only R1000 personal spending money and when my husband sees me happy and with friends he thinks I am misusing the money and have more to use for myself. (1)

From all the responses, there is some contradiction expressed directly or indirectly. It seems that the perception of how money is shared does not coincide with the intention of equal sharing. There is a general feeling among the women of getting less to spend on themselves and of their husbands having more and sometimes not disclosing their personal spending money. Such comments occurred late in the interviews, although the women had initially expressed satisfaction with the sharing of resources. It also seems that women identify themselves with equal sharing and define their identity as “people who share resources equally.” This conflict of ideologies was observed in other studies (Pahl, 1989; Wilson, 1987).

It appears that women find it more difficult to spend on themselves than their husbands do. One reasoning is that their husbands spend too much on either gambling and drinking or because of having other external pressures, e.g., maintaining other households. In some cases, the women simply do not have access to their husbands’ money (Shove, 1993). The other reasoning is that the women wanted the best for their children. Being black and previously disadvantaged, most women did not want to see their children going through the same types of hardship they themselves had endured. When they think of spending, they would rather spend on their children through entertainment, clothing, the best schools, the best investments, etc.

As a woman, one tends to see personal needs last, my children are the most important people in my life and want the best for them . . .

every little cent I have, I would rather use it towards their education, future investments, clothing and entertainment. (4)

Nyman (1999) concludes that this explanation of not bringing oneself to spending on one's self is that women create a psychological barrier to spending. These women have learned to put their desires and needs last, therefore putting the needs of others first. For those who spend, they spend on their children, on their houses, on cars, etc., depending on the lifestyle they live.

From Haavind's (1984) point of view, in a marriage relationship both women and men are active in maintaining and concealing the pervasive influence of gender and the subordination of women by making these appear as the expression of love. One speculation is that these women's perceptions of not spending on themselves—while their husbands do self-spend—may be, in part, a form of control over women's economic behaviour. It may also mean that the husbands have adopted covert, socially and culturally acceptable ways of maintaining their position of control. Haavind (1984) further suggests that such things may be happening because it may be difficult to abandon the old value systems, beliefs about money management, and norms from both women's and men's perspectives.

5.4 Financial Allocation in the Household

The sub-categories that emerged in this theme are (a) patterns of financial allocation, and (b) factors influencing the pattern of financial allocation.

5.4.1 Patterns of Financial Allocation

The ways participants in this study organised and managed their finances in their households seem to be related to the perception of entitlement and to accessibility to personal spending money. Women in this study confirmed that it was necessary for their households to develop a system of financial allocation. Consciously or unconsciously, some form of money management had to be considered. Some women acknowledged that their system of allocation is working for them and may not work for the other households; they were, therefore, comfortable with the system they were using.

During the course of the interviews, it became clear that some women would have preferred to adopt a different system of financial organization to improve access to money for their family's well being. Two women, for example, explained that they are responsible for the daily running of the household and this included buying food, entertainment for the children, clothing, etc. Their "extravagant" expenditure patterns made them to run out of personal spending money quickly because these expenses were not

budgeted for; therefore, they needed a better system of money management. What follows is the explanation of patterns of financial allocation used to provide the reader with a better perspective as to how women allocated their money in their households.

As mentioned earlier in the literature review, many systems/typologies of money management have been devised with the aim of understanding the complexities of money management in the household (Pahl, 1989; Wilson, 1987). For the purpose of this study, Pahl's (1989) typology of patterns of money management has been used as a guide, and each woman's pattern of allocation was classified on the basis of the type of information provided and on how they managed money as an execution function rather than according to their strategic control over it (Vogler, 1998). The following systems of allocation were adopted:

- Female whole wage system: The wife manages the money except for the husband's personal spending money.
- Male whole wage system: The husband manages all the money.
- Housekeeping system: The husband manages the money except for the wife's housekeeping allowance.
- Pooling system: The couple pool all their money and manage it jointly.

- Independent management system: Both partners have their own source of income and neither has access to all the household funds.

In this thesis, patterns of financial organization did not fall strictly into one pattern as Pahl indicated; they seem to have adopted quite a mixture of patterns. But with further questioning it was possible to distinguish between female managed pools, male managed pools, and joint managed pools. For example, one participant described the process of household financial allocation, which indicated the pooling system and housekeeping system :

Come the end of the month where we sit down and have our monthly financial meeting, we contribute to the housekeeping account jointly for the running of the household. Each one of us is responsible for each other's personal clothing accounts, insurances, and what remains is personal and will decide how I spend it. (2)

For the other participants, joint pooling also meant something complex. This woman explained that she and her husband are pooling together; they share certain assets (e.g., the bond), and each owns certain asserts individually (e.g. the car). She states:

Financial planning happened sometime back and what we do is we list all the things we are supposed to pay, and we agree who pays what depending on what one is able to contribute. We decided to

contribute jointly to the bond as a form of investment. I am responsible for my car, softer issues in the house, and he gets responsible for bigger items for example children's education, furniture, etc... not that I do not want get involved in bigger issues but I have decided to do it that way to make him feel important . . . You know how men are. (4)

For another participant, below, the pattern of allocation is based on one salary only, i.e., her own salary, due to husband not working at present:

Because my husband is not working, the pattern we adopt is female whole wage system. I bring my money, and allocate to all the roles. Although not enough is left, I also try to give him some personal spending money. I try not to discuss his unemployment issue because it becomes a very sensitive topic to discuss and this is difficult for me to manage and although I am a Director, it is difficult to cope. (3)

Other participants explained that there was no pooling at all in the their households. One woman explained it like this:

P: *We are totally not pooling any money together. His money is his and my money is mine. We never sit down to plan our finances. Our financial organisation just follows the traditional norm where a man is responsible for bigger issues, e.g., the bond. I am responsible for my car and . . . an expensive medical aid due to my sick daughter who is on the wheelchair, and having muscular*

dystrophy, therefore I had to take an expensive medical aid . . . You see what happened is that my husband is a gambler; he had a bad credit record and was not allowed any credit by any banking institution. Due to the type of work he does, he could not function without a bank account. What I did was to give him the signing powers on my account for him to receive payments for service rendered.

R: *Is it a joint account of not?*

P: *. . . .umm it is not a joint account because I am just harbouring his money. Everyday he goes to the ATM or the bank to check the statement and if there is any money, he takes it. Sometimes I get confused because I do not know which money is which. (1)*

Another participant indicated that she has an extra income from an asset she owned before getting married. About her financial organization, this is what she had to say:

We are sharing equally but I have a separate account my husband is not aware of for security purposes, but my husbands brings the money and is responsible for the house, investments etc and I will be responsible for my car, food, clothing, curtains, entertainment and Friday lunches, and money will be finished quickly before the next pay day. (5)

For this next interviewee, culture and tradition automatically determines the allocation of financial resources, especially when the husband earns a higher salary that allows for discretionary spending:

In our household money management is automatically determined, there was never a stage where we discussed how we should allocate resources, I think it was culturally determined. My husband automatically decided to pay for technical and risky things and I took care of the peripheral issues . . . my husband controls all the finances and even my money gets earmarked for things I was not even aware of . . . that leaves me with little personal spending money for myself. (6)

Two other women indicated that they jointly allocate their monies and the remaining money is used for personal purposes. The interesting observation made here is that these women's husbands monitor their wives' personal spending monies and will question anything new bought by them. On the other hand, these women could not challenge how their husbands spend their personal spending money. This evidence is also supported by Cohen, Chun & Dunn (1996), who indicated that there is widespread empirical evidence that men often spend some of their income on goods for their personal consumption (alcohol, cigarettes, status consumer goods, sexual favours) whereas women usually pool all their income (often thereby losing control of decisions over its expenditure). Incomplete income pooling appears to have implications for household resource allocation in terms of expenditure

decisions. Individuals (especially women) may not have access to the aggregate income of the household, but only to their individual earning after pooling their income.

5.4. 2 Factors Influencing Financial Organization

Women in this study had more financial power by virtue of the types of positions they held in the workplace. However, the theoretical premises on which interpretation of household financial organization is based states that women will normally try to reduce conflict (Wilson, 1987). They will tend to support the power of the husband's dominant ideology and will avoid instances where this ideology and their experiences are in conflict. One woman responded:

Men wants to be in charge and I have decided to get involved in other lesser important things to make him feel important . . . you see I do not like conflict and it is in my nature to consult. (4)

It appears that women in this study considered expenditure and income as important. All the women in this study considered themselves responsible for maintaining the standard of living of members of the household, and the degree to which they could manage to fulfil this role was reflected in the manner in which money was spent. More women were responsible for shopping than men even though some men were responsible for other chores. The bills were equally shared, depending on the system of money management adopted in the household.

The second important factor that emerged from the data was the issue of allocation of responsibility for saving for collective consumption as opposed to personal consumption. The interpretation of the women's ability to save meant that there was surplus money left; therefore, a woman benefited irrespective of the financial power ideologies in the household.

The last factor that emerged is that the choice of a specific type of financial management depended on the level of marital satisfaction, on type of marriage contract, and on how content they were with what they contribute. According to Meier et al. (1999), it seems reasonable to assume that spouses with high marital satisfaction will tend to make decisions jointly but should differ in the number of financial decisions made by both partners. However, neither of the women with marital problems had managed to discuss their feelings with their husbands, either because they wanted to avoid conflict or simply because there was no culture of open communication. Therefore, it was not too clear whether their husbands knew how they felt. Some suggested that the solution to their problems is to get a better paying job, to be able to contribute equally or even more than their husbands, or to get divorced.

In conclusion, it appears that the way in which family money issues are organised and managed is quite complex and diverse. It appears that pooling is very common or desired. Among women having their own independence in managing their finances, other systems of financial organization were dependent on the marital circumstances facing these women at that stage.

These findings are somewhat similar to findings from previous research (e.g., Burgoyne and Lewis, 1994; Vogler & Pahl, 1994), which suggests that pooling systems were more common than the independent management system. These findings, however, did not take account of the fact that individual income is not necessarily pooled; household expenditure patterns are affected by who in the household earns more income, and women in this study held their own independent management systems as well. The present study suggests that the independent money system may be preferred, with pooling only of housekeeping resources. What follows next is the control of money in the household management system.

5.5 Control of Financial Management

From data provided above, it is clear that there are important differences among women in the ways in which they manage their finances in the household. This, in turn, produces unequal outcomes with respect to power and inequality. Wilson (1987) argues that the six systems of money management can be seen as ways of resolving contradictions between discourses of entitlement and equality within the household, and as making the relationship between bringing money into the household and having power within the household pervasive. Analysis of the relationship between power and money, using the identified financial allocation systems, is briefly discussed below.

Where there was a female whole wage system, money was tight, and it was more a matter of being able to account up to the last cent of the money than of having any real economic power. Rottman (1996) points out that when women manage money, they do so not as chief executives but as managing agents, and they are accountable to breadwinners who still exercise overall strategic control. The women defer to the male breadwinners for the sake of avoiding conflict, and the women end up with less access to personal spending money.

In the case of an equal sharing system, there is joint control of money contributed to the housekeeping allowance, but men had greater incomes than their wives, which meant that men benefited more in other ways, leaving them with more personal spending money to spend on major items without consultation. This was evident when women were asked the question: "Who has more personal spending money than the other?" In studies by Burgoyne (1990) and Shove (1993), it was found that women may restrict their own personal spending from the joint pool because they do not feel entitled to spend more on themselves with money which they do not see as theirs.

Other women in this study reported that after contributing to the joint system, the money they were left with was theirs, and it provided them with some degree of independence and autonomy as well as with a feeling of total control, irrespective of how much money it was. This made them not ask for spending money from their husbands. When women had personal spending money, they may have been reluctant to admit to having different amounts of

personal spending money because of the strong emphasis on the importance of sharing and equality in the household, therefore undermining the possibility of inequality that may prevail in this regard.

The independent money management system was a system that one woman used because there was completely no sharing of money. In this instance, there was no access at all to the husband's money. The only thing this woman reported to know was her husband's position and a rough estimate of the money he may be earning because of the type of job he does. The husband does get involved in his traditional role (e.g., the bond, some investment, and personal spending money), but here the woman is completely unaware of how the husband allocates the money. The status of "breadwinner" made this woman's husband accountable only to himself. Therefore, the construction of man as the breadwinner makes nonsense of formal equality and just serves to legitimate the initial inequality (Vogler, 1998). On the other hand, authors like Burgoyne & Morison (1997), for example, found that having separate accounts can also facilitate spending in the teeth of a partner's opposition, sidestepping any need to compromise and leaving areas of disagreement unresolved. For example, some women in the study decided to have a separate account that the husband was not aware of as a form of security and for personal use to satisfy her own spending pattern.

From this study, the first way in which the system of money management may be associated with inequality and power is with control. Male control is experienced in households where husbands were still

responsible for “big financial and most important decisions,” even when there was equal sharing of resources. Women involved in joint pooling or in a female managed system were more likely to experience joint control of money than those in the independent management system. The second manner in which the system of money management may be associated with inequality/power is the issue of access to personal spending money. From this study, it appears that men had the most spending money when the independent management system was used. Spending money was equally distributed in cases where there was joint pooling and female whole wage management systems.

5. 6 Decision-making and Money Management.

Women in this study were occupying management positions in their work places. Their salaries in relation to their husbands' varied from high to very low. (Please see the table below.) The main aim of this table is to present to the reader the financial positions of participants in the workplace and to present the difference between their earnings and their partners earnings. This information becomes important when considering the decision-making in the household.

Table 2: Work and qualification data.

Sample	Qualification	Position	Years	Net income in pos.
1.Wife	B cur I et A	Manager-Occupational Health	2 yrs	R 4,900
1.Husband	MBCHB	General Practitioner and District Surgeon		+/- R20 000
2.Wife	MBA	Deputy Director	7yrs	R 7 500
2.Husband	Epidemiologist	Senior Manager-information systems	2yrs	R 20 000
3 Wife	B Admin	Director Human resources	1 yr	R15 000
3. Husband	Marketing	Unemployed	N/A	N/A
4. Wife	BA Education/ Post graduate diploma in Management	Project, Fund and Entrepreneurship manager	3 yrs	R 15 500
4. Husband	BA, Post graduate diploma in management	Director, Housing	2yrs	R18 000
5. Wife	BA Admin	Manager, marketing	1yr 7months	R 9 000

5. Husband	Dipl. Mech Eng	Process engineer	N/A	R 10 000
6. Wife	BA Public Administratio n journalism, Business management	Director, own business	2 yrs	+/-R 10 000
6. Husband	LLB	Attorney	+/-12 yrs	+/- R25 000
7. Wife	B ED	HOD	+/- 20yrs	+/- R 8 000
7.Husband	Business Administration	Senior Manager	+/- 15 yrs	+/- R15 000
8. Wife	BA Education, Tourism management	Director, Tourism	+/- 5yrs	+/- R15 000
8. Husband	BA Public administration	Director, marketing	+/- 7yrs	+/-R 11 000

Table 2: Work and qualifications data, 2002

As stated in the literature review, some women in South Africa are facing a challenge of being part of a management team in their workplaces and therefore being able to take decisions that impact on the company versus their inability to do the same in their households. One woman for example, said:

You know . . . when I am at work. If I want to make a point I will make [it] no matter what happens . . . Umm you come home and the situation is different. I think it is a cultural thing. (3)

Another women commented on the difference between the types of decisions she makes in her work as compared to the work place. She said:

I am working in an environment where I work independently and I am part of all the managers in the workplace. Making decisions in the workplace makes me feel that I am In power and at home do not have any decision-making powers . . . only the R1000 personal spending money I am left with . . . umm I feel belittled and feel powerless when I am at home. (1)

For other women in the study, being in a management position has empowered them to be able to challenge decisions at home and even to challenge the way things are done. For example, one participant commented:

My role as a manager has helped me to apply my managerial skill, planning and to be accountable. (2)

Another participant indicated:

Decisions in the work place are clearly defined and it is not the case in the household and it is our duty to define these role . . . umm that brings something to think about. (4)

From these responses, it appears that women are facing a challenge between a husband assuming a breadwinner's role and bringing her financial managerial skill to the household decision-making processes. Kirchler (1995),

for example, suggests that households are undergoing radical transformation. Increasing diversity in internal organization marks this change as new functions are taken over by members of the household. However, economic and non-economic decisions continue to be the leading sources of conflict and dispute in the household.

The systems of financial management adopted have a relationship with the decisions made in the household. An intra-household money management style of separate spheres was likely to generate inequality. Shove (1993), for example, argues that this system serves as an agenda-setting function in determining what can and cannot be discussed and in keeping issues about money off the agenda—if there is any communication about money at all.

It also appears that woman involved in the independent system will experience a situation where discussions about monetary issues are avoided in order to avoid conflict, and these women will avoid discussing money problems. It also appears that women in this situation will not be responsible for any major decisions, e.g., buying a house, major investments, and so on. The situation becomes worse when the woman's net income is lower than the husband's. One participant using the independent system commented:

We normally fight . . . I try to discuss, but he is not willing to talk . . . he actually refuses to discuss anything . . . I do not have any decision-making powers and has the final say in decision-making.

(1)

Other women in this study who adopted joint pooling and sharing of resources reported that the system they have adopted has an influence on the equal sharing of monetary decisions. They also reported that conflicts would always be there when money is involved or when one goes overboard. One participant indicated that conflict occurred because of the differences they held about monetary decision-making:

My husband sometimes becomes too careful about money . . . he sometimes forget that I have my own opinion about certain financial issues . . . decisions will also depends on the different views about personal income, personality, attitude about money and we will always be different. (6)

This participant further indicated that having regular discussions and regular meetings normally makes it possible for them to have open discussions. These women reported that they contribute 50% to decisions made in their household, and they contested the idea that dominance/power should be determined by virtue of more salary. Even with a lower salary, one can still be part of the decision-making process, they asserted. However, what came out is the fact that men were responsible for bigger decisions than wives, and the reported reasons behind this arrangement were either convenience, making him feel important, or were due to cultural reasons. The challenge then becomes what will make women start considering the importance of being involved in bigger decisions?

Women using the female whole wage system had clear division of roles, with woman responsible for all the allocation. Discussions about money were most of the time avoided by the woman to try to avoid conflict because of the sensitivity of the issue of the husband's unemployment. In Vogler (1998), similar results were found, and she concluded that husbands would avoid knowing about the finances as a way of avoiding having to confront their inability to provide as a breadwinners. Power seems to be exercised by using the system of money management with clear roles of expending in order to protect the husband's insecurities and to keep conflict, dissatisfaction, and grievances completely out of the agenda.

The question then becomes: Why do certain systems of money management have the power of keeping issues important for discussion out of the agenda while other systems (e.g., the joint money management system) make it conducive to discuss money issues? This question may be answered using the resource theory and Luke's theory of power (third dimension). On one hand, the independent money management system and the female whole wage system were associated with the ideology of breadwinning, and the level of income as a resource appears to be producing visible gender inequality in decision-making and in the well being of the family. On the other hand, the household using the joint pooling system was characterized by an increased level of resource a woman was bringing and by joint responsibility for the welfare of the household. Therefore, the ideology of equal sharing was characterized by equal contribution from both spouses (Vogler, 1998).

5.6. 1 Who Has the Final Say in Decision-making?

According to the Gender Opinion Survey report (2002), power plays an important part in determining all relationships, including gender relations. Decision-making power, in particular, is central to any consideration of inequality. The interview schedule had questions enquiring about the relative decision-making powers of women.

Women in this study responded variously to the question on decision-making. They echoed that being involved in the labour market makes them able to bring money into their household and, therefore, they are entitled to decide how their money is allocated and spent and, more importantly, to have access to personal spending money. Although there is a strong belief that financial decision-making should be shared, in reality, this is often different, particularly when a woman earns less income than the husband. One interviewee shared similar sentiments by saying:

Decision making in my household is mainly my husband's. I will normally make decisions on the personal spending money I am left with after allocation has been completed . . . Even though sometimes I get questioned about how I use my personal spending money . . . In fact he also makes decisions about how I should spend this money. (1)

Another interviewee indicated that decision-making depended on technical knowledge and the expertise a person has. She reported that she

would get involved in the decision-making process, but the final decision is made by the person who has the most knowledge of the issue.

Decision making in my household is shared. We sit down and allocate the money together and we both decide on different projects and allocate responsibilities . . . although there is equal sharing, he will be responsible for major decisions and he has a final say in risky and most technical issues and I will have a final say in what food to buy, clothing etc. (2)

Another woman responded by saying:

A women's say in decision-making is captured by her ability to make decisions in what she specialise in . . . you know what I mean . . . my domain of control. And I will execute my role without any restrictions as long as I stay within the limits of my budget. (8)

Another respondent indicated that most decisions are shared, but not shared when it comes to personal spending money:

In my household, decision-making is mostly shared, we both have final say on major issues e.g. buying of a house, a car or the type of investment we want to take . . . but sometimes If I have made my own decision about a particular thing, I will simply tell my husband that I have decided to do it and will only consider his opinion if I want to . . . otherwise I will have a final say in that matter. (4)

In some instances, women interviewed initially claimed that there was sharing of financial decision-making; however, they constantly referred to instances where they could not challenge their husbands' spending decisions, or felt inhibited to about spending on themselves:

Because my husband earns more than I do, it always seem ok for him to spend money on himself. This will normally occur after the allocation of money is done. I will normally have less money to spend on my self because I earn less than him.” (6)

One other participant shares similar sentiment with the above participant and reported:

The size of my decision-making domain is limited to the personal spending money I have . . . due to the lower income I earn compared to my husband. The money I am left with gets used again for daily use and therefore cannot have any money I consider as belonging to me only . . . therefore I consider my husband as having the final say in who gets what and controls the allocation of the money as well . . . I really do not mind because he earns more. (7)

Another respondent, whose husband is currently not working, indicated that decision-making in her family is shared equally, but she was able to make financial decisions on her own. She also reported that although her husband was not working, she would always consult with him; he is not excluded in the process of decision-making to try to avoid conflict and resistance from him.

This is supported by Meier, et al. (1999). In their research, they also observed that the increased dominance of wives with an independent income was not equivalent to the amount of money they added to the household budget. Even if the wives earned as much as—or even more than—their husbands, their dominance in household financial decisions and savings was even lower than their husbands' dominance.

Conclusions and recommendations will be covered in Chapter Six.

CHAPTER 6

Conclusions and Recommendations

6.1 Introduction

Chapter One of this thesis introduced the idea of household financial decision-making as a distinct possibility for understanding household monetary dynamics from a black woman's perspective and, in so doing, for allowing women an opportunity to share their experiences through their own voices and possibly empowering them to understand their private household financial dynamics.

In order to make considerable progress within the field of economic psychology, which is a comparatively new area in South Africa compared to United States, United Kingdom, New Zealand, etc., the first step was to conduct a literature review to accumulate empirical evidence from similar studies in the areas of Economics, Sociology, Psychology, Feminism and Economic Psychology. Although a large pool of data was available on the topic internationally, the researcher managed to pool some evidence nationally as well.

The broad aim of the thesis has been to explore the household financial decision-making experiences of black, South African, working women in managerial positions. Specific aims have been to study women's understanding of money, equal sharing of financial resources, allocation of money and control, decision-making, and who makes the final say in monetary decisions in the household. This chapter condenses the overall findings into a coherent and more manageable conclusion, thus providing a summary of them without providing an intricate detail as in the preceding chapters

6.2 Summary of Findings

A few important issues that emerged during the process of data analysis are summarized in this section, which may hopefully inform potential researchers in the area of Economic Psychology who wish to conduct similar studies in the future, broaden scholarly insight into the area, and contribute to knowledge in the field.

6.2.1 The Meaning of Money

The study findings indicate that the understanding of money is diverse and complex from the women's point of view. Money represents a scarce, important resource through which the family's standard of living may be enhanced. It is also understood to be a source of power through which

different forms of gender inequality are reinforced in marriage. Apart from the economic understandings of money as a medium of exchange, money was considered to have emotional baggage, to be a source of conflict and security, and to reflect one's preference and lifestyle. Therefore, how women view money will have an impact of how they use personal spending money to improve the standard of living of their households and of themselves.

6.2. 2 Equal Sharing of Resources

Due to the major objection by feminists to the traditional neoclassical perspective of equal sharing of money as a resource in the household, and to negligence by the neoclassical perspective to what is going on in the household, this negligence is under critical scrutiny by fields rejecting the traditional approaches to intra-household analysis. Feminists, in fact, argue that this negligence has implications to poverty in the household. The tradition of the husband as breadwinner and head of the family still exists in some households. This arrangement gives the husband some right and power over financial decision-making, especially when women are earning less than their partners.

6.2. 3 Financial Allocation in the Household

Women in this study adopted three different allocation systems: (a) women's whole wage, (b) equal pooling, and (c) independent management. It was evident that the type of system adopted depended on the level of income

and marital satisfaction. The more satisfying the relationship was, the more sharing was possible and vice versa. The financial management systems were an important indicator in the intra-household analysis because the management system appears to determine the power inequalities and control over financial resources in the household.

6.2. 4 Control and Decision-making

The pattern of financial allocation adopted has an influence on control and decision-making in the household. Women who adopted the women's whole wage system brought more money into the household, therefore also bringing some sense of entitlement to decide how money is spent in the household. From the analysis, more money did not equal control over decision-making processes, and dual income did not mean dual decision-making.

Women who adopted the joint pooling system shared control of financial responsibilities, but their husbands had more control over major financial decisions and more access to personal spending money.

The independent money system indicated separate control of earnings and an ability to make independent decisions. However, women in this study earned relatively less than their partners, therefore giving their partners a higher degree of power, responsibility, independence, and male control of money in the household. As a result, many women had savings account their

husbands knew nothing about as a “security” buffer to protect themselves in times of crises.

6.2. 5 Who Has the Final Say in Decision-making?

In all the systems of financial allocation adopted, women indicated that their partners had a final say in the financial decision-making process. It therefore appears that having a final say is associated with being identified as a breadwinner: the person who usually brings the largest income into the household and who is also identified as being the head of the family. In cases where the husband was unemployed, we cannot conclude that financial control and decision-making is primarily in the hands of women.

6. 3 Recommendations

- The study highlights some policy implications of the inequality in financial decision-making. Due to the fact that household based analysis assumes that money is shared equally in the households, women and children will most of the time lose out when this is not the case as most research in this area indicated that money paid to women is more likely to be spent on children, thus improving their nutritional status and well-being. Therefore, a more complete understanding of intra-household behaviour can increase the likelihood that policies will reach the people they are intended to affect,

leading to better policies in household money management in South Africa.

- Understanding financial allocation of resources in the household becomes important for policymakers. There is a general tendency by policy makers to assume that the head of the household acts as the main decision maker. However, when women have control over resources, they will tend to use them differently than their husbands will, often spending on their children.
- A deeper understanding of household decision-making may help the policy makers to focus on women in a more effective way, for example by designing empowering programmes that will assist women to be involved in the financial planning and decision-making in their households. Women have a longer life expectancy; therefore, women need to plan for their own financial security by developing knowledge and skills on how to save and how to find value in assets in a way that will increase potential for growth, for instance from land.
- Policies may also perpetuate the monetary and the social decision-making inequalities that occur in the household, mainly due to the fact that these inequalities reflect the views and perceptions of women. Some women do not see themselves as entitled to being involved in major decision-making and leave it for their partners. This, in turn, may lead to unequal investments and persistent cycles that reinforce inequalities in the

household. Therefore, women are urged to become aware of their own financial lives, identify their fears and concerns about handling money, talk money, and enjoy financial freedom.

- More scholarly research that includes relevant contributions from other disciplines, including economics, sociology, and anthropology, to examine the many economic, social, and cultural factors that influence decisions at the household level is relevant.

6.4 Limitations of the Study

As pointed out in the first chapter, this thesis acknowledged the fact that it is important to understand the impact of inequality to women in both the labour market and in the household. However, firstly, due to the limited nature of the study, the methodology followed concentrated on the household more than the situation in the labour market. Although this was a limitation, this study could not afford to cover all the areas (for example, the labour market and the community institutions) equally. The researcher, however, acknowledges the fact that all these arenas play a role in understanding the plight of women in South Africa and may be considered for future research.

Secondly, the exploratory and qualitative nature of the study created some limitations on the methodology. According to Engle (1988), the internal dynamics of the household poses challenges of definition, access and measurement. Households are a private institution by nature, and their

interaction and dynamics may be considered too personal to discuss. Most of the empirical research on these issues has been carried out in the context of long-term research projects, using census information, household income and expenditure surveys, and consumption and nutrition surveys. Valuable information was also obtained using ethnographic literature available in the area. However, a combination of both qualitative and quantitative methodologies could have been used.

Thirdly, conducting interviews only with black women also created generalisability concerns. Although the aim of the study was not comparative in nature, it was necessary for the researcher to give women a voice and to provide a basis for future research in the area.

Fourthly, due to limited literature on intra-household analysis in South Africa, empirical literature was based in a Western perspective. However, the lack of enough information may have led to false or non-convincing universality for the western phenomenon and to painting a different picture about monetary and power issues in the household due to a difference in the realm of culture and ideologies in the two different worlds.

Fifthly, the accuracy of the data could not be validated; for example, there was some unwillingness to disclose certain important issues, especially in relation to issues of power and inequality. Most participants held more than one view or even contradictory views. The other limitation is the size of the sample, which was very small to consider generalization of findings to other women, but more studies can be advocated.

Therefore, the conclusions drawn from this study are considered suggestive rather than definitive and encourage more interest in the area. The suggestive conclusions highlighted above warrant attention to the issues of validity and reliability as the important part of the research process.

6.5 Future Research

This thesis provided the reader with certain aspects of intra-household analysis and attempted to provide a foundation for future research on this important topic. There are many unanswered questions that can be answered only through more scholarly research in the area of Economic Psychology:

- It appears that money in marriage has potential to cause conflict; therefore, rules of exchange need to be explored from a psychological perspective.
- The study focused on black women in managerial positions. It could be worthwhile to give women from all income groups a voice and an opportunity to discuss their household financial decision-making processes, an area taken for granted.
- Future research can also include the husbands. This would provide a more complete view of how decisions are made in the households.
- South Africa is presently facing a new economic challenge as we go into the new century: HIV/AIDS. Research focusing on economic

decisions in households facing HIV/AIDS can also be useful in the process of identifying the best intervention strategies in dealing with the pandemic.

- Decision-making in the household has direct links to decision making in the workplace and in the community. A model describing how these arenas link together is needed.
- The sample for the present study was small and is by no means exhaustive, although according to qualitative methods, bigger does not necessarily mean more reliable. Information from a broader sample, however, will provide a clearer perspective on the subject.
- The feminist approach used in this study was unique and therefore provided a unique viewpoint. Feminists also signal that each way of doing things could have been done otherwise (Gergen 2001). However, feminist scholars would draw from diverse methods; for example: the use of vignettes, dialogue, storytelling, narrative, focus groups, diaries, etc. These approaches could be used and could allow a collaborative approach to research.
- Triangulation of both qualitative and quantitative research methodologies should be considered to develop a more richly imbued study that may be used to advise policy and economic decision-making in the country.

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