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MONEY, CONFLICT AND RECIPROCITY IN RURAL BLACK FAMILIES IN SOUTH AFRICA

Volume I

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A research report submitted to the Faculty of Humanities, University of the Witwatersrand, Johannesburg, in fulfilment of the requirements for the degree Master of Arts (Research Psychology).

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ABSTRACT

There is a rich body of literature examining multiple aspects of money in the social sciences yet the role of money in organising and shaping family interactions in the South African context appears limited. The aims of this research were to explore money and its link to conflict in the family and develop an understanding of how money is organised in and influenced by culture and gender in rural Black families in South Africa. Ten women undergraduate students were selected, using non-probability snowball sampling, to participate in individual semi-structured interviews. Detailed biographical information was collected alongside responses to ten open ended money related questions. Interviews were transcribed and thematic content analysis was used to identify and analyse themes in the data both within and across the ten interviews. The research was dominated by five key findings the most significant being a relative lack of conflict between the interviewees' family members in general and specifically with regard to money. This was influenced by the shared hierarchy of priorities within the family that informs and directs the allocation of resources. The authority of parents related to a particular set of social and cultural norms determined familial interaction influencing the limited expression of conflict. The presence and significance of reciprocity in the interviewees' families was widely accepted within an extended family structure and exhibited no striking generational differences in adherence to the generalised norm of reciprocity. The interviewees' families also displayed a marked lack of gendered difference in the allocation of resources among family members. The study while achieving its goal of providing some understanding of how money works in a particular group of rural Black families highlights the need for further exploration of money and conflict in the family in the South African context.

DECLARATION

I declare that this research report is my own unaided work. It is submitted for the degree Master of Arts (Research Psychology) at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any other degree or examination in any other university.

_____

Joanne Ailsa Gouveia

_____ day of _____ 2008

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"*Wealth is the product of man's capacity to think.*"
Ayn Rand, Atlas Shrugged, 1957 p. 387

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CHAPTER 1
INTRODUCTION

1.1 Background and rationale

Money is a unit of agreed upon value exchanged for goods and services or time and is a part of the everyday experience of most individuals. In many arenas money tends to be considered in a strictly economic sense which ignores its deeper meanings and roles. Money is implicated in familial conflict and questions around money and conflict in the family must emerge vividly in South Africa where a combination of social structures, cultural values and rural poverty bring money to the fore. While research has covered poverty, family violence in South Africa and various economic aspects of money little research focuses explicitly on the relationship between money and conflict in rural black families. Correspondingly there is a lack of insight into how particular cultural norms and values might shape rural South African families' approaches to organising money in the family on a practical level.

It is not entirely possible to separate the real and practical dimension of money that relates to its value as a means of survival and the broad cluster of symbolic aspects which include power, obligation and dependency. Similarly women at the University have past and present experiences of conflict in the family around money and exploration of their experiences would focus on a local context and the practical and symbolic conflicts generated by money which seems to occupy a peculiar place in familial interaction.

1.2 Research aims

The aim of this research is twofold; to explore some of the characteristic practices and attitudes toward money in the family, and, the nature of conflict around money in the family, as experienced by a small group of Black South African women students from rural backgrounds. The intention is to explore familial conflict around money and

the organisation of money in the family in three ways; from a descriptive, a socio-cultural and a temporal aspect.

The first approach will involve a description of the participant's early experiences of the nature and features of money organisation and money conflict in their families. The socio-cultural aspect aims to investigate the extent to which the participants perceive specific African cultural understandings of the meanings of money and African cultural understandings of gender roles to be implicated in the patterns of money organisation in the family and in conflicts involving money. The third aspect involves exploring participants' understandings of changes in familial conflict around money as they got older, that is, what has changed and how, such as power, educational level, personal status and other reasons that may emerge from the participants. The temporal aspect is also concerned with the possible persistence in the present of particular money values, attitudes and practices that the participants experienced as children.

Finally, the intention is to draw out detailed understandings of the role of real or practical issues (e.g. purchasing food and clothing or paying school fees) involving money as well as those described as value laden or symbolic (e.g. values, morals, power relations) and changes that may have occurred as a result of moving away from home and attending university.

1.3 Research questions

1. What were some of the characteristic practices and attitudes to money that a group of young Black African women experienced during their childhood in a rural community?
2. Are family members designated particular rights, roles and responsibilities with regard to money?

3. To what extent does money emerge as a source of conflict in the participant's families and what are some of the characteristic features of this conflict?
4. Do the participants still appear to share some of the practices, attitudes and values toward money that they experienced in their rural childhood?
5. Does gender play a role in the practices and attitudes to money that the participants experienced within their families?

CHAPTER 2
LITERATURE REVIEW

2.1 Introduction

In undertaking research exploring money, conflict and reciprocity in the family it is important to acknowledge the unavoidably interdisciplinary nature of the endeavour. As a result current literature applicable to an understanding of money's role in mediating particular types of family interaction and practice is drawn from psychology, anthropology and sociology. Money may be described as a medium of exchange, a standard of value and a storehouse of wealth (Herron & Rouslin Welt, 1992). Although essentially correct this definition of money disregards money's character as a psychological, social and cultural phenomenon and ignores the 'embeddedness' of the economy in networks of social relations and cultural values (Singh, 1997). This chapter brings together the multiple varieties of literature implicated in achieving some understanding of the role of money in the family. It is the all important 'social life' of money that is the focus of the current research (Zelizer, 1997).

Money and the family are broad interdisciplinary topics and of necessity particular psychological questions surface only in the context of other literature. Literature is therefore drawn from the disciplines of sociology, anthropology, economic and cross cultural psychology in order to shed light on the potential relationship between money, conflict and reciprocity in the family. Economic psychology provides insight to the different ways in which money is organised, managed and controlled in the family and identifies the implications of particular patterns of resource allocation for individual members of the household. Sociological literature overlaps somewhat with economic psychology exploring the relationships between money, power and inequality within marriage. Wennerlind (2001) suggests that money is a discursive space where power relations are acted out and although money is not the only

instrument of power within the family a significant amount of intra-family power discourse is carried out through money. Gender as a primary social category is also discussed here with reference to its role as an organising principle in money related family relationships.

Cross cultural psychology provides comparative literature on the organisation and structure of the family itself in particular the interaction of parents and children and how particular relationship styles reduce opportunities for interfamilial conflict. The economic socialisation of children is also explored by literature from both sociology and psychology which suggest that early relationships are instrumental in defining ways of dealing with money as well as ways of interacting with others, both of which have implications for precipitating or reducing interfamilial conflict over money.

Anthropological literature intersects all of the disciplines providing a social cultural perspective on family relationships and kinship that illuminates the social nature of exchange. This literature also suggests that emotions are vital in constituting and maintaining family relationships through generalised social norms such as reciprocity. There is also a common link between all the disciplines which acknowledges that money is not merely an economic instrument but rather a complex symbol that expresses the essence of social life (Dodd, 1994).

The literature review opens with a brief explanation of the psychodynamic perspective on money which highlights the importance of money in early exchanges and presents a uniquely intrapersonal view of the psychology of money. The importance of Freud's theory lies not in its details but in the way his work dramatically signals the psychological dimension of money. Money tends to have the same secretive relationship in society as sexual matters with the effect that money is almost too intimate and private to discuss openly. As developmental experiences are

fundamental to adult understandings and practices with regard to money it is necessary to explore children's socialisation into the world of money which has consequences for and relates to the child's inner world. In order to contextualise this study of money, conflict and reciprocity in the family, anthropological literature is used to provide a perspective on the family and the relevance of culture and social norms to understanding money in the family.

The family may be viewed as a dynamic system and this means that understanding the social rules that govern particular family relationship interactions for instance, those between men and women and those between parents and children, will facilitate an understanding of money organisation and behaviour in these families. To assist in developing an understanding of money in particular families the influence of other areas of family interaction is briefly considered.

Thereafter the discussion moves to considerations of economic psychology and sociological issues implicated in money organisation in the family. This discussion illuminates sites of potential conflict over money in the family and employs a variety of literature to demonstrate money's role in family conflict. This is where differences between the conceptualisation of men's and women's money is discussed with reference to the breadwinner ideology and the relative importance afforded money earned by husbands compared to wives. The goal of this literature review is to provide an understanding of the broad topic of money and conflict in the family from a perspective that highlights the interconnectedness of all practices and ideas in a family as mediated through culture.

2.2 A psychodynamic perspective on money

Psychologically informed research that has money as its pivotal focus has to acknowledge the fact that money has multiple meanings. The idea that money has

meaning is nothing new (Barth, 2001). In fact Freud identified an unexpected connection between money and faeces almost a century ago, and the relevance of his theory lies in its dynamic implication of the psychological dimension of money. It is unlikely that the psychodynamic perspective will explicitly inform the analysis of the data. However, the basic role of money in human life and interaction presented by the psychodynamic school is important to any project located in social science rather than economics.

In his paper "*Character and anal eroticism*" (1908) Freud drew attention to the way money is linked with dirt in language and intimately bound up with it. The link between money and faeces is elaborated in Freud's 1917 paper "*On Transformations of Instinct as Exemplified in Anal Eroticism*" where he explains that the first meaning children attach to faeces is the idea of a 'gift' rather than that of gold (Freud, 1917/1991). Through an interaction of biological processes and cultural practices sublimation of the anal eroticism results in a particular set of character traits namely orderliness, parsimony and obstinacy (Freud, 1917/1991).

Reaction formation against an attraction to that which is considered unclean and troubling results in a strong need for cleanliness and order, while sublimation of the retentive anal impulses is a causative factor in thrift. Just as a child refuses to give up their faeces to derive greater pleasure when they finally let go; some adults derive intense psychic excitation from holding on to their money (as a symbolic substitute for faeces). The pleasure derived from hoarding and collecting objects of value is linked to the erogenous pleasure of retention. It also has a sadistic element related to a desire for power derived from the anger and aggression directed towards demanding parents who challenge the infant's narcissistic feelings of omnipotence and power (Mann, 1994).

The anal stage of development provides a set of models for interactions later in life (Mann, 1994). The child learns that he has the power to control and manipulate others through faeces; there is also the developing of an understanding that in order to get one must give. Faeces represents the child's only possession of convertible value and with it the child enters into the system of symbolic exchange that controls and directs many of life's encounters (Mann, 1994).

Money is an emotionally charged medium that functions not only as a vehicle for the exchange of goods and services but may also act as a transference object, facilitating the external expression of issues of developmental conflict or arrest (Krueger, 1986). The range of reactions that people express concerning money from vulgarity and repulsion to desire and admiration parallels the reactions of the individual as a child during toilet training (Lanza, 2001). Freud further highlighted the ambivalent and difficult relationship humans have with money when he wrote: "Money matters are treated by civilized people in the same way as sexual matters – with the same inconsistency, prudishness and hypocrisy" (Freud, 1913, 131). This makes money in any form a potential site of conflict in interpsychic as well as intrapsychic events and relationships. Children's socialisation into the world of money takes place in the family mediated through particular social and cultural factors beginning as suggested by Freud in very early transactional family relationships which set the scene for later money behaviours. The next section considers money socialisation of children from another perspective, namely through actual money experiences such as pocket money.

2.3 Economic socialisation of children

Children's early interaction with money in the family has implications for their future money behaviour and is therefore relevant to a study interested in whether there may be some continuity in individual's money attitudes, values and practices.

The participation of children in money related matters in the family is largely culturally defined. Haugen (2005) posits the idea that in the Western context there is a clear distinction between the adult and child life worlds. Parents see economic concerns such as domestic money and child support issues as belonging to the adult sphere. Children's actual dealings with money are limited and their economic socialisation seems to happen in part through pocket money. Literature dealing with pocket money appears to focus mainly on research with British or American samples. However, Bonn and Webley's (2000) findings that rural, semi urban, and urban children's understanding of banks and banking in South Africa was equivalent to that of children in other countries suggests that there may be some commonalities in the way pocket money is treated across contexts.

Wilson (1999) identified three different expectations by parents regarding pocket money. Some parents provide pocket money for children as a right and expect nothing in return, while others link pocket money as a pre-condition to the completion of specific household chores. The third group do not specifically link pocket money to household chores but stress that there is a general obligation to contribute to household tasks. Meeks (1998) explored 1 165 American adolescents' family expectations regarding their pocket money or earnings from part-time jobs. Approximately half the sample received pocket money and a significant proportion were paid extra for doing jobs at home. Parental guidelines for the appropriate use of children's money suggested in only 20% of cases that the child contribute to family expenses while 25% of parents expected children to save at least half their earnings or pocket money. Interestingly close to half the sample were simply expected to spend all their money any way they chose. Adrian Furnham (1999) surveying four hundred British adults found that parents had consistent ideas and rules about the responsibilities associated with pocket money. There was overwhelming consensus

that children be encouraged to save and that pocket money was instrumental in educating children about money.

While the family is the primary context for economic socialisation it would appear that understandings of money develop regardless of the actual financial participation of children. Complex family communication patterns and displays of money organisation and expenditure in the family are instrumental in the transfer of economic ideas and understandings. The values attached to money are both explicitly and implicitly transmitted to children through adult behaviour. As an adult the influence of early and important relationships and experiences especially those with parents and siblings influence the way individuals perceive and use money (Krueger, 1986). Money is central in shaping personal relationships and is often the most common source of conflict within those relationships (Lanza, 2001).

The psychodynamic perspective highlights childhood as point of reference which directs and shapes adult orientations to money. While the briefly considered developmental approach suggests that the building blocks of money or economic conceptions are universal and develop regardless of actual experiences with money (Cram & Ing, 1999). Families are part of a broader social and cultural milieu and therefore next section considers the role of culture in shaping and regulating family money behaviour through normative prescriptions. Culture may be the antidote required to mediate the highly charged primitive forces at work in money attitudes and behaviour as set up by the psychodynamic perspective.

2.4 Money and culture

Culture creates the context in which human interaction takes place and insight to its particular features is vital to research concerned with money attitudes, values and beliefs in the family. Individuals' notions of money are influenced by the particular

cultural experience and practice of the society to which they belong. Culture refers to the "ideas, values and beliefs members of a society share to interpret experience and generate behaviour" (Haviland, 1999, p. 36). Culturally informed behaviour includes social norms or rules which are transmitted via social institutions such as the family. These norms direct beliefs, attitudes and behaviours in terms of what is considered appropriate or inappropriate in particular relationships or circumstances and people's perception of these norms will significantly influence their behaviour. Norms of reciprocity are fundamental in shaping human interaction and may be considered universal with variation only in the material formulation of the concept in time and place (Gouldner, 1960).

Changes in cultural practices are inevitable and adaptive occurring in response to micro and macro events in the family and society. Changing economic and social circumstances contribute to the development of new values and cultural practices (Corder, 2001). For example urbanisation is identified as having an influence on communal values rendering them more individualistic over time. Moving from a rural to an urban location may also be instrumental in precipitating conflict around money in the family. Conflict of this kind may be contributed to by the growing independence of children as they advance in age along with the influence of an urban context and changes in broader society. This results in changes in reasoning and judgment across generations but not an entirely different cultural world (Bradley, Kilbride & Weisner, 1997). The idea of filial obligation as a generalised social norm is explored in terms of the persistence of particular social values and in terms of its potential to engender conflict in the family.

2.5 The norm of reciprocity

It is generally assumed that the norm of reciprocity plays an important role in African families and as such has crucial relevance to the current study. Since Malinowski's

Argonauts of the Western Pacific (1922) described a system of balanced reciprocity known as the *Kula Ring* and Mauss' (1925) publication of *The Gift: Forms and Function of Exchange in Archaic Societies,* there has been a wealth of research on the concept of reciprocity in a number of disciplines including sociology, anthropology and economics. It is Marshall Sahlins (1972) though, who provides a practical and concise definition of three forms of reciprocal interaction that form a continuum ranging from negative, to balanced, to generalised reciprocity. Negative reciprocity is an attempt to get something for nothing, as the parties involved endeavour to benefit at the others expense. As Sahlins (1972, p. 193) points out this is the 'unsociable extreme' of reciprocity. Balanced reciprocity represents the midpoint at which direct exchange transactions such as buying and selling, gift exchange and trade take place. Balanced reciprocal transactions specify returns of approximately equal worth or utility within a limited timeframe (Sahlins, 1972). Generalised reciprocity refers to exchange relationships that are "putatively altruistic" (Sahlins, 1972, p. 191) and where there is no explicit obligation for reciprocation. Goods flow in one direction toward the individual in need and the implicit expectation of reciprocation is not fixed by time, quantity or quality: "the expectation of reciprocity is indefinite" (Sahlins, 1972, p. 192). Generalised reciprocal relations tend to be defined by family and kinship ties.

The kinship ties that structure families create a relation between two or more individuals based on biological descent (common ancestry) or marriage (affinity). Family is an important and resilient social unit that forges strong bonds of relatedness and affection which are influential in determining and sustaining cultural norms such as that of reciprocity. Kinship according to Finch and Mason (1993, p. 8) implies a "special relationship" characterised by the distinctive "obligation to share resources and give assistance when it is needed without thought of personal gain." The generality and continuity of family or kinship relationships are fundamental to the

potential for reciprocal family cooperation and support "continuing through the vicissitudes of time" (Bloch, 1973, p. 79). These ideas are succinctly encapsulated in the words of Myer Fortes; "kinship is binding; it creates inescapable moral claims and obligations" (Fortes, 1969, p. 242 cited in Finch & Mason, 1993).

Keller (2006) found that children's comprehension of moral obligations like telling the truth and keeping promises are developed in close relationships with parents and peers. The cross cultural study found little variation in the socio-moral learning of city and rural children and confirmed that while normative development is universal it is a socially dynamic process influenced by cultural and social factors. Socially constituted reasons for action are provided by norms which simultaneously connote shared expectations about the appropriate behaviour and feelings that define expectations in specific situations (Keller, 2006). In this way reciprocity has a value oriented dimension that sets it apart from economic or market type exchanges. It develops rather from a set of internal obligations to give, to receive and to give back; as such reciprocity incurs a psychologically felt debt (Belk & Coon, 1993). Negative feelings such as shame, guilt and regret are associated with the violation of moral norms and together with positive feelings such as empathy and care, which result from a long-term relationship between individuals, work to regulate reciprocity in the relationship (Keller, 2006).

The 'special' relationship fostered between family members augmented through the childhood construction of the meaning of moral duties and interpersonal responsibilities suggest that there is a strong likelihood that reciprocal relations will exist in families. Variation in the expression of the norm of reciprocity is to be expected based on specific social and cultural aspects of an environment. Keller's (2006) suggestion that individuals in collectivistic tending cultures are more likely to

express altruistic responsibilities as opposed to hedonistic self interest implies that a rural South African sample would display strong reciprocal tendencies.

2.5.1 The moral and emotional aspects of reciprocity

Reciprocal exchange relations differ from market exchange relationships because they are underpinned by an emotional and moral framework. Emotions are the key reason why humans do not operate only as rational actors seeking to maximise personal gain in family interaction or exchange. Emotions regulate behaviour in cooperative relationships providing an emotional currency that binds one to reciprocity (Trivers, 1971). Gratitude plays an important role in fostering cooperation; it is referred to by Emmons (2006) as a moral emotion and is responsible for structuring our relations to others and determining our motivation accordingly. Gratitude stems from the insight that one has benefited due to the actions of another person (Emmons, 2006). The persistence and intensity of the emotions derive from the perceived scale of the benefit as well as particular personal attributes of the giver and the receiver (Trivers, 1971). Gratitude stimulates a desire to reciprocate. Gratitude further motivates prosocial behaviour and provides the necessary incentive to sustain moral behaviours while inhibiting destructive interpersonal behaviours (Emmons, 2006).

Emmons (2006, p. 2) further suggests that to experience gratitude requires the recognition of three important components; firstly that one has been the beneficiary of someone's kindness, secondly that the benefactor has intentionally provided a benefit, often incurring some personal cost, and, thirdly that the benefit has some value in the eyes of the beneficiary. As the discussion of emotions above suggests, feelings are key ingredients in motivating reciprocal behaviour and in fostering the connections that exist in families. Family ties are strengthened and maintained through both action and emotion and are important as they strongly influence future

behaviour providing some motivation for why people reciprocate particularly within the family.

2.5.2 Reciprocity and the norm of filial obligation

The norm of filial obligation according to Aboderin (2005) is widely accepted as being based on the generalised norm of reciprocity and the relative importance of this concept in organising African family relationships suggests it will have significant relevance to the current research. Filial reciprocity expresses the generalised normative expectation that adult children have a duty to support their aging parents (Silverstein, Gans & Yang, 2006). Aboderin (2005) points out that reciprocal obligation does not merely exist at a normative level but is definitely and explicitly activated in practice. The foundational norm of generalised reciprocity on which the norm of filial obligation is based may be universal but it is not unconditional (Gouldner, 1960). Conditionality is an important element of reciprocity for as explained earlier the basic character of reciprocity imposes obligations only in response to benefits conferred by others (Gouldner, 1960).

Finch and Mason (1993) argue that the idea of family obligation is far more fluid in practice than moral prescriptions of the norm suggest. They emphasise the concept of guidelines rather than rules and suggest that this is responsible in part for the variation in the expression of filial obligation that is found not only between cultures but within them too. Interestingly however there seem to be some important commonalities with respect to the norm of filial reciprocity in practice in the African context which may well be relevant and applicable to rural South African families.

Aboderin's (2005) research specifically concerned with the understanding the terms and conditions of filial obligation in Ghana found that two sets of criteria regulate the application of filial obligation norms in practice. These are terms demarcating the

normative limits of children's obligation to provide support to their parents and a manifest conditionality in filial obligation that sets down particular preconditions that need to be met for filial obligation to be prevalent. The limits of filial obligation provide that one is only obliged to provide support for your parents to the extent that one is in a position to do so. In turn the provision of support is contingent upon parents' fulfilment of their obligation toward their children. Parents' duty is conceptualised as caring for and providing essential support during childhood a key part of which is to provide for their children's education.

Other studies support this perspective; Adamchak (1995) exploring patterns of reciprocity in Namibia found that those parents who gave their children a good education enjoyed the reciprocity of good care in their old age. Van der Geest's (1998 & 2002) detailed anthropological research into care of the elderly amongst the Akan of Ghana found that reciprocity was the solution to understanding why some elderly people were very well taken care of and why others were rather neglected. Two achievements provided proof that an individual had lived a good life and deserved the care of their children. The most important of these was that one had provided for your children's education.

Education in Ghana is seen as the only way to get a good job and earn enough money to take care of one's parents and family. The second condition required that parents build a house for the family to live in. If one meets these two conditions the understanding is that one's children will take good care of you. Silverstein et al. (2006) caution however that children often do not make provision for the actual or intended aspiration of supporting their parents even when they embrace the value of filial responsibility.

Grundy's (2005) research into socio-economic and health influences on intergenerational exchanges between parents (aged 55-75) and adult children in Britain found support for the idea that reciprocity is a major theme in intergenerational interaction. Children in the study seemed responsive to parental needs however the flow of support in her sample was most often downward from parents to children. However the more mutual aspect of reciprocity that seems to be expressed in the African research appears to be lacking. Grundy (2005) and Trivers (1971) are in agreement that factors such as ties of affection, intergenerational proximity, particular attributes like gender, as well as the attitudes of the participants determine the expression of a family culture of generalised exchange.

African based studies may provide a more accurate insight to the possible dimensions of reciprocity and its basis in South Africa especially with regard to a Black rural family than the essentially Western view presented in the British study. The Grundy (2005) study is presented here to offer a potentially contrasting view on reciprocity in families, it functions to confirm the suggestion of a universal norm and the idea of variation of the norm in time and place. Other Western based studies such as Kohli and Kűnemund's (2003) research into intergenerational transfers in a nationally representative sample of the German population support the Grundy (2005) findings. The flow of material resources tends to be from older family members to younger family members however the sample also expressed an acceptance of obligation to assist elderly parents. Questioning revealed that the obligation to help parents is negotiated to maintain an appropriate independence between family members so while respondents unconditionally embraced the norm of reciprocity the concrete expression of the reciprocal relations was highly conditional (Kohli & Kűnemund, 2003).

Reciprocity in the family is predicated on the notion of generalised reciprocity where giving occurs freely and there is no expectation of payment or return. There seems to be widespread consensus among theorists (Silverstein et al., 2006; Aboderin, 2005; Grundy, 2005; Van der Geest, 2002; Finch & Mason, 1993; Gouldner, 1960) that reciprocity is volitional and that generalised reciprocity is not extended to those who fail to fulfil normative expectations about, for instance, the responsibility of parents in raising children. The two way moral aspect of filial reciprocity demands that children in turn recognise parental agency in intentionally choosing to provide for their childhood needs. Patterns of reciprocity function to bind people together by eliciting emotional responses the most important of which is gratitude. Gratitude recognises and acknowledges the receipt of benefit which prompts reciprocity and sustains prosocial behaviours. The African based studies emphasised the existence of actual reciprocal relations while families in the British context seemed to view reciprocity as a more hypothetical abstract value. It seems likely then that research in rural South African families would support the notion of reciprocal relations existing concretely in practice as well as at a general normative level.

An alternative view suggests that the very nature of the parent child relationship which introduces feelings of gratitude, 'owingness' or obligation to the intergenerational interaction may well contribute to conflict (Barth, 2001). Rather than reflecting parents' success in their economic and emotional investment in their children the outcome may be a burdensome and difficult relationship. Similarly children who fail to live up to their perceived potential may be represented as a failure to the family and a 'waste' of resources. What this suggests is that at the heart of familial relationships there is a value that may be measured in monetary terms.

2.6 The family economy and education

Rural Black South African parents place a high value on education for their children and this may well have implications for the current study with regard to the allocation and expenditure of family income, highlighting the need to explore education's economic implications (Chisholm & Porteus, 2005). The preceding section brought into sharp focus the importance of education as important parental responsibility and in effect a childhood right. Rational choice theorists have suggested that the importance of education rests on an economic base. Families actively invest in their children's education as a source of future economic return (Fuller, Singer & Keiley, 1995). Lloyd and Blanc (1996) suggest that parents in sub-Saharan Africa view returns to investment in education from the perspective of the larger 'corporate' family rather than from the perspective of the individual child.

Buchmann (2000) elaborates that parents economic decisions are based on maximising the resources of the entire family and then redistributing them according to need among family members. The primary concern in educational decisions is the maximisation of resources and therefore decisions around which child to educate depend entirely on differences in returns to schooling. This strategy assumes that the success of any one family member will benefit all family members (Buchmann, 2000). Buchmann (2000) tested this model of educational decision making in the Kenyan context collecting information from 596 households. The sample consisted of families from an urban area, a fertile agricultural district and a very poor rural area. The resulting findings were that the majority of parents made educational decision outcomes based on potential long term family welfare. Kenyan parents educated their children to secure their own economic welfare but also to provide for their children's social mobility. Buchmann (2000) stresses that any educational inequalities in this sample are not due to gender stereotypes or demand for household labour. Instead

this is as a result of prevailing opportunities in the labour market which favour men encouraging families with limited resources to educate boys further than girls.

Ilon (1992) focussed on issues of differential access to schooling in the Zimbabwean context. She suggested that costs of educating children and perceived benefits of schooling have monetary as well as nonmonetary elements. Factors such as security, social acceptance, dignity, community harmony need to be considered in tandem with quality of life factors tied to production and resource use. From an economic perspective however children provide many families with a vital source of labour particularly in rural farming areas. Interestingly Ilon (1992) found that the value of girl's labour to the family was much higher than that of boys. While tuition costs are fixed and uniform costs relatively stable monetary costs of schooling are partially decided by parents. Families opt to spend more on boys than girls providing on average substantially more money for spending and lunches for boys. The conclusion is that parents' value the schooling experience for boys over girls.

Lloyd and Blanc (1996) examined personal and familial determinants of children's participation and progress in schooling in seven sub-saharan African countries. The study found no evidence that family and household circumstances operate systematically to the disadvantage of either boys or girls. However specific sex differences did emerge from country to country. In some contexts such as Tanzania and Namibia family support networks benefited boys far more than girls although the reverse was true for Cameroon. Lloyd and Blanc (1996) suggest that this supports the notion that universal systems of gender differentiation operate differently in particular cultural settings.

A South African study evaluating schooling opportunities for children in the poor and remote rural population of Agincourt in the Northern Province found that education

appears to be universally available to children (Townsend, Madhavan, Tollman, Garenne, & Kahn, 2002). However by the time they turn eleven children in this area tend to lag behind prescribed grade levels and drop out is significant. As with studies in other countries the demand for household labour that the children provide is vital to the families' survival. While Townsend et al. (2002) found that residence patterns had a significant effect on educational attainment the rational economic choice model also had an impact on their sample.

The finding in Townsend et al's (2002) research that, in some instances, facilitating an older boy child's education was related to perceptions of future support for the family while girls were essential providers of household labour, indicates that education in South Africa, while perceived as important for all children in a family, may well tend to favour boys rather than girls. An assumption that is supported in part by the common notion that girls will be taken care of by their spouses once married and that men are the future primary breadwinners for their family by marriage and blood relation (Hargreaves, Vetten, Schneider, Malepe & Fuller, 2006 2006; Makosana, 2001). In terms of a rational choice economic theory therefore boy children represent a greater return on investment for their families in the future as a consequence when family resources are limited it makes sense to educate boys. However Lloyd and Blanc's (1996) finding that households and family circumstances in sub-saharan Africa do not systematically disadvantage either boys or girls suggests that there may be local variation in the determinants of education. In all of the studies cited education itself was perceived as fundamentally important a finding that might have implications for the current research.

Parent's failure to provide their children with an education is perceived as a violation of the conditions of the norm of filial obligation appearing most notably in the African context. Extenuating circumstances include severe financial deprivation that

precludes a particular family from being able to educate all the children in the family (Aboderin, 2005). The following section reflects on conflict in the family precipitated by money

2.7 Money and conflict in the family

Research has shown that money is regularly implicated in marital conflict and this research therefore needs to draw attention to the role of money in familial conflict. Sillars, Canary and Tafoya (2003) indicate that the pervasiveness of conflict in the family is given a mixed estimation in research. For the most part it is assumed that family conflict is ubiquitous and inevitable because of the emotional involvement and interdependence of families. On one level family conflict appears to be more frequent and intense than conflict in other social contexts. Indeed both adolescents and adults report comparatively more negativity and disagreement within the family than in their friend or co-worker relationships. Other research suggests that quantity and intensity of conflict in the family varies greatly with the nature of specific relationships. Sillars et al., (2003) cite Beach (2001) and Bradbury, Rogge and Lawrence (2001) in suggesting that the prominence of conflict in the family may be entirely over-dramatised. However they concede that particular factors such as personality traits, differences in values, goals, or expectations, and, significantly, social or economic conditions all contribute to family conflict.

Financial strain or economic pressure is frequently implicated in family conflict and causes considerable marital instability; which refers to a couple's potential for separation or divorce (Gudmunson, Beutler, Israelsen, McCoy & Hill, 2007). Gudmunson et al. (2007) found that their demographically representative American sample of almost five thousand couples indicated that disagreement about money tended to surface under conditions of economic strain. Three other variables contributed to these disagreements; reduced time together, marital hostility and

emotional distress. Financial strain contributed strongly to both partner's emotional distress and increased incidences of couple disagreements and potential for divorce or separation.

Money is quoted as the foremost cause of divorce within the first seven years of marriage in America (Klontz, Kahler & Klontz, 2002; Trachtman, 1999). Money was cited as the number one stressor by 73% of respondents in a survey commissioned by the American Psychological Association, ahead of issues such as work, physical health and children (2004). In South Africa Ackerman (2004) states that the absolute number of divorces for the entire population has been steadily increasing since 1999 and that a macro level reason for this is financial. Women are becoming part of the formal labour force giving more women access to money as a result of an ideological shift which has entrenched the values of gender equality in law (Ackerman, 2004). Money is also a micro level or interpersonal reason for divorce and becomes the central focus of any divorce proceedings. Money is according to Haugen (2005) a fundamental issue in family life before, during and even after divorce.

Divorce usually happens after a long period of 'heightened' conflict between parents and a significant aspect of divorced parents' conflict centres on child support or maintenance money. Simpson (1997) suggests that this is because the breakdown of the marital relationship makes it necessary to expose and put a value on the transactions that take place within a marriage. Things like childcare, time and various household tasks that do not usually have a market value; Simpson (1997) includes love in these transactions. Patterns of parental interaction are important predictors of child parent interactions and conflict in one may result in conflict in the other (Sillars et al., 2003; Barber, 1994). Money in the view from the psychodynamic perspective seems to present an ideal breeding ground for conflict in the self and in the family. Literature from sociology and economic psychology used in the previous

section to demonstrate the prevalence of conflict over money between spouses seems to support this view. Based on the evidence of this literature one might assume that conflict between parents and children would follow in tandem. However Sillars et al. (2003) suggests that family conflict is over emphasised in general and Barber (1994) provides an alternative theory which suggests that parent child conflict is culture specific. Given that the preponderance of marital conflict and parent-adolescent conflict studies have focussed on White middle class families Barber's (1994) multi-cultural study may have specific relevance in explaining conflict in a Black South African family.

2.8 Perspectives on conflict between parents and children

Exploring conflict over money in the family requires consideration of the various family relationships that may be implicated in such conflict rendering parent adolescent relations a relevant area for discussion. Conflict patterns from the family of origin tend to carry over into adult relationships (Sillars et al., 2003). Openly articulated differences of opinion between adolescents and their parents may therefore be more legitimate in some families as opposed to others. Similarly other patterns of communication and interaction such as deferring to authority or emphasis on cooperation would influence adult behaviour. The implication here is that in certain contexts conflict in the family over money or anything else for that matter would be limited and research into levels of conflict across cultures suggests that a combination of parenting style, cultural norms and socio-economic status impact the amount and intensity of conflict between parents and children.

Barber (1994) suggests that parent adolescent conflict is by no means inevitable or normative as some theorists' state. Intergenerational conflict is a reflection of the more general patterns of interaction that exist in a family. These patterns of interaction are informed by culture specific values, philosophies and behaviours

(Barber, 1994). Barber carried out a study of parent-adolescent conflict in White, Black and Hispanic families using a demographically distributed sample for the United States. Black and Hispanic families in the study reported far less conflict than their White counterparts. Barber (1994) also found that parents in low income families tended to score high on indices of authoritarianism.

Authoritarian parents discourage open communication, demand obedience and exert a highly restrictive psychological control (Assadi et al. 2007). Barber (1994) reveals that Black and Hispanic families had higher expectations for children's conformity to parental authority and surmises that this produces less conflict. Barber's (1994) Black and Hispanic participants expect children to follow the rules of the family, control their tempers, do what their parents ask and carry out their responsibilities.

Assadi et al. (2007) carried out a study concerned with the interaction of sociocultural context and parenting style on the scholastic achievements of Iranian adolescents. A geographically and gender stratified sample was drawn from the three main districts of the city of Tehran. Findings were very similar to those of Barber's (1994) study in some respects. Results indicated that poorer families tended to be more authoritarian and ascribed to a more traditional value system. Authoritarian families also tend to emphasize loyalty to the family and deference to parental authority (Assadi et al., 2007). In addition an authoritarian parenting style is argued to promote the development of culturally favourable values such as interdependence along with respect for and conformity to parental authority.

Ingman, Ollendick and Akande (1999) explored the level and type of fears in Nigerian and Kenyan children compared to those of American, Australian and Chinese children. An interesting secondary outcome of their research was insight to parenting styles in Kenya and Nigeria. Ingman et al. (1999) found that socialisation

practices tended to be more restrictive and conservative than those of American parents. They also found that strong pressures towards compliance are demanded of Kenyan children with strict social rules that tend to encourage the development of 'overcontrolled' behaviour. Overcontrolled behaviour favours inhibition, self control, compliance with social rules and obedience echoing the authoritarian behavioural demands that shaped elements of the findings in both the Barber (1994) and Assadi (2007) studies.

The studies considered above challenge the assumption that conflict between parents and children, specifically adolescents is inevitable and point to the possibility that overt conflict may not be a feature of parent child relationships in rural South African families. The implications of cross cultural research into parent child relationships seems to suggest that a Black South African family would express similar patterns of authoritarian parenting and a concomitant lack of familial conflict.

However, while authoritarian parenting may effectively reduce expressed conflict between parents and children it is these very characteristics that are implicated in conflict between partners. Hargreaves et al. (2006) studied intimate partner violence in the Moretele District in the North West Province of South Africa. 18 focus group interviews were held in the area over a period of time. They found that gender roles and rules govern relations between men and women, these roles are strongly enforced by the community. Rules and prescriptions relating to gender roles tend to be focussed mainly on women.

Obedience and respect especially to the father or husband as head of the family is paramount. The responsibilities of women are seen as all domestic tasks and duties associated with the household and rearing of children while men's responsibilities include providing for their family and exercising authority over their wives and

children. Money control and decision making is a male domain and women are allocated household money by their husbands or fathers. Money was a significant feature of the conflict described by the study often when men failed to provide money for their family having drunk, gambled or spent their earnings on girlfriends. The structure of the community is such that women are not empowered to hold men to account for their actions or challenge their adequacy as providers.

A central theme of the Hargreaves et al. (2006) research was the hardship of marriage related directly to the authoritarian structure of the relationship that precipitated disagreements and violence on a regular basis. This seems to contradict the previous research which suggested an authoritarian relationship structure functions to reduce conflict and that interaction styles are carried over from childhood into adult relationships. However it does highlight the idea that family conflict is context specific and significantly influenced by prevailing community level social and cultural norms. In other words there is potential for radical variation in the expression of conflict within similar contexts.

The Hargreaves et al. (2006) study implicated the notion of gender in conflict. Gender plays a key role in all social exchanges. Conflict often arises from changing ideas around gender roles through education, work experience and cultural contact. Change also challenges existing power and status hierarchies present in the family, as markers of real power and symbolic status tend to be arenas in which conflict emerges. Conflict around money in the family arises too because family members have different priorities for the distribution and expenditure of money (Pahl, 2007; Simister & Piesse, 2003; Zelizer, 1997). The next section examines money relationships in terms of gender for two reasons, the prominence of gender in literature about money in the family and the seemingly inevitable idea that money

organisation in the family tends to further disadvantage women who are already disadvantaged.

2.9 Gender and family relationships in money conflict

Money and gender seem to be inextricably bound up together in literature dealing with money in the family marking gender as a possible site for money conflict, differential access to and allocation of money. These issues are of central concern to the current study of money one aspect of which concerns the role of gender in defining money attitudes and practices within the family. Money is instrumental in balancing, organising, and negotiating power shifts within relationships. The details of money in daily life therefore afford insight to the interpersonal, cultural and ideological dynamics that shape relationships (Barth, 2001). Similarly conflict about money often reveals the continually changing meanings of money and the ways in which these meanings are employed to support or undermine individuals' positions within relationships (Barth, 2001; Gutheil & Gabbard, 1993).

A central aspect of family life is income organisation which is strongly directed by culture. Gender is a culturally produced concept and the household functions as a site at which gender is produced together with household goods and services (Deutsch, Roksa & Meeske, 2003). Money is essential for obtaining the basic provisions for family life such as food, clothing and shelter but financial arrangements are also inextricably linked to power and inequality between partners (Heimdal & Houseknecht, 2003). Various classifications of household financial management exist and are based largely on who has control over financial assets.

Simister & Piesse (2003) explored the connection between financial control and nutrition of children in a stratified sample of 11 urban metropolitan areas of South Africa. They suggest that organisation of household income may be based on

bargaining models which assume that household members have different priorities for the allocation of income. However in this model each family member is accorded some influence in expenditure decisions in proportion with their contribution to household resources. In households where women do not contribute financially but have significant control over household finances their influence in determining spending priorities is greater. The results confirm that female controlled money is more likely to be spent on food rather than alcohol. Interestingly in households where women are more educated than their partner household expenditure is once again biased away from alcohol and toward food (Simister & Piesse, 2003). An important distinction that Simister and Piesse (2003) make is, despite earning money in some households women are not necessarily allowed to use their earnings as they desire. The issue of importance then is not whether a woman earns money but whether she controls it. Predictably the next area of contention in household earning and decision making revolves around the relative importance afforded money earned by men and women in the family.

Different meanings tend to be conferred on income generated by women than on that generated by men. Men have historically been constructed as breadwinners and bear the responsibility of providing for the family and fulfilling the role as head of the household (Vogler, 1998; Francis, 2002; Deutsch et al, 2003). In this role of breadwinner or provider men's economic contribution to the household came to be seen as having greater value than women's regardless of how much was actually earned (Vogler, 1998). The main breadwinner role is also often linked to having ultimate decision making power within the household. While women's work has generally been confined to the non-paying domestic sphere, even when this work was extended to earn money by taking in boarders or baking goods for sale; the money from these type of activities was merged into the housekeeping money and rendered invisible (Deutsch et al, 2003). Women's earnings are often designated for "extras" or

nonessential items as a way of diminishing their necessity to the household (Deutsch et al, 2003). The tendency for woman's household contributions to be devalued has also been found in the South African context (Sweetman, 1995; Francis, 2002; Gcabo, 2003).

An overarching theme seems to be that women's income, however substantial a contribution to her household, tends to be viewed as less important than a man's contribution. Gcabo (2003) researched the experiences of Black South African professional women in relation to financial decision making processes within private households. A key finding of this study was that the man as "breadwinner/provider" ideology functioned in each of the eight case studies to render the woman's income less important than her partner. Vogler (1998) points out that the ideology of the male breadwinner coexists with other conflicting ideologies about money in the household.

There is an idealistic notion according to Pahl (1995) that marriage should be based on equality and sharing of money no matter what each individual contributes. A contradictory notion exists alongside this, that individuals own the money that they earn and have a right to do with it what they please (Vogler, 1998). Ownership of money earned conflicts with the idea of equal sharing but supports the idea that breadwinners have a legitimate right to greater power over money and greater access to money (Vogler, 1998). Kenney (2006) undertook a study of money management and control in a sample of American families and found that couple's money management and control systems are strongly linked to the degree of conflict or cooperation reported by the couple. Couples in which women had more financial decision making power and access to money reported far less conflict than those couples in which money management and control was dominated by men.

Similarly Gcabo (2003) found that although women are beginning to have an increased presence in the labour market they have little financial decision making power at home regardless of the pattern of money management employed. This could cause conflict as the cultural and patriarchal ideology that privileges the position of men in society still operates on many levels of South African society (Booysen, 1999).

Research undertaken in Ghana also found a gender bias in access to and distribution of household resources. Hevi-Yiboe (2003) examined family resources and the reproductive health of girls, focusing on money and puberty rights. She lists family resources as money, time, energy, house space and the abilities of members, stating that all these are put to use in the provision for and development of children in the household. She points to traditional use of family and household resources as occurring along gender and age lines without regard for the individual's needs. The resulting inequality disfavours women and children as men's requirements are considered first. Money often represents a limited resource and general socio-economic conditions make it difficult for families to meet the needs of all members generating conflict around the allocation of resources.

Conflict within the family is often attributed to financial concerns. Economic and financial crises in a family, such as unemployment and poverty, influence marital stability and can be a source of great conflict (Abane, 2003). Traditional expectations concerning the roles of individuals within a family, for instance a wife's participation in paid employment, is often a site of discord (Abane, 2003). Abane points to a further source of family conflict involving the role of significant others, especially in-laws and other kin, in money matters. According to Abane (2003) a husband's kinsmen are entitled to and do make demands on the conjugal family's resources thereby contributing to familial conflict. Oppong (1974) studied the division of labour, distribution of family resources and use of family power within marriages and

found these to be important sources of actual and potential disagreement in rural families.

Conflicting interests and dissimilar levels of power between spouses or parents and children tend to precipitate gender and generational conflicts (Glenn, 1987). The embeddedness of patriarchy in society may be invoked as a reason for these power inequalities and the subordinate position of women and children (Ferre, 1990; Hartmann, 1987). Socioeconomic relations between men and women are largely unequal and hierarchical in most societies. The disparity between men and women is evidenced in the perpetuation and legitimisation of the sexual division of labour which is a manifestation of the power imbalance inherent within patriarchal relations (Tsikata, 1994; Vogelman & Eagle, 1991).

The links made between patriarchal societies and inequalities in access to and control of money for women coupled with the potential for conflict in these circumstances tends to suggest that conflict over money in a rural Black family is inevitable despite a number of mitigating factors, such as, culturally appropriate behaviour, particular parenting style, family structure and style of interaction provided by studies such as Barber (1994) and Ingman (1999). Cultural and developmental literature on social norms provides a sense that cultural and social norms have the potential to elicit cooperative behaviour and reduce conflict. The importance of the accumulated literature is that it signals the possible extremes of money conflict in the family it also iteratively indicates the need to be aware of patterns of variation within contexts. Therefore the literature employed in this review may be used to explain the possible existence of conflict over money in Black rural South African families however conflict over money or indeed in any sphere of family interaction is by no means a foregone conclusion.

2.10 Conclusion

In summary, the discussion of money has indicated that the family is the setting in which knowledge about economic concepts is acquired, a social process takes place, here money behaviours are learnt and one is informed of the duties required of each individual toward the family, community and society with regard to money. The culturally shaped norm of reciprocity was identified as salient in multiple contexts although embraced as a value it was not always enacted in practice. Established on the norm of reciprocity, the importance of filial obligation was strongly represented in studies that focussed on the African continent. Reciprocal relations between parents and children were however contingent upon parental fulfilment of their duty to care for and educate their children. The importance of education was a dominant aspect of African families in the reviewed studies and together with the norm of reciprocity it is anticipated will be a relevant and important feature of the families included in this study.

Literature on family financial organisation highlighted the idea that obligations to the family differ for men and women as do the strategies for expenditure. Women tend to place a higher priority on child welfare than men and in South African households where women have more control over household finances more money is spent on food than in households where women have little say over expenditure (Simister & Piesse, 2003). Higher household expenditure on alcohol and tobacco is found in households where men are entirely responsible for financial management of household resources. This bias toward or away from alcohol purchases in the household, is on the surface, about how money is spent.

Underneath any overt conflict are power struggles relating to status and position in the family, who is important and whose needs or desires should be met, that is father, mother or children. This type of conflict also informs children's future behaviour

regarding money and decision making, establishing a framework for allocation of resources and setting up unspoken rules about rights of access to money (Abane, 2003; Bentley, 2003; van der Hoven, 2001; Wilson, 1999). Money conflict in the family shapes conscious and unconscious behaviour elaborating personal and cultural myths surrounding money including in some societies the taboo of open discussion regarding money. Money is full of individually determined meanings that are shaped by the cultural milieu in which an individual develops (Kreuger, 1986).

Finally, as Wennerlind (2001, p. 570) states "the meaning of money changes depending on the social relationship it mediates and consequently has the capacity to signal a wide array of different meanings and connotations," so changes in the nature of familial money conflicts over time may indicate changes in social (cultural) relationships. By articulating the findings from participants' interviews relating to money and conflict in the family and comparing this to the literature a picture of Black South African women student's practical, emotional and symbolic understanding of money should begin to emerge. This will hopefully also illuminate broader features of money use and exchange and associated meanings in their families of origin.

CHAPTER 3
METHODOLOGY

3.1 Qualitative Research

The central endeavour of research is knowledge production and the choice of research methodology is of necessity aligned with the aims of the research to be undertaken. In this instance the research aimed to explore money and conflict in the family from the perspective of young Black women university students. Describing and understanding the phenomenon of money and conflict in the family as the interviewees' experience it called for a qualitative framework. Lincoln and Guba posit that "methodology is inevitably interwoven with and emerges from the nature of particular disciplines" (2000, p. 164). Caelli, Ray and Mill advocate that setting out the theoretical position of the researcher is important in order to "maintain the integrity of the research report" (2003, p. 13). Therefore detailed information of the process decisions and their motivations is set out in this methodology chapter.

The current research falls broadly under the umbrella of social sciences but is located within the discipline of psychology. Psychology provides the framework for understanding the research questions and the background is set in the literature review while the foreground is articulated in the discussion section where the current research is considered in combination with literature. The methods used are generic to social science research such as individual interviews and thematic content analysis. Some terms used to describe money practices in the family such as reciprocity are 'borrowed' from anthropology and literature from this discipline is used to explain and describe cultural aspects of family organisation. Significant sociological literature is also employed to elucidate money organisation and relationships within the family. The following chapter details the methods used to conduct this research and explains the methodological underpinnings.

Qualitative research is concerned with the social context in which individuals exist. As Neuman explains "the meaning of a social action or statement depends, in an important way on the context in which it appears" (1997, p. 331). In attempting to understand the expression of conflict around money in the family this research used individual semi-structured interviews to gather information about the way money works in the interviewees' families. The aim was to access the "sense of reality that people have about their own world" recognising that there is an interaction between human beings and their world (Musson, 1998, p. 11). The world in which people live;

> "…presents itself as already constituted through a network of typifications. These typifications – for example, group norms, group meanings, group language – express the systematic and coherent 'rationality'…of the context, and thus reflect, and in turn constitute, the culture or system of shared meaning in which the individual is located" (Musson, 1998, p. 11).

The importance of Gill Musson's statement is that individuals are embedded in networks of social relationships where meanings are fashioned and actions taken with reference to the 'living tradition' or culture in which they exist (Musson, 1998, p. 12). Drawing inferences from the interviews then has to take the broader landscape of the interviewees' world into consideration.

The interviewer is not a neutral participant in the research process being embedded within their own set of social relationships which inform and guide their interaction with the world. Neuman (2000) points out that it is impossible to completely eliminate researcher bias but awareness of this effect, including explicit acknowledgement of the researcher's perspective in writing up research is important. Therefore a detailed description of the research procedure is presented here to provide insight to researcher's conceptualisation of the study.

3.2 Individual interviews

Individual interviews were employed as the primary means of gathering data as they presented the most effective way to approach the essentially exploratory nature of the research. Steiner Kvale (1996, p. 88) details seven stages in a complete interviewing process:

1. *Thematizing:* clarifying the purpose of the interviews and the concepts to be explored.
2. *Designing:* setting out the process through which you will accomplish your purpose including a consideration of the ethical dimension.
3. *Interviewing:* doing the actual interviews.
4. *Transcribing:* writing a text of the interviews.
5. *Analysing:* determining the meaning of gathered materials in relation to the purpose of the study.
6. *Verifying:* checking the reliability and validity of the materials.
7. *Reporting:* telling others what you have learned.

Kvale's seven stages were used as a guide in undertaking the research process which is explained below. Point two, three and four (designing, interviewing and transcribing) are described under the heading 'Data collection'. Point seven 'reporting' is accorded its own section which follows as the next chapters "Presentation and discussion of data". This chapter focuses on setting out the methods employed in gathering and analysing the data.

3.3 Thematizing

The purpose of this research was to access the role of money in generating conflict in family relationships. It was also decided at this time that the sample needed to be fairly specific rather than diverse in order to make meaningful comparisons between the interviewees.

A number of possible areas where conflict may occur within the family were determined a priori by the researcher after consulting available literature dealing with money in the family. These concepts were then included in the interview schedule as

areas to explore through specific questions. The main area of interest centred on conflict around money and where conflict might arise with respect to allocation of money to family members and toward particular types of expenditure. Education was perceived as a matter of importance and one where disparities in educational level between parents and their offspring might provide sites for disagreement and tension around money in the family. The possibility of gender differences in distribution of money was flagged as another possible area of conflict as was the idea of future obligation toward the family.

It was determined too that interviews would also attempt to access not only the understandings the interviewees have around money in the family but also the "way in which they came to hold such beliefs" (Babbie & Mouton, 2004, p. 291). For this purpose background and historical information regarding childhood and adolescent experiences of money in the family was required. It was determined that details of money earning in the family and type of work undertaken by the main breadwinners and how this changed over time would be helpful. Details of the interviewees' place of residence during childhood and adolescence, and the composition of those households would add to the overall 'picture' of money in the family.

3.4 Data Collection – Designing, Interviewing, Transcribing

3.4.1 Interview schedule

Based on the identification of the broad areas of interest outlined above an interview schedule was drawn up (Appendix 1). The interview schedule was divided into two parts; a biographical data section and an open ended question section.

3.4.2 Sample

Non-probability purposive sampling techniques were used to obtain a sample of eleven undergraduate female university students. In purposive sampling the

participants are chosen on the basis of researcher judgment according to particular criteria (Babbie & Mouton, 2004). These techniques were used in an attempt to obtain as homogenous a sample as possible. As an essentially exploratory descriptive study it was decided to focus on describing money and conflict in a very particular type of family. Selected participants had to be Black women undergraduate university students who had spent both their childhood and adolescence in a rural area of South Africa. By restricting the sample to female students from a particular geographical, rural area it is hoped that similar social and cultural themes of conflict, obligation and ways of dealing with money in the family would emerge.

The participants were part of the first generation in their family to attend university, their parents having obtained at the most a matric qualification. The majority of students attending university who are from rural areas reside in university residences. An introduction to the first possible participant was made with her permission via a tutor in the discipline of psychology. Using the snowballing method every participant interviewed was asked to suggest a further possible participant of a similar background to be interviewed. Before approaching the next participant their permission was obtained by the initial participant before their details were passed on to the researcher. Each possible new participant was then contacted and asked to take part in the research. In one case the potential participant declined to be interviewed and was asked to suggest a further possible person to contact which proved successful (Babbie & Mouton, 2004).

One interviewee was disqualified from the research process as it transpired that her parents both had tertiary qualifications, her mother holding a postgraduate degree. Her interview data was not used and the final sample consisted of ten young Black women undergraduate students. Six came from the rural areas in Limpopo Province and four from rural North West Province where they spent their entire childhood

and adolescence. Table 1 on page 45 provides a summary of aspects of the participants' biographical data.

3.5 Ethical considerations

Any research to be undertaken for degree purposes at the University of the Witwatersrand is subject to ethical clearance by the appropriate committee in this case the 'Committee for research on human subjects (non-medical)'. The clearance certificate can be referred to in Appendix 2. Each interviewee was presented with an information letter outlining the nature of the research, the anticipated length of the interviews and explaining that the research dealt with money and conflict in the family. The information letter can be viewed in Appendix 3. A letter of informed consent set out the parameters of the research and indicated how the interviewees' data would be used. It emphasised that participation in the study was voluntary and interviewees were informed of their right to withdraw their consent to participate at any time with no consequences. Their right to confidentiality was assured. The letter of informed consent is provided in Appendix 4. Permission to tape record the interview was obtained using a second form. This form explained that the taped interviews would be transcribed and presented as an appendix in the research report. It further stated that the tapes of the interviews would be kept until the completion of the research examination process whereupon they would be destroyed. The permission to tape record interviews is attached in Appendix 5.

3.6 Interviews

All the interviewees were initially met at the foyer of the Wartenwieler library at the University of the Witwatersrand. Interviews took place in unoccupied tutorial rooms within the building housing the discipline of psychology. Before beginning the interview each interviewee was offered a choice of bottled water, fruit juice or both. They were then asked to read the information sheet. If they had any questions these

were answered and each participant was asked if they still wanted to participate. Thereafter they were asked to read and sign the letter of informed consent and the permission to tape record the interview. Each participant was then asked if there was anything that required clarification and were verbally assured of their confidentiality as stipulated in the informed consent document.

The interview was then undertaken in two parts beginning with the biographical questionnaire. This section was not tape recorded instead answers to the questions were written down on the interview schedule by the researcher. Any other extra information offered by the interviewees during this process was also written down. Fontana and Frey explain that, "Each interview context is one of interaction and relation; the result is as much a product of this social dynamic as it is a product of accurate accounts and replies" (1998, p.64). Beginning with the biographical questionnaire helped to put the interviewees at ease and develop a level of rapport.

After completing the biographical questions the tape recorder was switched on and the second part of the interview commenced using the open ended questionnaire schedule. Each interview began here with a general question about the role money played in the interviewee's family. From that point questions were not asked in the order or exact phrasing presented on the interview schedule but were referred to as a guide. Interviews took approximately forty five to sixty minutes to complete both the biographical and the open ended questionnaire sections. The taped portion of each interview was transcribed verbatim and these transcripts are in Appendix 6.

3.7 Analysing

3.7.1 Data analysis procedure

Biographical data and verbal data were gathered from ten individual interviews using a set of biographical questions and a set of open-ended questions the answers to

which were tape recorded. The verbatim transcripts of the interviews were re-read while listening to the tapes to check accuracy of the transcription. The biographical information was summarised into a table to provide a quick overview of the interviewees. All the biographical information along with the extra minutiae provided by the interviewees during the gathering of biographical details was written up to provide a contextual background for each interviewee. This information also provided vital insight to the functioning (i.e. who earned money, at what job, how money was allocated and spent) of money in the interviewees' families.

Data analysis proceeded in two parts the first termed 'vertical' analysis and the second 'horizontal' analysis. Vertical analysis refers to the initial individual analysis of each interview focussing on the particularities of that interview. Horizontal analysis is the process of comparing the data across all ten interviews in order to make inferences regarding similarities and differences between the interviews as a group. The steps of the data analysis are described in detail below to ensure transparency and provide insight to the methodological decisions made in the process.

3.7.2 Thematic content analysis

Thematic content analysis is "a method for identifying, analysing and reporting patterns (themes) within data" (Braun & Clarke, 2006, p. 79). This method of analysis is suited to the development of a detailed and multifaceted account of money and conflict in the family where limited research exists particularly in the South African context. In this research the themes were developed inductively from the raw data following the process set out by Boyatzis (1998) and elaborated by Braun and Clarke (2006). In summary the process drawn from both Boyatzis (1998) and Braun and Clarke (2006) involves: i) reducing the raw information, ii) identifying themes within the sample, iii) comparing themes across the sample, iv) defining and refining the themes, and v) analysing and writing up of the findings.

Interview transcripts were 'actively' read several times to develop a sense of their overall content (Braun & Clarke, 2006). The interviews were not overly long and therefore it was decided that there was no need to condense the raw data through summary as Boyatzis (1998) suggests. However the data required meaningful organisation and reconfiguration (Berkowitz, 1997). Part of the task here was to make the data intelligible in terms of the issues being addressed. Miles and Huberman (1994, p. 10) describe this as a process "…of selecting, focusing, simplifying, abstracting, and transforming the data that appear in…transcriptions." Initial categorisations were established by the research questions and relevant data grouped under those headings.

The vertical analysis (Appendix 7) of each interview was set out under the following key topics and potential themes:

1. Background
2. Financial organisation and attitude toward money in the family
3. Reciprocity in the family
4. Attitude toward reciprocity/obligation
5. Forms of reciprocity
6. Conflict in the family

6.1 Conflict between parents

6.2 Conflict between parents and children

6.3 Conflict between siblings

7. Gender differences in financial distribution in the family
8. Gender differences in treatment of siblings in the family
9. Interesting comments

The primary focus of this research was to uncover the relationship between money and conflict within the family. Horizontal analysis of the interviews involved comparison of similarities and differences of the key topic and theme areas across all ten interviews. During this phase available literature in each of the key topic areas provided a backdrop against which to position and present the findings within the sample and articulate it with the outcomes of other research. Combining the discussion and presentation of findings in this research provided a clearer and more relevant presentation of the theme's identified in this sample. Incorporating comparison of the theme across the sample with reference to relevant literature facilitated articulation of the "story" (Braun & Clarke, 2006) that each theme tells by providing contextual information and confirmatory elucidation of the findings while allowing the presentation to move beyond mere description (Thorne, Reimer Kirkham, & O'Flynn-Magee, 2004).

The flexibility of thematic content analysis allows the attentive researcher to identify interconnected patterns within their data that may be quite different to the broadly expected outcome (Berkowitz, 1997). Miles and Huberman define this as "following up surprises" (1994, p. 270). Remaining focussed and aware of the actual content of the interview data led to an unexpected and almost counterintuitive finding that required careful consideration in writing up the findings and subsequent discussion. The intention was to achieve a balanced and valid report that "provides sufficient description to allow the reader to understand the basis for an interpretation, and sufficient interpretation to allow the reader to understand the description" (Patton, 1990, p. 430).

Table 1 – Selected biographical information summary of participants

	Age	Home Language	Place of Residence Childhood	Place of Residence Adolescence	Siblings & Birth Order	Father Occupation/ Employment *	Mother Occupation/ Employment *
A	24	TshiVenda sePedi	N Village Limpopo Province	N Village Limpopo Province	4 brothers (4th born)	1. Factory worker 2. Mine worker (Deceased 2004)	1. Domestic Worker 2. Unemployed
B	23	TshiVenda sePedi	S Village Limpopo Province	S Village Limpopo Province	1 sister 2 brothers (lastborn)	2. Works in an office clerical position	1. Assistant Butchery 2. Piece work
C	21	sePedi isiXhosa seTswana	S Township Limpopo Province	T Village Limpopo Province	2 step brothers 3 half sisters (1st born)	2. Admin Assistant in local government offices	1. Shop Assistant 2. Unemployed
D	22	sePedi Sesotho	M Township, Limpopo Province	M Township, Limpopo Province	2 brothers 1 sister (3rd born)	2. Bookkeeper	2. Admin Assistant High School
E	21	sePedi	L Village Limpopo Province	L Village Limpopo Province	2 sisters 1 brother (3rd born)	1. Construction worker 2. Own Business Construction	2. Domestic Worker
F	21	sePedi	B Village Limpopo Province	B Village Limpopo Province	2 brothers 1 sister (2rd born)	1. Miner 2. Construction foreman	2. Housekeeper
G	21	seTswana	M Township North West Province	M Township North West Province	2 brothers 1 sister (2nd born)	1. Taxi Driver 2. Bus Driver	1. Unemployed 2. Own Business Sells food near bus and taxi rank
H	21	seTswana Sotho	M Township North West Province	M Township North West Province	3 sisters (1st born)	1. Bus Driver (Deceased 2004)	1. Unemployed 2. Own Business Shebeen
I	21	XiTsonga seTswana	T Township North West Province	T Township North West Province	3 sisters 4 brothers (lastborn)	1. Mechanic for Bus Company 2. Retired 2004/5	2. Office Cleaner
J	23	XiTsonga TshiVenda isiZulu	W Village Limpopo Province	B Village Limpopo Province	1 sister 1brother (2nd born)	1. Mine/factory worker 2. Unemployed	1. Not working 2. Own Business Spaza Shop

*1. Denotes parents previous occupations, if provided. 2. Denotes parents current or longstanding occupation

CHAPTER 4
PRELIMINARY PRESENTATION AND THEMATIZATION OF FINDINGS

This chapter presents the findings of a thematic analysis of the content of ten semi-structured interviews focussed on money in the family. The approach to organising the data differed a little from the established mode of the analytic process. Instead of summarising or paraphrasing the interviews the first step involved re-organising the transcribed data in each interview under key topic and theme headings along with background and auxiliary information extracted from the biographical questionnaire section of the interview. This constituted the vertical or individual analysis of each interview which is in Appendix 7. This presentation of findings represents the horizontal analysis of the interviews and highlights the commonalities and differences between the interviewees' in relation to the four most prominent topics in the interviews; financial organisation in the family, conflict in the family, reciprocity in the family, gender in the family.

4.1 Financial organisation in the family

4.1.1 Family and household money

The description of family, household structure and money earning of the families is important as it provides some insight to the categories of conflict, reciprocity, the rights, roles and responsibilities of family members around money matters that surface during the interviews. Family in one form or another is universal and the flow of money is influenced by the family structure. Money tends to flow from older to younger kin and from better off to worse off kin with particular requirements such as shelter or assistance paying school fees. Money coming into the family from outside such as wages, pension or financial support from extended family becomes to varying extents the common property of all the members of the household (Abane, 2003; Furnham & Argyle, 2000).

In considering the notion of a family it is important to note Arrondel and Masson's (2006, p. ?) point that, "there is no such thing as a *representative* family" and the particular functioning composition of families may vary considerably. Family and household are not used interchangeably. The most basic family unit is the nuclear family a social unit composed of mother, father and children. Extended family refers to all other kin related by blood or marriage such as aunts, uncles, grandparents and cousins (Haviland, 1999). Household refers to all those people "who live together in a common dwelling, share a budget and eat from a common pot" (White, 1993, p.151). They are not necessarily related by kinship ties. Interestingly however where the interviewees have resided in a household other than that occupied by the nuclear family, kinship ties have defined the relationships of household members. Who earns what and how is an integral aspect of family functioning as for instance jobs that require long periods away from home influence family decision making around care of children, how and when the family receives money and expenditure decisions among others. This in turn influences or activates reciprocal relationships within the extended family to either assist or be assisted with care or money.

The rural location of the interviewees' homes meant that most of their parents had to commute long distances to and from work everyday or were of necessity migrant labourers. This necessitated several of the interviewees spending time in the care of extended family most commonly with grandmothers during their childhood (A, C, F, J). For that period of time their grandmothers were responsible for their care, providing basic necessities such as food and shelter. This care arrangement illustrates the flow of money from older to younger kin and the process of maximising the families' resources by spreading the burden of child care.

For each of the four interviewees (A, C, F, J) above who spent time in the care of extended family i.e. their grandmothers' there seems to be an understanding that the

care, shelter and feeding of the children fell under the domain of the household they were living in. Other requirements such as clothing, school fees, uniforms and books were the responsibility of their parents and will be presented in more detail when the income and expenditure of the interviewees' parents is considered. Interestingly in the case of F whose paternal grandmother seemed reluctant to spend "extra" money on the children in her care she would however fund purchases to do with school. Although she did request refunds for school trips possibly as these costs were more than she could bear, F however feels that her grandmother was stingy. The importance afforded education in the interviewees' families' is continually manifested in the economic decisions made by their parents and grandparents.

Of the ten interviewees five (A, E, G, H, I) spent their childhood and adolescence, in effect their entire lives, living in households that consisted of their mother, father and siblings. For two of these interviewees (A, H) this changed in 2004 when both the girls' fathers died leaving a significant gap in the families incomes. Despite the fact that each of the interviewees were born into a nuclear family unit consisting of father, mother and siblings only four interviewees (E, F, G, I) nuclear family units are still intact. A further four interviewees' parents separated during their childhood and then divorced later (B, C, D, J). The changes in family structure due to death or divorce had an impact on the roles and responsibilities of family members as well as the financial management and financial control within those families.

Sonnenberg (2007) highlights the important difference between financial management and financial control previously mentioned by Carolyn Vogler (1998, 1994) and Vogler with Jan Pahl (1994, 1993). Financial management refers to dealing with the day-to-day routine money matters while financial control indicates "having the 'final say' in financial decisions that affect the household" (Sonnenberg, 2007, p. 4). Having the 'final say' is usually reserved for the main breadwinner in the family a

role traditionally assigned to the male head of the household and is linked to hierarchy and power in the family (Vogler, 1998; Zelizer, 1997). The role of main breadwinner belongs to the father in five (C, E, F, G, H) interviewees' families. While only two of the interviewees' (B, J) mother's have been the chief breadwinners for their families since their daughters' childhood, a position in which they had no choice. Three (A, D, I) of the interviewees' parents shared the responsibility of providing for their families.

Money earned by husbands and wives is directed toward different areas of expenditure. Where both parents earned a salary mothers' earnings tended to be directed toward food and education while fathers' salaries covered the house and large expenses. This appears to be a practical arrangement as interviewees' fathers tend to have greater earning potential than their mothers who were most often the parent available to deal with day to day money issues that involve purchasing food and overseeing schooling requirements.

In common with Zelizer's (1997) finding that families earmark or segregate money for different tasks it was found that the interviewees' families also allocate money for particular tasks e.g. school fees, food money. In the interviewees' families there appears to be focussed agreement on where money is to be allocated. The hierarchy of priorities appears clear in each of the interviewees' families with monies being prioritised for subsistence and education requirements.

Having suggested that male and female money is not viewed as more or less important in the interviewees' families there is some indication that at least a few of the families the patriarchal male dominant role of family decision maker is relevant. For instance in C's family her father's role as head of the household seems to be linked to a

position of power and importance in financial and other major family decision making.

In the families of the interviewees' money controlled by women tends to be most often directed toward children. However, both male and female income is used for the care and maintenance of children and this may be because in household's where the father is the main breadwinner (C, E, F, G, H) - with the exception of C's family - some level of money management and decision making is afforded the interviewees' mothers. Within the group of interviewees only I's father spends his money on alcohol while her mother is left to provide for her children's needs. The following section details money earning and financial organisation in the interviewees' families.

4.1.2 Money earning and financial organisation in the family

Detailed household expenditure decisions were not sought but the general pattern of decisions around expenditure especially how money was allocated for the care and education of children in the family was explored. The aim of this line of enquiry was to find out how money worked in the interviewees' families. Adults, mostly parents tend to be the financial decision makers and organisers of money in the interviewees' families. Financial responsibilities seem to begin only after at least completing high school and once children have been able to secure employment. For those who are unemployed the family still supports them as adults. The responsibility of the parents it appears, is to provide for their children and securing their future through the provision of education. How money worked in each of the interviewees' families is slightly different but there are commonalities in the allocation of money and the hierarchy of priorities.

One family that stood out as operating differently in money matters was A's family. The major difference between A's family and the other interviewees was that

children were included in financial discussions and negotiations around expenditure. Her mother was quite open about the amount of money she earned and what was consequently available to meet the needs of all the family members. A seems appreciative of her mother's openness and explains; *"…it always got to be a case that the expenditure of the house, they* [parents] *need to discuss it with us…"* (A, Line 11-12) "*…she would tell us how much she was getting and everything so just to be clear you know that we don't have enough…*" (A, Line 22-24).

There was a clear emphasis was on education and here discussion was allowed. However debate over other areas of expenditure for which her mother had determined there was insufficient money were not tolerated. Although children were allowed to participate in financial conversations in A's family in common with other families the adults in this case her mother had the final say and appeared to be quite authoritarian. In A's family both parents contributed to, and participated in, financial matters of the household before her father died in 2004. Her mother appears to have been the major decision maker regarding distribution and allocation of money in the home, a practical arrangement given that her father worked away from home as a migrant labourer.

Two other families' stood out as different as the interviewees' mothers (B, J) were the families' main breadwinners as their ex-husbands made little or no financial contribution to the family. As the only income generator B's mother makes the decisions about expenditure and it does not appear that she consults the children in the family. In contrast to the other interviewees whose parents have separated or divorced J and her family receive no financial support at all from her father. In families such as J and B where the mother is the main breadwinner resources seem to be most stretched and financial organisation is simple and directed toward the care and maintenance of children. There was no surplus even for extras such as school

trips and J comments emphatically; "*Oh no, my mother did not have money for that* [school trips] *only for the basic stuff so I didn't go to any school trips*." (J, Line 88-89).

Both B and C's fathers left their families, remarried and make no contribution to their previous wives although interestingly both fathers' do contribute financially to their daughters. In C's case her father supports her entirely. In common with other families in this research her family sees education as a priority; it represents a means to financial and personal independence. She explains this idea with pride saying, "*For me, he* [father] *doesn't prioritise anything for me other than education, always looking first for me to get educated and so I can take care of myself*" (C, Line 113-114).

In five (C, E, F, G, H) of the families the interviewees' father was the main breadwinner this role did not however automatically translate into being the main decision maker within the home. In G's family her mother controls and manages the money making the major decisions for the family. In E, F, and H's families there is input in financial decision making from both parents and each of their mothers is responsible for aspects of financial management. Although in C's family it appears that the main breadwinner does hold an authoritative dominant position.

C's father is the main breadwinner in the family neither his second nor his third wife works and he supports both families. Her father makes all the financial decisions for his families *"…he makes decisions, he brings the money in and he decides*" (C, Line 101). He distributes groceries and money to each household every month but does this without consulting the families about their particular requirements "*…he doesn't discuss it he just buys and everyone takes you know*" (C, Line 107). Her father appears to be the head of the family in all respects. He is the financial manager and has financial control of the households' money as the only wage earner.

Both E's parents contribute to and make decisions regarding family finances. Her father is the family's main breadwinner shouldering the responsibility of providing for the majority of the family's needs. Although both E's parents contribute to the household the gendered differences in the treatment of children suggests that there may be a gendered element to money matters within the home. The sense of a 'traditional' environment may be gained from E's description of her parent's as strict as she conveys with a sense of dismay, "*I need to actually abide by the rules* [at home]" (E, Line 197) hinting at an ordered environment in which children know their place and where elders are respected.

F's father is the main breadwinner in the family financing the family's home and his children's tertiary education. There is little indication of how financial and other decisions were made in F's household but it appears that both her parents have input. Her mother seems more frugal while her father can be easily persuaded to buy 'non-essential' items such as sweets and music cassettes (F, Line 30-36). F briefly explains the allocation of earnings in her family saying; "*My Dad he paid the bond and everything and my Mother had to do the groceries and us* [the children]" (F, Line 33-34). While F was still at school her mother paid school fees, however it is her father who pays university fees. This allocation of income is similar to that of E and G's family although G's mother seems to have a more substantial money management role.

G's mother is the principal decision maker in the family and oversees the management and distribution of money within the household, as she explains, "*My mother actually was in charge of everything, money everything even though my father was working,*" (G, Line 28-29). Although G's mother now has her own income her father still gives his salary to his wife to allocate for the family's maintenance and

G is not entirely sure what money her father retains or is given by her mother for his own use. This is the only family where both parents are present in which total financial management is the role of the mother. While H's mother also had a substantial say in the financial management of the household until her husband's death in 2004, it was H's father who seemed to have the 'final say' in important family decisions.

H provides her insight to the process of financial decision making in her family saying; "*Financial decisions? My mother always made the financial decisions…*" (H, Line 121). H is emphatic in her understanding of her mother as the financial decision maker. While this may appear to be so on the surface, it was her father who distributed cash to her mother for household expenses and school fees so in effect he was in control of the money. On some level she is aware of this as she adds the qualifier, "*like about the furniture, everything*" (H, Line 121-122) which positions her mother's sphere of influence squarely within the home. Her mother is not responsible for making decisions that might affect the family in a broader context. Her father like that of C and E also appears to be somewhat patriarchal, an impression that can be gleaned from her comment that, *"…whenever my father say something my mother listens because…he is always thinking about what's best for the family*." (H, Line 117-119).

Unique amongst the interviewees' families H receives assistance from extended family other than grandparents to finance her university education. Grandmothers were responsible for assisting four families (A, C, F, J) during their childhood with child care and schooling. The arrangement follows the pattern of distribution that Furnham and Argyle (2000) posit, that money flows from older to younger kin and from more well off to less well off kin. H's university education is being funded by her uncle, her mother's brother "*he* [uncle] *is paying for a hundred percent of my*

fees" (H, Line 354). She resides in her second maternal uncle's home with his family as she explains; "*well like accommodation I am staying with my other uncle and I am not paying there*" (H, Line 36-37).

I's family also exhibited some differences from that of the other interviewees although in common with other families' financial arrangements her mother was responsible for domestic purchases. Detailed information about the financial organisation within I's home is limited. Although both her mother and father were employed her father's only contribution to the household it seems was to pay for the house. The bulk of I's father's income and his retirement payout appear to have been spent on drinking and socialising. I conveys a sense of embarrassment when she explains; "*My father is a person who drinks, he doesn't use his money for his family he uses the money for his own needs, we didn't even know how much he was earning*." (I, Line 23-25). Her father does not have an income having received a lump sum pension payout when he retired. She reveals that; "*There is no pension, my father bought a computer…the rest he is spending on his friends and relatives drinking the money away.*" (I, Line 49-51).

It therefore fell to I's mother to provide for all the families needs and her income goes toward the family's subsistence goods such as groceries and clothing as well as covering the educational costs of the children. While her father is influential in the home but not totally reliable it therefore seems that her mother has to make most financial and other important family decisions.

Although D's parents separated and then divorced when she was at primary school, her father is very supportive of his ex-wife and his children. This is a somewhat different arrangement from that of other families where parents divorced such as A's family where her father has provided no support financial or otherwise to the family.

D's father contributes financially to the family and is involved in decision making in the family.

After her parents divorce D explains that her mother was responsible for maintaining the household, purchasing groceries and household items while her father would pay maintenance and provide whatever the children required for school and any other necessities. Her father was also responsible for paying the bond on the house a financial responsibility that in the majority (seven) of the interviewees' families was that of the father (C, D, E, F, G, H, I). Unlike the other interviewees in J's family all financial responsibilities lay with her mother who fulfilled the roles of financial manager, financial controller and of course main breadwinner, the reverse of C's family.

4.1.3 Money roles and responsibilities in the family

Other economic responsibilities that seemed to be attributed to particular members of the family are those to do with domestic household maintenance. In all of the interviewees families' except C the task of purchasing groceries and organising the household or domestic purchases is performed by the interviewees' mothers'. Another area of female responsibility is that of providing uniforms and incidentals for school and sometimes the task of paying school fees. The following section focuses on the ambivalent area of responsibility surrounding the purchasing of children's clothing in the family. This is of interest as there seem to be particular rules governing these purchases in the interviewees' families however unlike the attribution of other domestic tasks and purchases to the female parent clothing purchasing is not quite as clear cut. While the issue of clothing provision did not arise in all the interviews where it did there were some similarities. Clothing tended to be purchased once or "*twice a year*" (F, Line 46) and A explains further; "*winter they buy you clothes, December they buy you clothes*" (A, Line 83).

Who actually chooses and pays for the clothing differs from family to family. In F's family both parents paid for clothing and in G's family she explains that clothing was paid for by her father but chosen by her mother; "*…he* [father] *would buy us clothes like during December time that's the only time where he would buy us clothes…but my Mum would always choose things for us,*" (G, Lines 81-83 & 85). In A's family it appears that her mother paid for and choose clothing but allowed children to accompany her to town. The emphasis was on functional clothing for school as A's next comment indicates; "*they* [parents] *always prioritise that you have a uniform…they showed us a kind of a thing to say we might try to compromise other things and sacrifice for you for school*" (A, Line 86 & 111-112). In I's family her mother was responsible for purchasing clothes and I explains; "*…even now my mother buys me clothes...*" (I, Line 97).

Changes in responsibility for purchasing children's clothes also occurred over time in some of the families. During her childhood B explains that her father purchased and chose clothes for the children twice a year "*my dad used to send us clothes, but they were ugly, as long as he bought clothes he doesn't care how they look*" (B, Line 162-164). During B's adolescence her mother had to finance all the family purchases and that would have included clothing. In D's household clothing was only purchased once a year by her mother "*…we would go together and then I could choose…*" (D, Line 250). As an adolescent the responsibility of purchasing clothing became her father's as D explains; "…*so there was a time that my Mum stopped buying clothes for us, she said that's your Dad's responsibility…*" (D, Line 250-253).

H does not provide any information about the roles and responsibilities associated with purchasing clothes during her childhood and adolescence now however she is

responsible for buying her own clothes, she says proudly; "*…that* [clothes] *I do it myself!*" (H, Line 54).

Consideration of money roles and responsibilities' allocated to family members has to include money allocated to and used by children in the family. Thus the next section covers the allocation of money to education and thereafter the distribution and use of pocket money in the family.

4.1.4 Money and education

In a number of the interviewees' families strong influence and interest by parents in their choice of degree is evident. There is concern over the young women's future prospects and for some a suggestion that particular occupations or careers are perceived to have a better status than others. All this is encapsulated below as C explains that her father feels;

> "*…happier, the fact that its BSc Bachelor of Science its better than Bachelor of Arts…and the chances of me getting a job at drama* [are limited]*…most people don't consider acting…a career, for most people its just a sideline thing.*"
>
> (C, Line 186-189)

In D's family the link between education and money is direct and her parents were instrumental in guiding her choice of degree based on the perception of engineering as a degree that would ensure employment after graduation; "*…they kind of forced me into…doing electrical engineering because they know that I will get a job and its guaranteed that I will get one.*" (D, Line 91-98).

H's family place a premium on education an attitude that is linked to the idea that education is a facilitator and necessary to gain independence. She states that she and her siblings were instructed by her father to concentrate on their education.

> "*…we were always told to focus on education, we should go to school and get educated, and become independent and have our own money.*"
>
> (H, Line 135-137)

Money and education are not only important in a material sense but provide some insight to the meaning of money in the interviewees' families. The meaning of money is impacted by class, gender and age (Pahl, 2000). Money is not fungible but highly differentiated according to its source, the uses to which it can be put, and the person who has the right to use it as is illustrated by A's family. A's brother is deemed by virtue of his position as oldest or firstborn to require experiences she explains her parents reasoning; "*…he [brother] is not of your age…he is in standard ten whatever, you know those kind of a things, and they tell you that no…he needs to be going places*" (A, Line 134-135 & 141).

While considerable family expenditure is allocated to children they appear to have little to do with actual money and/or money decisions and management. The following section deals with the interviewees' experiences of money as children through the medium of pocket money.

4.1.5 Pocket money

Based on Zelizer's (1997) description of the shifting value of children in the United States from 1870-1930 Wilson (1999) suggests that child labour has been replaced with chores and wages have been replaced with the allowance or pocket money and concurrently the change of attitude toward children. Finally Wilson posits that "A child's new job and income were validated more by educational than economic criteria" (1999, p.58). Pocket money has replaced wages and provides an opportunity for children to learn how to deal with money. Four interviewees (D, E, G, H) received pocket money as children while four (A, C, F, J) others did not explicitly receive pocket money but were given money irregularly for incidentals such as sweets, food at school or hair products. J's pocket money experience was unique amongst the interviewees'. Unlike the other interviewees B did not get pocket money

or incidental money a situation that she found upsetting. While it appears that I too did not receive pocket money or incidental money the issue was not directly raised. She indicates that her mother paid for all her school needs including her "*lunchbox*" (I, Line 18) suggesting that she took pre-packed and prepared food to school and did not purchase food at school.

In D, H and G's families' pocket money seems to perform the role of a learning opportunity as Wilson (1999) suggests. As with their parents' income the interviewees' pocket money is also earmarked for particular expenditure. However there is no real evidence of accountability for the way in which pocket money is used and it appears to be free from the responsibility associated with 'adult' money.

While H's father provided explicit guidance around saving D indicates that she is the only child in her family that saves and there is no suggestion that she received instruction around the use of her pocket money. H's father provided explicit instructions that learning to deal with money was important and he provided an example of careful money management through his own actions.

H admits to saving her pocket money as a result of her father's suggestion that saving is a good idea but the decision to save or not was her own to make. For instance if she wanted a book she would not ask her father to purchase it instead she says; "…*I will save my pocket money and get the book*" (H, Line76). Her pocket money was earmarked for; "…*everything that I would need for school projects, or school food*" (H, Line 66).

Saving is also part of D's personal money repertoire although she indicates that there were no particular rules governing the expenditure of pocket money. She explains that; "*We* [children] *would buy sweets, just sweets, we always had a lunch box to take to school, so just extra money for sweets*" (D, Line 17-18). Apart from spending her

pocket money on sweets D first began saving as a child using a "piggy bank" through her own volition and not based on a directive from her parent's as she explains below.

> "*It* [saving] *was a personal choice, my parents never taught me to save it, I taught myself, I had that little piggy thing, but it was my choice I actually ended up saving money.*"
>
> (D, Line 21-23)

Four interviewees (A, C, F, J) did not receive a regular allowance or pocket money but received money from their parents' every now and then. This money was used for much the same types of purchases as the pocket money group (D, E, G, H). A says that she needed "*…money for hair…*" and female toiletries (A, Line 78 & 81). C explains that she asked "*…for money to buy snacks at school…*" (C, Line 4-5).

Pocket money seems to be an important status marker for B. She explains that "*… we would eat at home before we would go to school, and then come back during break, the school was not that far…*" (B, Line 14-15) thus precluding the need for money to spend on food at school. This practical arrangement seemed to make her feel inadequate amongst her peers as it exposed the family's lack of expendable income. B reveals her perspective saying;

> "*…others are buying stuff and you are just standing by…it makes you feel that you are not good enough…it takes something from you, you are not like others, you are poor…*"
>
> (B, Line 22-25)

F like A, B, C and J did not receive pocket money although money was spent on the same types of purchases, such as sweets, that other interviewees earmarked for their pocket money or incidental cash. The difference is that F's father would purchase these items on trips to town; she also indicates that her mother felt such purchases unnecessary as she explains;

> "*…you go only to my Father, he would buy sweets which my Mother wouldn't allow, trust me…So if you wanna go to town you go with my Father*

not with my Mother because we know my Father is going to get stuff that my Mother wouldn't buy."

(F, Line 38-41)

J also presents a slightly different scenario to the other interviewees'. She did not receive pocket money. Her mother gave her sweets from her own 'spaza' business and J generated a little cash through the sale of these sweets at school. What J did with the money she made from the sale of the sweets was not discussed although she did state that she sometimes shared the profits with her cousin; "*…I would give her* [cousin] *some money…*" (J, Line 77-78).

The role of children in the family with regard to money was for at least four (D, H, G, J) of the interviewees as Wilson (1999) pointed out a learning experience that provided some practice in dealing with money. G indicates that she had to budget in order to purchase and H said that she learnt to save money. Pocket money like household money seems to be earmarked for particular purchases such as non essential items like sweets or tuck shop money at school. Pocket money was also used for extra items that might be required for school projects (H). When considering the roles and responsibilities of family members with regard to money in the interviewees families' it appears that money is an adult issue. While some interviewees, for instance A and I have knowledge of family income and expenditure dealing with money; making financial decisions and managing money is the domain of parents. The interviewees themselves have little interaction with actual money and for those that do in the form of pocket money there are limited or no directives about what to do with that money. B's lack of pocket money highlighted an important emotional aspect related to money that of personal worth and self esteem.

Zelizer (1997) points out that earmarking money occurs through the restriction of its uses. Children's money for instance, may only be used for particular appropriate

purchases such as the child's entertainment or clothing. In the case of the interviewees' pocket money is certainly earmarked for particular spending but this does not include clothing which is purchased by parents. Pocket money seems to be designated for the role of treat purchases and for the majority of interviewees' even those that do not receive pocket money sweets feature regularly linked to children's money.

4.1.6 Summary of money earning in the family

All the interviewees spent their childhood and adolescence living in rural areas of Limpopo or North West provinces before coming to Johannesburg to attend university. The following section is a summary comparison of the main sources of income of the interviewees' families. Although all the interviewees come from rural areas only A mentions subsistence farming as a source of sustenance for her family. Her grandmother owned a piece of land on which she grew maize and vegetables for the family during A's childhood.

> "*…we were living in a place in our childhood where people were farming and everything, so you could get other things* [food], *not to buy and everything, my grandmother used to have a field but it didn't last a long time, which made us to depend more on money…*"
>
> (A, Line 52-55)

Three of the interviewees' mothers are self employed (G, H, J). All three sell consumables (food and liquor) to members of their own community. Both G and J's mothers operate their businesses from home while H's mother has an informal trading stand where her potential customers are located (at the taxi and bus rank). Four of the interviewees' mothers are involved in cleaning either as domestic workers (A, E, F) or office cleaners (I). Two of the interviewees' mothers (B, C) have worked in retail B's mother as an assistant in a butchery and C's mother as an assistant in a shop.

Only D's mother has a clerical position as an administrative assistant at the local high school.

In contrast three of the interviewees' fathers have clerical positions (B, C, D). B's father works in an office in Pretoria although no detail of his position is provided. C's father is an administrative assistant in a local government office and D's father is a bookkeeper for a construction firm in Polokwane. Three of the interviewees' fathers have been migrant labourers (A, F, J). Both A and J's father's worked on mines and in factories in Johannesburg while F's father left mining for the construction industry where he is currently a foreman. E's father is also in construction but he is self employed and runs his own small construction company. G, H and I's fathers all worked for a large well know bus company. G's father joined the company as a driver after several difficult years as a taxi driver, while H's father worked as a bus driver his whole life till his death in 2004. I's father was a mechanic for the same company till his retirement at the end of 2004.

The highest qualification any of the interviewees' parents hold is a matric certificate. Not all of the interviewees' parents had the opportunity to complete high school. Only D's father has any further formal training, he completed a part-time bookkeeper's course in the evenings a few years ago.

4.2 Conflict in the family

Conflict refers to a "state of disharmony between incompatible or antithetical persons, ideas, or interests; a clash" (The American Heritage® Dictionary of the English Language, Fourth Edition, n.d.). Conflict is composed of three basic aspects; content of the conflict, the nature of the conflict goals, and the interactional process (Cheng Stewart & Danes, 2001). This research is most concerned with the content of conflict with regard to money, the circumstances under which money related conflict arises

and the family relationships in which it occurs. Conflict is not considered as an entity on its own but derives meaning within the context of the family environment. Conflict within the family refers to any discord, debate, disagreement or indignation between members of the interviewees' families specifically related to money. Question 11 "Tell me about any situations that seemed to cause conflict around money in your family" attempted to directly access incidences of conflict around money. The question did not initially appear to draw out much information and had to be modified by rephrasing the question and asking it at different points in the interview. Different words such as issues, tension, disagreement, frustration, argument and unfairly instead of conflict were employed at intervals during the interview to try and elicit information about sources of conflict.

Somewhat surprisingly in the end the interviews revealed a relative absence of conflict. Where conflict was present it nevertheless seemed to coalesce around a shared family understanding of what money should be used for. Conflict seemed to be short lived and superficial making no real challenges to the underlying priorities and principles expressed within the families. All the families prioritised education and conflict in this area revolved around for instance whether money should be spent on a school trip or a school uniform not the prioritisation of that money for education as such instead of something else. For all of the interviewees' families it appears that earning a living and providing for basic needs was a difficult task often leaving them financially stretched. Gudmunson et al. (2007) indicate that financial hardship and worries about money are linked to adverse behavioural outcomes such as disagreement or conflict. They suggest that economic pressure is instrumental in creating marital discord.

The interviewees' consulted in the current research however revealed little interfamilial conflict over money although there is a sense that fairly authoritarian

rules, prescriptions and codes govern family life. Following these codes of family interaction may go some way to preserving harmony. Somewhat counter intuitively there is a sense that having little money does not generate conflict over the prioritisation of funds for the interviewees' families. Rather family members agree on the designated appropriate allocation of money and it appears that there is an internal shared system of values and priorities that preclude disagreement. In part this may be attributed to the hierarchical structure of the families and the relative importance placed on respect for the authority of parents that appears common to the interviewees.

Instances of conflict within the interviewees' families takes place between specific sets of family members that is, between parents, between siblings, to a lesser extent between parents and children and finally in one instance between parents and in-laws. However within these sets of family members there is no sense that what conflict there is presents a threat to familial bonds. Potential conflict with a future partner was explored in some of the interviews and this forms a fifth category of conflict. As the instances of conflict tended to be discussed in these groupings this is how it is presented below beginning with conflict between parents.

4.2.1 Conflict between parents

Conflict between interviewees' parents appeared to be more prevalent between those parents that were separated or divorced and the disputes centred on the provision of money for the family's maintenance. Conflict also appeared when the hierarchy of priorities in family spending was upset by spending money on unsanctioned items. In one instance there is no conflict between parents but a level of resentment on the part of the interviewee toward her father for his lack of financial support toward the family. This difference between I and the other interviewees is important as failure of a parent to provide for their family invokes the normative principle of *conditionality*

with regard to filial obligation. That is parents who neglect to fulfil their parental duties have no right to expect support or assistance from their children in the future (Aboderin, 2005). In all of the families there is a sense of a shared hierarchy of priorities toward which money is directed and discord is most likely to arise when these priorities are ignored.

A feature of the discord between the parents of the interviewees was that there seemed to be little overt confrontation. Four out of the ten interviewees parents are divorced (B, C, D, J) and in a few of the cases legal measures were sought to encourage payment but were not entirely successful. J, D and B's parents had some kind of dispute over maintenance or child support whereas the main dispute between C's parents was over her custody rather than her support. She was only aware of the dispute when called on to testify in court as her parents always maintained a civil relationship in her presence. In other families too there is a sense of social convention which dictates what facts children are privy to. Regulation of family life through particular codes and conventions seems to operate to reduce overt conflict within the interviewees' families.

In G's family there is a sense that little conflict actually occurs between her parents. However what conflict there is would not be conducted in the presence of children. G elucidates this saying that "*Even if they fight like you will never hear like you will never hear them fighting, you will never hear them fighting.*" (G, Line 69-70). She explains further that as a child or youth you "…*can't just listen to an adult conversation it's not for you….*" (G, Line 73-74). It appears that family interaction is governed by particular etiquette that is fairly strictly applied. While adults conduct certain conversations out of children's earshot it is also incumbent upon children to not listen to 'adult' conversations.

A particular convention also operates in I's home but it is predicated on a religious perspective. She suggests that the reason there is little or no conflict between her parents is due to her mother's orientation to life. She explains that the family is under financial pressure because "*There is no pension, my father bought a computer…and the rest he is spending on his friends and relatives drinking the money away.*" (I, Line 49-51). Although the situation could provoke conflict I says; "*No* [there is no conflict] *my mother is very forgiving, she is a pastor in The Body of Christ Church and she says everybody must follow their path.*" (I, Line 53-54).

I's mother spends most of her time outside of the home I explains that "…*she* [mother] *is out at work and then every evening and weekends she is very busy with her Church work so she is not home much...*" (I, Line 91-92). Being out of the home a good deal would allow I's mother to avoid the potential conflict that may exist unexpressed within the relationship with her husband. Although there is a sense that I herself is more antagonistic toward her father for his spendthrift ways than her mother is. She says "*My father is a person who drinks, he doesn't use his money for his family he uses the money for his own needs, we didn't even know how much he was earning.*" (I, Line 23-25). The impression one gains is that I feels her father should consider the needs of the family if not before certainly on a par with his own. The sense is of a disjuncture between the hierarchy of accepted family priorities and her father's behaviour resulting in I's conflicted feelings regarding her father.

Conflict around the prioritisation of spending occurred in E, F and H's families. In F's family the tension was around spending on a less important priority educational trip/s while in H's family the friction occurred around spending money designated for education on non essential extra clothes. In E's family the disagreement seems to focus on non priority unnecessary or extra purchases typically made for their youngest child.

Discord between E's parents is relatively limited as with the other families and may also be attributed to unbalancing the agreed prioritisation of spending. Although the conflict differs from other families as it surfaces around her father's tendency to give in to any demands his son makes.

> "*…I can say that an argument that they…would have is 'cause my Dad was literally more generous to my younger brother because whatever he would want its ok fine he would get it…*"
>
> (E, Line 30-32)

In F's family it would appear that school trips status as a non essential item causes some disagreement between her parents. In discussing how money is divided in the family F reveals that her father can be difficult to pin down when requesting financial support things like school trips (F, Line 26-29). The outcome is that her mother sometimes has to pressure her father into paying but it is not clear whether her father is reluctant to pay because he is not in favour of things like school trips or if in fact it is a financial stretch. There is an indication that conflict over money centred on children and their needs and this generated feelings of guilt for F as revealed in her comment; "*It's difficult really I think…like sometimes when parents have to disagree about money because of their children…you look at yourself and you are thinking you know maybe it's my fault*" (F, Line 51-53).

Upsetting the hierarchy of financial priorities by spending money on items for which it was not designated provoked conflict between H's parents she describes such an incident; "*My mother was supposed to pay school fees for us but she decided to buy herself some clothes, that is when my father got cross.*" (H, Line 100-101). The situation was resolved by using savings to pay the school fees. When asked if there was any further conflict H said, "*No they talked about it and he never got cross again because whenever my father say something my mother listens because yah he is always thinking about what's best for the family.*" (H, Line 117-119). H's comment

about her father provides some insight to the importance placed on the needs of the family and parental responsibility. Parental responsibility however is not a feature of J's family when it comes to her father. She explains that her father deserted the family shortly after her younger brother's birth and made no financial contribution to the family (J, Line 40-43). Her mother resorted to legal measures in order to force payment but this was unsuccessful (J, Line 47-50)

D's parents are also divorced and as with J's family a legal intervention was sought to ensure the payment of child support. Unlike J, D's parents' separation and divorce appears to have been fairly amicable except around the issue of money. Her mother had custody of the children and her father was to make a financial contribution to the household. D explains that *"…the main tension around my childhood,* [was] *maintenance money.*" (D, Line 36).

Conflict between D's mother and father over money was and is an ongoing issue. Her mother was unhappy with her ex-husband's contribution to the family suggesting that she made a larger and more important contribution by taking care of the children's basic needs as D explains "*…the thing is my Mum was saying that he doesn't give us basic needs, just money to play around with and she has to support and you know get money for food.*" (D, Line 41-43). The issue of maintenance money was taken up with lawyers several times but never resolved to her mother's satisfaction. D states that the discord around money between her parents persists today a situation she seems to find uncomfortable.

Although C reveals that her parents behave appropriately when she is present there is a level of animosity between her parents evidenced in C's father's refusal to support his first wife in any way. In part then C's parents' conflict has something to do with money. Parental disagreements or conflict are kept between C's parents. It appears

they feel it inappropriate for children to be involved in or to witness parental disagreements. Therefore the nature of C's parent's conflict is not fully explained in the interview. C was unaware of the tension until she was made a participant in her parent's conflict during custody hearings to decide which of her parent's would be her sole guardian (C, Line 67-72).

Like J, D and C, B's parents are divorced and the interview suggests that potential conflict exists around money between her parents on the topic of financial support for their children. Although she does not describe any explicit scenes of disagreement, tension may be evident in the way her parents interact. When asked by her mother for money, B's father would usually agree thereby avoiding potential argument. However he frequently failed to send any money, an action that could have been a source of frustration for B's mother.

While some of the families' parents tend to avoid conflict or confrontation as with B or I, the situation in A's family seems to be rather different from all the other interviewees. It would appear that her parents are in complete accord when it comes to financial matters and no tension or conflict between her parents is revealed. As with all the other interviewees the family also appears to have an agreed hierarchy of priority for expenditure that precludes disagreement.

Conflict between the parents of the interviewees seems to be rather limited and tends to appear around the priorities of parental duty or obligation to care for children (B, C, D, J and I) and an upsetting of the hierarchy of financial priorities agreed upon within the family (E, F, and H). For at least two of the families (A and G) disagreements between parents are not a feature of the interviews and it looks as if a scarcity of funds precludes argument in favour of fortitude. While some discord may exist between interviewees' parents this is not always shared or discussed with

children in keeping with a common social code that appears to exist within the families directing interaction between family members not only in terms of possible conflict but respect, position and role of family members. Respect, particularly for one's parents, is also a feature of the interaction between the interviewees and their parents in the next category of conflict; conflict between parents and children.

4.2.2 Conflict between parents and children

Conflict between parents and children is limited and in most instances the interviewees reveal that this is because it is inappropriate to challenge ones parents this is seen as *"talking back"* (C, Line 213) and as *"disrespect"* (C, Line 219). The interviewees' comments seem to reveal an authoritarian mode of parenting coupled with high expectations for children's conformity of behaviour that may well function to reduce both incidences of and opportunities for conflict. As G explains "*We are very disciplined we always listen to* [our parents]…*we never go against what they say and we always do everything that they tell us to do,*" (G, Line 204-205). Her comment sums up for the most part the interaction of interviewees and their parents, where respect for parent's authority is a common feature of the interviews (C, E, F, G).

Where conflict exists it tends to have taken place more recently as the interviewees have become young adults. For G the greatest conflict with her parents was around her choice of degree. Conflict between parents and children seems to be irregular and does not elicit any deep seated resentment, as one might expect when making life directed decisions such as the choice of a degree. Other interviewees also mention that their parents had significant input to their choice of study area (C, D). Education is a priority in all of the interviewees' families and is seen as an essential means to self sufficiency, independence and a better life. This may be encapsulated in C's comment, "*he* [father] *doesn't prioritise anything for me other than education, always*

looking first for me to get educated and so I can take care of myself." (C, Line 113-114).

C, E, and F all mentioned the strict rules set out by their parents that limited their social interaction with friends and school mates as children and adolescents. However only C has challenged her father over these rules since she began university. In D's case conflict with her mother over the use of money emerged when she was an adolescent and they continue to clash over the way she chooses to spend money. In A's family the discord centred on her eldest brother's perceived preferential treatment over that of the other siblings. A similar issue emerges in B's family as her middle brother feels their mother "*favours*" (A, Line 50) the other siblings as they have had an opportunity to attend a tertiary education institution and he has not. The provision of education is seen as an important parental duty and impacts on the interviewees' sense of filial obligation. In B, H, I and J's families no conflict between the interviewees and their parents surfaced.

Conflict is not a feature of the relationships A, B, H, I or J have with their parents. J has little contact with her father and none of her comments suggest that her relationship with her mother is characterised by conflict. I too seems not to have any conflict with her mother. She however disapproves of her father because she feels he makes no contribution to the family as she explains, "*…my father just sits on the couch the whole day while my mother works,*" (I, Line 56). However, she does not describe any overt or explicit conflict between herself and her father. In discussion with H no mention of conflict between herself and her parents was made and there was nothing within the interview that suggested the possibility of discord.

As with H, I and J, B does not appear to have had any significant conflict with her parents. The only incident she can recall is fairly recent and involves her middle

brother who feels that he has been done out of the opportunity to obtain tertiary education. He perceives this as a neglect of parental duty and holds his mother responsible. However his mother was unable to afford the fees for him to attend technical college and no bursaries were offered. He resents his mother and his siblings for what he sees as favouritism because his brother and sister have both had the opportunity to attend university although he neglects to note that this was accomplished with the help of a study loan (B, Line 55-63).

In A's family school trips were deemed non essential and only A's oldest brother went on any school trips. This imbalance in the distribution of resources was a source of frustration for A and her siblings. While A and her brothers had a supposed choice between making sure they had a school uniform and going on a trip her eldest brother bypassed this non-choice and went on school trips anyway. The general feeling was that her parents gave him preferential treatment as A explains; "*…which made it a bit unfair that our parents had this thing that they made us choose, like to choose what you want to do but at the same time it feels like they are in favour of him…*" (A, Line 68-70).

When expressing their frustration at their eldest sibling's preferential treatment A's parents responded that by virtue of his age her eldest brother needed to gain "worldly" experience. There is a suggestion that his position as the firstborn (oldest child) is significant and that birth order is important in the family which is articulated in the following comment; "*…he is not of your age…he is in standard ten whatever, you know those kind of a things, and they tell you that no…he needs to be going places.*" (A, Line 134-135 & 141).

Money and education are linked in G's family too where the only conflict with her parents surfaced around her choice of degree. Her parents felt she should pursue a

commerce degree but she was adamant that drama was where her heart lay. G's position was assisted by the fact that she qualified for financial aid to cover her studies. She explains her parent's displeasure, "*Oooh they were angry…they wanted me to do like BComm and I wanted to do Drama*…" (G, Line 175-176). In common with other interviewees G's parents were concerned for her future prospects as the following comment illustrates, "*They think that there is no money in this industry, that there is too much competition, they think there are no jobs in this industry…*" (G, Line 194-195). Echoing G's parents D found that her parents were not supportive of a degree in drama and she was unable to pursue her passion. Her parents also voiced concerns about the possibility of success and earning an income as a singer. The final decision to do electrical engineering was made by her parents because it appears to be a safe option ensuring her of a job in the future.

Respect for one's elders and the position of authority that parents occupy is brought to the fore in the interviewees' discussion of their educational choices and the influence of their parents in these decisions. Justification for following their parents directives are provided by two interviewees in the following comments; "*I know they were just looking out for me*" (D, Line, 508-509) and "*my Dad he has been living for years and he knows what he is talking about*" (C, Line 194-195). There is a sense in much of what the interviewees' say that they have a level of respect for their parents firstly in their role as heads of the family and secondly for the idea that age brings knowledge, experience and wisdom. Interviewees' give the impression that they trust their parents have the family's best interests at heart, in keeping with the prioritisation of education in these families.

H also mentions her father's concern over her future as she explains, "*Yah he was strict, 'cause we were always told to focus on education, we should go to school and get educated, and become independent and have our own money.*" (H, Line 135-137).

Unlike G, H feels that her parents would have supported her choice of degree had it been drama. "*Oh, they would still support me because I can act…but I said no I want to be an advocate, so they would still be okay with that.*" (H, Line 203-206). F's parent's concern was whether she would be able to find a job doing with a bachelor of arts in media and psychology she says, "*I think they only asked; "Are you going to find work?" I said yah*." (F, Line 113).

While I and her mother do not see eye to eye on her choice of law as a career she was happy that her daughter would be attending university. Her objection is not focussed on future prospects as other interviewees' parents are instead her mother's objection was that "*it's against her religion*" (I, Line 79). No serious disagreement or conflict has resulted over I's decision.

Like I and H, F and E did not mention any significant instances of conflict or disagreement with their parents and this may in part be due to the strictly enforced rules of behaviour set down by their parents. F explains that her father "…*was very strict*" (F, Line 121) and used to set limits on his children's social interaction. F explains that social rules involved the following; "*…you can't play with other children, can't go out or go somewhere without them and like that. If you want to go out you have to ask his permission…*" (F, Line 121-123). If she disagreed with her father's decision she would not argue with her father instead she says, "*No it's fine, I go cry in my room*," (F, Line 125). When asked if she would ever talk back to him or challenge F answers "*No, never*," (F, Line 126). As an adult F feels that she still may not challenge her parents authority, although she may disagree with her mother she would not challenge her father she says, "*It's the same really, with my Mother maybe but not with my Father no way,*" (F, Line 129).

E too portrays her parents as authoritarian and children were expected to do as they were told without argument she says, "*As a child back then it was whatever my parents say goes as a child we are not actually allowed to back chat…*" (E, Line 140-141). Her parent's also set limits on her social interaction, she was not allowed to visit with friends after school or on weekends and she explains that; "*I felt cheated in a way but I just had to accept it.*" (E, Line 134-135).

C's parents, particularly her father is rather strict, however it is important to her *"as an African person"* (C, Line 207) that one respects one's parents and this is shown by listening to and obeying one's parents however recently she has begun to challenge his authority. Her father saw this *"talking back to him"* (C, Line 213) as *"disrespect"* (C, Line 219) and it has caused some conflict between father and daughter on the topic of social outings. Her father threatens that if she disobeys him, which she has, he will not pay her fees. However she counters that it is his responsibility to take care of her (C, Line 224-230). Money is brought into the argument by her father highlighting perceived positions of power and authority, which are countered by her invocation of money and his responsibility as a parent and a higher authority, the law. C's challenge to her father's authority is viewed as culturally inappropriate and reflecting on this she says; "…*you have to respect your parents and not tell them their responsibility and stuff.*" (C, Line 229-230).

D's clashes occur with her mother unlike the other interviewees who focus on their fathers' for the most part as a strict influence with whom they do not argue even when they feel justified. D and her mother disagree about how she uses money. As an adolescent D recalls going to Cape Town on a school trip and receiving pocket money from uncles and aunts for the trip. She is slightly abashed when she relates that on her return her mother was appalled to learn that she had spent the entire six

hundred rand. As punishment or a lesson D had to write down exactly what she spent the money on.

More recently conflict centred on D's autonomy in making decisions regarding money she has saved. Having saved money from vacation work at a chain store and professional training by her sponsor she decided to purchase a car, precipitating a two month long argument with her mother who felt it was an unnecessary purchase. Her father was supportive of the idea and felt it was not his choice to make but D's. Of her mother she says; "*I think she* [mother] *wanted a piece of my money, she didn't say directly…*" (D, Line 393-394). D seems to feel that her mother is struggling to acknowledge D's authority to make her own financial decisions stating, "*I think it also goes back to how she was brought up she could never do something like that…*" (D, Line 394-395). In part D attributes her mother's reluctance to afford D autonomy in making personal financial choices to her mother's own upbringing. She suggests that her mother would not have been allowed to make her own decisions as a young woman and she would have had to give a portion of her money to her mother, D's grandmother.

D's first job as a cashier at a large retailer also led to arguments over her spending habits. Her mother thought that purchasing clothes and perfume frivolous and unnecessary. Although D concedes that purchasing perfume that costs an entire months salary is "…*not very clever, I know that's good advice*." (D, Line 405). She reveals that her mother has always been concerned with how she spends (her) money. After relating this incident D muses; "*All these tensions between me and my Mom because of money I remember it started from when I was very little…*" (D, Line 426-428).

Conflict between the interviewees and their parents appears to be typically uncommon. A particular social code which C refers to as "*our culture*" (C, Line 228) seems to operate within the families governing familial interaction and setting a particular tone of respect for parents. Education and money are linked in a number of the interviewees' comments in A and B's families some tension revolves around perceived favouritism of a sibling/s with regard to education. While in others (C, D, G) money and education is directly linked to the interviewees' future success and financial independence. D is the only interviewee who has significant conflict over money with her mother. While C has also openly clashed with her father the argument concerns social activities and money is only secondarily implicated. While some conflict around money does emerge, disagreements tend to remain within the common agreed spending priorities for the families such as education and the implications of particular choices such as area of study or access to extra money for school trips.

Conflict between siblings, the next category of conflict, appears to be mediated by the understanding that families exist for the benefit of all members without elevating the needs or desires of some above others. Sibling conflict seems to be associated with equitable distribution of money or actual goods between siblings within families.

4.2.3 Conflict between siblings

Conflict between siblings was not a particular feature of the interviewees' families and where conflict occurred the disagreements were minor, somewhat petty arguments that appear to have had no lasting effect on relationships. For a few of the interviewees no apparent conflict between siblings seems to have occurred and this category includes half of the group (C, D, F, G, J). This does not mean that there is a complete absence of conflict between siblings but may suggest that the focus within the family is more cooperative than competitive based on the apparently shared goals

of educating and sustaining all members of the family. The expression of conflict between siblings in the interviewees' families is reduced. In one instance the sibling conflict has a gendered element revolving around doing household chores and what is perceived by male siblings as "*ladies work*" (I, Line 84-85). Support for this perspective is garnered from the father in that household. While gender differences in treatment and behaviour of male and female siblings seem to exist in a few of the interviewees' households it was not explicitly implicated in conflict between family members.

Equitable distribution of resources amongst family members is a source of conflict in A, B, E, I and H's families. The conflict revolves around clothing which along with food, shelter and education emerges as one of the agreed upon categories of expenditure for interviewees families. This is significant as once again no extraneous or new areas for spending are introduced maintaining the integrity of what appears to be the families internal shared understanding of what money is for. Some rivalry and tension developed between E and her siblings over perceived differences in what each child received. This tension is echoed in I and H's sibling disagreements. E does not go into detail about particular situations and she appeared to feel that these disagreements were insignificant. She explains tension between the siblings arose when one of the children was perceived to have been given more than the others. She says; "*…obviously there is sibling rivalry and if one gets more then obviously it will be queried by others.*" (E, Line 26-27).

Tension over perceived differences in what siblings receive seems to be visible in I's family too. She specifically relates this to a fairly current dispute over clothing. Dissatisfaction is expressed by her siblings over the fact that her mother still buys her clothes while neglecting to do the same for her brothers and sisters. She explains her mother's justification that it is necessary for I to have clothes to attend university

highlighting again the priority placed on education in the family. Arguments between H and her siblings are similar to those in E and I's families, in that when something is purchased for one daughter the remaining three feel they should receive the same or an equivalent item.

Equitable distribution of resources between siblings is a feature of A and B's families however the focus here is on education. A explains that her parents "*…made us choose*" a school trip or a school uniform (A, Line 69). While each child did this her older brother was able to attend school trips and get a uniform which left A and her siblings feeling jealous. Despite appearing a little resentful of their brother no overtly confrontational scenes between the siblings are described by A.

Along similar lines B's middle brother appears to harbour some resentment towards his family for not facilitating his attendance at a tertiary education institution. The link between parental responsibility and filial obligation or reciprocity was referred to under conflict between parents and children however the impact of A's middle brother's apparent resentment and subsequent behaviour also causes tension between the siblings. While both B's eldest brother and sister contribute to the household, in the form of money or groceries, her middle brother explicitly withholds money from the family a situation which causes arguments.

B's brother may be violating a social norm of family cooperation that facilitates the survival of the family his actions thus engendering indignation in his fellow siblings in particular the sister with whom he shares the household. One effect of birth order may be difference in opportunity for siblings particularly with respect to availability of resources within the family. It is a possibility therefore that scarcity of resources (money) rather than any perceived favouritism on the part of the interviewees

parents for their first or last born children is the cause of differences in what siblings receive.

J provides some insight to the lack of conflict between siblings in her family suggesting that there is no need to argue with siblings as family is your support structure lending strength to the idea of cooperative family relations. When asked if she ever argues with her siblings she responds; "*No I never, what for?* (J, Line 130). J suggests that any discord between herself and her siblings is unimportant and trivial. Specifically if disagreements currently arise between J and her sister she feels it is more a result of her sister's frustration at being unemployed than any real conflict.

The final aspect of conflict between siblings came up in I's family and gender roles in the family. Disagreement around who should perform household tasks was a feature of conflict between I and her siblings. She explains; "*…because the guys did not want to do chores, so the girls did all the domestic work we did argue about it but my brothers' say ladies work is in the kitchen.*" (I, Line 84-86). Support for the male siblings position came from their father as the next comment illustrates; "*My father supported them in that, he thinks men should not do domestic work and like security work is not for women and things like that.*" (I, Line 88-89). Her brothers avoided prolonged arguments about the issue by leaving the house and in effect forcing I and her sisters to do the required chores. Her mother had little input as she was not at home to participate in the disagreements.

Social norms and cultural practice are implicated in I's example of sibling conflict. The clear demarcation of the roles and rules of interaction between family members has been suggested to contribute to the lack of conflict found within the interviewees' families. In particular interaction between parents and children especially the position of respect that parents occupy. In this case conflict may be a result of the

female siblings challenging accepted norms of unequal and gendered division of family labour, which tends to burden women more than men. As with I and her brothers an almost stereotypical conflict is an aspect of the relationship between F's mother and mother in-law described in the next section.

4.2.4 Conflict in the family – in-laws

Demands on the nuclear family's resources by extended kin networks were not a feature of the interviewees' discussion of reciprocity or conflict in the family. However one of the interviewees suggests that conflict between her mother and her father's mother (mother in-law) exists and revolves in part around money.

The most notable conflict mentioned within F's family is between her grandmother – F's father's mother – and F's mother. This conflict seems to have been beneath the surface of the two women's relationship for the early part of F's life but came to the fore when F's family moved out of her grandmother's house (Granny 2) and into their own home. F attributes the conflict to money and puts forward the following explanation; "*My mother and the in-laws…didn't get along…because my Dad was supporting her* [Granny]*, so now there's no one supporting her household so she was kind of blaming it on my Mother that she was taking that away…*" (F, Line 150-154).

The issue remains unresolved and she says; *"…my Mother doesn't want to even go visit her.*" (F, Line 158). In terms of the material presented by interviewees themselves including F, filial reciprocity is an important feature of family life. Her father along with his own siblings would therefore have an obligation to support their mother. It is somewhat unclear if the conflict is actually over money or some other interpersonal issue and may be due to changing power relations within the family. Traditional values and cultural practices are influential in creating and sustaining conflict within the family particularly with a context of rapid social change such as

South Africa. The issue of traditional values and/or practices surfaces within the interviewees thoughts around potential sources of conflict with a future partner presented in the next section.

4.2.5 Potential conflict between interviewees and a future partner

Developmental experiences and influences around money remain pertinent for people as adults and the way money is organised and distributed in the childhood family largely determines future organisation of and orientation towards money. The interviewees' point to this suggesting that problems occur when there is a difference of perspectives (E, I, J). E's comment is illustrative; "*…if they* [future partner] *have the same view that I do that my family or anybody else's family should come before them I doubt that there would be any sort of conflict.*" (E, Line 117-119).

J's answer echoes E as she says potential for disagreement over family obligations exists; "*Only if they [future partner] did not have the same background then they would not understand why I have to do this.*" (J, Line 136-137). 'S*ame background*' she explains means; "…*same experience if they were not coming from a rural area or their parents had enough money…*" (J, Line 139-140). I is also concerned that a difference in background would make conflict a possibility as perhaps the potential partner may not understand the need to financially aid one's family.

Affectionate relationships are central ingredients of the family as a dynamically organised system. These relationships shape and determine future interactions and for all the interviewees asked about possible future relationships there was a strong emphasis on the importance of family and filial reciprocity. A explains that her family has made it possible for her to achieve what she has in life and it is important for her to make certain that they are not "suffering". She further points out that for her, having a relationship with a partner in which the family is not included or given

some priority, would not be possible. F and H too suggest that family is a priority and that supporting one's family may indeed cause issues. However family comes first and if any problems with a partner regarding obligation toward the family are not able to be resolved then the relationship would probably end.

E touches on the idea of socialisation and the significance of family in shaping one's values as she says;

> "*It would depend on how the partner I have has been brought up. If they feel that family doesn't quite come first…then it would be an issue…if they have the same view that I do that…family should come before them I doubt that there would be any sort of conflict.*"
>
> (E, Line 115-119)

J adds a further social dimension to the possibility of conflict with a future partner when she points that particular ideas exist about the role of women in her community;

> "*Like with us, especially where I come from in the rural area, men think that if women go out and get a job then they won't respect them, women must be at home taking care of the kids you know like that.*"
>
> (J, Line 146-148)

She further declares that if her future partner were "…*someone who is also here at Wits then they will know it's not like that…*" (J, Line 150-151), suggesting that traditional gender roles would not be quite as salient within the relationship. J's perspective once again points the significance of social and cultural values in shaping and determining behaviour but also acknowledges acculturation and social change through exposure to different perspectives on in this case gender roles.

The interviewees all acknowledge the potential for conflict in the future and this tends to coalesce around obligation or duty they feel they would have toward their families. The overwhelming impression one tends to gain from their comments is that family is a priority and will remain so. The interviewees' position is not as

unequivocal as it appears in the selected comments above and in fact the idea of dispute with a future partner seems to make them feel rather conflicted. While conflict surfaces within the interviewees' families it is minimal. Where conflict is expressed it tends to be expressed around issues that conform to the families internal understanding of what money is for. So conflict may arise around education, such as school trips or clothing but not around types of expenditure that are alien to the hierarchy of spending that the family has prioritised. There seems to be a concern with equitable distribution of resources' within the family especially with regard to education.

4.3 Reciprocity in the family

The affective relationships within families are expressed and maintained through positive reciprocal interactions that function to meet the needs of the family members. Positive or generalised reciprocity generally happens between close kin where giving occurs freely and there is no expectation of payment or return. This form of exchange takes place over the long term and is nonexacting (Sahlins, 1972). Exchange within the family however establishes qualitative relations between the individuals involved and this is where culture comes to bear shaping and organising giving within the family and patterning the responses to it (Gregory, 1982). Beginning in childhood the values of long-term reciprocity and filial obligation are internalised and effected over time (Stewart, 2003). The implicit nature of such values and the years of 'practice' mean that they exert significant force or imperative to act in a particular way in the future (Stewart, 2003). Reciprocity in the family is enacted along both horizontal and vertical lines (Weinreb, 2002). Horizontal reciprocity occurs within generations such as between siblings and cousins while vertical reciprocity occurs between generations between parents and children or grandparents and grandchildren. Reciprocity flows in a two directional manner.

Reciprocal relations within the family allow access to resources outside of the nuclear family unit and facilitate distribution of the responsibility of raising and caring for children (Aboderin, 2005). Extended family most often grandparents are called upon to provide material and physical care for one or more of their grandchildren. Five of the interviewees (A, B, C, F, J) spent time in the care of relatives. For the remaining half of the sample (D, E, G, H, I) who lived exclusively within the nuclear family unit as children and adolescents the norm of reciprocity is still salient. The interviewees' attitude or orientation toward reciprocity appears to be based on the idea of filial obligation. Filial obligation suggests that children have a responsibility toward their parents in return for the care and support they received as dependents (Berman, 1987; Finch & Mason, 1993; Aboderin, 2005). An important aspect of filial reciprocity is its dependence on the child's perception of whether their parents have adequately fulfilled their parental responsibilities (Aboderin, 2005). This aspect of filial reciprocity is exclusively articulated in I's ambivalent feelings toward her father whom she seems to feel has been somewhat negligent as a parent.

The presentation of reciprocal relations in the family is dealt with in three parts. The first deals with childhood and adolescent experiences of reciprocity from extended family that may play a role in influencing and shaping future reciprocal patterns. For those interviewees who were cared for entirely by their parents during their childhood and adolescence the practice of reciprocity is less explicit. It is their parents then who provided implicit and explicit messages regarding the roles and responsibilities of children in the family. The second section deals with current expressions of reciprocal behaviour within the family. Interestingly the current reciprocal relations are concentrated within the nuclear family unit of the interviewees. Only H is supported by her extended family. The third section deals with reciprocity in the future, that is, what the interviewees expect to do in the future. This is the section that provides the most insight to interviewees' attitude

toward reciprocity and in particular highlights the norm of filial reciprocity prevalent in the group.

4.3.1 Reciprocity in the family during childhood and adolescence

The cultural norm of reciprocity is influenced by the broader social arena as well as the personal relationship characteristics particular to each interviewee's family (Finch & Mason, 1993; Burr & Mutchler, 1999; Kohli & Künemund, 2003). Details of reciprocity within the family during childhood and adolescence relied on the interviewees' recollections of family organisation and interaction when they were children. Information was obtained from the biographical questionnaire under the questions 6 and 7 that cover place and household of residence as a young child and adolescent. This information provides some idea of the practice of reciprocity in the interviewees families expressed through the support of extended kin. One important expression of reciprocity in the family is the care of children by extended family which facilitates the distribution of child rearing costs. Five (A, B, C, F, J) of the interviewees spent shorter or longer periods of time living with extended family as children.

Two of the interviewees A and B spent short periods of time in the care of relatives.
In the case of C, F and J more extended periods were spent in relatives' homes. C spent the first eight years of her life living with her mother in her grandmother's home before entering her father's care. Her grandmother provided a home, physical care and also contributed financially to her wellbeing.

F was the only interviewee who lived with both maternal and paternal grandmothers for extended periods at different times. J lived with her maternal grandmother as a young child, sharing the home with her cousin (mother's sister's child). As with other interviewees' who lived with extended family, J's grandmother took care of all

the girls needs although her mother sent money at intervals as did her cousin's father, as she explains; "*Sometimes my mother would send extra money for that* [uniforms and school fees] *but my grandmother had a pension and she bought the food for the house.*" (J, Line 70-71).

In the case of D and E there is no mention of any reciprocal exchanges within the extended family during their childhood or adolescence both interviewees resided with and were supported solely by their parents. Reference to reciprocity outside of the nuclear family in D's case is limited to her mother. This particular case articulates the relationship of reciprocity as it flows through the generations of the family and illustrates the norm of filial reciprocity in practice. Unlike some of the other interviewees D's childhood was spent exclusively in her parent's home however the concept of the norm of reciprocity between extended family remains a feature of the family. D's mother grew up living in her grandmother's house (D's great-grandmother), D explains that "*…ok my grandmother wasn't always around she was always working so she [D's mother] grew up living with her grandmother"* (D, Line 373-374). Later D's mother financed the rebuilding of her own mother's house and provided new furniture when she began working as a young woman. D explains, "*…after she* [mother] *started working…she had to rebuild my grandmother's house and buy new furniture before she could do anything for herself…*" (D, Line 445-447).

The expression of reciprocal relations within the interviewees' families tends to focus on improving the material conditions of their families' existence. D's mother's behaviour is an important illustration of this tendency and also provides some idea of the persistence of this particular form of reciprocity from generation to generation.

In common with D and E, G spent her childhood and adolescence living with her nuclear family. Unlike other interviewees' however, G's maternal grandparent's

provided some financial support to the family. She explains; "*My Mother's parents sent money sometimes…*" (G, Line 64-65) to assist the family during economically difficult periods in her childhood.

Reciprocity in the families of the interviewees during childhood and adolescence focussed on assistance received from extended family mainly grandparents. The form this reciprocity took tended to be physical care of grandchildren (the interviewees) within the grandparent/s home. While this arrangement is practical facilitating the sharing out of child rearing duties in families where parents often worked far from home, it also marks the sense of reciprocal relations that exist within the interviewees families. The flow of reciprocal exchange within families is not limited to vertical relationships between generations but flows horizontally within generations. The horizontal flow of reciprocity in the family is illustrated in the current exchange relationships that the interviewees share with their families.

4.3.2 Current reciprocal relations within the family

Information pertaining to current reciprocity within the family is obtained in part from questions 15 and 16 of the interview schedule which focuses on how interviewees have been and are currently financially supported. Reciprocity is not merely a social norm but is expressed and acted on in practice. Actual instances of reciprocal exchange within the family provide material proof of its existence. Reciprocity or reciprocal exchange functions vertically between generations and horizontally within generations. Of the ten interviewees three families (A, F and G) display both vertical and horizontal reciprocity.

A's eldest and youngest brothers both of whom have jobs make financial contributions to their mother who is currently unemployed and living with family in Mpumalanga. A is financially assisted at university by both her younger and older

brothers as she explains, "*…and again my brother is* [helping], *this guy you remember the older brother that I told you …*" (A, Line 150-151). They also help support the two middle brothers who are also attending university. A does not have to ask her brothers for money as they anticipate potential needs. She explains that her youngest brother makes sure that she has money during exam time for any eventuality and to ensure that she can focus on studies without being concerned about money.

In F's family it is her eldest brother who currently provides financial assistance to his sister and his parents. F provides an indication of her brother's contribution stating, "*…and my brother will give me money for books whatever.*" (F, Line 72). In response to the question "*Does he help your parents out at all?*" she responds "*Yah he does.*" (F, Line 89). Unlike A, F has to ask her brother for money when she needs it as she explains; "*When I call and say I actually need money its fine*." (F, Line 87).

There is a suggestion that F's parents still contribute to her grandmothers - although in response to a question around this she replied, "*I don't know, they are getting funds like their children* [F's parents and their siblings] *are working*," (F, Line 91-92) suggesting that her grandmothers will be taken care of as a matter of course. The sense one gains is that it is a foregone conclusion that her grandparents would be cared for.

In common with both A and F, it is G's eldest brother who currently provides financial assistance to his family. G's brother sends her money for use at university however unlike A and F's families her brother does not give his parents money. Instead he purchases groceries for his grandfather's household in which he now resides as G explains; *"…he* [brother] *no longer lives with my parents, he lives with my grandfather but he does also send me money. He's buying groceries there too."* (G,

Line 264-266). Her brother's behaviour illustrates the generalised norm of reciprocity functioning within the family.

Reciprocity in B, D and I's families is an exclusively vertical intergenerational exchange occurring between generations but not horizontally between siblings. B's middle brother and eldest sister both still reside at home with their mother. While her sister contributes to the household her middle brother makes no effort to make any financial or other contribution to the general household. In explaining her sibling's behaviour B's comments emphasise her attitude suggesting that she feels it is important to make a contribution to the family if you have some means.

In D's family current reciprocal exchange takes place vertically between her mother and some of the children in the family. D explains that her eldest brother is quite generous and that "*He is giving a lot of money to my mother…*" (D, Line 204). She also explains that her mother does not directly ask for money but '*hints*' at her need. While D seems to feel that she should give her mother money if necessary her choice of words presents a slightly resentful tone as the next comment illustrates; "*…you have money and you know you have money and you are listening to your Mom whining you are going to feel bad and so you just give it to her.*" (D, Line 439-441).

I is the third of the interviewees in whose family reciprocity is a vertical relationship. Currently only two of I's brothers are engaging in reciprocal behaviour. I's middle brother sends money home to their mother while her eldest brother provides their father with cash. As she explains, "*…the middle one [brother] tries to help he sends money if he can…*" (I, Line 43) and then later I says "*My brother in Joburg…he give*[s] *my father money…*" (I, Line 75-76). Her sisters do not contribute to the household, the first because she has her own home and family to take care of and the second is unemployed.

Although H's family is also engaged in a vertical reciprocal relationship as are B, D and I above, H is unique among the interviewees as the only one currently receiving substantial support from extended family. Since her father's death she has had to rely on the support of her maternal uncles to finance her education and provide her with a home. Reciprocity takes the form of money, accommodation and food as H explains *"…my mother's brothers. The one is paying my fees and the other one I am staying with him*." (H, Line 140-141).

Among the interviewees only G and D have already engaged in reciprocal behaviour toward their families. G purchased groceries with the money she earned waitressing and bar tending in the period after matric before beginning university. She was not obliged to share her earnings with her family as she explains, "*No it was my money. Yah but sometimes…I would buy like food and yah some things for home*," (G, Line 164-165). D has also shared some of her vacation work earnings with her mother.

In contrast to the other interviewees C's current familial reciprocity only features as a horizontal relationship between members of her maternal family and does not involve C at this time. C's mother lives with and is completely supported by her brother (C's maternal uncle) his wife and their four children, in effect an exchange relationship between siblings. E's interview revealed no current reciprocal relations to be in effect between family members although she has two older sisters. It was not clear if her sisters are still living at home with the family or if they are currently employed and able to contribute to the household.

The current reciprocal relations in the interviewees' families reveal a sense that while there is a general obligation toward one's family the imperative to assist parents or siblings only applies if you have the means to do so. The interviewees' reciprocal relations tend to occur between close kin such as those related by blood e.g. siblings

and cousins rather than between those related by marriage. In part this is because all interviewees are currently single; however, even within the family groups reciprocity as described in the two preceding sections tends to follow blood lines. The interviewees' extended family group really only stretches as far as grandparents and in the case of H has expanded to include her maternal uncles. In the following section covering future reciprocity each of the interviewees focuses on the obligation she might have toward her close blood relations specifically the nuclear family.

4.3.3 Future reciprocity in the family

Information around future reciprocity was elicited through question 17 which centres on interviewees perception of ongoing or future financial obligations toward their families. None of the interviewees expressed the opinion that they would not engage in reciprocal behaviour with their nuclear or extended family. Responses to the idea of reciprocity range from positive, unequivocal regard for what they perceive as their duty, to what could be construed as some ambivalence and resentment. Expressions around future reciprocity also provide significant insight into interviewees' attitudes and ideas of filial reciprocity. The forms of contributions interviewees' tend to focus on in terms of their parents are quite specific involving an improvement in the material conditions in which they live. For a number of the interviewees this means providing a secure and decent house for their parents to live in. The provision of material goods such as furniture also features in the interviewees projected plans suggesting that there is a meaningful element in the giving that is not fulfilled merely through the provision of money.

D articulates this idea in regard to her mother explaining that although her brother is generous with money toward their mother she seems to feel that giving money is impersonal. She declares that her brother should; "*Save his money and like buy her presents, not just give her money directly like that, its like business now it's not like a*

family you know." (D, Line 217-218). Money makes the relationship a business deal. Money or economic exchange tends to establish quantitative relations between people while social or gift exchange establishes qualitative relations (Gregory, 1982). The significance of giving gifts rather than money is important in maintaining and strengthening family relationships without quantifying or putting a price on them.

G differs from the other interviewees in two ways. Firstly she is the only interviewee to include the broader community in which she grew up in her future plans. Secondly her father and then her siblings are the main focus of her planned future reciprocal actions. This is in contrast to the majority of interviewees whose mothers tend to be their first concern. G's strong sense of reciprocity toward the community where she grew up is illustrated in her comment that;

> "*My dream is to be a billionaire so I can do a lot for my community like a project with different lecturers who can teach about different careers, show that there is more to the world. Show that education is important. It can help you.*"
>
> (G, Line 14-17)

Four of the interviewees (B, E, I, G) feel that building or buying a new home is an important element of their future reciprocity toward their families. G expresses gratitude and admiration for her father and an awareness of the personal sacrifices he has made in order to take care of the family. B, E, and I share G's goal of providing their parents with a new or improved home. B says "*…I can just look after my family just make sure that they have everything before I leave. Maybe build them a bigger house and furnish it or something like that…*" (B, Line 108-110). E and I have the same idea, envisioning a new house as part of their future obligation toward their family.

Six interviewees (A, B, C, D, H, J) all perceive their mothers as the primary recipients of any future reciprocal obligation but for different reasons. C understands that any

future obligation or reciprocal action is to be directed explicitly toward her mother and not her father, as this is something she has discussed with him. D feels a need to demonstrate gratitude toward her mother and clarifies her view saying she wants to "*do something*" for her mother, "*Not as a payback, but I want to do something like just to say thank you not really a payback*." (D, Line 120-121).

J appears to see it as her duty to make a financial contribution to her mother when she has completed university. The interviewer used the word 'owe' in asking the question; "*When you graduate do you feel you* ***owe*** *your mother something*?" (J, Line 103) suggesting that there is an (economic) obligation to pay or repay her mother's support, inferring that the interviewee is in debt to her mother. In answer J explains that she does not "*owe so much, it's my duty*" (J, Line 104) this is an important distinction. Duty conveys the idea of a moral obligation, of behaviour that is prompted by custom, propriety or responsibility that a child has toward their parents.

I also gives the impression of respect and admiration for her mother as she describes what she would like to do for her and why; "*my plan is to…send her money each and every month no matter what because she is the one who has taken care of me and not everyone who is a cleaner can take a child to university."* (I, Line 68-70). I, G and J express the same desire to relieve their parents of the burden caring for a family entails and I provides the following heartfelt explanation; "…*she has been working hard for so long, if I earn money then she can stay at home and have some nice things*." (J, Line 104-105).

A and B both seem to feel that future obligation would be directed toward their mothers and are less sure as to obligations they may have toward their siblings. B as the youngest child in the family believes that any future obligation will be toward her mother rather than her siblings as the following statement reveals. "*…it is my mum*

that I have to look after, not really look after because she has so many kids but if she needs something and I have then I have to provide." (B, Line 116-118). A also expresses the idea that future obligation to her family will be toward her mother.

When it comes to her siblings B is of the opinion that by the time she graduates and is in a position to earn a salary they would probably not require her assistance. In answer to the question do you think you will have a financial obligation toward your family in the future she says; "*Ok, so most of them they will be having their own stuff…*" (B, Line 116), indicating that she does not envisage future obligation toward her siblings as particularly likely. However there is still a sense of future obligation between B's other siblings. She explains that "*…my* [elder] *brother was planning to take him* [younger brother] *to the technical college but something came up but maybe next year he will go.*" (B, Line 65-66). Like B, A does not explicitly express a perceived obligation toward her siblings in the future. A's perspective is that the wellbeing of her family is very important and this should come before anything else in one's life although she does not express a specific future obligation but states that she is willing to fulfil any need that may arise within her family.

In contrast to A and B; C, E, G, and J have a firmer sense obligation toward their siblings in the future. E expects to assume financial responsibility of her younger brother as soon as she is able to. This obligation is to assist her parents but also linked to her position in the family. Being born ahead of her brother denotes some level of obligation towards him as the youngest while B as the youngest in her family seems not to be obligated to her siblings. When asked if she is expected to assist her younger siblings in the future G says; "*Yah I have to, I have to,*" (G, Line 172). She explains that her first task would be to provide a home for her youngest brother in Johannesburg. Although not as concretely expressed as E and G's vision of future reciprocity to their siblings, C also expresses the view that she will have some kind of

obligation to her half sisters in the future. As with G there is an element of birth order linked to this, C is the oldest or firstborn child of her father. It is in part because of this that she feels obligated toward her siblings in the future.

J and I both suggest that they have an obligation to aid their siblings in the future and both clearly see facilitating education for their siblings as part of the way that they can help. J and I also both see their support of their siblings as a further way of helping their mothers. J says she would; "*use my money so that he* [brother] *could go to university and my sister too,*" (J, Line 123-124). I also perceives helping her siblings as part of her future she explains that providing assistance to her brothers and sisters is also linked to her desire to relieve her mother of the financial strain of raising a family.

H differs from all the other interviewees in that her understanding of future reciprocity includes not only her nuclear family but her extended family as well. She explains that since her father's death she feels responsible for her family, this may also be linked to her position as the first born child in the family. Her own explanation is as follows; "*I just feel like since my father passed away my mother didn't get enough money so I should be the breadwinner in the family*." (H, Line 184-185). H's vision for her sisters is similar to I and J, she appears to feel that education is the most effective way of helping her siblings as it represents a marker for independence. H's sense of reciprocal obligation in the future also extends to her uncles'.

D is the only interviewee who does not mention her siblings at all when discussing future obligation toward her family. All the other interviewees indicate that support or assistance of their siblings' features somewhere in their future although some are vaguer than others as to what that assistance might be.

Out of all the interviewees F and D are the vaguest about what future obligation they might have toward their families. In response to the question of whether she would have any obligation toward her family after completing her degree she merely says, "*Yah I suppose so*," (F, Line 80). Like D, F's sense of obligation is vague but seems to stem from an expectation on her mother's part as her next comment reveals. "*It's a bit of both sort of. I know how my mother is, a bit traditional…so I kind of have to help her*," (F, Line 97-98). Unlike D, F includes her at least one of her siblings in her possible future obligation toward her family and in common with I, J and H focuses on education as she explains in the following statement. "*I don't know get my parents something or take my younger brother to school or something, I don't know really"* (F, Line 84-85).

The idea of a future obligation toward their families is present in all the interviews to a greater or lesser extent and there appears to be a sense that this perceived obligation is not quantifiable. Instead the idea of obligation stems from an idea of respectful conduct linked to a moral cultural obligation based on the norm of reciprocity. There is an important distinction between quantifiable owing and a qualitative duty within the interviewees' perception of obligation. The notion of duty is not perceived as negative and the feeling conveyed by most of the interviewees seems to be that they choose to do their duty rather than being forced by convention to do so. In the next section outlining the interviewees' attitude or orientation toward reciprocity the articulation between duty and choice to do one's duty is illustrated further.

4.3.4 Orientation/Attitude toward reciprocity/obligation

In the search for possible sites of conflict within the interviewees' families the idea of obligation toward family was raised. The question posed to interviewees was "Do you have a sense at the moment that there are ongoing financial obligations or expectations to family members that may cause conflict in the future?" The question

essentially has two parts a) do you have a financial obligation to your family and b) do you think that this obligation may cause conflict. All the interviewees expressed the sense that they perceive a future obligation toward their families but they did not feel that this obligation would be a source of conflict. Instead of uncovering potential sources of conflict the discussion moved in an entirely new direction exploring the idea of obligation toward one's family, what this obligation entailed and how the interviewees felt about the idea. The form this obligation or reciprocity, to use the anthropological term, may take was presented in the three preceding sections. The current section focuses on the dimension of affect and the interviewees understanding of reciprocity as something they willingly engage in despite its status as a duty.

It appears that for six of the interviewees' (A, C, E, G, H, J) the notion of reciprocity is positive, they share a sense of duty toward their families and tend to view reciprocity as a "*normal thing*" as G put it (G, Line 268). For this group of interviewees obligation toward their family is not viewed as a burden but a way of doing things, a cultural norm or value. J's perception of duty is positive and she does not perceive reciprocity as something that is owed to her mother more a reward for her mother's hard work and support. J explains her ideas around reciprocity further saying "*…but they* [parents] *can support you until you have become independent then you can support them and maybe do something for your siblings*." (J, Line 119-120). Her final comment provides that reciprocal behaviour toward one's parents while expected is not at the expense of self, that is, your obligation to assist your family only becomes relevant when you are able to or have the means to assist them.

G's response to the question of whether she will be obligated to assist her siblings in the future is; "*Yah I have to, I have to,*" (G, Line 172). Rather than using the words "have to" to denote a burden her use of this phrase merely denotes that reciprocity within and between family is part of life explained by her later comment, "Y*eah,*

'cause we feel like doing that, I don't know it feels like a normal thing, yah so it's just normal to us," (G, Line 268-269). E expresses a similar perspective expanding on the idea of a cultural norm by saying; "*…and in our culture for the first couple of years of working you are gonna work towards your parents…*" (E, Line 90-91). E uses the word responsibility when speaking of reciprocity she says; "*I should think that…I should take responsibility of my younger brother whenever I start working…*" (E, Line 89-91), suggesting that there is an element of dependability and almost a moral obligation that proves worth in discharging your obligation to your family an idea that C also seems to share.

For C the idea of *not* contributing toward her half sisters in some way causes discomfort. She feels that this would alter the way her sisters regard her. The sense one's gains is that C thinks she would be diminished in her sisters eyes if she did not respond to a request or need. C explains her point of view saying "*…some of my siblings would maybe look up to me and say you know I need this I need that and as a sister I should be able to provide at some point…*" (C, Line 135-136). For C guilt only features if she does not fulfil her reciprocal role toward her family. She explains that her father has explicitly stated that he does not expect any future financial contribution from her.

A suggests that there is no explicit or even implicit suggestion that one is obliged to assist your family or that there is a debt relationship as she explains;

> "*…there is never going to be a case of my brothers want something back, by giving things he does so voluntarily not because they* [family] *call him and say hey do this, he just see a need and provide for it, it's not like an obligation and everything…*"
>
> (A, Line 190-193)

She conveys a sense that some shared family value informs her perspective on reciprocity or future obligation and the priority she places on this way of behaving.

J too appears unconflicted about giving or receiving money from her family, she seems to view the idea as inevitable. She is also clear that the relationship is two-way or reciprocal as her statement "*they* [siblings] *would do the same for me*" (J, Line 128) illustrates. The two-way relationship J and the other interviewees share with their families around financial support has no time limit or exacting calculation of debt for repayment. Instead available funds are directed toward the hierarchy of priorities shared by the families of which education is a key priority. The families seem to work towards sustaining the whole family rather than the individual and money is directed toward areas of need by those family members who are able to support or assist the family at a particular time.

H's situation illustrates the principle of providing assistance to a family member in need by those who are currently able to do so. H is supported by her maternal uncles one of whom pays her university fees while the other provides her with care and shelter. She is incredibly grateful for the assistance her extended family have provided as she elaborates; "…*without him* [uncle] *I wouldn't be here because he is paying for a hundred percent of my fees, I'm so grateful…*" (H, Line 354-355). This has heightened her sense of obligation toward her own family and her extended family as her next two statements attest; "*…if they* [uncles] *told me they need something I will get it, if it wasn't for them I wouldn't be where I am.*" (H, Line 303-304). "*…I am determined to go to school… my family depend on me so that I could help in the future…*" (H, Line 353).

She is aware that it is somewhat of a strain on her uncle's resources to provide her with a home and basic needs as she explains; "*…it's a burden on him* [uncle] *because he is also supporting two children and now also me he has to help me like with food what I need.*" (H, Line 50-51). H is keenly aware of the sacrifice made by her uncles

in order to assist her and when asked why she would offer assistance in return she provides two reasons. Her first reason refers to an internal value and her second rests on the actual practical help she has received which in turn strengthens the internal concept. H's family also provides evidence for the importance placed on education. Her uncles are specifically facilitating her attendance at university and she seems to feel that part of her obligation toward her family is to make sure that her sisters have the opportunity to attend university.

I is the anomaly in the group, her difficulty lies not in the action of reciprocity itself but in the relationship she has with each of her parents. For I there is no conflict associated with the obligation she feels she has toward her mother. Her conflict arises around her father. The norm of filial reciprocity relies to some extent on the child's perception of the adequacy with which their parent/s have fulfilled their duties or responsibilities. I seems to feel that her father has been a somewhat negligent parent leaving her mother with the burden of caring for and raising the children in the family she explains; "*…the time I was still a student he* [father] *wasn't even there* [refers to her father's lack of financial support] *and it was my mum who suffered.*" (I, Line 71-72).

She goes on to say that "*If my father asked for money, right now I can say I won't give him any…*" (I, Line 72-73). However much it appears that she resents the idea of having to give her father anything, feelings of guilt and shame would compel her to do so. She says; "*…but even now he has no money, I feel sorry and ashamed so I would probably give him.*" (I, Line 74-75). Her guilt and shame is not for herself but on behalf of her father who as an adult and parent appears unable to adequately care for himself or his family. The ingrained value of respect for one's parents perhaps wins out in I as she says "*…it's my family so I must help them no matter* [what]," (I,

Line 118). Despite her apparent conflict one does not gain a sense that I's sense of obligation has been seriously undermined.

B, D, and F express ambivalence toward reciprocal relations within their families. B seems to be of the opinion that if anyone, her mother may require some assistance in the future. Although she appears to feel that in all likelihood there will be no need for her to have to contribute to her mother's welfare in her position as the lastborn child. The understanding one gains is that her older siblings would already have made sure of her mother's wellbeing. In her justification B uses the words '*if she needs something and I have then I have to provide.*' (B, Line 117-118) again invoking the idea that any reciprocal action is only required if one is able or has the means to assist family members. However if her mother needed anything she would be willing to provide for her.

Interestingly B uses the phrase *"hopefully my heart will still be this soft"* (B, Line 124) with regard to contributing to her family in the future. She does not give the impression that she would spontaneously contribute to her family but that a clear need or request would have to be expressed first.

D's attitude toward reciprocity seems to be tinged with resentment, a sense of coercion characterises D's sense of duty toward her mother. D seems to have a sense of her mother's expectation of financial contributions from her children once they have completed their education, she says; "*I think she is kind of like expecting us to spoil her when we are all done… I think she is going to expect.*" (D, Line 116-177). D also expressed the feeling that her mother employs manipulation to elicit money from her children by hinting that she needs money while never asking for cash directly.

F's ambivalence is expressed in the comment; "*Yah I suppose so.*" (F, Line 80), when asked if she may have future obligations toward her family. F feels that she both "has

to" (duty) and "wants to" (choice) help her family her response to the question would look after your parents and younger brother or younger sister as a matter or duty or choice is as follows; "*It's a bit of both sort of. I know how my mother is, a bit traditional…so I kind of have to help her*," (F, Line 97-98). The previous statement highlights the source of F's ambivalence touching on the idea that reciprocity is expected by her mother and is in some way a cultural norm as well as something she indeed wants to do. F appears to see her mother as a little old fashioned and perhaps needing support. While reciprocity is an accepted cultural practice for F's mother it is not entirely clear if F herself wholly subscribes to the idea of reciprocity.

D is the only interviewee who feels specifically that money exchanges within a family are inappropriate. She says it's like a business not a family to give money, perhaps as money places a specific value on the relationship. Of her brother's behaviour she says "*…he is not saving his own money he is just giving it to my Mom, I think it is wrong.*" (D, Line 214-215). When asked what she feels her brother should do she says, "*Save his money and like buy her presents, not just give her money directly like that, its like business now it's not like a family you know.*" (D, Line 217-218).

The notion of reciprocity toward the family is a positive one for A, C, E, G, H, I, and J. I seems invested in the cultural norm of reciprocity but conflicted in her relationship with her father a situation that impacts the perception of her duty toward him. A, C, D, G, H, I and J view reciprocity as an accepted way of doing things (a social norm) and the use of the words duty or obligation are statements of fact rather than positive or negative ascriptions. Giving within families tends to be more altruistic characterised by an absence of expectation of return this perspective is brought to the fore in A's comments regarding her brother's assistance. B, D, and F are ambivalent about reciprocity wavering between duty (have to) and choice (want to). Despite some interviewees slight reluctance all the interviewees are sure that

they will engage in reciprocal relations with their families in the future. The qualitative difference between money and gifts in relationships is highlighted by D. However familial relations are not conducted in complete isolation from what is seen as the economic or market sphere and the values attributed to commodities versus gifts are not as discreet as would initially appear (Lapavitsas, 2004). This phenomenon allows money to fulfil the role of a gift, to stand in its place and not be considered a merely economic exchange.

4.4 Gender in the family

Gender in this research is used to characterise the social or cultural elaborations and meanings designated to the biological differentiations between the sexes. The focus is on what happens within the interviewees' families; on the actions or practices around money that are informed by gender categories. Questions such aimed to elicit the interviewees' perceptions of gendered differences in the treatment of family members. The goal was to develop some idea of the extent to which gender plays a role in informing the practices and attitudes of the interviewees' families with regard to money.

Interviewees' perception of gendered differences in the treatment of family members is that differences are minimal. For the most part they suggest that siblings were and are all treated equally. However, the idea of difference between sexes appears in some of the families around gender role stereotypes with regard to household chores (E, I). The organisation of money within some of the families also tends to suggest that there is some difference in 'male' and 'female' money. Typically the interviewees' mothers' money is directed towards food and subsistence goals while the fathers' earnings are earmarked for larger roles such as the house and furniture. In five of the interviewees' families fathers fulfil the role of main breadwinner (C, E, F, G, H). While there is some variation in organisation of money management and

financial decision making in the families, fathers tend to occupy the position of head of the household. Even in those families where mothers have more input to financial and other important family decisions the pattern of organisation is an authoritarian one.

4.4.1 Gender role stereotypes in the family

In two of the families' (E & I) traditional gender roles appear to be salient in the household. Traditional gender roles suggest that women are responsible for homemaking (cooking, cleaning, washing) and child-rearing (Strebel, Crawford, Shefer, Cloete, Henda, Kaufman, et al., 2006; Burgess, 1994). For both E and I domestic tasks tend to be delegated to the female siblings in the family. I comments that there were gender differences in the treatment of siblings, "*…because the guys did not want to do chores, so the girls did all the domestic work we did argue about it but my brothers say ladies work is in the kitchen.*" (I, Line 84-86). Her father supports the position of traditional gender roles.

In E's family not only are domestic chores the domain of female members of the household there appear to be different sets of behavioural rules for male and female children. E feels that her brother is allowed far more freedom and is not obliged to perform household tasks such as cooking or cleaning. She suggests that the difference in permitted and required behaviour expected of herself versus that of her brother is completely to do with gender she says, "*Because he is a boy he is allowed more freedom it has absolutely nothing to do with his age,*" (E, Line 207-208). E feels that she has to; "…*actually abide by the rules again*" when at home during university vacation and unlike her brother she has to take up tasks such as cooking and cleaning (E, Line 198-199).

In eight of the interviewees families it appears that there are no differences in the way male and female siblings are treated (A, B, C, D, F, G, H, J). In the case of A and B the question of whether siblings were treated differently in the household was never directly explored. However nothing in the interview suggested that differences existed between male and female children and neither of the interviewees' mention that they have specific duties within the home and/or that their brothers do not.

Determining if there are differences in the treatment of male and female siblings in C and D's families is a little tricky. All C's biologically related siblings are female and the only male siblings in the family are step-brothers who reside in a separate household. C is the oldest child in the family and spent the first eight years of her life as an only child. However she does mention that her father may have, *"kind have wished that I was a boy at some point because I am more like him than any other child."* (C, Line 164-165). This revelation may provide some insight to her father's way of thinking as a traditional patriarchal male. Indeed her father's position as head of the household including management and control of family finances, and family decision maker may suggest the salience of traditional gender roles for her father.

As for D she reveals that her mother has a favourite child; "*yeah my older brother is my Mum's favourite but I don't know if that is because he is a guy*" (D, Line 189-191) or if her older brother is the favourite because he is her mother's first living child. "*I had another brother* [firstborn] *who passed away…*" (D, Line 195-196).

In regard to the other children in the family D says that "*…me and my little sister get along very well with my father*" (D, Line 191) but that she is not sure if this is based on gender or just because D's father tries to "*balance*" (D, Line 192) the attention that children receive. D then affirms that her middle brother "*gets along well with my*

Dad not my Mom" (D, Line 195) suggesting that her father does not differentiate treatment of children based on gender.

With respect to the remaining interviewees there were no indications that male and female children are treated in any differently or that they are expected to conform to different behavioural norms. In answering the question "*Are there differences in the way boys and girls are treated in your family?*" F explains, "*No no, we treated the same.*" (F, Line 102) and G says "*No, if you are a boy you have to cook you have to clean the house you have to do everything*," (G, Line 152-153). No indirect indications appear in these interviews that indicate there are indeed any differences in the way male or female siblings are regarded.

As with F and G there are no obvious sign that male and female children are treated differently in J's family either. The only mention of differences occurs when she is asked directly if males and females in her family are treated differently and she explains that her younger brother was given special attention because he was the youngest "*the baby you know*" not because he's a boy (J, Line 108).

Despite the fact that H's siblings are all girls she feels that boys would not be treated any differently in the family "[If I had a brother] *He would have to help.*" (H, Line 335). H uses a younger cousin in her uncle's home as a reference point as she explains, "*There is only one younger boy but I think it's the same for all of us.*" (H, Line 337). She does however suggest that there are differences in the way that male and female children behave with regard to household tasks as she explains, "*…I think boys are too demanding…we were always helping my mother with things, boys don't do that.*" (H, Line 328-331).

The suggestion that there are few gender related differences in the interviewees families' with regard to the treatment of children appears to make intuitive sense

given that the sample is made up of Black female university students. On one level it may be argued that if the salience of traditional gender roles was overwhelming in the interviewees' families it could be put forward that the young women may indeed then not have had the opportunity to attend university. In the case of the interviewees gender role norms although active in some of the families, do not appear to govern financial distribution of resources within the family.

4.4.2 Gender differences in financial distribution in the family

There are no apparent differences in financial distribution related to gender in the interviewees' families. Distribution of money appears to be prioritised around the subsistence needs of the family equally and thereafter toward education. The determining factor for spending money on education is not the gender of the child but whether or not the educational opportunity is economically viable. When considering differences in the treatment of siblings in the family or differences in financial distribution among family members the motivations are less gender based and more economically based. In each of the families the child or children chosen to be supported in tertiary education is not based on gender but on potential and family means.

In some of the families the focus has been on attempting to educate all the children for example all of E's sisters have a tertiary education and the implication is that her brother will too. In all of the families the expectation that all the family members will benefit from the success of any one family member seems to hold true. B's family is illustrative of this her eldest brother has completed university and assists in the support of his sister and parents. Her middle brother has not been able to attend a tertiary education institution because there is insufficient money. B has made use of financial aid at the university and is assisted by her brother, mother and father to cover all her education costs. Any differences in financial distribution in the

interviewees families then appears to stem from decisions based on financial expedience rather than the gender of the child. This may be relevant in the case of I's family where only two of the eight children have the opportunity for tertiary education, I herself and her middle brother who is studying IT.

The interviewees themselves do in some instances perceive that there is unbalanced financial distribution in the family and provide explanations for this. In some instances this is minor (A, E) and for others rather more substantial (B, C) although differences in financial distribution can not be entirely attributed to the gender of the recipient. B receives money from her father to assist with her university expenses while her siblings have not received money from their father for any reason. She suggests that this 'favouritism' is to do with her position as the youngest or last born child in the family and have no other bias such as for instance gender.

C presents a slightly different picture but in common with B the idea of a gender based bias toward one or another child in the family is not supported. C is the firstborn or oldest child in the family and she explains that "*…he* [father] *makes me a priority…*" in terms of financial expenditure (C, Line 92-93). C sees herself as "*costly*" (C, Line 97) among the children but that this is an investment in C's independence by her father which will allow her to take care of herself and her mother in the future. Once C has completed university she will no longer be a drain on her father's finances and he will be able to "*move onto the other children*" (C, Line 94) in effect the focus of financial distribution will change due to circumstances and not due to the gender of any child in the family.

In A's family the notion of traditional gender roles does not seem to be relevant but was not explicitly explored in the interview. However as the only female child in the home she perceived that her brothers felt there was unequal distribution of resources. She suggests that this is because she received money for alternative toiletries such as

hair relaxer and sanitary products. Although she received money for these items there is no implication that she was treated any differently from her brothers despite the fact that she felt they may have envied her perceived preferential treatment.

In E's family the question of unequal distribution of resources appears to be gender based but is confined to non-essential items such as toys or music and does not impact the family's welfare or commitment to their children's education. E's brother is the youngest child and the only boy in the family. Early in the interview, E indicates that he was "spoilt" by her father and, although the rest of the family noticed this, she feels her father was probably not entirely aware of indulging his son. E suggests that her brother manipulated her father by throwing tantrums in order to get his way, behaviour which, given the discussion of E's parents strictness in the previous section, would not have been tolerated in the three older female siblings. As an adolescent E's brother is afforded more social freedom than his sisters and seems to be more freely allocated (non-essential) entertainment money than his sisters.

The remaining interviewees did not indicate that there were any disparities in financial distribution based on gender. In I's family while gender roles appear to be salient when it comes to domestic chores her mother appears to be equitable in her financial support of her children. She continues to financially assist those of her children who require it even as adults. Although I mentions that her father spends money on his relatives she does not indicate whether he contributes to any of her siblings at all whether male or female. The general tone of I's revelations about her father suggest that he does not make any direct financial contribution to the household or its members.

None of D, F, G or J's comments suggests that there is any difference in the way that money is distributed to male and female children in the family. G is adamant that

there are no differences in the way money is distributed between male and female siblings. In answer to the question of whether being female would involve being given more or less money G says, "*No way*!" (G, Line 155). There is no indication that J or her sister are treated any differently than her brother.

H's siblings are all girls and besides some minor skirmishes about favouritism when one sister was purchased shoes or clothing and the others not there appears to be no difference in the way that money is distributed within the family. Indeed H's uncle has a son of his own yet he is willing to provide H with a home when she is at university and he provides for all her needs (except clothing) (H, Line 50-53).

For most of the interviewees' families it appears that traditional gender roles do not inform the treatment of children in the family or influence the financial distribution of resources. Money, gender and power relationships may be better explored, although to a limited extent, through the interviewees' parents' financial organisation and money earning in the family. In exploring gender differences within the interviewees' families it seems that when it comes to children, investment is determined according to household resource restraints and the potential that investment has to improve the individual child and the family's welfare in the future rather than traditional gender role notions. For some of the interviewees such as I and E traditional gender role orientations are salient in the family. These orientations suggest that women's work is in the home where they are responsible for domestic chores. E highlights another aspect of gender roles and that is the difference in acceptable social behaviour for men and women. Although gender does not appear to be overwhelmingly influential in the lives of the interviewees it is not an entirely foreign concept either.

CHAPTER 5
DISCUSSION OF FINDINGS

This chapter presents a discussion of the research findings in two sections. The first section organises the information obtained under five major themes which relate to the research questions. This section provides a description of the thematic material noting commonalities and differences between the interviewees' families and articulates the findings with literature. The second section presents a summary discussion of the findings which attempts to directly answer the research questions that informed this research.

Five key findings dominated the interview analysis;

1. A relative *absence of conflict* between family members in general and specifically with regard to money.
2. A *shared hierarchy of priorities* within the family that informs and directs the allocation of resources.
3. The *authority of parents* related to a particular set of social and cultural norms that determine familial interaction.
4. The *presence and significance of reciprocity* which appears to be widely accepted within an extended family structure that exhibits no striking generational differences in adherence to the generalised norm of reciprocity.
5. *Gender* happens within the interviewees' families but not in relation to allocation of resources.

The five key findings are employed to structure discussion within the identified thematic categories which are described and considered below in relation to the relevant literature.

5.1 Money organisation in the family

Details of the organisation of money within the interviewees' families during childhood and adolescence provide some idea of the characteristic practices and attitudes to money that they were exposed to as children. These patterns of practice and associated values would serve to inform the interviewees' own money attitudes and behaviours. Whether the interviewees' in fact still share the attitudes, practises and values toward money experienced during their rural childhood is considered later. The immediate focus is the actual childhood experience of practice, attitude and value toward money described during the interviews. Analysis revealed two significant features of organisation within the interviewees' families that inform both money practices and family goals. These are a normative '*hierarchy of priorities*' toward which money is directed and a system of allocation or *'earmarking'* money for different tasks.

The hierarchy of priorities operating in the interviewees' families directed money toward two main goals subsistence and education. Subsistence refers to the basic needs of the family and includes food, shelter and clothing. Education refers to everything associated with schooling such as school fees, uniforms, books and stationery and school lunches. While Pahl (2007) and Zelizer (1997) found that families tend to disagree over spending priorities the interviewees' families presented a unified understanding of family financial priorities. Operating at a general normative level in all these families is the principle of reciprocity which is made concrete in practice and informs much of the economic organisation of the interviewees' families.

The relative simplicity of the interviewees' families' financial priorities and the strong shared understanding of these priorities may very well be related to the limited income of these families. In practice after the basic physical needs of care and shelter

for the family have been met there is little money left to direct toward other types of spending. The focus on education as the second priority spending area in the interviewees' families makes sense for a number of reasons. Education is an investment on which families or households rely for future returns that will sustain or improve the family's quality of life. Thorbecke and Mwabu working on a collaborative project researching *Poverty, Income Distribution, and Labor Markets in Sub-Saharan Africa*, (2004) note that in South Africa education is of critical importance for joining the employed labour force and conclude that families' realise remarkably high returns from adult members who have completed secondary schooling and tertiary education. To this end resource allocation decisions within the family give priority to education and the needs of children before those of older adults (Aboderin, 2005).

5.1.1 Extended family networks and reciprocity

Central to all the interviewees' families is a focus on sustaining and educating the children in the family. In keeping with Lloyd and Blanc's (1996) findings that in poor households the chances for children to obtain schooling increase where there are strong family networks the same was found to be true for some of the interviewees'. For four of the interviewees' families (A, C, F, J) assistance from their extended family was valuable in sharing the burden of care and education of children. Three interviewees (C, F, J) spent protracted periods of time living with extended family most commonly with maternal grandmothers as one or both of their parents had employment long distances away. The physical care, provision of basic necessities and shelter became the responsibility of the household in which the child resided at the time. This arrangement facilitated the maximisation of families' resources by spreading the burden of child care costs. Clothing, school fees, uniforms and books were the responsibility of the child's parents. The common hierarchy of priorities for expenditure is visible in practice in the extended family too as education is treated as

an essential cost for the children in the household. Even a grandparent such as F's who seemed reluctant to spend "extra" money on the children in her care would fund expenses related to schooling such as "*stationery and lunch boxes…or school trips*" (F, Line 10).

The organisation of the interviewees' families relies in part on social and cultural norms which are transmitted between generations within the family even during periods of transition or change in the structure, formation and role of the family as some researchers suggest is currently the case in Africa and in Black families in general (Yarbrough, 2005; Townsend et al., 2002; Bradley et al., 1997; Taylor, Chatters, Tucker & Lewis, 1990). Within the interviewees' families the norm of reciprocity is strongly represented by the investment of the families in their children's education and the interviewees sense that future obligation toward their families is both natural and inevitable. Gouldner suggests that while reciprocity may be a universal internalised norm its "concrete formulations may vary with time and place" (1960, p. 171). Within the interviewees' families reciprocity operates between generations in a vertical manner demonstrated in practice through the use of extended family to assist with the raising of children as explained earlier. Reciprocity in practice is also demonstrated within generations in a horizontal manner made visible in the current reciprocal exchanges taking place in the interviewees' families.

In A, F, and G's families both horizontal and vertical reciprocity are displayed. Each of these interviewees' themselves are assisted by their siblings to meet the expenses of a university education. A's brothers bring her cash during exams to make sure that she is not under extra stress at that time worrying about money. F's brother provides money for her to purchase text books and G's eldest brother also sends her money for any personal or educational requirements she may have. Each of these young men then also contributes to the household in which they live as well as sending money to

their parents. Giving within the family is not restricted to money and often involves goods. G explains that her brother lives with their grandfather where he purchases groceries for the household. These exchanges are an expression of the internalised norm of reciprocity functioning in the interviewees' families. They also serve to illustrate the shared investment that all family members have in educating and sustaining the family. This behaviour also shows that there is a return on investment in children as suggested by Thorbecke and Mwabu (2004).

In B, D and I's families where currently only vertical intergenerational exchange takes place those children who have had some opportunity for education and are employed assist their parents with money and groceries. There are however normative limits what Aboderin (2005) calls a '*conditionality*' in children's obligation to provide support for their parents. One of these limits is that a child is only obliged to provide support to the extent that they are able to and another provides that "responsibilities to children take precedence over obligations to parents" (Finch & Mason, 1993, p. 171). In I's family these limits appear to be in operation as her sisters do not make contributions of money or goods to the family. This is because one has children and a home of her own to take care of and the second although living with her parents is unemployed and therefore unable to make a financial contribution to the household.

H's current situation is a good example of the norm of reciprocity in practice as well as the commitment the interviewees' families share for education as a priority. Since her father's death H has been supported by her maternal uncles who pay for her university education and her subsistence needs as she explains; "*…my mother's brothers. The one is paying my fees and the other one I am staying with him.*" (H, Line 140-141).

The interviewees' families display a number of characteristic practices and attitudes toward money. Money in the interviewees' families is limited and is therefore treated conservatively. Earmarking money occurs through a restriction of its uses (Zelizer, 1997). Within the interviewees' families money directed toward two main priorities; subsistence and education which effectively restricts its use and sets up the values that guide the behaviour. The values expressed by the way in which money is used in these families may be described as conservation and cooperation.

Conservation refers to the careful utilization of money through budgeting to prevent depletion while cooperation refers to the way in which all family members work for the well being of the entire family. The value of education is continually reinforced by the economic choices of the families and is perceived as an important means to sustaining and perhaps bettering the families' circumstances. While the norm of reciprocity is a shared distinguishing feature of the interviewees' families clearly visible in practice as it functions to sustain the families and promote cooperation within them. Money is also a vitally necessary and practical way of 'realising reciprocity' (Van der Geest, 1997, p. 554).

5.1.2 Money rights, roles and responsibilities in the family

Organisation of money in the household falls into two categories; financial control and financial management. Financial management involves all the everyday money decisions while financial control constitutes having the 'final say' with regard major financial decisions that affect the household (Sonnenberg, 2007; Vogler, 1998; Vogler & Pahl, 1994). Financial control is usually afforded the main breadwinner and head of the household traditionally a male held position (Vogler, 1998; Zelizer, 1997). Within the interviewees families the same trend is evident but is not the norm for all the families.

A breakdown of the organisation within the interviewees' families reveals that in five of the families the chief breadwinner is the father (C, E, F, G, H). The main breadwinner role for four fathers (C, E, F, H) translated into having financial control and was linked to their position as head of the household. This was especially evident in C's family In G's home while her father was the main breadwinner and her mother a housewife it was her mother that both controlled and managed the family's income. In three cases (A, D, I) the breadwinner role is shared by both parents and the financial management as well as financial control functions are also shared to some extent. In the case of A's family her mother makes almost all decisions for the family as A's father a migrant worker in Johannesburg is away from home for prolonged periods. In I's family while her father is influential within the family it appears that her parents manage their incomes separately. Within B and J's single parent families out of necessity the breadwinning role as well as management and control of finances is the responsibility of their mothers.

The practice of money organisation in the interviewees' families seems to be based on practical considerations rather than a strict adherence to normative practices of patriarchy that function to limit women's capacity. Pahl (1995, p. 369) suggests that "where life is a struggle for existence and there is no surplus for discretionary spending" money management may not in fact be linked to having more power. In the instance of the interviewees' it would appear that this observation holds true.

In the interviewees' families where both parents earned a salary mother's earnings were directed toward food and some educational expenses while father's earnings are used for larger items such as the bond and school or university fees. Francis (2002) and Whitehead (1981) contend that limiting money earned by women to subsistence functions effectively devalues female money. Within the interviewees families mothers' money tends to be directed toward subsistence functions and they most

often fulfil the role of money manager. In most cases fathers had greater earning potential and mothers were more readily available to deal with day to day money issues such as purchasing food, paying accounts and overseeing school requirements. This does not to suggest that women's money is 'valued less' than that of men, rather it tends to evaporate in day-to-day expenditure while men's purchasing power is translated into assets. In all of the interviewees' families with the exception of C the task of purchasing groceries and any other domestic purchases are performed by their mothers along with providing school uniforms and other incidentals such as lunch money.

Clothing falls into the subsistence category of spending within the interviewees' families and would often be considered a domestic task for the female parent in the household. However who paid for and actually selected clothing in the interviewees' families differs from family to family. Clothing purchases are made once a year for some families and twice a year for others. Clothing purchases are planned and budgeted for and often only items considered necessities are purchased such as jersey's, shoes and school uniforms which is evidenced in A's remark that "*they* [parents] *always prioritise that you have a uniform*" (A, Line 86).

No sense of dissatisfaction or overwhelming discontent is evident in the interviewees' discussion of clothing purchases. Except perhaps for I who felt the clothes her father purchased were "*ugly*" (I, Line 163). For the most part one gains a sense that the interviewees' are very aware of the financial constraints their families face and they seem appreciative of what they were given. Interestingly although one would expect there to be some unhappiness that the clothing purchases were often school uniforms rather than recreational or other clothes the interviewees' expressed no dismay over this. Even as children and adolescents they seemed to understand and support the family's hierarchy of priorities. A seems proud of the fact that her family were

known for being able to provide for all the children's school requirements from uniforms to calculators despite their limited income.

The roles and responsibilities of children with regard to money in this group of families are negligible. Although in some interviewees' such as for instance A and I have knowledge of family income and expenditure and are allowed to participate to a limited extent in money related discussions financial management and decision making remains in the adult domain. Eight of the interviewees had some opportunity to deal with money as children. Four (D, E, G, H) regularly received pocket money and a further four (A, C, F, J) were given money irregularly for incidentals such as sweets, food at school or hair products. As Wilson (1999) points out pocket money provides a learning experience in the practice of dealing with money. H admits that her father's suggestion that saving is a good idea encouraged her to do so.

D also saved her pocket money but this practice was a personal choice not something her parents made her do. However within the interviewees' families it did not appear that directives were issued by parents regarding pocket money as both parents and children were in agreement about its application. Children's money in these families seems for the most part to be directed toward treats such as sweets, purchasing food at school and for some pocket money also covered hair products and miscellaneous toiletries. Pocket money was predominantly distributed by mothers although in F's family where her mother was the money manager and children were not specifically allocated pocket money it was her father who facilitated purchases such as sweets.

While the discussion of pocket money makes this type of money seem almost superficial and incidental, B provides insight to its actual importance. As one of the interviewees' who did not receive pocket money she explains that being unable to buy food and sweets at school made her feel "*not good enough*" it highlighted the fact

that her family was "*poor*" (B, Line 23 & 25). So while pocket money on the whole did not provide any 'real' learning experience in the way Wilson (1999) posits, it had important meaning on a psychological level facilitating some measure of in-group acceptance and engendering emotions of self-esteem and self worth.

Within the interviewees' families' money rights, roles and responsibilities are designated to particular family members. In some families' mothers managed the money that fathers earned and in others the financial manager and financial controller was the same person. Although the styles of money management and organisation varied, the families' priorities remain the same – to facilitate the well-being of all family members and ensure the education of children. The right to make economic and other decisions for the family is most often accorded the main breadwinner, a role which is not limited male members of the interviewees' families. Economic decision making is however deemed an adult responsibility. Interviewees' mothers tend to most often be the money managers in accordance with literature on household money organisation (Pahl, 2007; Sonnenberg, 2007; Kenney, 2006; Burgoyne, 2004; Vogler, 1998).

The limited income of the interviewees' families makes it necessary to carefully consider and plan for all purchases even those such as clothing that might in other families be given far less thought. Clothing as a necessity including school uniforms are once or twice yearly purchases that are paid for and most often chosen by parents. Although the interviewees' families exhibit an authoritarian patriarchal structure which is more evident in some of the following sections under discussion the roles and responsibilities of parents with regard to money are based more on practical considerations rather than on issues of power and control.

5.2 Money and conflict in the family

Somewhat counter intuitively the finding within this particular group of interviewees' was that conflict and specifically conflict over money is not a significant feature of their family interaction. Conflict in the interviewees' families posed no threat to family bonds nor did it cause a significant amount of stress in the families. The interviewees' families exhibit a strong shared sense values and priorities that are instrumental in focussing the goals the financial goals of the family. Coupled with particular social and cultural norms regarding appropriate behaviour, the shared family focus on the priorities of education and subsistence function to reduce conflict over money in these families. Conflict tended to surface when the boundaries set out in terms of financial prioritisation and organisation appeared to have been breached. For instance when money allocated for particular expenditure is used for other purposes or when individuals perceive that allocation of resources in the priority area of education have been unfairly distributed.

Conflict in the interviewees' families resolved itself into distinct constellations where money is directly implicated in conflict and those where money is indirectly connected to the conflict. The constellations of conflict also involved particular groupings of family members such as parents, parents and children, and siblings. The discussion of money and conflict therefore presents conflict in each grouping and moves from conflict that directly implicates money toward conflict that only indirectly implicates money. This it is hoped will provide insight to the characteristic features of conflict within the interviewees' families.

5.2.1 Money conflict between interviewees' parents

The interviewees' families seem to be financially stretched when it comes to meeting the subsistence and educational needs of the family a situation seemingly bound to create conflict. Indeed Gudmunson et al. (2007), Hargreaves et al. (2006), Abane

(2003), and Fincham and Beach (1999) cite financial stress such as worrying about money and suffering financial hardship as significant causes of marital discord and overt conflict. The finding within the interviewees' families was that conflict over money between parents themselves was minimal. Conflict between parents was not as a result of challenges to family principles or values nor was it perceived as divisive in the way that inter-parental conflict often tends to be (Hetherington & Stanley-Hagan, 1997).

When it occurred conflict tended to emerge in two main areas. The first area of conflict appears in families of parents who are divorced or separated and pivots around the provision of money for the family's maintenance. The second area of conflict arises when the hierarchy of priorities toward which money is allocated is upset. This happens in two ways through; spending money earmarked for a particular task on something else; and, when there is disagreement about the specific allocation of money in one of the priority spending areas. It is interesting that conflict around money in the interviewees' families does not seem to occur beyond the boundaries of the hierarchy of priorities operating in these families i.e. subsistence and education.

5.2.1.1 Conflict over money between divorced or separated parents

Within the interviewees' families the most significant conflict between parents tended to occur between parents who were divorced or separated. Divorce or separation has immediate monetary implications for families and custodial mothers in single parent homes tend to be poorer than other types of families (Eldar-Avidan, Haj-Yahia & Greenbaum, 2007; Bigombe & Khadiagala, 2003). The struggle to obtain maintenance money is not uncommon almost as if having physically and legally parted the men in these families are no longer part of the family and therefore not responsible or obligated for its care and maintenance. B and J are illustrative of this

'out of sight, out of mind' stance as both their fathers neglected to make a contribution to their families once they had physically moved away.

Four of the interviewees' parents are divorced or separated (B, C, D, J). C's family is unique to the group of interviewees' in that conflict between her parents concerned her legal custody rather than her care. During the conflict over C's custody her parents did not appear to engage in overt arguments as C explained "*they never fight, they don't do anything, they even kiss each other hello, as if you know everything is ok*" (C, Line 68-70). Having obtained legal custody of his daughter C's father minimises contact with her mother whom he no longer supports financially suggesting that his only financial obligation is to his daughter.

In the other three divorce/separation cases (B, D, J) conflict concerned the provision of money for the care of children in the family. As in the Hargreaves et al. (2006) study the physical separation of father's and children tended to facilitate an emotional distance or disconnection from the family that may have functioned to allow J and B's father's to ignore any financial duty or obligation they might have toward their children. J's mother resorted to legal coercion in the form of a court order for the payment of maintenance but this was unsuccessful as J's father failed to comply with the instruction. In B's family demands or pleas by her mother to B's father for money were also unsuccessful. Perhaps in an attempt to avoid overt conflict B's father would often agree to send money but never did so. A feature of conflict in the interviewees' families was that much conflict was hidden or avoided through particular behavioural strategies as illustrated in B, C, and J's parents' interaction. A strategy frequently employed by divorced fathers (Arendell, 1992).

Between D's parents conflict was not over the provision of maintenance money per se but around the 'quality' of her father's contribution to the family. Simpson's (1997, p.

731) research into divorce in Great Britain over a seven year period revealed that divorced spouses tend to place "discrepant and conflicting constructions" on the transfer of money between themselves and their children. Conflict between D's parents followed a similar pattern with her mother suggesting that money contributed to the family by her ex-husband was "*just money to play around with*" (D, Line 42) while money provided from her own income D's mother saw as instrumental to the running of the household. Despite the regularity of these disputes they did not seem to cause undue anguish in the family. Her mother felt that additional funds for family subsistence should be provided by D's father as well as money for unanticipated extras related to schooling and later clothing. Even while constructing D's father's contribution to the family as superficial and insufficient her mother contains the dispute within the hierarchy of priorities for expenditure common to the interviewees' families namely, subsistence and education.

5.2.1.2 Conflict over prioritisation of spending between parents

Conflict around prioritisation of spending occurred in some families when the agreed upon priorities were 'unbalanced' through spending money earmarked for a particular task on other purchases. H recounts an incident in which conflict developed between her parents when her mother spent money set aside for school fees on clothing. Clothing in the interviewees' families is purchased once or twice a year and this expenditure is planned for. Unplanned spending when there are limited funds jeopardises the family's wellbeing. Unplanned spending was also a feature of the conflict between E's parents as her father's tendency to purchase 'unsanctioned' items for his son resulted in what E refers to as "*an argument*" between her parents because "*my younger brother…whatever he would want its ok fine he would get it*" (E, Line 30 & 32).

Upsetting the hierarchy of financial priorities also occurred when parent's disagreed about the types of items to be included in a category of spending. For instance while education was a priority area of spending for all the interviewees' families with school fees, uniforms, books and stationery seen as necessities school outings or trips seem to fall into the category of non-essential extras for many of the families. In F's family it appeared that her father saw school trips as non-essential. As a consequence her mother often had to coerce her father into agreeing to spend money on school trips creating tension within the family as F explains "*It's difficult…when parents have to disagree about money because of their children*" (F, Line 51-52).

5.2.2 The authority of parents

Barber (1994) suggests that intergenerational conflict may be reflective of the general patterns of interaction present within a family. The characteristic features of family interaction are influenced by culture-specific philosophies, values and behaviours. A common etiquette code appears to operate within the interviewees families, governing the way in which children and parents interact and what is considered culturally appropriate behaviour. The interviewees' indicate that their parents are strict and that disagreeing with them or challenging them in anyway is considered inappropriate. A, C, D, E, F, G, and H state this explicitly. In the cases of B, I and J the sense of an ordered and respectful family environment can be inferred from the lack of conflict between the interviewees' and their parents and the expression of other culturally informed practices in their families such as reciprocity. C highlights the idea that a shared set of cultural norms function to regulate behaviour and that these form part of her socialised identity when she uses the phrase "*as an African person*" (C, Line 207) to qualify her explanation that respect for and obedience to one's parents is both expected and given.

Barber's (1994) study of parent-adolescent conflict in White, Black and Hispanic families using a sample distributed among the major national regions of the United Sates found that minority group families particularly economically disadvantaged families parents scored high on indices of authoritarianism. The Black and Hispanic families in the sample also reported far less conflict than White families. Barber (1994) reveals that Black and Hispanic families had higher expectations for children's conformity to parental authority and surmises that this produces less conflict. In common with the interviewees in this research Barber's (1994) Black and Hispanic participants expect children to follow the rules of the family, control their tempers, do what their parents ask and carry out their responsibilities.

It appears that the interviewees' families' strong pressures toward compliance coupled with firm social rules foster the development of what Ingman et al. (1999) refer to as overcontrolled behaviour. The Ingman et al. (1999) study concerned itself with how culturally mediated beliefs, values and traditions associated with socialisation practices influence child and adolescent psychopathology, specifically the level and types of fears children in Nigeria and Kenya develop. The relevance of the Ingman et al. (1999) study to the current research lies in the discussion of African parents' socialisation practices and the particular behavioural demands made on children in the African context. The focus on inhibition, compliance and obedience from children creates a particular basis for interaction between family members (Ingman et al., 1999). The context of interaction is made visible in the interviewees' families through the lack of confrontational interaction and the interviewees' references to what is proper especially when discussing parents.

5.2.3 Money conflict between parents and children

Just as there appears to be minimal inter marital conflict in the interviewees' families intergenerational conflict too seems limited. Specifically conflict around money

between interviewees' and their parents is relatively insignificant. Conflict between interviewees' and their parents' where it exists tends to have occurred more recently as the interviewees' have become young adults. These conflicts are only sometimes indirectly linked to money and seem to be more about challenges to some of the social and cultural norms operating in their families but do not however seem to be driven by major issues nor do they appear to undermine the interviewees' commitment to their perceived familial obligation.

Only one interviewee had direct conflict with a parent over money. Tension also developed between parents and children in a few of the families in the priority area of education. In two families (A, B) this was due to the perception that there was an imbalance in the distribution of resources allocated to the education of family members. While for a number of interviewees' friction developed between themselves and their parents around their choice of study area at university (G, D, I). The main concern expressed by parents was whether the area of study chosen by their children would ensure future employment and financial independence.

Conflict over money between D and her mother has been a feature of their relationship since D's adolescence. These disagreements focus on money coming to D from outside the nuclear family as an adolescent from aunts and uncles and as a young adult from part time employment. Two things seem to be happening around this money. Firstly D's mother is using the money as a teaching/learning experience through which she is attempting to teach her daughter the value of money (Furnham & Argyle, 2000; Wilson, 1999). This is illustrated through D's recollection of having to sit down and account for exactly how she spent six hundred rand received from aunts and uncles for a school trip to Cape Town. D's mother continues to caution her daughter against wasteful and unnecessary spending such as perfume and clothes that

cost an entire months salary which D agrees is "*…not very clever, I know that's good advice.*" (D, Line 405).

Secondly in more recent conflicts around money D suggests that her mother expects her to give a portion of the money she earns to her mother and allow her mother to direct decisions of what to do with the money because that is what was expected of her mother as a young woman as she explains; "*I think it also goes back to how she was brought up…*" (D, Line 394). Certainly D's mother grew up in an era where it was common for young men and women to give a portion of their earning to their parents. Within the interviewees' families there is also a strong value orientation toward family and communalism which suggests that money coming into a household becomes to some extent the property of all the household members (Furnham & Argyle, 2000).

Although D stays in the university residence she is in effect still a member of her mother's household and therefore should contribute in some way. Conflicts such as this have not arisen amongst other interviewees' and their parents because most do not have extra income from part time employment. In the case of those that do have part time jobs such as G the money is spent directly on expenses related her university education and so falls into one of the agreed upon priority areas of spending within the family. Perhaps even more importantly there is no surplus money for saving or discretionary spending unlike D.

Although conflict between the interviewees and their parents was found to be limited it is notable that with the exception of one interviewee (D) tension over money arose in the priority expenditure area of education and not around alternative categories of expenditure that do not form part of the families' expressed hierarchy of priorities. For instance in both A and B's families one or more siblings express frustration with

their parents for what they perceive as the preferential treatment of some children in the family. B's middle brother feels that his mother is neglectful and "*favours*" his siblings as she has not been able to send him to technical college whereas both B and her older brother have attended tertiary education institutions.

A also uses the term "*favour*" to explain the discontent she and her siblings felt over their parents preferential treatment of her oldest brother, she says; "*it feels like they are in favour of him"* (A, Line70). In A's family her parents made all the children choose whether they would get a new school uniform or go on a school trip clearly the priority was a school uniform. However her oldest brother A explains "*for him they* [parents] *always sacrifice…that he goes* [on a] *trip"* (A, Line 123). In both cases a lack of surplus income in the family limited spending in this priority area and as A says "*…it's true in a sense that we will understand that they don't have money, for this and that…for a trip*" (A, Line 118 & 122) indicating that although children in the family are aware of the lack of money there is nevertheless a sense of discontent but not major distress.

5.2.4 'The economics of children'

Wilson (1999) suggests that over time the value of children has changed and where once they represented a useful economic asset children are now economically useless and in fact very costly. At the same time the emotional and moral value of children has risen and they are perceived as priceless. Children are also according to Furnham and Argyle (2000, p. 186) a "status symbol and evidence of virility."

Children are not only a status symbol, in themselves they enhance the status of their family through success. Success is linked to their performance in educational and career areas and reflects well on their parents suggesting that they performed their duty well. Money earning potential in the future is also an important consideration

and this is evidenced through strong interest and influence in the occupational choices of interviewees. Their educational and occupational choices will have an impact on the material circumstances and social status of the family as a whole (Furnham & Argyle, 2000).

5.2.4.1 The importance of education and its link to money and conflict

Interviewees' choices regarding area of study at university caused some tension in a few families. These disagreements were not about the allocation of money to a tertiary education but whether that education would facilitate life opportunities such as independence and self sufficiency. For the interviewees' families the perceived quality or worth of tertiary education is in its ability to "ensure an income or generate money" in the future (Berkhout & Wielemans, 2001, p. 22). The link between money and conflict in this arena is indirect but underlying the tension between interviewees and their parents. Choices of study area are strongly guided by parents and focussed away from arts and drama degrees toward engineering and the sciences. While the some of the interviewees are clearly disappointed not to be following their "*passion*" (C, Line 192 & D, Line 93) these disagreements manifested no deep resentment. Interviewees uncomplicatedly defer to their parents 'wisdom' and the knowledge that their guidance is motivated by care for the welfare of the entire family.

F's parents voiced similar concerns about her choice of a bachelor of arts majoring in media and psychology asking "A*re you going to find work?*" (F, Line 113). G's family too felt that a commerce or science degree would be a better choice than drama she says that her parents were "*angry*" (G, Line 175) at her decision to persist with drama and she explains that "*They think that there is no money in this industry, that there is too much competition, they think there are no jobs in this industry*" (G, Line 194-195). A qualification is an investment and the ultimate goal of the interviewees'

families is to secure a worthwhile investment for the effort and money that has been put into their children. A 'good' degree is an investment that not only reflects well on their achievements as parents but has the necessary qualities to ensure the future success of their children. There seems to be a perception among the interviewees' families that certain areas of education offer better prospects than others hence the emphasis on commerce and science degrees. The idea of a qualification as a 'barterable commodity' (Berkhout & Wielemans, 2001, p. 22) that may be exchanged for money which in turn brings other benefits is underscored in H's comment on her fathers view of education "*…we were always told to focus on education, we should go to school and get educated, and become independent and have our own money*." (H, Line 136-137).

The source of money is often important and according to Burgoyne (2004) it is difficult to 'forget' where money comes from and this may be loaded with emotional meaning. I illustrates this as she explains the importance of caring for her mother in the future and she says; "*…because she* [mother] *is the one who has taken care of me and not everyone who is a cleaner can take a child to university*" (I, Line 69-70). For I her mother having paid for her education is a source great pride and her education has become something special of enhanced worth related to the source of the money. I's emotional response is important as recognition of another's achievements – particularly those from which one benefits – along with thankfulness are elements of the moral emotion of gratitude binding one to reciprocity (Emmons, 2006; Trivers, 1971). Money and education embedded within each other are inseparable and responsible for guiding the actions and interactions within the interviewees' families by providing a common goal toward which money and effort is directed that is, education and prohibiting conflict as the meaning of education linked to money is a common goal within the families'.

5.2.5 Money related conflict between siblings

There is not a complete absence of conflict between siblings but conflict is limited and may suggest that the focus within the family is cooperatively rather than competitively based on the apparently shared goals of educating and sustaining all members of the family. Conflict between siblings is neither intense nor ongoing and its main source is the equitable distribution of resources amongst family members in at least five families (A, B, E, I, and H). These conflicts fall into the priority areas of education and subsistence thus remaining within the agreed upon boundaries within which money is allocated in the family. B's family however adds a new dimension to the discussion of money and conflict.

B's middle brother and her sister live at home with their mother and both siblings are employed. However while B's sister contributes to the household by purchasing groceries or giving a portion of her income to her mother for the purpose of purchasing groceries her brother does not. B explains that her brother's unwillingness to contribute to the household is a source of conflict between the siblings, she says "*…he would buy stuff for himself…so there would be arguments…he wants to keep it* [money] *for himself…*" (B, Line 136-138). Her brother is violating one of the normative guidelines that function within the interviewees' families to shape behaviour and set out particular understandings of responsibility and commitment in practice. The norm of reciprocity is fundamental to the functioning of the interviewees' families and filial obligation suggests that children have a responsibility toward their parents in return for the care and support they received as dependents (Aboderin, 2005). B's brother may be reacting to his perception that his mother failed in her obligation to provide for his further education despite the fact that B indicates this was an economic restriction and not a form of favouritism on her mother's part.

In A's family tension between siblings revolves around the already mentioned issue of disparity in the allocation of money for education; namely school trips - a perceived luxury or extra for most of the families – and a school uniform for the oldest sibling but not the other children. In B's family as in A's particular areas of conflict between parents and children are replicated between siblings hence B's middle brother's resentment of his siblings opportunities to gain tertiary education. In neither family is overt confrontation between siblings alluded to over these perceived inequalities in allocation of money in the area of education. Overt conflict is however a feature of B's siblings interaction as a result of her middle brother's refusal to contribute financially or materially to the household. In the light of relatively little familial conflict over money the fact that overt conflict arises here points to the importance of understandings of family or household units as cooperative and serves to highlight the significance of shared values, attitudes and practices within the interviewees' family.

The second area of sibling conflict is also related to the equitable distribution of resources and involves clothing. E, H and I all report that animosity between siblings was predictable if one child received a jacket or pair of shoes and the other children in the family did not. While these arguments seem petty they are in some way linked to the egalitarian manner in which the economics of the interviewees' families function. At the same time a lack of notable conflict between siblings could be attributed to the cooperative rather than competitive orientation (or rivalry for scarce resources) which seems to operate within the interviewees' families to maintain and sustain the family.

5.2.6 Conflict over money with extended family

Conflict over money with extended family particularly in-laws was not a specific feature of the interviewees' families in this research and only surfaced in one interview. F mentions that conflict exists between her mother and her paternal

grandmother (mother in-law). This conflict is according to F about money and her understanding is that when the family moved from her paternal grandmother's home to her maternal grandmother's home financial support was withdrawn from one household and transferred to another. F's paternal grandmother blames her daughter in-law for this loss of household income.

F's grandmother may have a legitimate complaint regarding reduced income to her household as it is clear from the organisation of money in the family that some financial contribution from those living in a household is mandatory. Abane's (2003) research into marital conflict in Ghana found that in-laws see their daughter-in-laws as responsible for what they refer to as their son's neglect or irresponsibility in failing to provide financial assistance to family members. F echoes this sentiment saying "*mother-in-laws…don't like the wife they think they are taking their sons away from them taking all the money, that's the main part of the argument…*" (F, Line 160-162). Analysis of Abane's (2003, p .46) respondents' comments also revealed that in-laws often 'pick quarrels' with daughter-in-laws when they perceive their sons to be faithfully discharging their marital responsibilities and so reducing the level of support extended to their blood relatives such as parents and siblings. Part of the conflict between F's mother and paternal grandmother seems then to be sustained by the same perception of withdrawal of support from blood relatives and redirecting income into the marital relationship.

5.2.7 Filial obligation and potential conflict between interviewees and a future partner

The potential for conflict to occur when funds are directed out of the marital family toward extended family members was briefly illuminated by the conflicted relationship between F's mother and grandmother on this issue. The question of the possibility that family obligations i.e. the norm of filial reciprocity may cause conflict

between the interviewees' and a future partner was put to the interviewees for consideration. The interviewees' unanimously agreed that there certainly would be potential for conflict with a future partner if that partner was not supportive of or did not subscribe to the same or a similar set of normative guidelines for determining personal responsibility and commitment. However the focus of the interviewees' answers was not so much on conflict with a future partner per se but more on the importance of family and the commitment that each of the interviewees' feels toward their family. Reciprocal duties override the idea of conflict with a future partner.

Just as the expression of conflict in the interviewees' families was subverted by the shared social and cultural norms and the joint priorities of the family these same factors are influential in maintaining particular money values, attitudes and practices within the interviewees' themselves.

5.3 Continuity in interviewees' money practices, attitudes and values over time

The organisation of money in the family as described by the interviewees' was characterised by; a normative hierarchy of priorities, a system of earmarking money for particular tasks, and the presence of reciprocity. The principles and beliefs that informed these concepts seem to still be part of the interviewees' personal money ethic. The interviewees' understandings of their future duty toward their family's and current practises within their generation provide some evidence for the maintenance of the values and concepts they experienced as children and adolescents.

Two key aspects that seem to constitute the essence of the interviewees' values are that money and education are important. Money is to be valued in the sense that it needs to be carefully budgeted, with due attention to the needs of all family members, and spent on the identified priorities of the family. Education is important in two ways, as an investment in a child and as an investment in the family. Educating one's

children is seen as part of a parent's essential duties and as Aboderin (2005, p. 17) points out parents who have "failed to provide for their [children's] education…have robbed them of the chance of a decent life as adults." The second part of the investment in education may be realised as a return on investment when successful offspring are independent, self-sufficient and in a position to assist other family members. A key emotional feature of the interviewees' notions of reciprocity is the feature of gratitude that they express. H provides evidence to support the reciprocal value content of education and money, illustrated by her comments; "*…I am determined to go to school… my family depend on me so that I could help in the future…*" (H, Line 353). She also provides further insight to the values underpinning reciprocity in the family when she says; "*I just have to help my sisters so that they become independent too.*" (H, Line 190) reinforcing the idea that reciprocity is about an interdependence that facilitates the achievement of goals that are both individually and family orientated (Romero, Robinson, Haydel, Mendoza, & Killen, 2004).

Reciprocal relations are not confined to the nuclear family. Money in the interviewees' families flows in a two directional manner between grandparents, aunts, uncles, parents and children in vertical exchanges and horizontally between siblings and cousins. Once again H provides current evidence for this assertion as she is supported financially and materially by her maternal uncles. Within the interviewees' childhood the extended nature of reciprocity in the interviewees' families was illustrated for instance by J who shared her maternal grandmother's household with an age cohort cousin. B who resided with an aunt in a neighbouring village during school holidays also provides support for the extended nature of reciprocity in the family.

Among the interviewees' the notion of reciprocity or future obligation toward their families is viewed as natural, a view that is encapsulated in G's comment "*it's just*

normal to us" (G, Line 269). J highlights the mutuality of the relationship saying "*they* [siblings] *would do the same for me*" (J, Line 128). While the idea of obligation toward the family is met with equanimity by most interviewees' some appear ambivalent about the idea. Kohli and Kűnemund (2003) in exploring intergenerational transfers in German families are of the opinion that an individual seldom has a single well-defined motive for giving and may in fact hold several overlapping and even contradictory motives simultaneously. Finch and Mason (1993) too suggest that individuals hold multiple complex reasons for accepting and acting on the idea of family responsibility or obligation. A level of ambivalence should not be considered inconsistent then perhaps because the notion of family obligation is more fluid than the idea of strict moral rules implies.

The moral aspect of giving within the family is important in that it creates and consolidates social relationships (Finch & Mason, 1993) so that giving in the family is more than the mere exchange of material commodities in response to a moral obligation. D is illustrative of this idea of ambivalence and competing values as she says "*if you know you have money and you are listening to your Mom whining you are going to feel bad and so you just give it to her.*" (D, Line 439-441). The next comment points to the understanding that giving is a significant way of acknowledging and fortifying the relationships that exist between family members and invoking the symbolic aspect of giving "*I want to do something like just to say thank you not really a payback.*" (D, Line 120-121).

Reciprocity elicits internal conflict as it may be perceived as both a duty and a choice. F expresses this conflicting force between "has to" (duty) and "wants to" (choice) when considering future obligation to her family. Her response to the question "Would you look after your parents and younger brother or younger sister as a matter or duty or choice?" is as follows; "*It's a bit of both sort of. I know how my mother is,*

a bit traditional…so I kind of have to help her," (F, Line 97-98). F's answer highlights the source of her ambivalence; the expressed cultural norm, a sense of anticipation within the family that may or may not be explicit, and her own compulsion to act which could be related to an understanding that one acknowledges an obligation to provide assistance when required is an intrinsic part of being a daughter (Finch & Mason, 1993). I expresses the concept of motive to obligation as inherent when she says "*…it's my family so I must help them no matter* [what]," (I, Line 118).

The form that reciprocity takes in the interviewees' families corresponds to the hierarchy of priorities and therefore expresses itself in means that facilitate the priorities of education and subsistence (which is concerned with meeting the practical physical needs of family members). G, B, E and I express this in concrete terms as they indicate that their future intentions toward their parents are to; "*build them a bigger house and furnish it*" (B, Line 109-110) and "*my plan is to build a house for my mother*" (I, Line 68). Buying groceries or providing money for groceries for the household is another aspect of reciprocity in the subsistence category already undertaken by some of the interviewees' siblings (B, G).

In terms of education as a family priority many of the interviewees' themselves are assisted with money for items such as books and university fees by family members. In turn interviewees' express an obligation and desire to facilitate the education of other family members. The value of education is recognised in I's statement; "*I must help them, especially the ones who are studying*" (I, Line 104). H highlights the commitment to and value of education as well as the inherent obligation to responsibility present in the interviewees' families when she says; "*I have to give them* [sisters] *money…because… they would want to go to tertiary…if I don't help them go to school then who is supposed to be responsible? I just have to help my sisters so that they become independent too.*" (H, Line 180-190).

Future reciprocity in the interviewees' families seems to be directed toward the youth and interestingly primarily toward mothers (A, B, C, D, H, J). Silverstein et al. (2006) suggest that marital disruption or divorce is most likely to weaken filial norms towards fathers as children tend to remain with their mothers while fathers have little contact or input to the family. In the case of B and J this theory may have some basis. However in families where both parents were together requires an alternative explanation. Knodel and Ofstedal as a result of their investigation of gender and aging in the developing world put forward the argument that mothers "may command greater emotional loyalty from their adult children" in some settings in recognition that they have sacrificed more in the course of raising their children and since it is possible that closer bonds may develop between mothers and children than fathers during childhood (2003, p. 680). The view expressed by Knodel and Ofstedal (2003) is certainly relevant to I who says she must help her mother; "*because she is the one who has taken care of me and not everyone who is a cleaner can take a child to university."* (I, Line 68-70). For most of the interviewees' it is true that their mother's were the parent available to provide love, care and assistance during their childhood and this may to some extent explain the focus on mothers as recipients of reciprocity.

It is clear that the interviewees' certainly share some of the practices, attitudes and values to money that they experienced in their childhood. They exhibit an appreciation for the value of education emphasised within their families and the constituent parts of that value which accentuate interdependence and moral responsibility. The presence of an ambivalent mindset in some of the interviewees' attitude toward the generalised norm of reciprocity is natural when attempting to reconcile the gap between the ideal and what is possible or concrete (Silverstein et al., 2006). The overwhelming sense gained from the interviewees' is that the practices, attitudes and values they experienced as children is currently salient and will continue to inform the way they deal with money in the future.

5.4 Gender and money in the family

Interestingly there are no significant differences in the treatment of children in the interviewees' families in terms of money. Although gender is significant in other areas of family life it is therefore somewhat surprising that it is not relevant in these particular families when it comes to distribution of financial resources or access to education. Some gendered differences were expressed with regard to money roles and responsibilities within the families however the traditional power differences usually associated with these roles was not evident.

Kenney (2006) suggests that household allocative systems themselves disadvantage women limiting their access to and control over money. The interviewees' families' hierarchy of priorities appears to work in favour of equalising access to and control over money except in the case of C's family where her father fulfils all financial roles. However indications are that C's father's first wife (C's mother) was employed and therefore had control over that portion of the income she earned in contrast to C's father's current wives who are not employed and do not have access to or control over money.

One of the important features of unequal power relations in the family is related to what Francis (2002) and Whitehead (1981) and others refer to as the devaluing of female money. This is achieved by limiting money earned by women to subsistence functions rather than directing it toward larger items such as the house. Pahl (2007) found strong evidence that money under the management of or earned by women is more likely to be spent on children than money earned by men. In the families of the interviewees' the finding that female controlled money is directed toward children seems to be supported. However the differentiation between male and female money is not as marked as Pahl (2007 & 1995), Sonnenberg (2007), Burgoyne (2004), Francis (2002) and Whitehead (1981) tend to suggest.

The interviewees' families allocative systems tend to be more egalitarian as money coming into the family is treated in the main as the property of all family members i.e. it is used to maximise the welfare of individuals equally. In addition parents' earnings are directed toward meeting particular costs in a practical manner. Costs related to children and school education such as groceries and books or stationery may be smaller more frequent purchases that mothers are able to easily direct their money towards. Many of the jobs held by the interviewees' mothers such as domestic work are paid weekly therefore providing ready cash to cover these types expenditure. There is no suggestion that this money is of less worth or importance to the family based on its source. However, women's money is consumed by day-to-day expenses while men's purchasing power is translated into assets. This means that when conflict or divorce occurs these women are rendered dependent and unable to leave the relationship with hard assets.

Pahl's (2000) research of the domestic economy in the United Kingdom found that women are most likely to manage finances in low income households and additionally women have different spending priorities to men. Further research into family finance by Pahl (2007) echoes a study by Piesse and Simister (2003) in South Africa exploring financial control and nutrition outcomes for children. Both studies found that household money earned and managed by the female partner is most often spent on children while the earnings of the male partner are directed toward alcohol and tobacco purchases. The interviewees' families follow the trends in Pahl (2007 & 2000) and Piesse and Simister's (2003) research to a limited degree; the interviewees' families fall into the low income bracket and women or mothers tend to be the financial managers in these families. However fathers in the interviewees' families did not spend money on alcohol and tobacco in favour of directing money toward their children's needs and the spending priorities within the interviewees' families are

shared by both parents. Only I's family presented an exception to the expressed spending priorities of the families as she explained that her father spends a significant portion of his earnings on alcohol.

5.4.1 Money, gender and conflict

Abane's (2003) study of marital conflict on the Cape West Coast of Ghana found that negative spending habits such as drinking, gambling and purchasing items on credit tended to squander scarce family resources and contributed to marital conflict. Abane's respondents' also cited insufficient housekeeping money as a source of conflict. Wives state that the rising cost of living necessitates the need for more money while husbands explain that low wages and extended family commitments make it impossible to provide more housekeeping money. Conflict over lacking housekeeping money was linked to discharging marital duties and role performance of spouses. Husbands are traditionally seen as providers though many women have moved into the paid workforce and contribute financially to the family. Concomitantly wives also expect husbands to become involved in child care and household work. These challenges to traditional beliefs about role responsibilities were felt to contribute to marital conflict (Hargreaves et al., 2006; Abane, 2003).

Hargreaves et al., (2006) conducted research into domestic violence in the Moretele municipal area of the North-West Province and while money was not a central focus of the research it was implicated in conflict between partners. In the Hargreaves et al. (2006) study conflicts around money which escalated to violence were salient. Documented instances of violence over money involved women who worked or those who had access to grant money and refused to hand it over to their partners who were oftentimes unemployed and used the money for liquor. In addition participants commented that women were beaten for misusing household money on gambling and drinking an issue that arose in Abane's (2003) Ghanaian research. Conflict over

money also arose when women challenged their husbands for giving money to girlfriends leaving little or no money for their own household's subsistence (Hargreaves et al., 2006).

The interviewees' consulted in the current research revealed little interfamilial conflict over money although in common with Hargreaves et al. (2006) participants' there is a sense that fairly authoritarian rules, prescriptions and codes govern family life. Following these codes of family interaction may go some way to preserving harmony. Both Abane (2003) and Hargreaves et al. (2006) found alcohol, gambling and girlfriends to be catalysts for marital conflict over money however only one of the interviewees' (I) in the current research indicated that her father consumed alcohol and suggested that he was somewhat belligerent. While this may have been problematic her mother's religious beliefs precluded engaging in conflict over the issues of alcohol and money. The remaining interviewees' indicated that their parents did not consume alcohol or gamble and from discussion seemed very family oriented thus eliminating potential conflict over money in these areas.

5.4.2 Gender and education

In many families were resources are limited there is a tendency to invest in the education of boys rather than girls (Makosana, 2001). The idea behind this is that girls will be taken care of by their spouses once married and boys will need to fulfil the role of main breadwinner and head of the household in the future. Buchmann (2000) suggests that educational investments that are motivated by wealth maximisation and the idea that all members of the family will benefit from the success of any one member should then focus their investment in children with the greatest academic potential. Investment in children in the interviewees' families seems to be determined according this model rather than on the gender of the child. The child supported in terms of tertiary education in these families tended to be the

one where there was opportunity and means, through bursaries, scholarships and financial aid.

The suggestion that there are few gender related differences in the interviewees families' with regard to the treatment of children appears to make intuitive sense given that the sample is made up of Black female university students. On one level it may be argued that if the salience of traditional gender roles was overwhelming in the interviewees' families it could be put forward that the young women may indeed then not have had the opportunity to attend university. Ilon (1992) explains that one reason rural girls do not stay in school as long as boys is larger demand for labour at home faced by girls. Ilon's study took place in Zimbabwe where the average hours per week spent on family tasks by rural female day students was calculated at 31.4 hours per week. The concentration of these tasks was in the area of traditional female domestic roles of cooking, cleaning, washing dishes and clothes, minding babies and shopping.

Buchmann, (2000) however found that patriarchal norms and gender stereotypes have no effect on children's educational participation in Kenya and that household resource constraints and evaluation of the returns to education are the key factors in education of children. In the case of the interviewees gender role norms although active in some of the families do not appear to govern financial distribution of resources within the family. In fact the household production framework put forward by economists and discussed in Buchmann's (2000) study of child schooling in Kenya seems to be more relevant to the interviewees' families.

Buchmann (2000) suggests that a principal concern specifically guiding educational decisions is wealth maximisation. Long term family welfare and the maximisation of resources for the entire family determine how incoming resources are redistributed

amongst family members. Differences in financial or educational investment for children are entirely due to differences in returns to schooling (Buchmann, 2000). What this means is that parents invest in more education for children with the greatest academic potential that is those where there is opportunity (access) for education and those most likely to succeed. In the case of this group of interviewees it appears that the strategy described here is applicable to their families. In each of the families the child chosen to be supported in tertiary education is not gender based but potential based. Traditional notions of gender within the interviewees' families tend to occur more around domestic chores and particular social norms.

5.4.3 Gender roles in the family

Gender it appears is only relevant in a few of the interviewees' families and its expression is concentrated in the domestic sphere. I and E both explain that domestic chores such as cooking, cleaning and washing were the responsibility of female siblings. E also indicated that social rules are different for male and female siblings in her family. She explains that "*Because he is a boy he is allowed more freedom*" (E, Line 207). It appears that socialising outside of the family for instance attending parties or music events and arriving home late at night is accepted as appropriate for her brother but not herself. Hargreaves et al. (2006) suggest that the rules and prescriptions that apply to gender roles tend to be mostly directed at women and focus on their role in family and society. A number of these directives are aimed at regulating who women may associate with and at controlling their movements. The participants in the Hargreaves et al. (2006) study felt that it was exceedingly important to protect women's sexual integrity therefore it is necessary for her to among other things be obedient, respectful and dress modestly. For the reputation and integrity of the family as a whole is judged on a daughter's behaviour and her potential to be a respectable wife.

E acknowledges that part of the reason for her limited social participation may be based to some extent on a concern for her integrity as a woman when she says; "*I don't know the reasons to it most probably if I get pregnant or something*" (E, Line 192-193). A small number of the Hargreaves et al. (2006) participants felt that it was important for young women to prioritise their education and find employment. It may be possible that E's parents restrict her social movements for both the traditional social gender norms that perceive her virtue as a female is important and reflective of the family as a whole and the idea that pregnancy would impede or end her education and have an impact on her ability to find employment.

A few of the interviewees' allude to the presence of similar guidelines to regulate behaviour for instance D would never introduce casual male acquaintances to her mother and F has always had to ask her father for permission to go out. B however felt there were not many social rules in her home she could go out if she wanted to but did not. Clearly there are social norms governing the behaviour of children in the interviewees' families as is indicated by the focus on respecting parents and complying with their authority. The presence of particular social behavioural prescriptions for girls is present in four of the interviewees' elaboration of their family which suggests that; there is room for the idea of distinct social codes for male and female children to be explored further; and/or that for the most part there are no particularly noteworthy differences between boys and girls in the interviewees' families and their respective roles.

The discussion of money in the interviewees' families has been presented under four broad thematic headings; money organisation in the family, money and conflict in the family, money and reciprocity in the family, and, money and gender in the family. However all of these aspects are overlapping each influencing and informing the other. Developing insight in one area facilitates explanation and understanding of

another. The goal has been to take apart the largely unexplored whole that is money in the family and present fundamental aspects separately to provide some insight to the role and meaning of money in these families as a whole.

5.5 Summary discussion of findings

This section of the chapter aims to use the research findings to answer the set of five interrelated research questions that were used to guide this study about money in the family. The relevant findings are discussed separately in relation to each of the five research questions. The central focus of this research is money and therefore information selected for discussion in this section is that which is directly related to money in the family.

5.5.1 Research question 1

What were some of the characteristic practices and attitudes to money that a group of young Black African women experienced during their childhood in a rural community?

This question aimed to gather information that would provide some understanding of how the interviewees' families organised their money. The intention was to uncover patterns in money behaviour in the family during the interviewees' childhood and adolescence that would expose characteristic practices with regard to money and form a descriptive foundation of money usage in these families.

The most significant features of money organisation in the interviewees' families during their childhood were; a hierarchy of priorities, a system of earmarking money and the presence of the generalised norm of reciprocity. The normative hierarchy of priorities determined that money was focussed on two main objectives: subsistence and education. The most striking feature of these families was the shared priority of these financial goals, which was different from the findings of Pahl (2007) and Zelizer

(1997). Allocation of resources toward education and subsistence favour the needs of children over those of adults and this in turn informs reciprocal behaviour. That is assistance extended to or from family members is prioritised around educating and meeting the basic needs of children first. Fulfilling reciprocal duties towards parents are also only necessary obligations once one has fed, clothed, housed and educated your own children. These particular findings with regard to reciprocity reiterate those of Aboderin (2005).

Extended family networks are important resources that facilitate sharing the burden of child rearing costs. These networks were pertinent for a number of interviewees' who spent time living in their grandparents households as children. Reciprocity is exhibited along both horizontal lines, within generations between siblings and cousins, as well as vertical lines, between generations involving for instance grandparents and grandchildren or aunts, uncles and nephews or nieces. Exchanges amongst family members take the form of both money and goods. Goods, principally groceries, are an important way to contribute to the household's one lives in as a young adult whether it is your parents or grandparents home. Money is a practical way to accomplish reciprocity and money exchanges within the family are a feature of the interviewees' families most often, as stated previously, to assist in accomplishing the goal of educating children in the family.

Money in the interviewees' families is specifically set aside or 'earmarked' in Zelizer's (1997) terms, for particular uses. Earmarking money serves to restrict its uses and labelling money in this way clearly identifies how the money is to be used and for whom in effect articulating the priorities of the family. In this regard the prioritisation of education in the interviewees' families is an investment which yields future returns that assist the family in maintaining or improving their living conditions.

Within the interviewees' families meeting the needs of all family members requires careful and effective management of money. Conservation and cooperation are the two most prominent values operating in these families which ensure that by working together the necessary requirements of all family members are fulfilled in terms of the shared hierarchy of priorities.

A set of interrelated practices with regard to money shaped the interviewees' experience of money in the family as children. Along with the practices; identifying money according to its tasks, budgeting with care, and allocating money toward a shared hierarchy of priorities, assisting kin where possible and necessary, were an underlying set of values that informed familial attitudes toward money. These values emphasised cooperation, education and the importance of family.

5.5.2 Research question 2

Are family member's designated particular rights, roles and responsibilities with regard to money?

Research questions 1 and 2 are closely linked as the patterns of practice with regard to the organisation of money in the family are associated with particular rights, roles and responsibilities for different family members. Money organisational practices point to these rights, roles and responsibilities which are embedded in practice and not always clearly and easily articulated. The description of money organisation and practice in the interviewees' families' presented in the discussion section provides some insight to the money duties, tasks and authority attributed to family members and these are discussed here in an attempt to answer question 2.

Determining whether family members are accorded particular rights, roles and responsibilities with regard to money begins logically with the source of money in the household and its subsequent distribution. In half the interviewees' families their

fathers provided the main source of family income, for three families this role was shared by both parents while mothers were the sole breadwinners in the remaining two families. The role of money control tends to rest with the main breadwinner who may or may not also be the money manager. Money management refers to the daily tasks associated with organising money while the money control is reserved for the person who makes the family's most important financial decisions (Vogler, 1998).

Consideration of money management and money control within the household always seems to lead to questions of power and inequality. Indeed Pahl (2007, 2000 & 1995), Sonnenberg, (2007), Burgoyne (2004), Vogler (1998) all point to the distinction between money management and money control in the family and the relative difference in power that is associated with each of these roles. Within the interviewees' families these separate roles of money manager and money control were salient and in at least five instances the normative status of the husband as head of the household was linked to 'having the final say' or making important decisions for the household (C, E, F, G, H). However financial decision making within the interviewees' families was not limited to the male head of the household. In seven families (A, D, E, F, G, H, I) mothers as money managers had considerable influence and input to financial decision making. Of course for B and J whose mother's were single parents all money related activities and decisions lay with them. Only C's father fulfilled the roles of both money control and management and certainly was the head of the household in all respects. The expected imbalances in power related to the roles of money management and money control do not seem to shape the interviewees' parents relationships around money. The organisation of money in these families seems to be based on functional arrangements which facilitate meeting the goals of the shared hierarchy of priorities.

What is evident in the interviewees' families is that money and money related issues are the domain of adults i.e. parents and their responsibility to the family is to ensure that the priorities of subsistence and education are achieved. This means that all members of the family are fed, clothed and housed, and very importantly in as far as their means allows that all children are afforded the highest level of education possible in the circumstances. Achieving efficient management of money in the household means that particular money responsibilities are accorded each spouse. Wives or mothers money tends to be directed toward groceries, school books and stationery, school uniforms, pocket money and other weekly incidentals that may be required in the home. Husbands' income is set aside for larger expenses such as the house, appliances, furniture and in some instances school trips and university fees. Where both parents are employed it appears that income is not pooled but distributed directly toward the needs for which it has been earmarked. In families such as G and H, whose mothers were not always employed, their fathers as the breadwinners handed over their income to be managed and distributed by their wives.

Pahl (1995, 2000, 2007), and Piesse and Simister (2003) found that women are more family focussed than men and that money earned by or under the management of women is most likely to be spent on children and the household as a whole. Money controlled by men was found in Piesse and Simister's (2003) South African research to be spent on non-essential personal items such as alcohol or tobacco rather than the family. Certainly in the interviewees' families' mothers had a significant role in the distribution and management of money however there also seems to be a sense that both parents were invested in the hierarchy of priorities described in these families suggesting that male controlled money would also be prioritised for the subsistence and education needs of children. C's father as the breadwinner, money manager and

financial decision maker provides evidence for this point of view as one of his main concerns is the education of his daughter.

Allied to the roles and responsibilities that the interviewees' parents have as the financial managers and controllers is the right to have the final say in all family decisions. Parents could be described as the 'executive directors' of the family. The interviewees' comments tend to suggest an authoritarian parenting structure in which decision making rests with parents and room for dissent by children is limited. Even purchases such as clothing which may be taken for granted in more affluent families are important areas of expenditure that require planning. Clothing is typically purchased once or twice a year and this area of expenditure illustrates the shared manner of financial organisation that seems to characterise the interviewees' households. Clothing purchases also highlight once again the priority afforded education as purchasing uniforms for school comes before other clothing needs. In addition parents tend to make the decisions about what clothing is to be purchased i.e. they choose the clothes in keeping with their roles as 'executive directors' of the family.

Children's participation in any money related activities in the family are limited. A few of them such as A and I had some knowledge about family finances and while children are allowed to make requests, for instance to have money to go on a school trip, the final decision rests with their parents as do the priorities toward which money is directed. Eight of the interviewees' either received regular pocket money or were given money every now and then. This money which could be described as children's money was earmarked for particular types of expenditure such as sweets, food at school, miscellaneous toiletries and hair products. Regular pocket money tended to be dispersed by mothers while irregular incidental money for spontaneous

purchases of sweets or other items was most often distributed by fathers. Saving pocket money was voluntary and left to the children's discretion.

In the interviewees' families rights, roles and responsibilities around money are the dominion of parents. The organisation of money in these families seems to be informed by parent's personal ideologies shaped by broader cultural norms that emphasise a particular set of values giving primacy to the needs of the family and the responsibilities that parents have toward their children. Decision making and money management is structured in line with the responsibility to take care of the family and meet the priorities of subsistence and education. Therefore while the parents of the interviewees' certainly have particular roles with regard to money in the household the link between asymmetrical financial contribution and the assumed resulting asymmetries in power and control (Furnham & Argyle, 2000) are not as prevalent as other research has indicated (see Pahl, 2000 & 2007, Burgoyne, 2004, Vogler, 1998). Rights, roles and responsibilities with regard to money are not narrowly defined by economic factors but are a complex blend of economic, personal and cultural factors.

5.5.3 Research question 3

To what extent does money emerge as a source of conflict in the participants families and what are some of the characteristic features of this conflict?

This research question was premised on the notion that conflict over money is to some extent inevitable in families, an idea supported by much of the research and the writings consulted for this research. Almost counter intuitively the interviews revealed a relative absence of conflict over money per se. When conflict did arise it did not cause significant or lasting distress nor was it based on direct challenges to the principles and priorities of the families. Conflict in this group of families also failed to display the features generally associated with conflict in terms of the psychological literature.

Where conflict was present it nevertheless seemed to coalesce around a shared family understanding of what money should be used for. For instance all the interviewees' families prioritised education and conflict in this area revolved around whether money should perhaps be spent on a school trip or a school uniform. The conflict did not centre on the question of prioritising money for education as such instead of something else. The apparent lack of conflict over money in the interviewees' families seems to rest on a shared internal system of values and priorities that directs the allocation of money and precludes disagreement. The family environment described by the interviewees appears to be hierarchical based on social and cultural norms of respect for one's elders, such as parents and grandparents, and where challenges to authority are prohibited.

Pahl (2007), Hargreaves et al. (2006), and Abane (2003) all found that household members have incompatible or competing spending priorities which result in conflict. The interviewees' families however have strongly aligned spending priorities and this assists in preventing and reducing conflict in these families. Conflict where it occurs tends to be structured by the priorities of the family i.e. subsistence needs and education. In line with this, expressions of conflict between divorced or separated parents of the interviewees' centre on the issue of financial contributions toward the care and maintenance of children (B, C, J).

Conflict between parents, although uncommon, arises when the financial priorities of the family are disturbed by spending money on unsanctioned items (E), or spending money allocated for one task such as school fees in another area such as clothing (H) and when parents do not agree on the necessity of particular expenditure such as school trips (F). It is notable that conflict remains within the boundaries of the families' hierarchy of priorities and is not influenced by alternative areas of

expenditure perhaps because there is so little money in the first place. A significant aspect of the conflict between parents was lack of persistence and divisiveness. Parental conflict in other contexts is often characterised by an ongoing focus on a particular topic or area of difference that sets up opposing groups within the family often eliciting guilt in children for their perceived support or non support of their parents' point of view.

Following the pattern of conflict set out by their parents' disagreements between interviewees and their parents or between interviewees' and their siblings is also confined to the categories of subsistence and education. Conflict between parents and children revolved around children's perception of unequal distribution of resources. Arguments over apparent differences in distribution of resources is not an unexpected area of conflict given the expressed emphasis placed on balanced equitable organisation of resources to meet the needs of all family members. Conflicts in the area of educational expenditure focussed on the idea that one or more children were getting preferential treatment; such as being allowed to go on school trips when others were not (A), and, not being given the opportunity to attend a tertiary education institution (B). However the expression of conflict was not characterised by a significant level of emotional distress and it did not threaten the bonds between siblings or between parents and children.

Part of the reason for such limited conflict within these families is attributable to the authority of parents. The interviewees' descriptions of interaction with their parents revealed firm social rules that foster compliance and conformity to parents' authority (Barber, 1994). Along with authoritative parents the construct of familism seems to function within the interviewees' families to reduce conflict. Familism reflects the collectivistic nature of these families through the focus on shared goals, the interdependence of family members, the high degree of family unity and close

proximity with extended family (Romero, Robinson, Haydel, Mendoza, & Killen, 2004).

Given the links between interviewees' families and extended family members especially with regard to lightening the burden of child care and education it could be assumed that conflict may arise in these relationships. However only one interviewee' (F) raised the issue of conflict between in-laws contrary to Abane's (2003) research which found conflict between mothers in-law and daughters in-law to be more pronounced. The nature of this conflict concerns withdrawal of financial support from blood relatives and the redirection of income into the marital relationship. This was the only area of conflict in the interviewees' families that produced a sense of ongoing or long lasting conflict however the interviewee's limited information of the situation prevented detailed exploration of the issue. The very fact of her limited knowledge of the conflict suggests that it was low-level and no threat to family bonds or well being.

Exploring the potential for conflict to occur between the interviewees' and their future partner seemed a logical step, given the interviewees' expressed investment in their families. Unsurprisingly while the interviewees' acknowledged the possibility of conflict in this area they were not convinced that their own future filial obligation toward their family would necessarily be problematic. They felt that conflict with their future partner would be more probable if they did not share similar values regarding family obligation. The interviewees' answers focused more on the importance of family and their own commitment to what could be described as the generalised norm of reciprocity rather than the actual idea of conflict with a partner.

Finally a potentially vital ingredient for the production of conflict in families is the presence of surplus income. In the interviewees' families where there is no extra

money for discretionary spending and priorities for expenditure shared, there is, in effect nothing to argue over.

The tone of the families comes across as cooperative rather than competitive when it comes to facilitating the well being of the family as a whole. Interestingly where traditional social or cultural values seem to cause the most difficulty is around gender appropriate roles and behaviour. In some respects adherence to particular cultural values assists in the avoidance of conflict, for instance the importance of respect for parents and the adherence of the interviewees to a strict code of behaviour that precludes dissent with one's parents. The shared focus of the families toward particular priority goals most notably the education of all children in the family also facilitates limiting conflict. Cheng Stewart and Danes (2001) indicated that the presence of shared common goals in a family can override short term conflict i.e. the disagreement loses its potency. There is a sense too that the tremendous financial difficulty experienced by the interviewees' families in earning and providing for their family in some way subjugates the idea of conflict over money.

Given the striking lack of conflict in the interviewees' families and the defining features of this lack of conflict it may be argued that certain pre-conditions have to be met in order for conflict over money in the family to occur. These three conditions are; a lack of shared norms within the family, a particular set of relations between parents and children, and, enough money to conflict over.

5.5.4 Research question 4

Do the participants still appear to share some of the practices, attitudes and values toward money that they experienced in their rural childhood?

The organisation of money in the family as described by the interviewees' had three prominent features; the normative hierarchy of priorities, a system of earmarking

money for particular tasks, and the presence of reciprocity. The values that informed these concepts seem to still be part of the interviewees' personal code of practice. Evidence for the maintenance of the values and concepts they experienced as children and adolescents is visible in practice and in the expression of the interviewees' understanding of their future obligation toward the family and the high value placed on education.

The value of education both as an ideal and as something of worth that provides a practical economic return was highlighted in all aspects of the interviewees' families' strategic decisions. Education formed the second half of the hierarchy of priorities identified within these families and was emphasised as a worthy goal throughout childhood and adolescence. The interviewees' themselves have articulated their view of education as an important way to gain independence and freedom. Freedom could be understood as referring to a relative freedom from economic hardship as many of the interviewees' link ideas of independence and a job or income as the inevitable results of education. The special relationship of obligation created by kinship and underpinned by emotional bonds is acknowledged by the interviewees' as a 'natural' situation. There is a taken for granted acceptance that if any family members require aid the interviewees' will assist them as far as their means allows.

One of the ways in which it is clear that interviewees' share some of the practices and attitudes toward money they experienced in their childhood is evidenced through their focus on the necessity of assisting their siblings to obtain an education. This also brings into focus the norm of reciprocity which appears to be paid more than the lip service it seems to have in other contexts. Notably the study by Grundy (2005) of British parents and children's reciprocal relations where findings suggested that although children theoretically supported the idea of reciprocal family relations in practice parents aged 55-75 still provided more economic and practical support for

their children than the other way around. Silverstein et al. (2006) too indicate that there is a considerable gap between abstract ideals and actual practice when it comes to reciprocity in the family. The uniqueness of the interviewees' situation is that reciprocal relations have in the majority of families already been enacted in practice within the interviewees' generation. Reciprocity is a reality in the interviewees' families rather than an abstract construct.

The norm of filial reciprocity is of central importance to the interviewees' and expressions of gratitude and understanding of the 'sacrifice' their parents made in order to facilitate their education dominate much of the interview material. Trivers (1971) and Emmons (2006) suggest that emotion specifically the moral emotion of gratitude is necessary to bind people to reciprocity. The interviewees' seem to fulfil all aspects of the requirements that suggest genuine gratitude as set out by Emmons (2006). That is, they acknowledge the benefit they received from their parents with the understanding that their parents acted intentionally and were concerned with their wellbeing as well as conceding that the education they received is of value to them. The net result is a strengthening of prosocial behaviour in particular with regard to the generalised norm of reciprocity and that of filial obligation.

Aboderin (2005) and Van der Geest (1998 & 2002) found evidence to support the idea of conditions and limits to regulate the application of filial obligation norms in practice. An important condition to be met by parents is that they fulfil their responsibility to care for and most importantly educate their children. Evidence in favour of that condition exists in the interviewees' families emphasis on education in general. However the condition of parental responsibility is made far more explicit in the deviant example of I's father whom she perceives as negligent in his duty to provide for both his family and his children's education. I expresses a conflicted view with regard to her duty or obligation to her father. She moderates any potential

feelings of guilt she may have as a result of her ambivalence toward her father by explaining that one of her brothers already sends her father money.

The overwhelming importance the interviewees' place on education and the shared familial norm of reciprocity indicate that far from eroding particular culturally informed practices have been maintained across generations. The potential influence of tertiary education and an urban setting seem to have strengthened the interviewees' commitment to their families expressed through their desire to educate their siblings and take care of their parents. The particular forms that reciprocal actions take also seem to have maintained their cultural form. That is, the interviewees' refer to their desire to build their parents homes and buy furniture as their parents did for the interviewees' grandparents. Contributing to the household in which one resides as an employed adult either in the form of groceries or money also remains salient over generations. Currently a number of the interviewees' employed siblings provide examples of such behaviour. Interestingly in cases where employed children fail to adhere to this social norm such as in B's family there are instances of conflict between siblings in an attempt to elicit conformity.

Finally the practice of 'earmarking' or setting aside money illustrated in the way the interviewees' families allocated their money seems to be part of the interviewees' current repertoire of money activities (Zelizer, 1997). Without prompting the interviewees' tended to outline the tasks for which they allocated money sent to them by their family while they are at university. Money seemed to be mentally compartmentalised and allocated to of necessity toward educational requirements such as textbooks and personal care items or what could be considered subsistence needs thereby reproducing the hierarchy of priorities that exist within their families.

5.5.5 Research question 5

Does gender play a role in the practices and attitudes to money that the participants experienced within their families?

Consideration of the findings suggests that gender is not a significant determining factor in the practices and attitudes to money displayed in the interviewees' families. Particular money related roles and responsibilities within the interviewees' families are organised along gendered lines. However the finding of Sonnenberg (2007), Kenney (2006) and Pahl (2000) which suggest that household allocative systems themselves disadvantage women because they limit their access to and control over money did not seem to be true of these families. Gender differences in designated roles as money manager or money controller seemed to be allocated according to practical principles.

In the interviewees' families male and female money was directed toward different tasks in common with arrangements in other settings however the accompanying devaluation of female money found in the United Kingdom (Vogler, 1998) and in Lesotho (Sweetman, 1995) among others was not present. These families exhibited a strongly authoritarian and patriarchal structure with fathers fulfilling the role of breadwinner and head of the household. At the same time the interviewees' mothers seemed to have more input and control in the household than traditional social norms allow (see Hargreaves et al., 2006). In dual parent households the parental unit seemed to function in a more egalitarian manner while still demanding respect and compliance from children with regard to both parents and not just fathers. The 'model' of interaction presented by the interviewees' parents has a potentially significant influence on the way in which there children will negotiate relationships in the future not only in terms of money but also in terms of relative equality between parties.

Certainly allocation of money to children in the family followed no overtly gender based favouritism, unlike Ilon's (1992) sample where boys were certainly given more incidental money than girls. Similarly, expenditure related to schooling and further education showed no gender bias particularly in the light of the sample's status as women all attending a tertiary education institution. The interviewees seem to attempt to maximise educational opportunities for all children in the family regardless of gender. In this sample extended family networks appeared to function to assist all children without systematically disadvantaging either boys or girls as occurred in the Lloyd and Blanc (1996) study. The lack of gender differentiation in money allocation and distribution within these families is interesting given the existence of stereotypical notions of gender roles associated with household tasks that some of the families display. Perhaps certain socially accepted ideas around the socialisation of children are more pervasive than others. In many contexts household tasks are perceived to be the domain of females while outside work is that of males.

In the same way that the findings of the study seem to challenge the assumption that money and conflict in the family are inevitable. The lack of overtly gendered differences in money attitudes and practices within the interviewees' families suggests that traditional notions of money, power and inequality that pervade literature may also require re-evaluation. The limited linear distinction between money management and money control put forward by amongst other Pahl (2007, 2000 & 1995) and Vogler (1998) fail to take into account the specific and nuanced differences that might exist within families. The interviewees' families indicate that male and female parents have considerably overlapping spheres of influence. Although just as the relative lack of conflict in these families is atypical of families in general the apparent lack of stereotypically gendered attitudes toward and features of money organisation in the family may also be out of the ordinary.

CHAPTER 6
CONCLUSION

The goal of this qualitative study was to explicitly explore the link between money and conflict in the family through the eyes of a group of young Black women who experienced a rural childhood and adolescence. The selection of this group was based on an expectation of some commonality of experience in their childhood related to money. Importantly too it was felt that money in the family per se is under researched in the South African context in general and in the rural Black population in particular. Literature focusing on money in the social sciences has illuminated the double meanings of money and explored money in the family extensively from a European and North American perspective. A feature of much of this money research is the ability of money to generate interpersonal and intrapersonal conflict.

It seemed both likely then that conflict over money would be a feature of this group of families and necessary to explore the nature of this conflict. Analysis of the interviews surprising revealed a relative lack of conflict broadly within these families as well as narrowly in relation to money. Thematic content analysis facilitated uncovering of both explicit and implicit themes within the interviews that have allowed some understanding of how money works in this particular group of young women.

6.1 Reflections on the study

The particular characteristics presented by the chosen sample were highly influential in achieving what seems to be the fairly unique finding of a relative lack of conflict in general and over money in the family. The interviewees' families shared a particularly strong focus on education that seemed to mitigate conflict and functioned to consolidate the family's goals. All the interviewees' were also currently enrolled at university, a further factor contributing to the sameness of the different families'

economic goals and to the expressed emphasis on education. One has to consider that had the sample characteristics been significantly different that the outcome of the research findings too would have been different. For instance a sample made up of shop assistants would probably produce results of greater conflict in the family because the strong shared focus on education that characterised the actual sample would probably be absent.

Although conflict exists in the interviewees' families it is more the exception than the norm. The relative absence of conflict appears to be related to three factors; a limited income; a shared hierarchy of priorities within the family; and, a particular set of relations between parents and children.

In the families of the interviewees' the lack of money for discretionary spending means that there is in effect little money to argue about. The shared hierarchy of priorities toward which money is directed organises financial planning in a way that reduces the opportunity for conflict. Disagreements tend to occur when family members step outside the boundaries set up to guide both expenditure and behaviour. The presence of the norm of reciprocity coupled with an incredibly strong investment in education, work to direct efforts of family members toward their shared goals of sustaining the family and educating children. This along with a set of social norms or codes and conventions operate to reduce overt conflict within the interviewees' families by prescribing appropriate behaviour.

When it comes to adult or parental behaviour G alludes to the idea that it is inappropriate for parents to conduct arguments of any sort in the presence of children and at the same time she points out that children "*can't just listen to an adult conversation its not for you*" (G, Line 73-74). This is one expression of the propriety required to be observed within the interviewees' families. Hargreaves et al. (2006)

observed that marriage is a private family matter and any problems should be dealt with internally i.e. between the husband and wife lending support to the idea that overt open conflict is discouraged. C's parents confirm the idea of keeping conflict firstly private and secondly out of children's knowledge as they conducted themselves politely and made no reference to their differences in her presence. Other interviewees' parents such as B and J' fathers also seem to be conflict avoidant although the strategies employed in these cases were to withdraw support over time and ignore attempts to force the issue of economic responsibility toward their children.

Barber (1994) suggests that intergenerational conflict may be reflective of the general patterns of interaction that exist within a family. The characteristic features of the interviewees' families seem to support this notion. A common code of conduct appears to operate in these families informed by culture specific philosophies, values and behaviours governing the way in which parents and children interact. The interviewees' families seem to have high expectations for children's conformity to parental authority as the following interviewees' comments illustrate; "*whatever my parents say goes*" (E, Line 140), "*if he* [father] *tells you to do something then you just do it, no talking back*" (C, Line 212). Challenging a parent's authority is unacceptable and "*talking back*" as C puts it is seen as "*disrespect*" by her father. The focus on compliance coupled with firm social rules which exist in the interviewees' families' limits confrontational interaction between parents and children.

Failing to comply with or adhere to the set of culturally mediated social norms that function in these families can perversely be a source of conflict. The norm of reciprocity clearly has conditions guide responsibility of individuals toward the family. It is these very limits on obligation that are the source of conflict in at least two families. B's middle brother does not contribute to the household based on his

perception that his mother has failed in her parental duty to him. However B's sister disagrees and strenuously argues that it is her brother's duty to contribute to the family. One of the other limits on duty is related to an individual's actual means to assist his parents. This limit seems to be the cause of some conflict in F's family between her mother and paternal grandmother who is of the view that her son should contribute more to her well being a situation that Abane (2003) also found among Ghanaian families.

The interviewees' families seem to exhibit a social pattern in which the family is more important than the individual. The term familism which refers to the subordination of the personal interests and prerogatives of an individual to the values and demands of the family (n.d. Dictionary.com Unabridged) may be an appropriate term to describe the interviewees' families. Such families are characterised by high family unity, interdependence in the determination to achieve goals, positive interpersonal familial relationships and strong social support (Romero, Robinson, Haydel, Mendoza & Killen, 2004). It is these qualities that foster an atmosphere of cooperation rather than competition and counteract the tendency to conflict.

What is significant in the interviewees' families is that the conflict that does arise is very different from broad understandings of conflict. This conflict is not conflict in the normal sense as it does not comply with the features described in psychological literature that imply conflict. Conflict is an internal often unconscious process and arises from a clash of opposing or incompatible, wishes, drives or external demands. Extrapsychic conflict describes conflict between the self and the external environment while intrapsychic conflict denotes that conflict which is between forces within the self (Dorland's Medical Dictionary for Health Consumers, 2007). Even the limited conflict that arises from internal struggles such as over reciprocity is never based on a challenge to the personal or family principles nor is conflict between

family members based on a challenge to intergenerational values. Perhaps in a context of deep structural rifts and violent contestations of power the word 'conflict' is too strong for describing the minutiae of interpersonal tensions in the family.

6.2 Limitations of the study

This research project was based on a relatively small sample with very particular characteristics. Generalising the research findings to the broader population would be inappropriate. However the key findings raise questions that would benefit from the further research.

The single interview structure of the research may have prevented the development of meaningful rapport between the interviewer and the participants and follow-up interviews may have allowed for the gathering of more detailed information. Second interviews would have provided an opportunity to explore particularly ambivalent answers more thoroughly as well as the chance to probe issues that were implicit rather than explicit in interviewees' comments.

Thematic content analysis relies to some extent on the researchers view and interpretation of the interview content. Someone with a different perspective may feel that other themes or features of the interview material that were not highlighted or discussed here are more important or in fact require alternative interpretation. Despite the element of subjectivity this method of research provides a detailed and more comprehensive understanding of the phenomenon of money in the family it is however limited to the particular group of subjects under study.

Participants were interviewed in English their second, and for some, third language. Although their university attendance ensures a level of competence in English it is possible that some of the meaning and essence of their ideas around money was lost through the use of English rather than their mother tongue. It is possible too that the

demographic characteristics of the researcher as a white older woman inhibited open and unsanctioned answers to the research questions.

There is a possibility that the very nature of the topic prompted conservative responses based on privacy, as money may be viewed as something one does not discuss with outsiders. Interviewees' may have been prompted too, to downplay any conflict as it may have been perceived to reflect negatively on their families. However the existence of other research that supports elements of the findings of this study suggests that the interviewees' were sufficiently open about the nature of money organization within their families' to facilitate drawing accurate descriptions and conclusions about money in this group of participants.

An unavoidable limitation of master's studies is that themes in the data are identified by one person and then subjected to scrutiny and discussion with a supervisor. While this process allows for consistency in the method the benefit of multiple perspectives from a variety of people with differing expertise is lost. A supervisor does however fulfil the role of a qualified expert able to verify the data categorisation and provide some level of objectivity (Cutcliffe & McKenna, 1999).

6.3 Further Research

The findings of this study present some interesting avenues for further exploration of money and conflict in the family in the South African context. A relative lack of conflict around money in the family seems to be related to a lack of money at least in terms of the present sample. In order to explore the extent to which this 'negative' finding is related to the uniqueness of the current sample further research is required. The three key determining factors in this study are; very little money in the family, a shared hierarchy of priorities, and, a particular set of normative family relationships.

New studies would have to consider each of the key determining factors in an alternative triad that includes at least two of the current key factors and an alternative for the third factor. For instance, would the same result be achieved in a similarly poor sample, who shared a similar set of normative family relationships but not a hierarchy of priorities that emphasised education?

A more affluent sample that shares the same normative familial relationships and a similar shared hierarchy of priorities in the family may not achieve the same relative lack of conflict. Current literature suggests that the presence of money for discretionary spending is implicated in familial conflict. The suggestion is that none of the determining factors singly or in concert with a second would have produced the same result. The presence of all three factors is required for the particular lack of conflict around money in the family to emerge.

Another question raised by the study is the extent to which the rural location of the interviewees' families is responsible for determining the findings. A sample of young women who experienced an urban upbringing might produce an entirely different set of outcomes.

The net result of the current research is that it may in fact have produced more questions than it answered. Although it should provide useful comparative information and a starting point for new avenues of inquiry into money and conflict in South African families and the particular influence of culture and childhood experience in determining money values and attitudes.

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