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Financial dependence in early motherhood: experiences of young mothers in Lomahasha, Eswatini

Tsabedze, Busisiwe Prudence

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Financial dependence in early motherhood:
Experiences of young mothers in Lomahasha, Eswatini



Report on a research study presented to

The Department of Social Work

School of Human and Community Development

Faculty of Humanities

University of the Witwatersrand

In partial fulfilment of the requirements for the degree Master of Arts in Social Development

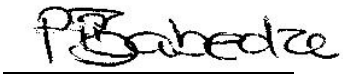
Busisiwe Prudence Tsabedze

July, 2020

DECLARATION

I, Busisiwe Prudence Tsabedze, Student Number 1238984 am a student registered for a Master's in Social Development degree with the University of the Witwatersrand's Department of Social Work. I hereby declare the following:

- I am aware that plagiarism is wrong.
- I confirm that the work presented in this research report is my own. Where information has been derived from other sources, I confirm that this has been indicated in the report.
- I understand that the University of the Witwatersrand may take disciplinary action against me if there is evidence that this is not my own unaided work, or that I have failed to acknowledge the source of the ideas or words in my writing.

DATE: July 2020 SIGNATURE 

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Most importantly, my God, for his endless love, guidance and grace through it all.

ABSTRACT

Early motherhood is a major reason why most girls in Eswatini and some parts of the world do not finish school. The disruption in young mothers' education significantly influences the cycle of poverty and financial dependence experienced by their families and communities. The aim of the study was to explore the experiences of young mothers regarding financial dependence, by using a qualitative approach and employing a narrative inquiry design. In exploring their experiences, the researcher wanted to gain a deeper understanding of the challenges and opportunities perceived by young mothers in achieving financial independence. The sample comprised 20 young mothers aged 20–24 years, who had their first child before the age of 20. Semi-structured interviews were used to collect data, which was transcribed and analysed using thematic analysis. The findings from this study demonstrate that the context in which motherhood occurs shapes young mothers' experiences of motherhood. These mothers' narratives reveal how contextual factors, including poverty, society, culture, and their partner's reaction influenced their self-perception and their overall experience of motherhood. The findings highlighted the numerous challenges that financial dependence presented, its effect on their physical, psychological and emotional well-being, and its influence on their decision making. Despite the challenges of financial dependence in early motherhood, the young mothers' narratives revealed a high regard for education and training and, generally, a high level of optimism about their future. As part of the recommendations, the prevention of unwanted pregnancy and breaking the cycle of poverty emerged as critical factors in dealing with this social issue. Further research is recommended to find solutions to alleviate the problem of teenage motherhood including its effect at individual, family and community level.

Key words: Early motherhood, young mother, finance, financial dependence, dependence, Lomahasha

ACRONYMS

AIDS	Acquired immune deficiency syndrome
HIV	Human immunodeficiency virus
MOH	Ministry of Health
SDG	Sustainable development goals
UN	United Nations
UNICEF	United Nations Children's Emergency Fund
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Population Fund
WHO	World Health Organization

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CHAPTER 1: INTRODUCTION

1.1 Background to the Study

Teenage pregnancy, and subsequent early motherhood, is a core hindrance to the educational success of young girls in Eswatini (UNICEF, 2015). Early motherhood increased the likelihood that young mothers who dropped out of school would have either low-level or no qualifications, and be jobless or receive low pay, resulting in long-term financial dependence (Christoffersen & Hussain, 2008; Narita & Diaz, 2016). Poverty is both a cause and a result of financial dependence, and previous studies have demonstrated a correlation between early motherhood and financial dependence. Although not all teenage mothers faced financial challenges in early motherhood, it remains a major contributing factor to the continuous cycle of poverty in families and societies (Eni & Phillips-Beck, 2013; Pogoy & Agustino, 2014).

Eswatini (formerly known as Swaziland) is located within sub-Saharan Africa and Lomahasha, which is the context of the study, is located in the eastern part of the country. Like most developing countries, Eswatini is faced with the enormous challenge of teenage pregnancy which, under normal circumstances, results in early motherhood. For the majority of girls who become pregnant, pregnancy and motherhood are neither planned nor desired (Haldre, Rahu, Rahu, & Karro, 2009). Global statistics show that around 12 million girls, aged between 15 and 19 years, and 770 000 below 15 years, become mothers every year in developing countries (WHO, 2020). According to UNICEF (2013), up to 40% of young unmarried girls have unintended pregnancies and nearly 33% of girls aged 15–24 years do not complete their education, do so as a result of early pregnancy.

A UNFPA report (The power of 1.8 billion: Adolescents, youth and the transformation of the future, 2014) indicated that one in four women in the country had their first pregnancy before 18 years of age. Regional data shows that an average of 101 births per 1 000 women aged 15–19 occurred within the region in 2013, which translates to more than half of all births in the region for that year (UNFPA: Realizing the potential, 2014). Data from a health facility in Lomahasha, Lubombo region revealed a steady increase in teenage pregnancies over a period of three years. In 2012, of the 90 clients who were attended at the facility, 39 were either teenagers or under 23 years of age, and had at least two children, which suggests that most had their first pregnancy

when they were teenagers. In 2013, teenage pregnancies accounted for 42% of all pregnancies, and in 2014, of 91 pregnant clients seen at the facility, 45 were teenage pregnancies, thus accounting for 49% of all the pregnancies attended to at the facility (Tsabedze, 2016).

This situation has added to the already high levels joblessness in Eswatini, with many people living below the breadline. Eswatini is a country with an estimated 69% of the population living in poverty and almost 60% of the youth unemployed (Central Statistical Office, 2015). Children born to of teenage mothers have a high possibility of growing up in in poor conditions, performing poorly in school and becoming parents at an early age, thus perpetuating the pattern of poverty within their families (Mohammadi, Montazeri, Alaghband, Ardabili, & Gharacheh, 2016).

1.2 Problem Statement

The aim of the study was to understand the experiences of young mothers in Eswatini in terms of their financial dependence. The negative social and economic effects of early motherhood among teenage mothers are well documented in the literature, including their repercussions for families and communities (Haldre, et al., 2009; Mngadi, Thembi, Ransjö-Arvidson, & Ahlberg, 2002; Watts, Liamputtong, & McMichael, 2015). A major consequence of early motherhood in Eswatini is a change in status, in that the teenage mother is perceived as a parent and, therefore, assumed to be financially independent (Dlamini, van der Merwe, & Ehlers, 2003).

Understanding early motherhood and financial dependence in the Eswatini context is an essential step towards developing evidence-based advocacy interventions for young mothers. Numerous studies exist on the experiences of early motherhood and the economic implications of teenage motherhood on the lives of young mothers (Mngadi, et al., 2002; Nnodim & Albert, 2016; Maemeko & Kengbeza, 2018; Watts et al., 2015). However, to the researcher's knowledge, no studies had been conducted in the country on the experiences of young mothers regarding the relationship between motherhood and financial dependence. While most studies concurred that there was a link between early motherhood and financial dependence, few sought to explore the challenges and opportunities that financial dependence raised in the lives of teenage mothers. Studies employing a narrative approach to explore the experiences of young mothers regarding financial dependence are limited, especially in Eswatini. By exploring young mothers'

experiences with motherhood and financial dependence using a narrative inquiry approach, the study aimed to make a contribution by addressing this gap in the literature. The research study also aimed to offer a deeper understanding of the challenges, opportunities and threats for young mothers in increasing financial independence.

The results from the study would contribute to the knowledge base on financial dependence in early motherhood in the country. Understanding the challenges and opportunities associated with being a young mother could assist in designing programmes for increasing financial independence among young mothers and contribute towards the realisation of the UN's sustainable development goals (SDGs) to reduce poverty.

Several studies have demonstrated financial dependence as a major challenge in early motherhood (Christoffersen & Hussain, 2008; Oner, Yapici, Kurt, Sasmaz, & Bugdayci, 2012; Summers, Lee, & Lee, 2017). By exploring the participants' experiences, the researcher sought to gain an in-depth understanding of the challenges and opportunities they perceived in acquiring financial independence. The research question was, "What are the experiences of young mothers regarding financial dependence as a result of early motherhood in Lomahasha, Eswatini?"

1.3 Definition of Terms

Early motherhood is defined by the World Health Organization (WHO) as becoming a mother from age 10–19 years, and is linked to an increased risk of medical complications for both the mother and the baby. According to UNFPA (2014), early motherhood refers to the state of becoming a mother before legal adulthood. However, legal considerations are context-based and differ across the world. The age at which an individual is declared legally old enough to consent to engage in sexual activity in Eswatini is 16 years (Mavundla, Dlamini, Nyoni, & Mac-Ikemenjima, 2015). For the purposes of this study the definition by WHO will be used in the study since it captures all the other definitions.

Young mother: The United Nations (UN) defines a young adult as a young person aged 15–24 years (UN, 2013). For the purposes of this study, 'young mother' signifies a girl who had a child before the age of 20 and who, at the time of the study, was 20–24 years of age. The term 'early

motherhood' and 'teenage mother' will be used interchangeably in the study.

Finance is defined as the act of providing a means of payment or determining of monetary affairs, and includes determining what has to be paid and when (de Luna-Martinez & Vicente, 2012).

Dependence is a state of being heavily reliant on something (Wright, Rosato, Doherty, & O Reilly, 2016). For the purposes of the study, this definition will be used.

Lomahasha- an area located in the eastern part of Eswatini in the Lubombo region.

Financial dependence refers to a state of relying on another individual who is deemed responsible for providing money, or reliance on someone for money to meet an individual's basic needs. For young people, financial dependence refers to reliance on parents or significant others for a standard of living at subsistence level (Parsons, et al., 2015). In a family context, economic dependence may be in the form of housing, a cash allowance or money for basic needs (Ugoji, 2011). The stage of development from the late teenage years to the late twenties usually indicates a transitional period between adolescence and early adulthood. During this period individual often start becoming more self-sufficient and cautious with their finances (Breheny & Stephens, 2007).

1.4 Chapter Outline

Chapter 1 introduced the study report and described the aims, rationale and context of the research. Chapter 2 discusses the relevant literature reviewed on early motherhood and presents the theoretical framework for the study. Chapter 3 outlines the research method, which includes the research approach, data collection and analysis. The findings of the study are presented in Chapter 4. The findings are discussed further in Chapter 5, which also presents the limitations of the study and makes recommendations.

CHAPTER 2: LITERATURE REVIEW

This chapter examines the relevant scholarly literature related to early motherhood and financial dependence among young mothers. Based on the literature, the following themes were identified:

- The concept of early motherhood
- The impact of early motherhood on the individual
- The impact of early motherhood on the family
- The impact of early motherhood on society.

2.1 The Concept of Early Motherhood

Early motherhood occurs among teenagers, adolescents and young people. In most cases, these terms are used interchangeably, but for the purposes of this discussion the term 'adolescence' will be used. Adolescence is defined in various ways, including cultural and chronological age. The World Health Organization (WHO) provides a definition using chronological age, whereby any individual aged 10–19 years is considered an adolescent. Adolescence is also defined as a phase during which an individual goes through significant physical, social, emotional, moral and spiritual development, marked by evolving roles. This stage connects childhood and adulthood and is construed as a crucial stage of human development (Summers, et al., 2017). In Swazi culture, adolescence is associated with the onset of puberty (Mavundla, Dlamini, Nyoni, & Mac-Ikemenjima, 2015). Erikson (1968), in his theory of psychosocial development, categorised the period of adolescence according to three levels: early adolescence (ages 10–13 years), middle adolescence (14–16 years), and late adolescence (17–19 years). During adolescence, individuals become increasingly self-conscious, the effects of which hinge on the development of their self-concept as they experience the psychosocial conflict that Erikson (1968) described as identity versus role confusion. The definition of adolescence used in the current study was WHO chronological age of 10–19 years.

Motherhood is considered an important phase in the lives of many women, and often extends to define a woman's identity (Haldre, et al., 2009). Teenage mothers constitute a large percentage of mothers worldwide (UNFPA, 2014). Studies on adolescent pregnancy and teenage

motherhood have revealed a variety of perspectives on how motherhood is perceived by young mothers in different contexts. Most studies have emphasised that socio-cultural and economic factors should be considered in conceptualising early motherhood (Dlamini, et al., 2003; Stroble, 2013; Vincent & Thomson, 2013). Akella and Jordan (2014) pointed to societal values and perceptions as major determinants of how the meaning of teenage pregnancy and motherhood is construed by teenagers.

In Australia, Smith, Skinner and Fenwick (2012) found that early motherhood was perceived by teenage mothers as "derailing", meaning that is had the potential to limit or interrupt the possibilities of career advancement and impact their transition into adulthood. Similar findings were revealed in a study by Mohammadi, et al. (2016) on Iranian pregnant teenagers, who described early motherhood as a period of "fast development", meaning that early motherhood presented multiple simultaneous challenges regarding adolescence, pregnancy and mothering responsibilities.

Anwar and Stanistreet (2014) proposed that although early motherhood was considered a biological destiny, it could be defined as a period of loss in terms of opportunities and autonomy. A longitudinal study by Wenham (2016) in the UK described the phase from pregnancy to motherhood as a period of stigmatisation. In South Africa, research by Maputle (2006) on the experiences of first-time mothers revealed that early motherhood was perceived to be a source of shame because of its association with sexual activity. Consequently, the pregnancy was kept a secret for as long as possible.

Despite the negative connotations of early motherhood in India, Medill (2000) found that teenage mothers did not perceive themselves as different from other teenagers in the community, and felt no shame in their status as a teenage parent.

A study by Gyesaw and Ankomah (2013) on the experiences of teenage mothers in Ghana indicated that teenage motherhood was a choice for some participants and their reason for falling pregnant was to prove that they had matured. Early motherhood in this context was associated with enhanced societal status, which commanded respect from other community members. Similarly, Salusky (2013), and Secor-Turner, Sieving and Garwick (2011) found that the status of being a mother placed teenage mothers in a position to receive unconditional love from their

child, which made life more meaningful.

These studies demonstrate the significance of context in the conceptualisation of early motherhood.

2.2 The Impact of Early Motherhood on the Individual

Studies have suggested that the transition to motherhood for teenagers often involves a number of challenges requiring physical, mental, social and cognitive preparedness (Clark & Anderson, 2014; Eni & Phillips-Beck, 2013; Shefer, Bhana, & Morrell, 2013). Becoming a mother as a teenager is burdensome when combined with the physical, emotional and social demands of adolescence (Naylor, Cowie, Walters, Talamelli, & Dawkins, 2009; Secor-Turner, et al., 2011). Early motherhood has been linked to a number of emotional and psychological issues. These include anxiety, fear, worry, regret, guilt and embarrassment, and despair (Meneses & Saratan, 2015; Shefer, et al., 2013). Fear and worry are attributed to feelings of incompetence towards the responsibilities of motherhood (Stroble, 2013). Regret relates the fact that the pregnancy was not wanted (Mohammadi et al., 2016), the subsequent financial challenges (Anwar & Stanistreet, 2014; Mollborn & Dennis, 2012; Narita & Diaz, 2016; van Zyl, van der Merwe, & Chigeza, 2015) and feelings of hopelessness about the future (Medill, 2000; Salusky, 2013). Previous studies have indicated that women who become mothers early were more prone to mental health problems than women who became pregnant when older (Ellis-Sloan, 2009; Hoggart, 2012).

Mohammadi et al. (2016) found that the majority of adolescent mothers reacted to the confirmation of their pregnancy with shock and distress, suggesting that they were not yet emotionally, mentally or socially prepared to become mothers. Findings from a study by Olsson, et al. (2014) on social and emotional adjustment and educational attainment of teenage mothers indicated that teenage motherhood was associated with a high risk of substance abuse, and that the outcome of the pregnancy in cases of miscarriage was associated with depressive symptoms. Motherhood is not an easy adjustment for most adolescents (Eni & Phillips-Beck, 2013) and significantly affects their participation in social activities (Christoffersen & Hussain, 2008; Clark & Anderson, 2014). Uncertainty over future interpersonal relationships (Gyesaw & Ankomah, 2013), economic hardship (Anwar & Stanistreet, 2014; van Zyl, et al., 2014) and lack of support from peers and the community (Clark & Anderson, 2014) were also found to be a major source

of stress for the teenage mother, which further affected her psychological well-being (Meneses & Saratan, 2015; Shefer, et al., 2013).

At an individual level, early motherhood affected young mothers' educational prospects (Narita & Diaz, 2016; Shefer, et al., 2013). From a global viewpoint, a nation's progress is reliant on the education level of its citizens. Education plays an important role in the production and economic development of a country. Adolescent pregnancy and subsequent motherhood poses a major threat to school attendance and completion (Chauke, 2013; Ntinda, Thwala, & Dlamini, 2016) and is a reason commonly cited by school dropouts among female secondary learners (Christoffersen & Hussain, 2008).

In a study conducted in Brazil, Maritim, Ngeno and Sang (2017) found that of all the participants who became pregnant, 43% returned to school, while 57% dropped out completely. Islam, Islam, Hassan and Hossein (2017) found that teenage girls who had no schooling had 2.7 times higher chances of becoming mothers early than those with secondary education or higher. The study also revealed that a higher level of education and lower age difference with the spouse were closely associated with lower prospects of early motherhood among teenage girls. Early motherhood increased the tendency of young mothers to focus on their motherhood roles, to the detriment of their development in other important areas, including academic advancement and personal development (Ogori, Shitu, & Yunusa, 2013; Oner, et al, 2012). Studies conducted in the United Kingdom and the United States have shown a relationship between early motherhood and low levels of education among teenage mothers (Summers, et al., 2017; Wenham, 2016). A study done by Tsabedze (2016) in Lomahasha, Swaziland indicated that indicated that although most adolescent girls from the area had access to schools, most dropped out due to pregnancy and did not return, even after the pregnancy.

Early motherhood has also been linked to negative attitudes from the peers of teenage mothers who returned to school after giving birth. In South Africa, a study by Chauke (2013), which investigated the challenges encountered by teenage mothers, revealed that poor support from teachers and peers negatively impacted on teenage mother's performance at school. They were mostly perceived as poor role models for their peers, and teachers did not make any special effort

to support them as they were perceived as lacking commitment in academic matters. Similar findings in a school setting were highlighted in a study by Mngadi, et al. (2002), Ntinda et al. (2016) in Swaziland and Sik (2015) in Tanzania. Individuals without education are often unable to procure employment and were more likely to spend their lives jobless or dependent on government assistance (Christoffersen & Hussain, 2008).

Early motherhood presented a challenge for teenage mothers of being perceived as a child within the family, resulting in feelings of powerlessness (Smith, et al., 2012). This sense of powerlessness was mainly experienced in issues pertaining to decisions around their lives, including the lives of their children (Parsons, et al., 2015; Wamoyi, et al., 2014), whilst being dependent on family members for their own and their children's basic needs (James, Van Rooyen, & Strümpher, 2012; Ntinda, et al., 2016). This was because parents still perceived them as them as children and disregarded their opinions and believed the only way to be valued within the family would be to contribute financially within the household (Sik, 2015) or to receive a marriage proposal (Gyesaw & Ankomah, 2013). James et al. (2012) explored teenage motherhood among Xhosa families in South Africa in a study that revealed teenage mothers' struggles between adapting to the changes brought about by motherhood and having to deal with the change in their relationship with their significant others.

2.3 The Impact of Early Motherhood on the Family

Family beliefs and values have been highlighted as major determinants of a family's reaction to teen pregnancy (Hoggart, 2012). Early motherhood has been found to strain the child-parent relationship (Wamoyi, et al., 2014), beginning with the discovery of the pregnancy and sometimes continuing until after the child is born. The negative effects of early motherhood on relationships became apparent in a study by Ntinda et al. (2016) in Swaziland. The researchers examined family life and community experiences and found that teenage mothers experienced strained relationships with both parents, more especially with their fathers, when they found out that they were pregnant.

The initial reaction from parents was surprise and disappointment on finding out about the pregnancy (Kotzé, 2014). Communication with the teenage mother became one-directional, with the parent giving orders and the pregnant teenager having to oblige (Wamoyi, et al., 2014).

James et al. (2012) found that although parents may offer support for the young mother and her baby, this often occurred in tandem with feelings of anger and resentment. In cases where support was offered by the family, it was usually given by the mother or an older family member who provided for the teenage mother's material and emotional needs (Gyesaw & Ankomah, 2013; Ntinda et al., 2016).

The change in family dynamics exacerbated feelings of isolation for the teenage mother, even within the family (van Zyl et al., 2015). The majority of men responsible for children born to teenage mothers provided little or no financial support for the adolescent mother and her child. A large number of adolescent mothers have remained disproportionately poor and, in most cases, depend on public assistance or their families to support them economically. Most poor households with dependent young people face numerous challenges, and the financial dependence brought on by teen pregnancy exacerbated stress levels, giving rise to conflict within the family (Meneses & Saratan, 2015; Stroble, 2013; Ugoji, 2011). Support from the both father of the child and his family members has been demonstrated to be essential in early motherhood (Gyesaw & Ankomah, 2013; Kotzé, 2014).

2.4 The Impact of Early Motherhood on Society

In most African communities, cultural values concerning womanhood and fertility significantly influence society's negative perceptions towards early motherhood. In most cases it is viewed to be an outcome of poor parenting, especially on the part of the girl's mother (Sik, 2015). Watts et al. (2015) investigated early motherhood among Black Australian teenage mothers in a study that revealed that participants were frowned upon by the larger community for becoming mothers while still young, and early motherhood was perceived as bringing shame to the entire household and community. Sik (2015) found that in Tanzania, community members blamed the teenager's mother for failing to instil good morals in her daughter. Similarly, in a study conducted by van Zyl et al. (2015), teenage mothers reported that early motherhood resulted in community members gossiping about their pregnancies and being judged about their youth. Community members were viewed to be uncaring and often criticised teenage mothers for contravening cultural and moral values.

Socioeconomic factors and poverty at a personal, family and community level consistently have

been found to be linked to adolescent pregnancy and decisions around sexual issues. A study by Moyo (2014) in South Africa confirmed that socioeconomic factors contributed to early motherhood, including broken homes, poverty and peer pressure. Teenage motherhood usually occurred among unwed parents who were often stigmatised in most communities.

Early childbearing has been found to have a direct impact on society, because it impairs individual's ability to attain their full academic and occupational potential, society misses out on the financial contribution they would have made (WHO, 2020). The cost of teenage motherhood was estimated to be $9.4 billion in the US and has been largely attributed to poverty, low employment opportunities and poor education (CDC, 2015).

Hoggart (2012) studied the extent to which socioeconomic context and childhood experiences influenced the timing of the childbearing behaviour. The results indicated that women who grew up in a more disadvantaged family environment had a higher risk of early childbearing. Early motherhood was associated with adverse socioeconomic and family outcomes later in adult life.

The social impact of early motherhood has been demonstrated to lead to long-term financial challenges. A study by Gibb, Fergusson, Horwood and Boden (2014) examined the relationship between early motherhood and ongoing economic challenges. The findings indicated that early motherhood was linked to a number of indicators relating to socioeconomic pressure, including limited working hours, dependence on welfare, low remuneration and persistent economic adversity. The findings suggested that becoming a mother before age 20 increased the chances of long term economic challenges that continued for at least the next 10 years. Early transition to motherhood in New Zealand was found to increase the likelihood of dependence on welfare and a significantly lower personal and family income than those who became pregnant when older (Breheny & Stephens, 2007).

Studies pointing to the pervasive nature of teenage motherhood and deprived socioeconomic state have indicated that most daughters of teenage mothers became teenage mothers themselves, perpetuating a cycle of low educational achievement, economic strain and financial dependence. Teenage mothers were often unable to attain an education that was sufficient for competing in the global economy. Mollborn and Dennis (2012), in investigating the life circumstances of young mothers and their children, found that, children born to teen mothers experienced

considerable socioeconomic disadvantages compared with children of mothers who did not give birth in their teenage years.

Despite numerous studies showing the link between early motherhood and a series of negative effects on adolescent mothers, other studies claim that the negative effects of motherhood are exaggerated because women who give birth early differ in their experiences (Seamark & Lings, 2004; Vincent & Thomson, 2013).

2.5 Theoretical Framework

The study viewed financial dependence in early motherhood as not merely localised within the young mother but as a socio-ecological phenomenon in which interpersonal factors were situated within a number of large contextual factors that influenced individual behaviours. This study used Bronfenbrenner's ecological systems theory (1979) to explore young mothers' experiences regarding financial dependence. Bronfenbrenner's theory submits that individuals do not merely exist but are a product of their environment. The theory posits that individual experiences are influenced by various complex interactions between environmental systems. As such, the experiences of young mothers are influenced by multilevel systems that interact to significantly impact their well-being.

Experiences in early motherhood concerning financial dependence are influenced by complex interactions between various factors such as biological, individual, interpersonal, social, economic and political determinants (Duerden & Witt, 2010). These multilevel factors are understood to be embedded within what Bronfenbrenner referred to as the five environmental systems: the microsystem, mesosystem, exosystem, macrosystem and the chronosystem. Bronfenbrenner's ecological systems model provides a useful framework for the interrelationships between these five systems and their effect on the experiences of young mothers in relation to financial dependence (Bronfenbrenner, 1979).

The microsystem level is the most basic of the levels and includes activities that an individual is immediately connected to and actively involved in. This level involves the interactions between individuals and their family, peers, teachers, informal social networks and the church. Araújo Pedrosa, Pires, Carvalho, Canavarro and Dattilio (2011) argued that interpersonal, psychological or cognitive factors, such as knowledge and beliefs, are significant contributing factors within

the microsystem. At the microsystem level, the individual experiences interpersonal needs that are cognitive, biological and emotional; however, the individual exists within a wider social environment. Thus, the interplay between the social, biological and physical becomes a symbiotic relationship within which individuals develops unique thoughts, feelings and beliefs about their environment. The microsystem level is comprised of dyad relationships including parent–child relationships, friendships and partners. These relationships may have a positive or negative effect on how individuals defines their experiences.

The mesosystem level follows immediately after the microsystem and is commonly known as a system of microsystems (Duerden & Witt, 2010). The mesosystem is characterised by the bi-directional relationships between different microsystems. It involves linkages between institutions and structures, such as the household and peer group, home and school, and family and community. Akella and Jordan (2014) identified the influence of community structures and values in shaping perceptions regarding early motherhood.

The exosystem level involves a larger social system with which individuals may not have direct contact, but which may affect them negatively or positively (Duerden & Witt, 2010). Contributing factors may include levels of poverty within the community, violence, the rate of teen pregnancies in the community, stigma and discrimination.

The macrosystem is comprised of laws, cultural and societal values, beliefs and customs, as well as gender norms within the community in which an individual lives (Araújo Pedrosa, et al, 2011). Araújo Pedrosa et al. (2011) posited that the macrosystem involved the bodies of knowledge, opportunity structures, material resources and economic stability of the country in which one lives. The macrosystem has an overall influence on all the other layers of the ecosystem. According to research, stigma and discrimination, socioeconomic factors, access to health services and educational opportunities, and the country's economic stability represent macro-level issues that may have an influence on how young mothers make meaning of or describe their experiences.

The chronosystem is the final level that explains the impact of change or consistency in events that the individual experiences over time. Bronfenbrenner distinguished between normative and non-normative occurrences. Normative occurrences are expected events such as birth, puberty,

marriage and starting school. Non-normative events are unexpected and usually chaotic occurrences, such as loss of a parent and economic instability (Bronfenbrenner, 1979).

2.6 Summary

The literature identified financial hardship as a major challenge in early motherhood and maintained that the meaning of early motherhood was largely determined by contextual values. At an individual level, economic hardship contributed to psychological challenges for young mothers. At a family level, early motherhood caused strained relationships with significant others who, in most cases, became the chief providers of support for teenage mothers and their children. Early motherhood hampered young mothers' prospects for continuing their education, which further diminished their prospects of long-term financial independence, which also had societal implications.

CHAPTER 3: METHODOLOGY

3.1 Research Strategy: Approach and Design

A researcher is responsible for selecting the research methodology suitable for the issue under investigation (Creswell, 2013). This study used a qualitative approach to explore the experiences of young mothers regarding their financial dependence. The rationale behind using this approach was that it focuses on acquiring a deeper understanding of the problem or issue being studied, contrary to the quantitative approach which is concerned with numerical representation (Polit & Beck, 2008).

The qualitative approach aims to obtain detailed and descriptive information to understand the different dimensions of the phenomena being considered. This element of the approach makes it suitable for understanding meaning, motives, aspirations, beliefs and values at a deeper level, which cannot be reduced to the operationalisation of variables. The meaning of phenomena is considered even important even if it is expressed by one participant (Creswell & Poth, 2018). Critical features of the approach include data collection in the participants' natural setting and gathering of data through conversation and observation of people in their context. The focus of qualitative research is on understanding complex interactions of factors and utilising multiple perspectives, rather than concentrating on a causal relationship (Creswell, 2013). The essence of the approach is that the researcher retains his/her focus on understanding the meaning that participants hold in relation to the phenomena, and not the meaning brought by the researcher (Creswell, 2013).

The study used a narrative design to explore the experiences of young mothers regarding their financial dependence. Narrative design entails obtaining spoken comments or writing providing an individual's description of an event or action, or a series of events or actions, that are chronologically related (Creswell, 2013). Narrative inquiry seeks to develop and value knowledge, that has not been valued previously and that is rooted in the individual's experience. It captures the personal meaning of individual experiences over time, by considering the connection between the meanings of their experiences in relation to their context and cultural

background (Creswell & Poth, 2018).

As the participants tell their stories, they convey their personal meaning and sense of identity in relation to them. Stories are reconstructions of the person's experience as recalled and told at a certain point in their lives (Creswell, 2013).

A limitation of this method is that people may be reluctant to fully reveal the complexities of the meanings they find, because of the associated stigma. Language can limit the ability to capture the complexity and depth of experienced meaning. In dealing with these limitations, Polkinghorne (2005) stated that researchers should remain objective, take time to build a relationship with participants before interviewing them, arguing that this helps by building their confidence and trust in the interviewer. In this study, the researcher helped participants to present the complexity of their experiences by encouraging the use of figurative expressions where possible to cater for language limitations.

3.2 Research Question

What are the experiences of young mothers regarding financial dependence as a result of early motherhood?

3.3 Primary Aim

The principal aim of the study was to explore the experiences of young mothers regarding financial dependence.

3.4 Secondary Objectives

In addressing the secondary objectives of the study, the researcher sought to:

- Understand the experiences of young mothers on the effects of financial dependence
- Explore sources of financial support for these young mothers
- Ascertain the perceived opportunities and threats to increasing financial independence for young mothers
- Explore survival strategies that may enhance financial dependence in early motherhood.

3.5 Study Context

Lomahasha is situated in the Lubombo region, which is in the eastern part of the Kingdom of Eswatini and shares borders with South Africa and Mozambique. The majority of the population in the area are emaSwati, with a small number of other nationalities including Mozambicans and South Africans.

The Lubombo region, in which Lomahasha is located, is classified as one of the poorest regions in the country. The rate of unemployment in the area is very high, particularly among young people. A common practice for earning money in the area is selling agricultural products such as vegetables and fruit, as well as other items such as clothes. This type of business is conducted mainly by women on two specific market days in a week (Wednesday and Saturday). People from Eswatini cross the border into Mozambique to obtain goods that they can sell. Similarly, Mozambican nationals cross the border to source goods from Eswatini.

Residents in the area access health services from Lomahasha Clinic, one of the four health facilities under the Lomahasha chiefdom. There are three high schools and five primary schools in the area.

The main motivating factor for this research was an earlier study conducted in the area on the risk factors for teenage pregnancy. That study's findings indicated that although most adolescent girls from the area had access to schools, most dropped out due to pregnancy and did not return, even after the pregnancy (Tsabedze, 2016).

3.6 Sample and Sampling

Sampling refers to the process of selecting participants from the larger population for a study, it involves making decisions about which individuals, and context or behaviours are suitable for the study. According to Creswell (2013), a narrative approach requires the selection of one or more individuals who have stories or experiences to tell about the phenomenon under study. Therefore, the study used convenience sampling in selecting the participants, which requires the researcher to have prior knowledge about the purpose of the study to choose appropriate participants (Polit & Beck, 2008). According to Gilbert (2008), a critical step in the selection process is identifying a setting and situations for obtaining valuable information. The researcher

had to offer an explanation of and justification for her choices in the sampling plan. In selecting participants for this study, the researcher chose individuals based on specific predetermined criteria. Participants had to be knowledgeable about the phenomena, be articulate and be willing to communicate in great detail.

Potential participants were recruited at the clinic in Lomahasha, which is the only clinic situated in the area. Participants were recruited from the maternal health department. The setting was chosen for its locality within the country and for its specificity within the area under study. The department was selected for its potential to provide access to a variety of participants who met the specified criteria for inclusion and who could provide the information required for a thorough understanding of the phenomenon under study.

The study participants were emaSwati who resided in Lomahasha. They were 20–24 years of age, and had to have had a child prior to turning 20. They should have attended school to at least grade 6; the assumption was that this would serve to enhance their understanding of the questions during data collection. The rationale behind the 20–24 age range was the conceptual definition of 'young mother' adopted for the study. This definition was adapted from the UN's definition of a young adult, which defines a young adult as a young person aged 15–24 years. The rationale behind choosing women who had become mothers before 20 was based on the UN's definition of early motherhood which falls within this age range. Participants excluded from participating in the study were those who did not reside in Lomahasha, those who had had their first child after turning 20 years and those who were not students at the time of becoming pregnant or who had dropped out at a lower grade.

An important feature of qualitative research is that participants are always sampled deliberately; the sample is selected based on conceptual requirements and not primarily in terms of representability. Based on this element, participants who met the inclusion criteria were identified by the researcher from the health facility and their permission was sought to participate in the study (Appendix B).

Sample size in qualitative research is dependent on information power, which means that the more information the sample holds in relation to the study, the fewer participants required (Terre Blanche, Durrheim, & Painter, 2006). The guiding principle in qualitative research is to sample

only until data saturation has been reached (Polit & Beck, 2008). Data saturation means the collection of qualitative data to the point where a sense of closure is achieved because new data does not yield any new information. In a narrative study it is necessary to find one or more individuals to study who are accessible and eager to provide information or share their experiences on the issues being explored (Creswell, 2013). A total of 20 participants were selected to take part in the study.

3.7 Data Collection Method

Semi-structured interviews were used to collect data. Semi-structured interviews comprise a number of planned questions that give the interviewer the freedom to adjust and adapt the wording and sequence of questions. They offer the flexibility of the unstructured open-ended interview while providing direction on the agenda of the survey instrument (Polit & Beck, 2008). Themes for the semi-structured interview were predetermined, but some questions were also formulated by the researcher during the interview process. The researcher listened attentively to what each interviewee said and responded with follow-up questions and probes (Terre Blanche, et al., 2006).

3.8 Pretesting of the instrument

The interview guide (Appendix C) was pretested to confirm whether the instrument (the semi-structured interview schedule) would provide the required results. Pretesting the instrument also served to determine the need to reconstruct questions. The reason for using semi-structured questions was to allow participants to communicate with ease their individual experiences, including emotions based on their specific experiences or circumstances (Polit & Beck, 2008). More information was obtained by using follow-up questions and probes. Pretesting of the instrument was done with two participants before the actual data collection. Based on the findings, the researcher assumed that the same results would be obtained during the actual study. The data obtained from pretesting the instrument was not included in the study analysis.

3.9 Trustworthiness of the study

In a qualitative study, four constructs – credibility, dependability, transferability and confirmability – are used widely to confirm the trustworthiness of a study (Shenton, 2004), as

discussed below.

3.8.1 Credibility

Credibility concerns the plausibility of the information gathered from participants and the accurate interpretation of their original views in a study's findings (Korstjens & Moser, 2018). Approaches to ensure credibility included prolonged engagement and persistent observation. Prolonged engagement involved spending sufficient time with the study participants, understanding their context, building trust and conducting interviews to obtain rich data. Persistent observation entailed the identification of elements and characteristics that were relevant to the phenomena under study when analysing the data. To confirm credibility in the study, during data collection the researcher asked several distinct questions and follow-up questions related the study topic. In addition, as a means of extracting rich data, the researcher encouraged participants to provide examples to support of their views. The process of data analysis consisted of reading and rereading of the data and generating codes. Coded data was recoded and relabelled and concepts revised until the final themes emerged that provided the intended depth of insight on the phenomena under study.

3.8.2 Confirmability

Confirmability is concerned with the transparency and objectivity of a study's findings (Korstjens & Moser, 2018). The interpretation of the study findings should not be based on the researcher's opinions but should be founded in the data. The strategy for ensuring the confirmability of research findings is called an audit trail. This incorporates the researcher providing comprehensive information about the research process, including reflective thoughts, research material used, analysis of findings and information about data management. In this study, the researcher provided a detailed description of the exact method of data collection, and analysis and interpretation of the study findings. This included the steps involved in the coding process and developing the themes during data analysis. Transcripts from the research are available and may be audited at any time.

3.8.3 Dependability

Dependability is the assurance that the findings, interpretations and recommendations of a study correspond with the raw data collected from the study's participants. Determining dependability

requires a clear description of the research methodology and design, and a detailed description of criteria for study participants. Dependability of research uses an audit trail to confirm that the manner in which information was obtained was consistent.

3.8.4 Transferability

Transferability is the extent to which the findings of a qualitative study can be replicated in another setting with different participants. This study captured the detailed and documented context of the study site and the study participants. The research instrument was pretested and is available, the data is documented with a clear paper trail of the study process. Therefore, the study findings can be replicated in the same context following the same process.

3.9 Ethical Considerations

Regardless of the approach to qualitative enquiry, researchers have to address basic ethical issues during data collection, analysis and dissemination (Polit & Beck, 2008). Ethics in research is defined as a branch of philosophy focusing on decision making regarding what morally is acceptable when conducting a study (Polit & Beck, 2008). Research ethics entail protecting the dignity of participants and the dissemination of information (Moen, 2006). Gravetter and Forzano (2003) stated that researchers have an ethical responsibility towards participants and the science discipline to be accurate and truthful in reporting their research findings.

3.9.1 Ethical clearance and permission

Ethical clearance for conducting the study was obtained from the University of the Witwatersrand Human Research Ethics Committee – Non-Medical (Appendix F, Clearance number 18/11/68) and from the National Health Ethics Review Board in Eswatini (Appendix G). Permission to conduct the study was also obtained from the community headman in Lomahasha, and as participants were identified from the clinic, permission was also sought from the Lubombo Regional Health Office to use the clinic to recruit participants. The study considered the major ethical principles that are applied in various ways for a research study to be deemed ethical. These include informed consent, respect for privacy, respect for confidentiality and beneficence or non-maleficence.

3.9.2 Informed consent

Informed consent means that a person knowingly, willingly, intelligently and in a clear and evident manner offers his/her consent (Polit & Beck, 2008). It seeks to observe the rights of participants as autonomous beings (Terre Blanche, et al., 2006). Informed consent seeks to avert assaults on the integrity of participants and protects their right to personal freedom. Individuals are able to give informed consent only if information is provided on the potential risks and benefits of the research (Moen, 2006). Participants were requested to sign consent forms for participating in the study and for the audio recording of the interview before it started.

During the interview, each participant was given participant information and the details of the study were further verbally explained to them to ensure that they had fully understood the aims and objectives of the study, including their role as participants. The researcher also explained that participation in the study was voluntary. The researcher took time to explain each of the forms, including the data collection tools and then allowed them to ask questions. It was explicitly stated that they had a right to choose not to respond to some questions if they wished, and that they could withdraw from the study at any point without being disadvantaged in any way. The researcher also explained that, should any feelings of discomfort arise during or after the data collection process, they would be supported in obtaining counselling services if required. Before the interview started, all the participants consented to taking part by signing the consent forms for participation and audio taping of the interview (Appendix B).

3.9.3 Respect for privacy and confidentiality

Respect for privacy concerns the freedom an individual has to decide on the time and general conditions for sharing or withholding personal (Polit & Beck, 2008). Confidentiality in research refers to the actions taken by the research to protect the identity of participants from being discovered by others. The sharing of participants' thoughts, experiences and records without the participants' knowledge or consent is considered an invasion of privacy. (Moen, 2006). Narrative inquiry involves a high level of engagement, trust and openness in the relationship (Creswell & Poth, 2018). In observing this principle, each participant's right to withhold personal information, if they considered it an invasion of their privacy, was respected. Information about their rights was provided on the participant information sheet (Appendix A) and was verbally explained by the researcher. Confidentiality for participants was ensured by using pseudonyms

so that their identity could not be linked with their responses. Participants were assured that their names would not be recorded. They were not required to give personal details that might reveal their identity.

According to Creswell (2013), researchers engaged in narrative inquiry needed to understand that ethical treatment of the data entailed researcher and participant negotiation, respect, mutuality and openness. Participants were made aware that only the researcher and her supervisor would have access to the data. Following data collection, participants' names were replaced with pseudonyms to ensure confidentiality and anonymity. All the data that was collected has been stored securely and only the researcher has access to the consent forms and the verbatim transcripts. Participants were also made aware that after data analysis had been completed, the audio recording of the interview would be kept for two years if the study was published or for six years if it was not published.

3.9.4 Beneficence and non-maleficence

Moen (2006) noted that when a researcher tries to explore the intimate details of a participant's life, he or she may open old wounds which may give rise to an emotional reaction that necessitates a participant being referred for professional help. The researcher recognised that talking about financial dependence in early motherhood could evoke emotional distress, and at times the interview evoked strong emotions. Participants were informed of this risk before participation and were given the researcher's contact number. They were further encouraged to call the researcher, even after the interview, in the event that they experienced distress that they considered warranted the researcher's attention.

3.10 Data Collection

Prior to commencing the data collection process, in order to obtain support and enhance their understanding of the study, the researcher oriented the staff of Lomahasha Clinic on the research project, including its aims and objectives. This was crucial since some of the staff were community members. Although they did not work in the maternal health department, their understanding of the project helped in answering questions that community members and participants had about the study as a whole. It also assisted in clarifying the purpose of the study to potential participants.

Data collection entailed four steps: (1) approaching potential participants to determine their eligibility; (2) providing interested potential participants with the participant information sheet (Appendix A) to read through (the researcher answered all questions that arose); (3) scheduling a one-on-one interview; and (4) conducting a 45-minute to one-hour one-on-one interview using the semi-structured interview guide. Participants were given the option of being interviewed in one of the rooms within the facility, or where they felt they would be more comfortable. Most participants opted to be interviewed within the facility in one of the rooms as it was private and there were fewer distractions.

Prior to data collection, if they agreed to partake in the study, the participants were asked to sign a form consenting to their participation and audio taping of the interview (Appendix B).

Using the questionnaire (Appendix C), the researcher asked participants questions about their own socio-demographic background, followed by the semi-structured interview. Questions asked and responses given were audio recorded by the researcher. Each participant was interviewed individually and notes were taken by the researcher during the session. Each interview session lasted 40 minutes to an hour. Even though a list of the questions was available, it remained key to allow participants to tell their stories as they desired.

The researcher made an effort to remain flexible when asking the questions. Flexibility throughout an interview is crucial so as to not intimidate participants or interfere with their train of thought (Creswell, 2013). At the same time, the questionnaire assists in maintaining the focus of the interview so that the dialogue does not drift purposelessly.

The researcher made an attempt to build and maintain rapport with the participants by showing an interest in their stories. Sometimes, when participants had brought their children with them to the interview, the researcher would offer to hold the child so as to enhance rapport and allow the participant to feel unrestricted and sufficiently at ease to speak freely during the interview. The interview began with an invitation for the young mothers to “tell the story about themselves”. This was to encourage young mothers to open up and talk about significant events in their lives. The purpose of the follow up questions asked was to facilitate discussions around the main research questions and other issues that the participants felt to be important in shaping their experiences on financial dependence as young mothers.

Before the interview was concluded, participants were asked if there was anything else they would like to share that had not been asked. They were also encouraged, if they felt the need, to write personal reflections on their experiences that would complement their conversations with the researcher on the phenomena under study. These would be reviewed together with the initial responses at a later stage.

The researcher shared her contact details with the participants and also encouraged them to contact the researcher if they had questions, require any clarification or feel the need to speak to the researcher after the interview. During one of the interviews, it was felt that the participant would benefit from further counselling. The researcher attempted to refer her, but she said she was not interested in receiving therapy, and stated that she was already feeling better by opening up to the researcher about her challenges. However, she was encouraged to contact the researcher if she felt the need later for further counselling.

The interview process began with collecting background information, after which the interviewer posed a single introductory question: "Please tell me the story of your life; what has been your experience with motherhood?" This gave the interviewee the freedom to remember and construct the story that they felt best responded to the question (Creswell, 2013). Follow-up questions were asked based on certain events that they had mentioned when answering the introductory question. The researcher used the interview guide to ensure that no important issues were left out of the conversation (Appendix C). Although the interview sessions were recorded, the researcher took notes using a small notebook and a pen/pencil. When each of the interviews was done, the researcher transcribed her shorthand notes into interview notes on the computer. The researcher also noted and recorded observations of participants' responses, reflections, emotional reactions and other items that appeared meaningful to them. Both objective and subjective responses were recorded.

According to Creswell (2013), a researcher needs to collect extensive data about participants to gain more insight into their life and context. Having come from the same context, the researcher's background proved to be helpful in enhancing her understanding of participants' experiences within their setting.

At the end of the interviews, participants' responses were transcribed verbatim from the audio

recordings into an MS Word document. The process of analysing the data commenced during the transcribing process and the researcher stored the collected data in computer files. The transcription of the data focused on different roles for the researcher, both as a listener and a questioner in the data collection process. All participants were given pseudonyms during the transcription and care was taken not to include their real names. The participants were happy to participate in the study and hoped that it would be of benefit, especially to their peers.

3.11 Data Analysis

Transcribed interviews were analysed using narrative analysis. Narrative analysis looks at the construction of narratives and the part they play in the social construction of the individual's identity. Narratives are the means by which identities may be created (Parcell & Baker, 2017). Data gathering and analysis in narrative research adopts a unified process and the goal of data analysis is to understand the chronological framework of meaning in an individual's experience. Through the use of narrative analysis, the researcher managed to identify, analyse and report the stories regarding financial dependence told by young mothers during the interview process.

According to Riessman (2008), narratives are the primary means for human beings to communicate their understanding of the world, and they aid in the presentation of reality for the individual by means of a language. Analysing the content of a story helps the researcher in determining which occurrences of personal experience the narrator considered sufficiently important and meaningful to be shared (Riessman, 2008). This way the researcher starts to develop themes from the substance of the narratives, and also looks for other themes across experiences of other participants recounting similar life events. Narratives help researchers to capture the accurate representation of a participant's experience of the phenomena under study (Riessman, 2008). Narratives can be analysed in different ways, by focusing on the structure, function performance or themes. These may be used individually or may be combined to provide a deeper understanding of a story (Parcell & Baker, 2017).

The researcher used thematic analysis to analyse the study's findings. Thematic analysis focuses on the substance of narratives, and determines the motives presented in the story and the type of story (Braun & Clarke, 2006). The goal in this study was to identify themes or patterns that seemed important or interesting as young mothers shared their experiences regarding financial

dependence.

During transcription, the researcher noted that themes began to emerge from the data that possibly could be combined into a main theme. The analysis process in the study focused on understanding both latent and manifest content of young mothers' stories on financial dependence. Thematic analysis at the latent level requires looking beyond what has been said by identifying or examining the underlying ideas and assumptions that shape the content of the narratives (Braun & Clarke, 2006).

In analysing the narratives, the researcher used the six step guide created by Braun and Clarke (2006). Denzin (1989), as cited in Creswell (2013), suggested that narrative analysis should begin with biographical analysis. The data analysis process in this study began with analysing the participants' background, with the aim of identifying key experiences in their lives. The researcher followed an inductive approach to coding and analysis in that the codes and themes were derived from the content of the data obtained by the researcher.

Step 1: Becoming familiar with the data

This phase includes immersion of the researcher into the data by reading and rereading the transcripts and listening to the audio recordings. During this process the researcher made notes, highlighting interesting elements in the data. This step also involved considering how participants made sense of their experiences and their worldview as revealed through their accounts. The goal of this stage was to become familiar with the data and to take note of elements that were relevant to the data question.

Step 2: Generating initial codes

This second stage of the data analysis process allowed for the data to be organised in a meaningful way. Codes were used to describe the content of the data, which involved going beyond what the participants had said, to finding the interpretation of the data content. For example, when participants commented on their experience of motherhood, their stories revealed issues about themselves, their home environment and their partners. This information indicated that their experiences of motherhood were coloured by different contextual elements or factors, which had to be coded carefully to fully capture what they meant to the participants.

Step 3: Searching for themes

A theme is defined as a pattern that captures something important or interesting about the data and is characterised by its significance. This phase entailed reviewing of coded data to identify the extent of similarity between codes. Developing themes included examining similar codes, identifying codes that were connected with a certain theme, and combining them. This phase also involved exploring the relationship between themes and considering how they could work together to reveal the whole story about the data. The researcher then read through each transcript, highlighted with different colouring pens the themes that appeared important to the participants' stories, noting similar theme as they emerged from the different data transcriptions.

Step 4: Reviewing the themes

During this stage, themes were checked against the organised extracts of data. The initial themes that had been identified were reviewed and modified. Themes were further explored as to whether they worked relative to the entire data set. Sub-themes were created during this phase.

Step 5: Defining and naming themes

The fifth step involved the presentation of the themes in a meaningful and logical manner. The researcher had to ensure that selected themes presented the flow of each participant's narratives, with each theme building on the previous theme so as to present a coherent story about the data. Some themes identified during the early phases of the analysis process were later discarded and more suitable themes were incorporated.

Step 6: Writing the research report

The final phase of the analysis process is writing up of the research report, which this document aims to achieve.

The goal of this study was to understand participants' narratives as presented, rather than adhering strictly to the steps. While the process of analysing the data has been presented in a linear structure, the analysis process did not always follow a linear path. There were many overlaps between the six stages, such that there was not always a clear distinction between each step. The researcher's supervisor assisted in analysing the data, based on her experience in using the narrative approach.

3.12 Reflexivity

Reflexivity is defined as self-conscious activity that is attained by adopting a critical perspective and focusing on the self, in an effort to understand the interrelationship between the participants and the researcher him/herself (Patnaik, 2013). It involves a researcher's ability to acknowledge preconceived attitudes, biases and values that could influence the research process (D'Cruz, Gillingham, & Melendez, 2007). Given that reflexivity positions the researcher as a participant in the process of knowledge construction, the process of data collection is not just regarded as an outsider-observer experience (Patnaik, 2013).

D'Cruz et al. (2007) suggested that this process should move beyond understanding the self to include the social context of the phenomena under study and the dynamics between the researcher and the participants. By engaging in this process, the researcher was able to gain a deeper understanding of the research and remain focused on it and the participants. In positioning the researcher within the research process, reflexivity would enable the reader of the study findings to better understand the researcher's perspective that gave rise to the analysis of the findings (Patnaik, 2013).

The researcher's role in a study is an important consideration. Although I intended to remain objective, I am cognisant of the fact that I did have an influence on the research process**.** Gilbert (2008) suggested that it was not possible to be completely neutral when engaging in qualitative research and that reflexivity was a crucial element that enhanced rigour in qualitative research (Ibrahim & Edhely, 2015).

People respond in a different way to different people depending on the context. Although I attempted to remain impartial while engaging with the participants, I am aware that another researcher would probably have elicited different information when studying the same participants. It was crucial for me to be aware of my status as an adult, considering the nature of the topic and my context. During the interviews there were times when participants would hesitate to open up, probably because of the fear of being judged and possibly because of the age difference between us. I tried my best to maintain a non-judgemental attitude by showing an interest in their stories. Although most participants were free to open up about their experiences, some hesitated at the beginning of the interview and would only answer the question I asked

without commenting any further. However, as interview continued they would gradually begin to talk openly and even revert to and comment on questions that had been asked earlier in the interview.

I am also cognisant of the fact that my position as a health care provider and the fact that data was collected within the facility's premises may have had an impact on the study. During data collection, I found it remarkable to see the sense of courage and determination that participants demonstrated regarding continuing with their education. However, it could also have been the reason why some participants openly asked me for financial assistance towards continuing with their education. In such cases I had to reiterate my role in the study and its objectives.

I am particularly passionate about young people, especially girls. When reflecting on my life, I consider myself fortunate to have grown up within a family where there was all the love and care I could have wanted. Our country has been hit hard by the impact of HIV and AIDS, resulting in many young people growing up without parents. My heart always sinks when I consider the predicament of these young people who sometimes have to assume adult responsibilities at a young age. As participants narrated their stories, there were times when I would feel overcome by their emotional pain, and I had to try to conceal my emotions from them. This did not only happen during data collection but also when transcribing the interviews. At one point I felt guilty about undertaking the study, when a participant questioned after the interview why I wanted to open up the wounds that had been inflicted by early motherhood in their lives. Despite their pain, most mothers, when asked to reflect on the interview, thanked me for allowing them to talk about their experiences as it made them feel valued. The stories these young mothers told were deeply moving at times and I would often find myself mulling over them. However, I had to remain mindful of my role in this context; I was a researcher, not a mother.

Summary

The study used a narrative design to explore the experiences of young mothers regarding their financial dependence. Data gathering and analysis progressed as a unified process and the primary aim was to understand the chronological framework of meaning based on the experiences of young mothers. The following chapter presents the findings and discussions of the study.

CHAPTER 4: FINDINGS AND DISCUSSION

This chapter presents the results and discusses the research findings. The initial focus will be on describing the demographic information of the study participants, followed by the study findings. A discussion of the themes emerging from the study include life before the pregnancy, experience of motherhood, realities of financial dependence in early motherhood, and tackling financial dependence in the life of a young mother. A summary concludes the chapter and provides a synopsis of the findings. The researcher has ensured that the findings are presented in quotations and are weighed up against related literature, which supports or challenges participants' claims.

4.1 Demographic Information of Participants

The participants interviewed were emaSwati who resided in Lomahasha situated in the Lubombo region. They were all females, ranging in age from 20–24 years. All had fallen pregnant before the age of 20 and their level of education ranged from primary (Grade 6) up to tertiary level.

The interviews were conducted in siSwati but participants would often express themselves in English. Pseudonyms were applied in the study to ensure anonymity and confidentiality.

Table 4.1 provides a summary of the demographics of the study participants.

Table 4.1: Participants' demographic information

Demographic factor	Sub-category	Number
Gender	Female	20
Nationality	Swati	20
Age	15 - 20	7
	21 - 25	13
Educational level	Primary (Grade 6 and 7)	4
	Secondary	11
	High school	3
	Tertiary	2
Age at first pregnancy	< 14	1
	15–16	6
	17–19	13
Number of pregnancies	1	8
	2–4	12
Marital status	Single	15
	Married	5
Current employment status	At school	2
	Working	2
	Unemployed	16

4.2 Themes arising from the study

Themes were identified by examining similar codes from the data and were assigned based on the degree of similarity between the codes. Sub-themes were identified by further exploration of the relationship between the themes and considering how they could work together to reveal a complete narrative about the data (**Error! Reference source not found.**). The themes were defined and discussed in comparison to the findings of the study and a detailed analysis was provided to certify evidence, as provided by the participants (shown in italics).

Table 4.2: Study themes

Theme	Sub-themes
1. Life before the pregnancy	- Lack of parental guidance - Poverty
2. Motherhood in context	- Relationship with partner - Influence of culture on the reaction of parents to pregnancy - Society's reaction to pregnant teenager - Teenage mother's own reaction
3. Realities of financial dependence in early motherhood	- Financial needs - Intimate partner violence - Birth control sabotage
4. Tackling financial dependence in early motherhood	- Importance of education - Technical skills and vocational skills - Entrepreneurship skills

4.2.1 Theme 1: Life before the pregnancy

At the beginning of each narrative, teenage mothers took time to shed light on their family background, context and what had been happening in their lives before they became pregnant. These were pre-existing contextual challenges, which they perceived contributed significantly to their risk of falling pregnant while they were young**.**

4.2.1.1 *Lack of parental guidance*

Teenage mothers who reported their pregnancy to be unplanned identified the absence of parents and lack of parental guidance as a contributing factor in their pregnancy. Some participants reported living in child-headed households where they or an older sibling were responsible for providing for the family, as captured in the following narratives:

"I grew up living with my grandmother; I lost my mother in 2007. After the death of my

mother we went to live with my grandparents. My father attended my mother's funeral after which he vanished. I then lost my grandparents. After that there was no one to take care of us such that my elder sister had to drop out from school and seek employment to be able to take care of us. Life was very difficult. I did not want to have a baby but then we just lived alone with my other siblings. It was easy for me to fall in love and end up having a baby because no one was there to even guide and control us." (Bongile, 20)

"I didn't want to have a baby, it just happened because we lived alone with my younger sister and no one really took care of us. My father was at work most of the time and we were left alone, there was no adult supervision; there was no one to even reprimand us when we did something wrong. My mother had died and we lived alone with my younger sister. I think it would have been different if she was still alive." (Fikile, 23)

Parenting is a process that facilitates the overall development of a child through the provision of guidance and support (UNICEF, 2015). Parents are key authority members in most families and the parent–child relationship has been found to affect the likelihood of sexual initiation among adolescents (Stroble, 2013; Vincent & Thomson, 2013). Parental monitoring and supervision have been highlighted as important elements in raising adolescents. Combined with parental support, these parenting features have been shown to be positively related to higher self-esteem among adolescents and a lower likelihood of engaging in risky behaviours.

The absence of parents has been postulated to result in young girls growing up without love and affection from parents. They then become vulnerable to men who lure them into having sex in exchange for material items, including money. Adolescent girls who lack parental care and control easily become a target for older men, who influence them into engaging in sex (Mutanana & Mutara, 2015)

Consistent with this study's findings in relation to the lack of parental guidance, is a study by Gyesaw and Ankomah (2013) in Ghana, which highlighted the absence of parents as a risk factor for early motherhood. Some studies conducted in South Africa and Namibia also point to the lack of parental care, control and supervision as a contributing factor to early motherhood (Maemeko, Nkengbeza, & Chokomosi, 2018; van Zyl, et al., 2014). Similar results were obtained by Odiemo, Odera and Otieno (2018) in Kenya who stressed the importance of parental

guidance as a protective factor for early motherhood among teenage girls.

Parental guidance entails supervision, monitoring and control of young people by their parents. As participants recounted their experiences regarding the absence of parents in their lives, they lamented most the absence of their mothers. Their stories revealed a sense of attachment to their mothers which influenced their overall motherhood experience:

> *"Life was very difficult for me. I lived with both my parents and after the death of my mother things changed. You know 'intsandazane lenhle ngu makhotfwa ngunina'. [A siSwati proverb meaning that a better orphan is one that still has a mother]. I am sure that if she was alive I would not have been exposed to the kind of life I was living and end up with a baby while still young."* (Lindiwe, 24)

> *"I do not know my parents and I grew up living with a relative who took me to her home. Although I attended school, I still missed the presence of my mother when growing up. Sometimes I think if she had been there my life would have turned out differently. The pregnancy was a mistake; I would not have made the choices that I made. Life was not easy."* (Lungile, 24)

Another participant shared the same sentiments on the importance of a mother in the life a young girl. Her life circumstances were different from the others mentioned because she did not lack anything but still longed for the presence of her mother:

> *"I lived with my mother when I was young, but then she died and I had to go and live with my grandmother. I really missed her. My grandmother was not at home most of the time; although she provided for me I still missed my mother. I don't think I would have had a baby early in life if she was there."* (Nombuyiselo, 24)

These comments reveal the significant role of the mother in the lives of teenage girls. These findings support previous studies which indicate that even though both parents had an effect on the life of an adolescent child, the mother had a greater influence on a girl child's perceptions of pregnancy (Vundule, Maforah, Jewkes, & Jordaan, 2001). As observed by Mutanana and Mutara (2015) in Zimbabwe on the role of the mother in preventing early motherhood, young girls whose mothers clearly expressed strong disapproval of their daughters engaging in sex were unlikely to engage in premature sex and become mothers themselves.

4.2.1.2 *Household poverty*

Some participants' narratives about the lack of resources in their families while growing up were linked to their vulnerability, which eventually led them to becoming pregnant early:

> *"My boyfriend provided for me before I got pregnant. I lacked basic necessities like pads because of poverty. My partner provided me with the things I really needed. It was very embarrassing to be without these things even at school, so it was not easy for me to refuse to sleep with him."* (Lungile, 24)

> *"We were very poor at home and life was very difficult. Everyone in my community knew that we were poor; community members used to give us food and clothing. I met my partner and got pregnant; he did provide for my needs by then."* (Lindiwe, 24)

> *"I was the eldest in the family by then because my older sister was working somewhere and was not staying with us. My uncles did provide for us but it was not enough; life was difficult. My partner also contributed, supported me financially by providing for my needs."* (Andile, 23)

The participants in this study demonstrated how their partners' providing for their basic needs had led to their engaging in sexual activity with them. The socioeconomic status of the family affects adolescents' growth and development in numerous ways. A low socioeconomic status has been highlighted as a predisposing factor for unplanned pregnancies, because adolescents often engage in relationships with older men, who sometimes take advantage of their situations (Maemeko et al. (2018; Mutanana & Mutara, 2015).

The study's findings are consistent with those of Nkwanayana (2011) and Van Zyl, et al. (2015) in South Africa, which indicated that young people from poor families were more vulnerable to early motherhood and that higher teenage motherhood rates occurred in poverty stricken populations. Correspondingly, in Zimbabwe, Mutanana and Mutara (2015) found that socioeconomic background was a major contributing factor to early motherhood among teenagers. Participants reported how poor socioeconomic conditions in their families had motivated them to engage in sexual activity. Similarly, studies done in Uganda, Namibia and Ghana point to poor socioeconomic circumstances as a push factor for teenage girls to engage in

consensual or transactional sex to provide for themselves and their families (Beyeza-Kashesya, et al., 2010; Gyesaw & Ankomah, 2013). In Namibia, Maemeko et al. (2018) found that the promise of food and material items prompted teenagers to engage in premature relationships, leading to early motherhood.

In Uganda, findings by Maly et al. (2017) revealed that adolescent girls' limited choices had led to their becoming pregnant. Even though some girls had consented to engaging in sex, their decisions were mainly caused by extrinsic factors including their socioeconomic situation, combined with pressure from boys and men. Economic hardship, especially in female-headed households, has been cited as a reason for finding an alternate means of obtaining money to supplement family income.

Studies suggest that poverty does not only include a lack of basic supplies such as food, shelter or poor access to health services, but is often associated with hopelessness, a sense of failure, embarrassment and powerlessness (Christoffersen & Hussain, 2008; Islam, et al., 2017). In this way, poverty also has a negative impact on the mental status of the individual as captured in a narrative by one of the participants:

> *"Even now life is very stressful for me; you see I have even lost weight because I am stressed. I do not have any money; even my partner is not working, and he stays at home. I have three children to feed, yet sometimes there is no food to eat. You wake up in the morning and even wonder how you are going to take your medication on an empty stomach; life is really difficult. Sometimes I even think of committing suicide…"* (Dudu, 24)

This narrative illustrates the negative effects of economic lack on the psychological well-being of the individual. Studies have suggested that poverty has an adverse effect on the entire family, society, country nation and the overall economy. Children born into an impoverished background have been found to be more prone to a number of negative social factors, including teenage pregnancy and substance abuse (Kotzé, 2014; James et al. 2012). Children born to teen parents are more likely to imitate early sexual behaviours, which often leads to early motherhood, thus propagating the cycle of poverty from generation to generation (Maly, et al., 2017; Mutanana & Mutara, 2015).

4.2.2 Theme 2: Motherhood in context

Motherhood is defined as the state of giving birth and/or raising a child. For the purposes of the study, this process included the period of the pregnancy, delivery of the baby and raising the child. As participants also narrated their experiences of being a mother, they remarked on the various challenges that motherhood brought to their lives.

4.2.2.1 *Relationship with partner*

Participants who were single mothers revealed that they were no longer involved in a relationship with the child's father. In most cases their problems started either soon after they found out they were pregnant or soon after the baby was born as captured in the following narratives:

> *"I started attending ante-natal care late and all was well with my partner by then, but things changed after the baby was born because my partner stopped taking care of me."* (Phephisle, 20)

> *"My partner disappeared when I was about to deliver, immediately when there was need for money, and never returned."* (Lindiwe, 24)

> *"Yes, he provides for the baby until he was a year old, after that he disappeared until today. We don't even know where he is."* (Kholiwe, 24)

> *"He left me immediately after delivery, so my other two children have a different father."* (Dudu, 24)

Some partners stayed until the baby was born, but then left. As the young mothers recounted their stories, the emotional pain of being left alone could be heard in the tone of their narratives:

> *"After the delivery of my first child, while still in hospital, they told me the baby had jaundice. When I informed my partner, he told me to strangle the baby while I was still in hospital. I could not do that; I stayed in hospital for two weeks and came back with the baby. He left me three months after the baby was born … He is 5 years and will turn 6 this year. Just recently I heard that his father wants me to visit him with the child. I became very angry, and that person hurt me deeply. I don't care about him and I don't want to ever see that*

person again. I have not seen him up to today." (Fikile, 23)

Previous studies show that teenage mothers have a high risk of being single parents, because teenage pregnancy and motherhood tend to take place under informal nuptial arrangements (Mollborn & Dennis, 2012; Maputle, 2006). In most instances, they are then left alone to deal with the absence and irresponsibility on the part of the father. Similarly, Watts et al. (2015) found that, for most teen mothers, there was no support from the father of the baby because the relationship had broken down before the baby was born. Akella and Jordan (2014) also found that early motherhood had disrupted the relationship between the teen mothers and the fathers of the babies, which left most of them feeling disappointed. According to Mangeli, Rayani, Cheraghi and Tirgari (2017), the complexities of motherhood, including the psychological and physical changes, strained the relationship and contributed to the breakdown of the relationship between partners of teen mothers. However, other studies cited a combination of financial limitations, dependence on the parental home and psycho-social issues as major contributing factors to the disruption of the relationship (Narita & Diaz, 2016; Oner, et al. 2012).

Contrary to the study's findings, other studies have reported that early motherhood can lead to a stronger relationship between the teen mother and her partner and further increase her prospects for marriage. A study by Gyesaw and Ankomah (2013) revealed that partners were excited about the pregnancy and felt that it would make it easier for the girls to consent to a marriage proposal.

Along with the pain of a fragmented relationship with the fathers of the children, participants spoke about the lack of social support, especially from the fathers of their children. Being alone and unsupported by the father of the baby or a partner emerged as a prominent theme and was cited as a major contributing factor to the complexities of being a young mother as captured in the following narratives:

"I regret having this baby. He (partner) promises to provide for the child at the beginning of the month but then he switches his phone off at the end of the month. It's difficult then for me to access him since he works in South Africa. It makes me feel really bad, since I also have to provide for all the baby's needs on my own and that makes me feel abused." (Dumsile, 20)

"The main challenges is that the father of my child does not want to provide for the baby, sometimes there is no food and there are other needs as well. I have to figure out how to do

everything alone; he is not here to support me … Although he is working. Males are very stingy with money." (Colile, 21)

In South Africa, a study by Van Zyl et al. (2015) revealed that partners to adolescent mothers were mostly absent during and after the pregnancy and did not provide any form of support. Studies conducted in Iran also concur with the study's findings. Participants in a study by Cherry, Chumbler, Bute and Huff (2015) highlighted the absence of social support from the baby's father or partner as a motivation for young mothers to seek opportunities to provide a decent life for their children. In Ghana, Krugu, Mevissen, Münkel and Ruiter (2017) found that most single young mothers were not interested in being involved in a relationship because of the difficulties of early motherhood, including the lack of social support. Motherhood is a complex life phase comprising financial, social and psychological ramifications, roles, increased responsibilities, rising costs, requiring skills and knowledge. Social support has been highlighted as an important element in early motherhood (Salvador, et al. 2016).

4.2.2.2 *Influence of culture on the reaction of parents to pregnancy*

Culture refers to the behaviour and characteristics of a particular society, community or ethnic group (Lehman, Chiu, & Schaller, 2004). It includes beliefs, knowledge, laws, customs and any other competencies and practices acquired by humans as a member of a society (UNESCO, 2009). Culture has an impact on individual experiences, since it provides an environment for these experiences to occur. It has an enormous influence on the life of the individual and contributes significantly to his/her self-concept. Perspectives on cultural matters usually provide insights into the psychological processes of the individual (Summers, et al., 2017; Wenham, 2016).

Participants' narratives in the study revealed a complex interaction between their identities as mothers and their management of social and cultural expectations in their contexts. Parental perceptions of teenage mothers on discovering the pregnancies revealed the negative cultural lenses through which early motherhood is perceived, as captured in the narratives:

"I told my mother (about the pregnancy); my father said I should even discontinue studying because I have failed in life by becoming pregnant." (Cebile, 22)

"On hearing about my pregnancy my father was very disappointed … he said I have failed;

investing in me would be a waste of resources. He could not even pay for me to go back to school although he could afford." (Anele, 20)

The Swazi culture emphasises the importance of abstinence until marriage and strongly condemns having a child before marriage. The value of the bride before marriage is determined by whether or not she is a virgin, or whether or not she has a child. In cases where a girl becomes pregnant out of wedlock, she is perceived as a deviant and the act of losing her virginity is termed "kuvula sibaya" in siSwati, literally translated to "opening the kraal". The insinuation for such an act is that the girl has opened her father's kraal by engaging in sex before marriage. In such instances the partner has to pay a cow to the girl's family for damages. This cow is called "imvimba" in siSwati, meaning "closure". After the cow is sent to the girl's family, it should be slaughtered immediately and its meat is not supposed to be eaten by the girl or any other girl in the family who is not married or who does not have a child. It is meant to cleanse or dispel misfortune in the family. In instances where a teenage mother gets married to someone after having had a baby by another partner, the bride price or "emalobolo" is reduced. This indicates the depreciation of her value since she had already "opened her father's kraal" by having a baby before marriage.

The study's findings revealed that early motherhood resulted in adolescent mothers being perceived as failures in life. For the participants who still had parents, most of the fathers expressed extreme displeasure with the pregnancy and predicted a bleak future for their daughters. These findings correspond with earlier results in the country from a study by Ntinda et al. (2016). The researchers explored the experiences of Swazi teenage mothers within the family, and found that although they experienced strained relationships with both parents on discovery of the pregnancy, these were more pronounced with their fathers.

Cultural norms that suggest a link between teen pregnancy, failure and immoral behaviour play a substantial role in how teen motherhood is understood within the family and society. Studies on early motherhood agreed on the perception of young mothers as social deviants (Hoggart, 2012; Sik, 2015). Based on this belief, parents and significant others often regarded teenage pregnancy as a shameful experience for the family and a disgrace to the parents. Consistent with the study's findings, research by Agunbiade, Titilayo and Opatola (2009) showed that parents associated early motherhood of their daughters with failure in terms of life opportunities.

Previous studies have indicated that teenage pregnancy brought dishonour to the family, to the extent that teenage mothers opted to hide their pregnancies. A study by Maly et al. (2017) in Uganda revealed that pregnancy before marriage had a negative impact on the family. Teenage girls who became pregnant while living with their parents were considered to be ruined and unbefitting for marriage, and were often verbally and physically abused. Within the family context, adolescent mothers were often seen as reckless, incompetent and incapable of taking care of a child, yet were in a position that required them to act as adults (Mamhute, 2011; Breheny & Stephens, 2007).

4.2.2.3 *Society's reaction to pregnant teenager*

The context within which motherhood occurs shapes and influences the experience of motherhood. In the study, participants' narratives revealed society's disapproval of their actions as captured in the following narrative:

> *"We were poor and everybody in the community knew that and people from the community assisted us in different ways. However, after I became pregnant they stopped. Even community members preferred to help my siblings who were perceived to still have a chance of making it in life than me … They said my future was now doomed. My siblings who were perceived to still have chances of making it in life and having a bright future. They said that my future was now destroyed and nothing could be done with me."* (Lindiwe 24)

The study's findings revealed societal condemnation of early motherhood. Teenage motherhood usually occurs outside marriage, and it carries a social stigma in most societies. In most instances, society tends to stereotype adolescent mothers in an unfavourable manner.

These study findings are consistent with the outcomes of studies in South Africa and Australia, indicating that teenage mothers experienced negative reactions and judgements from the wider community. Early motherhood was perceived as bringing shame to the whole household and the community (Watts, et al., 2015; van Zyl, et al., 2015). Similarly, Sik (2015) found that in Tanzania, community members blamed the mother of the teenage mother for failing to instil good morals in her daughter. Community members showed no compassion towards teenage mothers and were often scolded for having defied moral and cultural values. Stigmatisation and judgement was often extended to the families of adolescent parents, particularly those who lived

in small rural communities. (Bezuidenhout, 2013). Early motherhood is a major life transforming occurrence, and.or young mothers this often means dealing punitive societal sanctions and difficult choices that have lifelong implications.

Contrary to these findings, a study in Vietnam by Nguyen, Shiu and Farber (2016) indicated that, as early motherhood in rural areas was socially tolerable, it was perceived a normal occurrence rather than a social problem. Similarly, in Ghana, Gyesaw and Ankomah (2013) found that early motherhood was perceived as enhancing the societal values of the young mother. According to Akella and Jordan (2014), cultural norms that accepted early motherhood tended to offer a means of assistance and support to young mothers.

4.2.2.4 *Teenage mothers' own reactions*

As participants reflected on their motherhood experiences, they expressed various regrets emanating from their circumstances. Their sense of regret affected their immediate feelings as they narrated their experiences and also revealed their concern for other young girls:

> *"Life is not smooth. Ok, I do not mean to say my child is a curse; he is a blessing, but having him gets in my way of doing so many things, like I cannot do things because of him. Not that he should not be here but I cannot do things as I used to. I do see some of my age mates and I tell them that life is very difficult after having a baby but they do not listen. Maybe they assume that I am joking, but I really do not want them to experience what I have gone through … through this experience, I have developed a passion for warning my age mates."* (Jabu, 24)

Apart from regret, most of the participants' narratives indicated that their experiences of early motherhood had moved them to think about their peers who they felt should avoid having the same experience:

> *"When the child gets sick and you end up not knowing what to do, and when you report to the father he just answers anyhow, and you end up regretting why you gave birth to the child in the first place. My view is that young girls should avoid falling pregnant; I don't wish for them to undergo the same experience as me."* (Bongile, 20)

> *"I regret being a young mother; life is very difficult. I always pray that those who are*

younger than me may not experience this kind of life. It is very difficult." (Dudu, 24)

"I have been delayed. Motherhood has delayed me. This year I would be finishing school but now I have to wait for the baby to grow older now before I can continue with school." (Fikile, 23)

In line with earlier findings, early motherhood has been linked with a number of emotional problems including anxiety, worry, stress, regret, anger, guilt, and depression (Meneses & Saratan, 2015; Shefer, et al., 2013). The reasons for regret include financial challenges (Anwar & Stanistreet, 2014; Mollborn & Dennis, 2012; Narita & Diaz, 2016) as well as the other challenges of being a young mother.

In a study by van Zyl et al. (2015), participants regretted motherhood because of their loss of freedom. Motherhood required that they give up on their lifestyle to look after their children. In Iran, a study by Mangeli et al. (2017) indicated a sense of regret due to the conflicting roles of motherhood and adolescence.

Consistent with the study's findings, Watts et al. (2015) found that regret and feelings of stress in early motherhood were related to the lack of social support prior to and following the birth of the baby. There was a general sense of loss of social life, coupled with poor social support. The effect of this loss impacted negatively on their everyday life and their outlook about the future. Similarly, in a study by Salvador, Sauce, Alvarez and Rosario (2016), participants confessed that having a child early in life had shattered their dreams and aspirations to have better lives, adding to the burden of people's discrimination and stereotyping towards them.

Contrary to these findings, a study by Seamark and Lings (2004) in the UK indicated that although early motherhood was not planned, it was not regretted. Participants found that being a parent made them feel they were competent, determined and more resilient than before they had had children. Similarly, in the US, Cherry et al. (2015) found that teenage mothers expressed the positive impact of motherhood, which included an increased self-esteem and and confidence in their capabilities. Motherhood was perceived as being transformative in that it made young mothers feel mature, and the responsibility of motherhood helped them grow and made them earn respect from their families. A study by Gyesaw and Ankomah (2013) concurred with the findings in which the status enjoyed by teenage mothers' in their maternal role was admired.

4.2.3 Theme 3: Realities of financial dependence in early motherhood

Financial dependence refers to a state of relying on another individual who is deemed responsible for providing money, or reliance on someone for money to meet basic needs (Parsons, et al., 2015). In the study, participants discussed the pain of dependence and the different financial needs of motherhood. From the main theme, which is financial needs brought about by being a mother, young mothers spoke of the repercussions of being a young mother, which are classified as sub-themes in this report.

4.2.3.1 *Financial needs*

> *"Taking care and providing for the children is a big challenge for me; you have to buy milk and clothes. Dependence is not nice. Just 200 Emalangeni is not enough for a tin of milk. I experienced that … I lacked money even for buying soap let alone going to hospital for check-ups and delivery and for taking care of the baby."* (Lindiwe, 24)

> *"Finance has been one of the major challenges since I had this baby. She is my sole responsibility … I struggled. At some point I sold my phone. I ended up thinking that I would even sell my clothes. This situation has taught me a lesson."*(Cebile,22)

The findings revealed how financial dependence seemed to strip a woman of her autonomy, as indicated by some participants:

> *"Dependence disempowers you as a woman. You cannot do what you like and you then agree to whatever your partner wants because you also want the money."* (Andile, 23)

> *"Dependence is not good; it makes my partner to feel in charge of me. He feels that he can control my life because he takes care of my needs."* (Colile, 21)

Participants' narratives highlighted the different financial needs brought about by being young mothers and how dependence affected the way they viewed themselves. Previous studies have pointed to financial dependence as one of the main challenges of early motherhood (Christoffersen & Hussain, 2008; Narita & Diaz, 2016).

Women who were subjected to financial control reported being given a small amount of money to spend on the baby's needs and nothing more. Usually insufficient money was given, which

meant they had to beg for more. They were often forced into negotiating access to more money in return for sexual acts. According to Howard and Skipp (2015), many women and girls experienced financial abuse, but did not recognise it as such and suffered in silence. The lack of income has been consistently cited by women as a reason for continuing to stay, even in abusive relationships.

4.2.3.2 *Sexual, physical and intimate partner violence*

Overall, reports of incidents of forced sexual intercourse or sexual violence because of money were frequent in the study. Sexual violence is defined as any form of sexual activity performed against the individual's will, either by threat, force, psychological coercion or abuse of power (UN, 2017). Intimate partner violence is defined as any behaviour that results in physical, sexual or psychological harm between individuals in an intimate relationship (WHO, 2012). The participants in this study demonstrated experience with both intimate partner violence and forced sexual intercourse as evidenced in the following narratives:

> *"Males take advantage because they know that you depend on them. He makes me do things that I do not want to do. Although I don't want, he makes me do them because I need the money. How do you even negotiate a condom with someone who provides for all your needs? You do whatever he wants because you need the money."* (Celiwe, 20).

> *"You see if you depend on someone for money, he gives you the money as a token of love because he does not want to see you lacking. In such cases it becomes difficult to refuse when he wants to sleep with you, even if you don't want."* (Andile, 23)

As participants spoke about financial dependence, physical abuse and financial abuse also emerged as consequences of financial dependence. Physical abuse involves the actual infliction of physical harm to someone by another individual (UN, 2017). Financial abuse is defined as depriving someone of enough money to cater for their most basic needs or managing money in a manner that exerts control over them. For some of the young mothers, the violence and abusive behaviours began or increased when they became pregnant:

> *"Yes, he used to give me money before I became pregnant. He would physically abuse me even while I was pregnant, he would hit me. Life was a misery for me. Sometimes he would come to my homestead as if to visit me but he would end up hitting me. He did not want me to*

go even to the shops; he would say I was going to see someone." (Futhi, 22)

"Financial dependence is not easy ... For him to give me money, he demands that I sleep with him. Our relationship is very different now compared to before we had the baby. What can I do because I am not working?" (Andile, 23)

Participants' narratives also revealed how financial dependence had triggered physical violence between them and their partners:

"Yes, every month after he got paid he would go clubbing and use up the money with other ladies and we would quarrel each when he comes back. He used to hit me terribly. In my perception financial dependence contributes to physical abuse, because if I had my own money we would not quarrel, but I needed the money for family errands; we have children." (Dumsile, 20)

"He gave me money before I had the baby but now it is very different than when I did not have the baby. For him to give me money now I have to fight him and threaten him with going to the police. Sometimes he gives me only 100 Rand and say he does not have money." (Bongile, 20)

"I do not like dependence because he does not give me the amount that I want ... He only gives me money on conditions, when he wants, only when I sleep with him. I have noticed that males do not just give you money, even if you have a child with him. You first have to sleep with him to get the money. He does not even want to use a condom. I try to ask him to use it but then he does not want it." (Jabu, 24)

Studies indicate that financial abuse often involves an existing a cycle of physical, sexual and emotional abuse in violent relationships.

(Bornstein, 2006; Howard & Skipp, 2015). Economic dependence has been associated with financial abuse, and usually occurs in contexts of women with low socioeconomic status (Bornstein, 2006).

The study findings are in agreement with findings reported by Nguyen et al. (2016), which indicated an association between early motherhood and financial dependence, and high levels of

domestic violence. Similarly, a study by Puri, Tamang and Shah (2011) found that most teenage mothers were coerced into having sex against their will because they feared their partners. The study further revealed that most teen mothers had experienced adolescent domestic violence. Similarly, Odiemo et al. (2018) in Kenya found that early motherhood was associated with sexual abuse, intimate partner violence and rape.

Other studies have also demonstrated that victims of physical and psychological abuse often are exposed to stringent control and restriction of financial resources (Postmus, Plummer, McMahon, Murshid, & Kim, 2012). Financial abuse has been found to have severe and long-term consequences for both women and children, including being trapped in a cycle of poverty.

According to Howard and Skipp (2015), financial abuse is an delicate form of violence which is not easy detectable, especially because of common social and contextual attitudes and gender roles regarding money. Awareness of the gender dynamics involved in financial abuse as a form of abuse within intimate partner relationships is limited. Financial abuse is extremely difficult to identify, possibly because it tends to overlap with and reinforce the other forms of abuse.

4.2.3.3 *Birth Control Sabotage*

The study findings revealed that sometimes partners did not want their partners to use birth control methods. This is defined as birth control sabotage, as captured in the following narratives:

> *"To be able to get money from him, he demands that I have to sleep with him. He even questions why I am even using contraception …"* (Jabu 24)

Another participant revealed that she could not continue using contraceptives because her partner did not want her to:

> *"He did not want me to take contraceptives, and I stopped …"* (Futhi 22).

The study findings showed the effects of financial dependence on the use of birth control methods by young mothers. Other studies concur with the study findings, indicating that financial dependence may result in birth control sabotage (Howard & Skipp, 2015; Adams, Sullivan, Bybee, & Greeson, 2008). This usually occurs because teenagers who are in abusive relationships are often unable to negotiate choices about sex and contraceptives (Christoffersen

& Hussain, 2008). Partners may coerce them into engaging in sex without protection, or may take away or hide their birth control pills. Evidence suggests that sometimes partners believe that if the woman is on birth control she must be cheating, which often causes teenage girls to stop taking birth control in an effort to appease their partner (Bornstein, 2006). These findings are consistent with earlier findings by the Guttmacher Institute (2019), which revealed that intimate partner violence resulted in birth control sabotage.

4.2.4 Theme 4: Tackling financial dependence in early motherhood

Participants were interviewed about their views on different means to reduce financial dependence among young mothers, specifically in their context.

4.2.4.1 *Importance of education*

The study findings revealed that young mothers considered education to be the most valuable tool for reducing financial dependence. Most had not completed their high school education because they had become pregnant while attending school and had to drop out. Overall, the perception of education as an important tool for reducing financial dependence was apparent in most participants' narratives:

> *"I would like to go back to school, I really do. If someone can offer me that opportunity, I can be very grateful."* (Bongile,20)

> *"Financial dependence is not easy. If you are not educated you are just a 'sweet nothing'. Education is important. If you are educated you can manage to take care of your children, even without your partner's assistance, with the little that you are getting, but if you are not educated you will suffer with them."* (Anele, 20)

Education is defined as a process whereby individuals gradually develop their abilities, which enables them to control their environment and realise their potential. All human beings have a right to access to education (UNESCO, 2017).

The narratives from other participants not only appraised the value of education as a tool for decreasing financial dependence, but also expressed a sense of remorse about opportunities that had been lost by assuming motherhood at an early age:

> *"I would really like to be given a chance to go back to school. I think that finishing school can help me to be able to get a job and be employed. Because I have decided that I can go back to school, I will work hard so that I can be financially independent."* (Colile,20)

Participants' narratives revealed that financial dependence had made them appreciate the value of education and instilled in them a desire to improve their lives and future. However, this awareness appears to have been recognised after the birth of their babies, which made them think differently about the educational opportunities they had missed. While participants conveyed a positive attitude towards life and education, the outlook for some was hindered by economic deprivation, and expressions of a sense of despondency was apparent in their narratives.

As indicated by the study findings, attaining an education is a key step in improving the future of young mothers. Among the devastating effects of teenage motherhood is the struggle for girls to continue with their education. According to Maemeko et al. (2018), teenage pregnancy can be a cause as well as a consequence of dropping out of school. Adolescents who became pregnant had a high chance of dropping out of school and those who dropped out of school had a high chance of becoming pregnant. The lack of education for teenage mothers often led to reduced economic opportunities and earnings through their lifetime (Summers, et al., 2017; Wenham, 2016). For girls growing up in remote rural areas, staying in school and learning protected them from the cycle of poverty, as education offered a ladder out of poverty and a path to a promising future (UNESCO, 2017).

In a study by Cherry et al. (2015), educational achievement was frequently indicated by young mothers as an important element for improving the lives of their children. for their children. Teenage mothers had aspirations to finish school, obtain a degree, establish financial independence and better their lives for their children's sake. Smithbattle (2007) observed that early motherhood experiences led adolescent mothers to re-evaluate and shift their priorities, and often motivated them to finish school.

Studies suggest that adolescent mothers who return to school after pregnancy have better chances of increasing their economic opportunities and earning potential (Oner, et al., 2012; Summers, et al., 2017). Findings by Swedish, Rothenberg, Fuchs and Rosenberg (2010) indicated that interventions aimed at alleviating the effects of teenage motherhood, which included increasing

prospects for teenage mothers to continue their education, improved opportunities for employment, leading to financial freedom and delayed subsequent births. Similarly, study findings by Oxford, Lee and Lohr (2010) revealed that for most adolescent mothers who returned to school and acquired a high school level of education, dependence on public assistance decreased steadily, and employment opportunities increased over time.

Regardless of the inspiration that motherhood may confer, teenage mothers faced numerous structural challenges that impaired their ability to attain a school or college qualification, including societal sanctions such as stigma and social condemnation (Chumbler, Sanetmatsu, & Parrish-Sprowl, 2014). Maemeko et al. (2018) in Namibia found that for teenage mothers who went back to school, motherhood negatively affected their school performance. Teenage mothers performed poorly after becoming mothers when compared with their performance before. This was attributed to dual responsibilities, lack of parental support and the challenges of motherhood.

Contrary to these findings, a study by Salusky (2013) painted a more positive picture of educational continuation and performance by teenage mothers who, after recognising the importance of education, remained in school. According to Chauke (2013), teenage mothers who intended to return to school after dropping out due to pregnancy needed to make a conscious decision and strive to accomplish their career goals. This could deter them from giving up and reverting to the vicious pattern of poverty.

4.2.4.2 *Technical and vocational skills training*

Technical and vocational education is defined as any form of training whose main purpose is to prepare an individual for both formal and informal employment (UNESCO, 2012). Technical and vocational skill training includes the attainment of practical knowledge and skills applicable to a range of careers. (Powell, 2012). It prepares individuals in different socioeconomic contexts for profitable employment and sustainable livelihoods. Acquisition of skills not only enhances their chances in life, but also instils a sense of self-assurance and personal pride (Powell, 2012).

Most of the young mothers were not employed and were asked what they thought the opportunities were for increasing financial independence for young mothers like themselves. Most identified vocational skills training as a viable option for helping young mothers to become self-reliant:

"I am grateful to God that I am able to work with my hands. In future I hope to open my own salon … yes, there are opportunities to increase financial independence among young mothers, because you can also learn sewing or cooking. I also did a course on catering. It is not only hairdressing only." (Dumsile, 20).

"I would like to learn hairdressing skills, just to perfect my skills because I already know how to do it." (Khulile 21)

This participant went on to say that although no one had offered to help her in any way, she had always tried to find ways of earning money.

Reflecting on the drawbacks of being dependent, one participant had this to say:

"The greatest mistake we make is to think that the other person should take care of us. For example, if I ask my partner for everything, he will be offended and think that I should be making means to provide for myself. I think sewing is one of the skills that can help." (Cebile 22)

Participants' narratives indicated the value of technical and vocational skills as a means of increasing their financial independence and self-esteem. Findings from a study by Tukudane, Minnaert, Zeelen and Kayandago (2015) in Uganda demonstrated that the majority of vocational skills training graduates had better chances of being employed or participating in a trade that yielded an income. Most participants reported on the social and economic gains achieved from the training which enabled them to meet their basic necessities and other living resources.

According to UNESCO (2012), the acquisition of technical and vocational skills plays a critical role in improving the economy of a country. It contributes to poverty reduction, by permitting the social and economic inclusion of marginalised members of society, including young people. It empowers individuals to be self-dependent and motivates them to engage in entrepreneurial endeavours. Skills development also contributes to creating job opportunities, promoting creativity and sustainable means of survival. Skills based education has the potential to contribute massively towards the country's pursuit of the UN's sustainable development goals (SDGs).

4.2.4.3 *Entrepreneurship skills*

Entrepreneurship is defined by the World Bank (2007) as individual or group activities aimed at creating new wealth through innovation, creation and profitable utilisation of markets for goods and services. Some participants expressed their desire to acquire entrepreneurship skills as they felt that it could help them to earn an income, as captured in the following narratives:

> *"Small businesses, like selling vegetables."* (Hlelile, 20)

> *"You can start by selling and end up doing other things to make more money for yourself. You can do others things like making Vaseline, floor polish or other household items."* (Hleziphi, 20)

Other participants suggested that entrepreneurial skills could be valuable for increasing financial independence, as captured in the following narrative:

> *"Doing handwork or starting a small business can be a source of income. It can also prevent young women from engaging in prostitution. Yes, even in our community there are older people with who know how to do these things, like making necklaces and bracelets, Vaseline they can teach us."* (Jabu, 24)

Studies reveal that women entrepreneurs in the country are constrained by prevailing stereotypical ideas and attitudes toward women in society (Joubert, 2011). Similarly, findings from a study by Bimha et al. (2018) indicated that, despite endeavours by the government and its partners to support women in business in Eswatini, women entrepreneurs were still marginalised and lacked support. The study revealed that the level of success for women entrepreneurs was linked to low educational status. Women with a formal training and knowledge about managing a business were likely to succeed in their businesses. Findings from a study by UNDP (2013) in Eswatini indicated that young people who engaged in entrepreneurship in the country were usually not familiar or equipped with the skills required to manage their businesses successfully.

The findings of the study are supported by Bronfenbrenner's ecological systems theory (1979). According the theory, individual experiences are influenced by various multifaceted interactions between environmental systems. These include individual, interpersonal, social, economic and political factors. Based on the findings, financial dependence in early motherhood

is not merely localised within the young mother but is a socio-ecological phenomenon in which interpersonal factors situated within a number of large contextual factors influence individual behaviours.

4.3 Conclusion

Central to the narratives presented in this chapter is the way each mother presented her overall experience on motherhood and financial dependence. While commonalities emerged from the different stories, there were also many variances depending on the contexts in which the mothers lived. The following chapter will concentrate on discussing the key findings of the study, based on the narratives delineated in this chapter.

KEY FINDINGS, LIMITATIONS AND RECOMMENDATIONS

The study's findings have provided insights into the experiences of young mothers regarding their financial dependence. Using a narrative approach, the study aimed to explore this topic among teenage mothers in Eswatini to acquire an understanding of the challenges, opportunities and threats facing them, and to investigate possible ways to achieve financial independence. This chapter discusses the major findings, limitations and recommendations of the study.

Speaking about their experiences, participants presented an overview of their living conditions and their family circumstances prior to pregnancy. They first discussed the transition from being a teenager to a mother, which the study revealed had not been planned. The challenges of having to grow up quickly, particularly in the absence of parents, was perceived to have been a major challenge for some participants. They described their lives as teenagers, growing up with either their siblings, one parent, or relatives. Some participants who discussed the challenges of growing up without parents made specific reference to the sacrifices that they or an older sibling had had to make just to provide for the family unit's basic needs. Some had to discontinue their schooling and search for jobs to support fellow siblings. For those who lived with relatives and other siblings, this meant that sometimes there was no one to supervise or even reprimand them when they did something wrong.

There was some similarity in some of the narratives about the importance of having a mother when growing up, and even those who were survived by one parent lamented the absence of their mothers. In this study, participants indicated that the challenges of being a mother early in life made them realise that life would have been different if their mothers had still been alive. Just as some studies have highlighted the presence of parents acted as a preventative factor against early pregnancy, the presence of the mother has also been identified as an important element in preventing and coping with the challenges of early motherhood (Silk & Romero, 2013).

In the study, young mothers indicated that pregnancy came at a time when they were confronted with economic challenges in their families. Coupled with the absence of parents, poverty within their families deprived them of even the most basic needs. Poverty made it easy for them to enter

into relationships with their partners, who provided for their basic needs. This provision made them feel loved and included among their peers. However, this support also made them feel obliged to accept their partners' sexual advances. For some participants, financial dependence on their partners started before they became mothers or had children, owing to poverty. A poor socioeconomic background has been identified by some studies as a contributing factor influencing young girls to engage in premature sex, which leads to pregnancy, and eventually perpetuates the cycle of poverty within families and communities (Christoffersen & Hussain, 2008; Yakubu & Salisu, 2018).

Findings from the study indicated that participants regretted having become mothers early in life. This sense of regret was even expressed by participants who were in stable relationships. Their regret emanated mainly from their partners' reaction to the pregnancy. Some young mothers reported that the discovery of the pregnancy had affected their relationship with their partner, to the extent that it broke down immediately after discovering the pregnancy. For some, however, the relationship lasted until they needed money, after which it ended. When recounting the pain of being left by their partners, some participants became emotional. Others mentioned that they still had relationships with their partners who were responsible for providing for their children, although they occasionally experienced challenges in the relationship.

Their sense of regret also stemmed from the various challenges of early motherhood, which included thinking about their current living conditions, as well as wasted opportunities from having to abandon their school studies due to the pregnancy. The longing for emotional and financial support from partners emerged as an important element for the young mothers. Earlier studies have indicated that the demands of early motherhood, combined with limited or no support from the baby's father, lack of finances and leaving school early, could negatively affect a teenage mother's emotional well-being (Nnodim & Albert, 2016).

Motherhood generally distinguished a female's place in the household and society. In this study, young mothers narrated about the lack of support from their family members and society at large. At the family level, their pregnancies were strongly condemned by their parents, particularly their fathers, to the extent that even those who could afford to pay for their daughters to continue with school after the delivery of their children, denied them the opportunity. From a familial and cultural viewpoint, these young girls were perceived as failures. They also felt excluded by the

broader community, in that they were perceived as grown-ups by bearing a child. Based on this perception, some community members indicated that they preferred to help teenagers who were still in school than young mothers who had become adults. These community perceptions concerning them left them with feelings of shame and rejection. Watts et al. (2015) proposed that negative perceptions of early motherhood, particularly in rural societies, were mainly influenced by cultural values. Early motherhood had been found to result in negative societal reactions and a pervasive socioeconomic disadvantage (Mollborn & Dennis, 2012).

Early motherhood is often associated with various challenges including financial pressures (Salvador, et al. (2016). All the mothers spoke about the pain of depending on someone to meet their financial needs. Those who lived with families who provided for their needs communicated their longing to be able to provide for themselves. The study's findings indicated that young mothers generally depended on their partners for their own and their children's financial needs. This was even the case for some participants who were no longer in a steady relationship with the fathers of their children. Financial dependence made them feel as though their partners had control over them, owned them and could make decisions about their lives.

Some participants divulged the different forms of abuse they had encountered at the hands of their partners. For some, the abuse started while they were still pregnant and for some, it escalated after they were married. It became even worse on those days when their partners had received their salaries. As participants talked about financial dependence, incidents of physical and financial abuse were raised as major consequences of their financial dependence. One participant was convinced that financial dependence was a major contributor to the various forms of abuse that young mothers are often exposed to.

Apart from exacerbating the different forms of violence, financial dependence interfered with their sense of autonomy. Some participants told of their partner's negative response to their use of contraceptives or birth control methods. In response, some felt obliged to follow their partners' wishes not to use contraception because they were their providers. The findings indicated that, to some extent, financial dependence contributed to repeated pregnancies among teenage mothers. In line with previous studies, financial dependence has been found to result in domestic violence and birth control sabotage. In most instances this is perpetuated by socioeconomic factors, such that victims remaining in abusive relationships at the expense of

their autonomy (Howard & Skipp, 2015; Guttmacher Institute, 2019)

Narita and Diaz (2016) contended that early motherhood increased the likelihood that young mothers who did not finish school or acquire any qualifications would be jobless or earn a meagre salary, which resulted in long-term financial dependence. Similarly, in this study most of the young mothers were not employed. They dropped out of school either due to financial constraints or because they were pregnant. They admitted that life had not been easy, especially because of their economic challenges owing to their children's and their own needs. They spoke about the different needs for a child that required money and the pain of seeing their children deprived of basic necessities. They also related that they sometimes lacked the most basic items such as food. While speaking about the pain of their financial struggles, one participant mentioned that at some point in her life she had contemplated suicide. Nnodium and Albert (2016) contended that the stress associated with financial dependence and dropping out of school, including the fear of the unknown, negatively affected the psycho-sociological well-being of young mothers.

Regardless of the challenges they faced, most of the young mothers were motivated to change their situation. They expressed a distinct desire to return to school or to be trained in vocational and technical skills. Their narratives revealed an eagerness to pursue their life goals if opportunities were made available, and had a positive outlook for the future. Other studies have also found that, despite the challenges, early motherhood instilled a sense of resilience and optimism in young mothers (Salvador, et al. 2016).

4.4 Limitations of the study

A limitation of the study was that data was collected from 20 participants who were selected from one rural area, which is Lomahasha in Eswatini. The sample provided a limited amount of information, which potentially limited the generalisability of the results. However, generalisability was not the objective of the study whose primary aim was to obtain a deeper understanding of the unique and personal experiences of the participants.

Another limitation was that the interviews were conducted in the clinic's setting. It is possible that this setting may have affected the quality of the findings due to a number of factors, such as feeling the need to please the researcher, or insufficient time to fully explore their personal

experiences in relation to the topic, as they were also visiting the health facility to make use of other services.

The age gap between the researcher and the participants presented another potential limitation. As an adult and health care worker researching a sensitive topic, it is possible that participants may have told their stories in a different way or modified them to please the researcher. For that reason, it is possible that the stories did not constitute their real experiences but rather a version of their experiences. Had the same study been conducted by another researcher whose participants were considered as belonging to their age group, it is conceivable that other stories may have emerged.

This paper contributes to a limited body of knowledge of this nature on the subject matter, especially in Eswatini. However, the findings of the study offered a deeper insight of the unique experiences of young mothers regarding financial dependence.

4.5 Recommendations

Based on the findings from the study, the following recommendations have been made to guide policy decisions that would help mitigate the effects of financial dependence amongst young mothers.

Young girls need to be empowered to resist unwanted sex by developing their self-confidence and equipping themselves with life skills. Preventing unwanted pregnancy is the most important approach to dealing with this major social issue. This could include promoting cultural practices such as the reed dance (umhlanga in siSwati). This is cultural activity that demonstrate respect for young women and also honour them choosing to preserve themselves until they get married.

Breaking the cycle of poverty can significantly impact the lives of young mothers in the country, including their families and communities. It requires improving the prospects for economic independence by availing opportunities to empower female adolescents and their families, particularly those living in rural areas.

At a community level, efforts should be directed at reducing stigma and discrimination towards young mothers by offering empathy and support. This could include taking advantage of opportunities to encourage them and helping them to continue with school. Cultural and

wayward gender norms that perpetuate violence should be explored and discouraged. There is also a need to promote awareness, understanding and recognition of the repercussions of financial dependence among teenage mothers.

At a policy level, adapting and utilising current evidence is needed to secure the support of decision makers and to engage stakeholders at all levels to better understand the consequences of financial dependence in early motherhood. This includes promoting young girls' right to education, and policies to ensure that all girls remain in school should be enforced. Confronting perceptions regarding the re-entry of teen mothers into the school system requires extensive dialogue among stakeholders on the advantages of adopting and implementing clear policies and action on this issue. The education sector has a responsibility to ensure that the school setting is free of stigma and discrimination towards teenage mothers. In addition, alternative education and training programmes to increase economic independence that are relevant to young mothers, should be explored.

Teenage motherhood is a challenging period and health care providers can help young mothers by considering the broader context within which early motherhood occurs. Interventions ought to include strengthening of the family's role as an essential support system for adolescents and teenage mothers. Other interventions could include identifying stressors in the lives of teenagers and offering guidance. In addition, teenage mothers should be screened for abuse during pregnancy and after giving birth.

The study's findings provided compelling insights into the experiences of young mothers regarding financial dependence. They also exposed agonising experiences of intimate partner violence. It is vital, therefore, that this topic be explored further so at to obtain a comprehensive understanding of the situation from a man's perspective. Further research is recommended to find solutions to alleviate the problem of teenage motherhood including its effects at individual, family and community level.

4.6 Conclusion

The story that each mother told about her financial dependence was critical to this research report. These stories revealed the uniqueness of each of the participant's experiences while also showing similarities within some of the narratives. For most of the mothers, the transition from

being a teenager to motherhood was influenced by their The findings from this study also demonstrate the strong influence that the context in which motherhood occurs has in shaping young mothers' experiences of motherhood in general. These mothers' narratives circumstances which, in most instances, were extremely challenging, as illustrated by some of the participants' narratives demonstrate how different contextual factors, including society, culture and their partners' reactions, influenced their self-perception and their overall motherhood experience. These young mothers revealed the various challenges that financial dependence had brought into their lives, affecting their physical, psychological and emotional well-being, as well as influencing their decision making.

Despite the challenges of financial dependence in early motherhood, the young mothers' narratives revealed a high regard for education and a desire to be trained in technical and vocational skills. Their narratives indicated confidence in their abilities to change their economic situation if supported and given opportunities to pursue their dreams.

Research of this nature allows one to fully comprehend and appreciate the complexity and uniqueness of the experiences of young mothers. It is through such endeavours that an enhanced understanding of early motherhood can be achieved.

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Appendix A: Participant information sheet

Financial dependence: Experiences of young mothers in Lomahasha, Lubombo Region, Eswatini / Kwencika mayelana nesidzingo semali : Kulandzisa kwabomake labasebancane ka Lomahasha, esifundzeni seLubombo, Eswatini

My name is Busisiwe Tsabedze and I am a postgraduate student registered for a MA degree in Social Development at the University of the Witwatersrand.

Libito lami ngingu Busisiwe Tsabedze ngingumfundzi lo bhalisele kutfola ticu te MA ku Social Development enyuvesi yase Witwatersrand.

As part of the requirements for my degree I am conducting research regarding the experiences of young mothers who are financially dependent. It is hoped that the information to be gathered will help to acquire an understanding of the effects of financial dependence in early motherhood in Eswatini. The results from the study will contribute to the knowledge base on financial dependence in early motherhood and will also provide an understanding of the challenges and opportunities for young mothers to increase their financial independence. This information will be useful for policy making and could assist in the design of programmes that will increase financial independence among young mothers in this country.

Ngenta lucwaningo nge kulandzisa kwabomake labasebancane ka mayelana ngekwencika ngekwetimali, loku kuyincenye lebalulekile kute ngitfole leticu. Kune litsemba lekutsi lolwati lolutawutfolakala kulolu cwaningo lutawusita kakhulu ngekuveta imitselela yekwencika ngekwetimali kwabomake laba sebancane, kutawungeta lwati ngakuluhlangotsi, ngekuveta tingcinamba kanye nematfuba lakhona ekusita bomake labancane kutsi bakhone kutimela ngase timalini. Loku kutawusita ekwakhiweni kwetinhlelo tekutisa bomake labasebancane kutsi batimele.

If you accept my invitation your participation would be entirely voluntary and you will be free to withdraw at any time without penalty. There are no consequences or personal benefits of participating in this study. If you agree to take part, I would arrange to interview you at a time and place suitable for you. The interview will last approximately one hour. If you choose to participate, you may withdraw from the study at any time and you may also refuse to answer any questions that you feel uncomfortable answering.

Uma uvuma kuba yincenye yalolucwaningo kute kucindzeteleka lokukhona, futsi unga yekela noma nini ngaphandle kwemitselela letsite. Kute imitselela noma imbadalo lotawuyitfola ngekuba yincenye yalolu cwaningo. Uma uvuma kuba yincenye, uta wubutwa imibuto endzaweni nangesikhatsi lesitawubekwa nguwe, lesikulungelako. Lokubutwa kutawutsatsa cishe sikhatsi lesingaba li awa linye kantsi noma sewu vumile ungakhetsa kuyekela nome nini. Awukacindzetelwa futsi kuphendvula uma ubona kungakulungeli kuphendvula leminye yalemibuto.

If you experience any psychological distress, even after participation in the study, please contact

Office of the Head of School
School of Human & Community Development
T +27 11 717 4524 | Bag 3, WITS 2050 | www.wits.ac.za/shcd/

the researcher on this number: +68 7850 2775 and you will be referred to appropriate sources of help. If you decide to participate, I will ask your permission to tape-record the interview. No one other than the researcher and the supervisor will have access to the tapes. The tapes will be kept in a locked cabinet for two years following any publications, or for six years if no publications emanate from the study. A copy of your interview transcript without any identifying information will be stored permanently in a locked cupboard and may be used for future research.

Uma uva kukhatsateka emuva kweku hlanganyela kulolu cwaningo ngicela ushayele umnikati walolucwaningo kule nombolo +68 7850 2775, utakusita kukwendlulisela lapho ungasitakala khona. Uma uvuma kuba yincenye yalolu cwaningo, ngicela imvume yakho ke kutsebula (record) le ngcogco yetfu. Kute lotaba nemvume yekuva lengcogco ngaphandle kwa lominikati walolucwaningo kanye nathishela wami.

Please be assured that your name and personal details will be kept confidential and no identifying information will be included will be included in the final research report. The research may be also be used for academic purposes (including book, journal and conference proceedings) and a summary of findings will be made available to participants on request.

Ngicela ube nesiciniseko kutsi ligama lakho kanye nako konkhe loku phatselene nawe kutawufihlwa futsi angeke kufakwe emiphumeleni yalolu cwaningo. Imiphumela yalolucwaningo ingasetjentiswa ekufundzeni (etincwadzini noma emihlanganweni) futsi nawe ungayitfola uma uyicela.

Please contact me on +68 7850 2775 or email busiedonsie@yahoo.com or my supervisor Busisiwe Nkala- Dlamini on +27 11 717 4483 or email busisiwe.nkala-dlamini@wits.ac.za if you have any questions regarding my study. We shall answer them to the best of our ability. If you have any concerns and complaints about the study, please contact Human Research Ethics Committee (Non- Medical) Contact details: Chairperson: Jasper.Knight@wits.ac.za or the administrator: Ms Shaun Schoeman Tel: +27 11 717 1408 email Shaun.Schoeman@wits.ac.za or the National Health Research Review Board on 24040865

Uma unembuto ungashayela +68 7850 2775 *noma utfumele iemail busiedonsie@yahoo.com noma utsintse thishela wami Busisiwe Nkala- Dlamini kulenombolo +27 11 717 4483 nome iemail busisiwe.nkala-dlamini@wits.ac.za.Sitawetama kuphendvula umbuto lonawo ngalokusemandleni etfu. Uma ungagculiseki noma ufuna kusho lukutsite ngalolucwaningo, ungatsitsana nalaba Human Research Ethics Committee (Non- Medical) Contact Details: Sihlalo : Jasper.Knight@wits.ac.za noma umphatsi : Ms Shaun Schoeman ku : +27 11 717 1408 email Shaun.Schoeman@wits.ac.za noma i National Health Research Review Board ku 24040865 lapha Eswatini.*

Thank you for taking time to consider participating in the study.

Ngiyabonga kucitsa sikhatsi sakho ucabange ngekuba yincenye yalolu cwaningo.

Yours Sincerely / Lotitfobako

Busisiwe P. Tsabedze

Appendix B: Consent Form for Participation and Audio Taping of the Interview

Financial dependence: Experiences of young mothers in Lomahasha, Lubombo Region, Eswatini.

I hereby consent to participate in the research study and to the tape recording of the interview. The purpose and procedures of the study and the interview have been explained to me. I understand that:

- My participation in this study is voluntary and I may withdraw from the study without being disadvantaged in any way.
- I may choose not to answer any specific questions asked if I do not wish to do so.
- There are no foreseeable benefits or particular risk associated with participation in the study.
- My identity will be kept strictly confidential, and any information that may identify me will be removed from the interview transcript.
- A copy of my interview transcript without any identifying information will stored permanently in a locked cupboard and may be used for future research.
- I understand that my response will be used in the write up of a Masters project and may also be presented in conferences, book chapters, journal articles or books.
- The recording will be stored in a secure location (a locked cupboard or a password protected computer) with restricted access to the researcher and research supervisor.
- The recording will be transcribed and any information that could identify me will be removed.
- When the data analysis and write up of the research study is complete, the audio recording of the interview will be kept for two years following any publication or for six years if no publication emanate from the study.
- The transcript with all identifying information directly linked to me removed, will be stored permanently and may be used for future research.
- Direct quotes from my interview without any information that could identify me may be cited in the research report or other write up of the research.

Name: _____

Date: _____

Signature: _____

Appendix C: Questionnaire

Financial dependence: Experiences of young mothers in Lomahasha, Lubombo Region, Eswatini.

Initiation phase:

Socio-Demographic Background

1. Date of Interview	……./……./……
2. Age	…….
3. How many people are in your household? 4. How many children do you have? 5. Please specify what family members live at home with you	……. people ……. children ☐ Mother ☐ Father ☐ Husband ☐ Partner ☐ Brother ☐ Sister ☐ Aunt ☐ Uncle ☐ Cousin ☐ Grandfather ☐ Grandmother ☐ Other

6. What is your father/ male guardian's highest level of education completed	☐ He did not attend school ☐ Primary ☐ Secondary ☐ High school ☐ Vocational ☐ Tertiary (university, technical) ☐ I don't know
7. What is your mother/ female guardian's highest level of education completed?	☐ She did not attend school ☐ Primary ☐ Secondary ☐ High school ☐ Vocational ☐ Tertiary (university, technical) ☐ I don't know
8. What is your current level of education? Please tell me the grade 9. Are you employed?	Highest grade passed: …… Other qualifications: …… …… ☐ Yes ☐ No

Semi-structured interview questions:

Question 1: Please tell me the story of your life; what has been your experience with motherhood?

Question 2: Is there anything else you would like to share with me?

Questioning phase: (Semi -structured interview)

Question 3: As a mother would you kindly share your experience of having to be dependent on other people for financial support?

Question 4: How would you describe the feeling of how being dependent on others for financial support has affected you?

Questions 5: What do you think are opportunities or survival strategies that would enhance financial independence among young mothers like yourself?

Question 6: What would you say has been your biggest challenge as a mother?

Concluding talk

Question 7: Is there anything else that you would like to share which you feel I should have asked you but did not?

Appendix D: Health Office Approval

LUBOMBO HEALTH OFFICE

P.O. BOX 85
SITEKI
Swaziland Southern Africa

Cell: +268 76248140
Telephone:23434435
Fax :(+26823434434)dumsilefnxumalo@gmail.com

12 September 2018

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

Re: PERMISSION TO CONDUCT A STUDY ON EARLY MOTHERHOOD FINANCIAL DEPENDENCE: EXPERIENCES OF YOUNG MOTHERS IN LOMAHASHA, LUBOMBO REGION ESWATINI

This letter serves to grant permission permission to BUSISIWE PRUDENCE TSABEDZE a student registered with the UNIVERSITY OF WITWATERSRAND, student number 1238984, to identify clients at Lomahasha Clinic for the study on the above topic. The region pledges to offer assistance as may be required in this endeavour.

Yours faithfully,

Dumsile Nxumalo
(76248140)
Matron 1 1



Appendix E: Inkhundla Approval

MINISTRY OF TINKHUNDLA ADMINISTRATION AND DEVELOPMENT



LOMAHASHA INKHUNDLA

Telephone.• 2323 6173 P.O. Box 78
Fax • 2323 6173 Lomahasha

L303

8th August, 2018

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

Re: PERMISSION TO CONDUCT A STUDY ON EARLY MOTHERHOOD FINANCIAL DEPENDENCE: EXPERIENCES OF YOUNG MOTHERS IN LOMAHASHA. LUBOMBO REGION, SWAZILAND

This letter serves to grant permission to BUSISIWE PRUDENCE TSABEDZE a student registered with the UNIVERSITY OF THE WITSWATERSRAND, student number 1238984, to conduct a study on the above topic in the area Lomahasha Ikhundla, Lubombo Region.

The Inkhundla pledges to offer assistance as may be required in this endeavour.

Yours faithfully,



BUSISIWE KHUMALO
INKHUNDLA SECRETARY
INKHUNDLA

Appendix F: Ethics clearance (University of the Witwatersrand)



SOCIAL WORK
THE SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT (SHCD)



DEPARTMENTAL HUMAN RESEARCH ETHICS COMMITTEE (SOCIAL WORK) CLEARANCE CERTIFICATE
PROTOCOL NUMBER: 18/11/68

PROJECT TITLE: Early Motherhood financial dependence: Experiences of young mothers in Lomahasha, Lubombo Region, Eswatini.

RESEARCHER/S: Busisiwe P Tsabedze (1238984)

SCHOOL/DEPARTMENT: SHCD Social Work Department

DATE CONSIDERED: 11 November 2018

DECISION OF THE DEPARTMENTAL COMMITTEE: Approved

EXPIRY DATE: 30 November 2020

DATE: 19 June 2019 **CHAIRPERSON:** Cc:

Supervisor: Mrs B Nkala-Dlamini

DECLARATION OF RESEARCHER(S)

To be completed in **DUPLICATE** and **ONE COPY** returned to the Administrative Assistant, Room 8, Department of Social Work, Umthombo Building Basement.

I/We fully understand the conditions under which I am/we are authorised to carry out the abovementioned research and I/we guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the committee. **For Masters and PhD an annual progress report is required.**

_____ _____/_____/_____

SIGNATURE DATE

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES

Appendix G: Research protocol clearance certificate (Eswatini)

RESEARCH PROTOCOL CLEARANCE CERTIFICATE

BOARD REGISTRATION NUMBER	FWA 00026661/IRB 00011253						
PROTOCOL REFERENCE NUMBER	SHR044/2018						
Type of Review	Expedited	X		Full Board			
Name of Organization	STUDENT (Masters)						
Title of study	Financial dependence: Experiences of young mothers in Lomahasha, Lubombo Region, Eswatini.						
Protocol version	1.0						
Nature of protocol	New	X		Amendment		Renewal	
List of study sites	Maternal Health Department, Lomahasha Clinic						
Name of Principal Investigator	Busisiwe Prudence Tsabedze						
Names of Co- Investigators	N/A						
Names of steering committee members in the case of clinical trials	N/A						
Names of Data and Safety Committee members in the case of clinical trials	N/A						
Level of risk (Tick appropriate box)	Minimal			High			
	X						
Clearance status (Tick appropriate box)	Approved	X		Disapproved			
Clearance validity period	Start date	08/01/2019		End date	08/01/2020		
Signature of Chairperson							
Date of signing	08/01/2019						
Secretariat Contact Details	Name of contact officers	Ms Babazile Shongwe					
	Email address	babazileshongwe@gmail.com					
	Telephone no.	(00268) 24040865/24044905					

MINISTRY OF HEALTH
10 JAN 2019
HEALTH RESEARCH REVIEW BOARD
SWAZILAND

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APPROVAL CONDITIONS

Ref.	Conditions	Indication of conditions (tick appropriate box)				
1	Implementation of approved version of protocol	✓				
2	Reporting of adverse events within 5 days of occurrence	✓				
3	Submission of progress reporting for multi-year studies	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5
		✓	N/A	N/A	N/A	N/A
4	Submission of end of project report (Hard copy)	✓				
5	Submission of end of project report (Soft copy)	✓				
6	Submission of data sets	✓				

LIST OF REVIEWED DOCUMENTS

Ref.	Documents	Reviewed documents (tick appropriate box)
1	Completed application form	✓
2	Cover letter	✓
3	Evidence of administrative permission to conduct the research by involved institutions/sites (where applicable)	✓
4	Detailed current resume or curriculum vitae of Principal Investigator/s including Principal Investigators declaration	✓
5	Summary resume or biography for other investigator(s)	
6	Evidence of approval/rejection by other Ethics Committees, including comments and requested alterations to the protocol, where appropriate.	
7	Research protocol (see outline in Annex 1)	✓
8	Questionnaires and interview guides (with back-translated versions where applicable)	✓
9	Case report forms (CRFs), abstraction forms and other data collection tools	
10	Participant/subjects Information Statement(s) (where applicable)	✓
11	Informed consent form(s) including photographic and electronic media consent statements.	✓
12	Advertisements relevant to the study (where applicable)	
13	Source of funding and detailed budget breakdown including material and incentives to participants if applicable	
14	Notification form for adverse effects/events.	
15	Proof of payment	✓
16	Proof of insurance cover for research subjects in clinical trials or where applicable	
17	Any other special requirements should be stated, if applicable	None