

Faculty of Commerce, Law and Management



Survival strategies after job losses in female-headed households during COVID-19

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ABSTRACT

This study provides an analysis of the effect of COVID-19 on female-headed households, who lost their jobs during the pandemic and how have they stayed afloat. The effects of COVID-19 did not fall equally on both men and women, and some researchers suggest that it is because jobs that were affected were occupied by mostly women (Casale & Shepherd, 2021). The study conducted a qualitative interview with 15 participants to gain an understanding of the survival strategies employed by female-headed households after job loss during the COVID-19 pandemic and how these households stayed afloat.

Findings from the study indicated that after job loss during the pandemic female-headed houses faced everyday struggles for survival. Different strategies for survival have been developed by these households consisting of starting food gardens and using a discretionary method for reducing expenses to feed their families. These households relied on social grants, informal jobs, and financial assistance as a source of household income during the pandemic.

This study revealed that to survive during the pandemic without an income and providing for the needs of the family, female-headed households used a variety of strategies. Therefore, this study provides insight and understanding into the survival strategies employed by these households during the time of COVID-19.

DECLARATION

I Pertunia Masinga declare that this report is my own work. This submission serves as a partial fulfillment of the criteria for the University of Witwatersrand Master in Management degree. This report has never been submitted for a test or degree at another university

DEDICATION

I dedicate this thesis to my family for their love and support. I would like to thank my supervisor for her patience and guidance, it was not an easy journey for me.

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Chapter 1: Introduction

1.1 Background

The COVID-19 pandemic has significantly impacted the global economy, with South Africa being one of the many countries hit by the pandemic. Even before the pandemic, South Africa had several economic challenges including high rates of unemployment, economic downgrading, and issues of inequality (Mosomi et al., 2020). According to the Quarterly Labour Force Survey (QLFS), for the 1st quarter of 2021 (Statistics South Africa, 2020, p. 2), unemployment reached unprecedented levels “in the first quarter of 2021 - the highest since the start of the QLFS in 2008”. However, the outbreak of COVID-19 led to unprecedented disruptions in the South African economy, resulting in an increase in job losses and unemployment, particularly for women. During the hard lockdown in South Africa, Casale and Posel (2020) state that women were the hardest hit in terms of job losses.

The severity of job losses during COVID-19 was worse for women, as they tend to occupy work in the service sector and jobs that are at the bottom of the wage distribution, such as domestic workers and shop assistants (Casale & Shepherd, 2021). COVID-19 has highlighted the already visible inequalities that were prevalent in the country's economy. The effects of COVID-19 were more likely challenging for female-headed households, which are generally likely to be poorer than male-headed households (Nwosu & Ndinda, 2018). Additionally, existing gender disparities were exacerbated by the COVID-19 pandemic, as female-headed households tend to be poorer (Parry & Gordon, 2021). The problem of poverty faced by women is recognised by those who depict poverty as higher for women than for men. The poverty of women in South Africa is high due among others to the difficulties that they face in the labor market resulting in complex gendered poverty (Rogan, 2016).

COVID-19 has changed the lives of many women in South Africa which has resulted in them altering their way of living (Mubarack & Munishi, 2022). The adverse effects of COVID-19 on the economy have affected poor and vulnerable households, as it has

been evident that extreme poverty amongst these households will worsen existing inequalities and create new ones (Ebrahim, 2020). Mnyanga et al (2021) also stated that the shock of the pandemic would likely cause households, families, and communities to fall into poverty and be unable to cope. Hence it is important that we understand the manner in which households responded to the shocks of job loss due to the pandemic since coping strategies can have an impact on the welfare of households.

1.2 Problem Statement

In a capitalist economy, people work to generate income for a living and to sustain themselves (Francis & Webster, 2019; Wray, 2009). Thus, the inability to maintain a job or lose one means a lower income or no income at all, specifically in a country with a limited social security framework such as South Africa. This means that the consequences of unemployment are worse in countries with a limited social security framework than those with an advanced social security framework, as is the case in many developed countries. Consequently, as poverty levels increase, the more the inequalities in the labour markets of South Africa are exposed (Francis & Webster, 2019). There is a clear interest in researching the effects of job loss, particularly on women as it relates to the economic and social difficulties they faced during the COVID-19 pandemic (Mosomi et al., 2020). Further, there is a need to research the effects of job losses on women during COVID-19 as stated by Casale and Shepherd (2021, p. 1) “women continue to experience a slower recovery than men as the economy started reopening”. The effects of COVID-19 on job losses for women indicate the deepening of gender inequalities within South Africa. Stats SA, in their 2018 Labour Market Dynamics report, states that a gender gap still exists in the labour market, and the market is more favourable to men than women and that women furthermore tend to be unemployed for longer periods than men (Statistics South Africa, 2018).

While the COVID-19 pandemic was a universal crisis, women, in particular, experienced and bore most of the burden economically and socially. The pandemic has negatively affected the lives of women and has created many losses, to women’s health, livelihoods, and disrupted the South African economy (Kabeer et al., 2021).

According to Casale and Posel (2020, p. 1) women, during the hard lockdown in 2020, were more severely affected than men with “net job losses between February and April 2020 higher for women than for men, and women accounting for two-thirds of the total net job losses”. COVID-19 highlighted the already visible inequalities that are characterised in the country’s economy (Mutambara et al., 2021). The loss of income for many women has left them unprotected and vulnerable, especially in developing countries like South Africa. Furthermore, according to Casale and Posel (2020) in April 2020 in South Africa, a greater proportion of women than males indicated that their household had run out of money for food and that a child had gone without food for the previous seven days. This paints a picture of households characterised not only by a greater prevalence of poverty, but also insecurity.

This study focuses on Roodepoort, Fleurhof in the City of Johannesburg. According to the census 2022 statistical release, the population in Johannesburg is estimated to be 15 099 422 people (equivalent to 24,3%) of the population distribution in South Africa Statistical Release Census, (2022). Currently, the population is made up of 49.5% of females and 50.5% of males. The percentage of female-headed households in Johannesburg, according to the General Household Survey (2022) is 35.3% . The City of Johannesburg is divided into six regions which are, Region A (Diepsloot/Midrand), Region B (Northcliff/Randburg), Region C (Roodepoort), Region D (Greater Soweto), Region E (Sandton/Alexandra), Region F (Inner City), Region G (Ennerdale/Orange farm). Fleurhof, the study area, is located within Region C which is in Roodepoort. Fleurhof is a mixed housing development consisting of Reconstruction and Development Programme houses (RDP houses), rental houses, and bonded houses. The township is located between Florida suburbs and Soweto Township. According to the (2011) census Fleurhof had a population size of 116 440, with 54% of the population distribution being female and 46% being male (Frith, 2011)). Studying the effects of COVID-19 on female-headed households in relation to job losses is most appropriate in Fleurhof as the location provides an avenue to explore the challenges in the problem statement. The area has a diverse demography and economic vulnerabilities that provides the researcher with the opportunity to explore the challenges listed.

1.3 Purpose Statement

The COVID-19 pandemic has motivated various researchers to explore the effects of increasing job insecurity and displacement that come with economic losses (Brand, 2015). Before COVID-19, female-headed households were described as the poorest and most vulnerable households in South Africa, often having to depend on a single income (Nwosu & Ndinda, 2018). In households where there are no other adults to assist with household responsibilities, the burden seems to be worse (Nwosu & Ndinda, 2018). Special grants have been an important source of income and they served as additional income to low-income households during the national lockdown (Bhorat & Köhler, 2020).

The labour market has not been able to absorb more people as the economy is recovering slowly. From the literature reviewed, women have lost more jobs compared to males in South Africa as a result of the COVID-19 pandemic. Yet, some researchers argue that when women's income decreases in comparison to that of men, it is more likely to have a profound impact on the well-being of a family as women tend to spend their resources on the household and children (Ravallion, 2008).

A study done by McKinsey Global Institute (2020), revealed that women account for only two-fifths of the labour force globally, yet they were the ones most severely affected by job losses, with more than 50% of job losses experienced as a result of the pandemic affecting women. This implies that women were 1.8 times more likely to be affected by the effects of the pandemic than men. Similarly, a survey conducted by the World Bank (2015) revealed that, of the 41% of household heads who lost their jobs due to the Ebola epidemic in Liberia, most of them were women. This was in part, because of the low levels of education, inadequate skills, and the fact that the majority of these women were self-employed working in food businesses like selling fruit and vegetables which were more susceptible to the spread of the Ebola virus.

Understanding the effects of job loss on women is important in order to address the challenges that women face during the pandemic. It was therefore imperative that this research was undertaken in order to understand the effects of COVID-19 on female-headed households in relation to job losses compounded with women already living in poverty (Parry & Gordon, 2021).

This paints a picture of the struggle experienced by female-headed households as a result of COVID-19-related job losses. However, the majority of the studies have primarily highlighted the quantitative aspects of the crisis, while fewer have focused on the everyday experiences to illuminate how affected people dealt with and sustained themselves (Donnell et al., 2021). Therefore, the main purpose of this study is to supplement the literature by investigating the effects of job losses during the COVID-19 pandemic on female-headed households, and how these households stayed afloat during the crisis.

1.4 Research Questions

The following research questions were formulated based on the study objectives:

Question 1: what has been the social and economic impact of COVID-19 on female-headed households in South Africa?

Question 2: what were the survival strategies that women household heads adopted during this crisis in South Africa?

1.5 Significance of the Study

A study on the effects of job loss on women during the COVID-19 pandemic in South Africa has major academic significance as it fills a critical knowledge gap regarding the pandemic's consequences. The pandemic has had an unprecedented effect on the world economy, leading to job losses, a higher rate of unemployment, and a worsening of already existing economic and social inequalities.

Further, the study's significance lies in its focus on the disproportionate impact of COVID-19 on women, particularly female-headed households, who have experienced the brunt of the pandemic's economic and social disruptions. Women have faced significant job losses, particularly in the service sector and low-paying jobs, resulting in severe economic and social difficulties for them and their families. This study will help to identify the specific challenges that women face during the pandemic and how they have stayed afloat to address these challenges. Moreover, the study also draws attention to gender disparities in South Africa's job market, which is already more favourable to men than to women. The study significance also lies in its potential to contribute to the global understanding of the effects of the pandemic on women's employment and the economy.

Lastly, the study contributes to providing insight into challenges faced by female-headed households during the pandemic and understanding the impact the pandemic had on women's employment and the economy.

1.6 Outline of the Chapters

The study is divided into six chapters.

Chapter One is an introductory chapter that gives a background into the challenges of employment in South Africa before and after COVID-19. It highlights the issues of gendered poverty and how poverty affects female-headed households more than male-headed households. It also gives a brief overview of how the COVID-19 pandemic exacerbated job losses and unemployment, particularly for women.

Chapter two provides a detailed analysis of the literature and also explains the theoretical framework that guided the investigation of the study.

Chapter three examines the methodological ideas and viewpoints that best suited the study in which I sought to understand the effects of job losses on female-headed households and the social and economic impact of COVID-19 and the survival strategies adopted during the crisis.

Chapter four presents the data collected during fieldwork and highlights the recurring themes found in the participants' answers. Chapter five discusses the key findings in the context of the literature reviewed and the research questions. Chapter six provides the conclusions of the study

Chapter 2: Literature Review

2.1 Introduction

The COVID-19 pandemic has had a significant impact on the economy in South Africa, exacerbating existing challenges such as unemployment, economic downgrading, and inequality. Women have been particularly badly affected by the pandemic, experiencing greater job losses and economic and social burdens. In comparison to a regular recession, which usually has a greater negative impact on employment of men than on women, the decline brought on by COVID-19 had a significant effect on industries where the proportion of women employed is high (Ramparsad, 2021). The aim of the literature review is to discuss and capture the theoretical and empirical evidence of the impact of the COVID-19 pandemic on households, focusing specifically on female-headed households.

2.2 Debates and Definitions of Household Headship

Headship, in recent years, has been included in various analyses as a tool to be used to differentiate between different types of households and the household's access to resources (Posel, 2001). Because of different analyses and definitions of headship, it is pertinent to define headship as operationalised in this study to avoid ambiguity as to what the study refers to when it refers to a female-headed household. The lack of consensus on the definition of headship is due to several factors, such as varying definitions of headship, the significant inconsistencies detected among female-headed households, and disparities in how well-being is measured, including how the unique demographics of female-headed households are taken into consideration (Milazzo & Van de Walle, 2017).

To resolve the difficulties of defining household headship, various strategies have been explored as an alternative to the definition of headship (Rogan, 2013). According to Budlender (2003), the phrase 'head of household' could refer to a variety of characteristics such as being a breadwinner, being the primary decision maker, or

being the individual nominated as the head by other family members depending on the research being conducted. Resultantly according to Barros et al. (1997), a female adult member who takes on the task of caring for and managing a specific household is considered a female-headed household.

Added to this, Chant (1997) identifies two types of female-headed households, *de jure* household heads where women live without a male partner on a more or less permanent basis and receive no financial support other than for child maintenance. On the other hand, Chant (1997) defines a *de facto* household head where a women's male partner is absent because of migration, civil conflict, or desertion and the male partner's financial contribution is minimum or non-existent. Female heads are a broad group that include moms, widows, divorcees, separated women, women who have been abandoned, and include married women who have non-resident husbands (Milazzo & Van de Walle, 2017).

In South Africa, female-headed households developed during the colonial labour system on behalf of migrants when the majority of males left their families in rural areas (Phuzi, 2021). Therefore, the primary cause of female headship was as a result that male labour movement (Posel, 2001). As a result, South Africa has a higher prevalence of female-headed households as apartheid prohibited Black families from living together by restricting the movement of people (Phuzi, 2021). The result of families not living together during apartheid brought an even higher rate of broken families in Black communities.

This has posed the issue of defining headship especially in South Africa, where headship was frequently assigned at random in household surveys and they lacked precision (Barros et al, 1997). According to the work done by Buvinic (2017), trying to define headship as captured in surveys indicates that when the decision to define headship is assigned to household members there is an inherent ambiguity. As stated by Fuwa (2000) for surveys the term "self-reported" headship would be used for definition of purposes, the problem would be when the same definition is taken and used for analytical purposes. Therefore, exploring alternative definitions is another strategy to be used to resolve the difficulty and determine the applicability of "self-reported" headship (Rogan, 2013).

Headship in a household can be assigned to a male, or female who is the primary income earner or main decision maker or there could be joint income contributors (Rogan, 2013). Milazzo and Van de Walle (2017) argue for why being the primary provider is more important in defining headship than other aspects of ensuring the welfare of the household. The reason for the argument is that although household head income can provide some insight into determining headship, it is important to note that a head's income may not be the same as other household members it can be higher or lower compared to other members (Rogan, 2013). It should be noted that in some households the heads are unemployed and some are self-employed and this definition may be somewhat less applicable (Rogane, 2013). This causes greater difficulties in South Africa because headship is defined largely self-reported.

Preston-Whyte (1988) identified two categories of women-headed households, the first one is where a woman head was previously married but became widowed or deserted, the second one is single women households. When defining female-headed households for research we must take into account the demographic makeup of the family, taking account the possible existence of the patriarchal, other adults such as elders or other family members, children who could be adults and whether the female head of the household is married (Saad et al., 2022).

For the purpose of this study, the primary factors to be used to determine female headship is that the female head must be the primary provider in that household and also be the primary decision maker. This approach to headship is consistent with the objectives of this study as it centres around the survival strategies for women and how they stayed afloat in the aftermath of the pandemic. Other female members of the households were excluded if they were not primarily responsible financially for the family and they were not primarily responsible for decision-making.

The participants of the study included mothers, widows, divorcees, single women, and women who had been abandoned. Married women who had non-resident husbands were still considered the heads of their households as long as they were primarily responsible for decision-making and financially supporting the household. A woman

who is in charge of running the family as a result of divorce, separation, immigration, or widowhood were referred to as the female head of household (Fuwa,2000).

2.3 Theoretical Framework: Feminist Political Economy Theory

The COVID-19 pandemic exposed various issues related to women and most of these issues have been studied by feminists (Kabeer et al., 2021). This study uses feminist political economy theory as an analytical tool to understand the effects of the pandemic on women, focusing on job and income loss (Donnell et al., 2021). Feminist political economy focuses on the intersection of political economy and feminism analysing the politics of everyday life and how people make a living and improve their lives (Rao & Akram-Lodhi, 2019). It focuses on the analysis of the interrelationships arising from class, race, and gender as they relate to households and transnational women's activism. It therefore broadens how researchers view the economy by including the household instead of just focussing on what is happening in organisations and markets. Such a focus offers important insights into understanding pandemics as it makes the linkage between the economic, political, and social spheres (Smith et al., 2021). There is a need that exists to understand the challenges of female-headed households and how these households stay afloat in their situation (Dubihlela, 2011). This will broaden the understanding of what is happening in the economy, in firms, and the market together with what happens in households and families.

Feminist political economy, according to Rao and Akram-Lodhi, (2019, p. 1), “emerged from feminist critiques of classical political economy, which encompasses the theories of Marx, Smith, Ricardo, Mill, Polanyi, and Veblen.” For the purposes of this study, the following discussion will primarily focus on Marxist feminist political economy. Marx's theory believed that the subjugation of women was unimportant and equated production and reproduction to equal roles in the production process (Bryson, 2014). Thus for such Marxist feminists, reproduction is an important component of the material base that has to be taken into account for a proper understanding of society. This suggests that production and reproduction may interact casually, which in turn implies that class and sex struggles may interact (Bryson, 2014). In the mainstream literature, housework is normally interpreted as reproduction whereas, the term

production is mostly associated with remunerated work in the market. Production that occurs in the marketplace is clearly distinguished from reproduction activities that occur in the home for Marxist feminists (Paltasingh & Lingam, 2014). Feminist political economy has demonstrated the importance of what Marxism views as women's domestic work performed without compensation (Prusil, 2020).

Therefore the gap left by Marxism, who mainly focussed on reproduction and production in the context of waged workers, made a rise to the feminist political economy to make their contribution in the nineteenth and twentieth century addressing the issue of reproduction and its link to production (Rao & Akram-Lodhi, 2019). Feminist political economy expanded on the ideas of work by showing how paid and unpaid labour are related (Bhattacharyya, 2009).

Feminist economists therefore argue that the work which is remunerated is based on production and reproduction which does not recognise the invisible tension and contradictions this creates in the home (Bhattacharyya, 2009). Feminist economists have not only argued and theorised about remunerated work, but they have also demonstrated, through statistical and economic models, how unpaid domestic work contributes to national economies (Rao & Akram-Lodhi, 2019). Feminist political economy presents an opportunity to understand how the health crisis created by COVID-19 exposed the effects of bias in policy responses within paid and unpaid labour (Smith et al., 2021).

The global fallout that is being experienced due to COVID-19 is linked to what feminists have been exploring and investigating from the nineteenth century to the twentieth century (Kabeer et al., 2021). According to Smith et al., (2021, p. 8) women "are more likely to face longer-term consequences from the pandemic due to being less likely to return to work and being more likely to have suffered career breaks".

Prusil (2020) has brought to light several issues that have arisen due to the COVID-19 pandemic, the lack of social security for an excessive number of people, the dual responsibilities of parents who work, teach, and care for families, and the cheap

feminised labour. Hence a feminist political economy approach highlights several important areas of concern of the state and the market economy to include the home, family, community and labour of social reproduction. Academic scholars have paid and drawn attention to the social, political, and economic injustices brought about by structural disparities in wealth, income, gender, and race. The COVID-19 pandemic has caused and highlighted the need to address inequality, by showing the income and wealth disparities alongside the gender and class disparities.

The pandemic has created disruption in the lives of people and caused job losses and affected people's health. Feminist political economy helps to answer the research questions by providing an understanding of the persisting exploitation of gender disparities, whose interests are prioritised and whose interests are neglected regarding women's time and financial burdens (Smith, 2021). The theoretical framework also presents an understanding of how politically COVID-19 presented an opportunity for the government to conduct selective enforcement and oppress citizens. Lastly, it provides the lenses to understand economically who benefited from the disruption caused by the pandemic. This offered a fresh insight into the connection between women's employment, poverty, and domestic care roles.

2.4 Unique Circumstances of Female-Headed Households

2.4.1 Feminisation of Poverty

The term feminisation of poverty was first used by Pearce (1976) who believed that a growing number of USA women were experiencing economic hardship. The feminisation of poverty examines how poverty affects men and women differently, and gender inequality is a big contributor to why women face more poverty than men (Adefisoye & Adefisoye, 2020).

Chant (2003), identified three main reasons that are likely to make women poorer than men, firstly the marginalisation of women with regard to a lack of access to entitlements. Strongly agreeing with Chant (2003), Skalli (2001) observes that women's status and position are diminished by society's patriarchal structure, which also prevents them from having equal access to and chances for work, education,

ownership, and control over resources. Because of this, women continue to live in lower social classes, which makes them vulnerable, impoverished, and at the bottom of a vicious circle of poverty that affects not just them but also their children, whom they must raise. They lack access to many essential resources and features of a good life, including decision-making, healthcare, and education, to name a few. Gender-based inequality and cultural norms favour male ownership of resources and make women more susceptible to poverty (Mwangi, 2017). Also, according to Lombe et al. (2014), there are barriers to financing, land, and property, and there are barriers in terms of earnings in the labour market for women as well. Lack of property or land for women limits them socially and economically since they do not have entitlement to or access to important societal resources (Moghadam 2005, and Rogan, 2011).

Secondly, according to Chant (2003), women have exposure to heavier work burdens which produces lower income. This is caused by the time women spend on domestic chores, child care, and meeting family health care needs contributing to the burden faced by some of the women. This is also supported by Saad et al. (2022), because of the triple load of working and supporting a household, some women take occupations that are more flexible in time at the expense of their income due to a lack of accommodating opportunities. According to Casale and Posel (2020), the burden of household work increased for women during COVID-19 and there were not enough options for getting assistance especially those who did not have other adults living in the home. Given that households that are headed by women tend to, but do not always, depend on the income of one individual this could also be attributed to the poverty experienced by some women as they try to balance domestic responsibilities and earn an income.

Thirdly are the constraints due to cultural, legal, and labour market barriers. Because of pre-existing gender inequality, poverty amongst women is at a higher rate than males (Adefisoye & Adefisoye, 2020). This is also supported by Masvotore and Tsara (2022) that although both men and women are susceptible to poverty, gender inequalities render women more vulnerable with fewer resources to deal with poverty. Cultural norms and beliefs are also said to play a role because they prevent women from participating in decision-making and their voices are not heard (Phuzi, 2021). According to Statistics SA's findings from the General Household survey (2019),

female female-headed households were found to be poorer than households led by males.

In conclusion, the patterns of poverty in female headed households are likely to continue with low earnings and a reliance on government subsidies (Stats SA, 2013). COVID-19 has highlighted pre-existing gender inequalities contributing to the feminisation of poverty. The pandemic had a negative influence on the economic, social, and health of women increasing their vulnerabilities. This has provided a broad overview of the vulnerabilities experienced by women.

2.4.2 Women Labour Market Circumstances

On March 5, 2020, South Africa reported its first COVID-19 case (Communicable Diseases Communiqué, 2021). Early on March 15, 2020, the South African government took action to declare a state of disaster, which was further extended on 27 March 2020 to a full lockdown limiting freedom of movement and lockdown of the economy (Broadbent et al., 2020). These actions taken by the government had detrimental repercussions on both the economy and the well-being of the population, depending on their circumstances, women and men were affected differently (Chitiga et al., 2021). According to Statistics South Africa (2019), South Africa had a high rate of poverty and unemployment, and women's rates are higher than men's. The rate among women reached 31.3% against 27.2% for men in quarter 4 of 2019. There was already a high rate of unemployment and poverty amongst women as indicated by Statistics South Africa before COVID-19 and women were already faced with this vulnerability and lacked behind their male counterparts.

In South Africa, according to Chitiga et al. (2021), women compared to men are negatively affected by the pandemic directly and indirectly in industries where there is a large percentage of female employees and their earnings are lower compared to men in their jobs. Most women have experienced layoffs, dismissals, and redundancies at work as a result of the economic downturn exacerbated by the pandemic, and this has limited capacity to care for their families, particularly those headed by women (Rena et al., 2023). A crisis in the job market can have an impact

on vulnerable groups and increase the impact of the crisis faced during the pandemic (Palma & Araos, 2021).

Over time there have been notable changes to the global workforce, with women now making up an increasing number of workers across a range of industries. Research has shown that women in the informal economy tend to have lower income, less access to finance, and less protection from the law (Charmes, 2017; Carré and Méda, 2018). It is common for women to labour in the informal economy such as street vending and small businesses (Chen et al., 2018; Standing, 2014). Studies conducted by Charmes (2015) and Chen (2012) show that women who work informally make less money than their peers and this contributes to financial vulnerability and income instability. Furthermore, informal work sometimes impacts women's ability to reconcile employment and caregiving responsibilities which requires irregular hours and does not provide opportunities for work and life balance (Budlender et al., 2018; Rogan & Skinner, 2012).

In conclusion, the conditions of women in the labour market exposed gender inequalities in the workforce during the COVID-19 pandemic. Although the proportion of women in the workforce has grown over time, a sizable portion still work in jobs marked by poor pay, few benefits, and insecure employment. To address the underlying causes and advance gender equality in the workforce, an in-depth investigation of the unique circumstances and complexities of women's insecure employment. This gives a broad overview of the difficulties encountered by women in unpaid employment which is discussed in the next section below.

2.4.3 Women's burden of unpaid labour

The national hard lockdown in 2020 created a unique problem for females, especially with schools and nursery schools closed, as well as the introduction of remote working which also created a loss of jobs, especially for those working in such sectors. This created a lot of unpaid work within the households. Most women by default, became carers of the school and nursery-going members of the family who were now forced to stay at home as a result of the pandemic (Casale & Posel, 2020). There is a need to research the effects of such an outbreak as pointed out by Chitiga et al. (2020) that during the Ebola outbreak, women experienced higher unemployment than men, also

compared to men it took women longer to get new jobs and this increased their vulnerability. This is also pointed out by Kabeer et al. (2022) who concluded that women were less able than men to find jobs in the sector where they lost their jobs or elsewhere. The vulnerabilities faced by women due to job loss, especially female-headed households, led to unanswered questions about their survival, especially in households where they were the primary providers.

In containing the virus, there was a direct loss of market income which was felt mostly by the working-age population and it also increased the care work burden on women who now had to fend for the previously working members of the family. Heintz et al. (2021). The COVID-19 pandemic has exposed the importance of unpaid care work which encompasses both general and physical work that is done mainly by women to ensure the smooth running of the household and care of family members. The burden of caring labour rested mostly on women who had to allocate their time to home-schooling, domestic chores, and the family's health and well-being (Smith et al., 2021). According to Furtadoa et al. (2022), because of the prior norm held that males worked longer hours, and did paid employment while women focused more on children care and unpaid labour. During the disturbances caused by the pandemic in the family life and the workplace, this norm created the burden of caring labour on women.

The COVID-19 pandemic has brought to light the extent as well as the importance of the care economy, which is primarily supported by women and girls and is largely unpaid (Casale & Posel, 2020). This has presented a pivotal challenge to the "market-driven economic paradigm that acquired hegemonic status across the world and left us ill-prepared to face this pandemic" (Kabeer et al., 2021, p. 3). According to Fortier (2020), to prevent economic crises which tend to adversely affect women, policies should be reviewed to try and equalise unpaid care between men and women.

2.4.4 Household Structures

The discussion in the previous section described that the COVID-19 pandemic outbreak has had a significant impact on all aspects of daily living for female heads, including the household structure. There are multiple ways to describe a household. For example, according to Echeverria (2019), a household is an arranged co-

residence with a shared consumption and production arrangement wherein members may or may not live together all the time. Krekula (2002) describes a household as a group of people who live together in a residential unit, and who may or may not be related.

There are different types of household structures. In a nuclear family the household is considered to be made up of an adult, a potential spouse, and any dependent children (Karagiannaki & Burchardt, 2020). An extended family includes everyone who lives with or close by, including parents, kids, grandparents, aunts, uncles, and cousins (Hareven, 1978). In single-parent families the majority of the childcare duties are carried out by the parent. Single-parent families can be the consequence of a spouse passing away, divorcing, or being separated (McLanahan & Sandefur, 1994). A blended family, sometimes referred to as a stepfamily, is formed when one or both parents remarry, and bring their children from past marriages together (Visser & Visser, 1996).

Household structures have significantly reflected societal, economic, and cultural developments of the various household structures that are common in modern society. Exploring various formations and changes with their effects on people and communities gives us an understanding of these household structures. Traditionally, nuclear families, which are made up of parents and their kids, were a common household formation. Parsons (1955) highlighted the stability and functionality of this structure in the larger social setting. Goode (1963) challenged the nuclear family as the only standard and questioned the models' universality by acknowledging cultural differences. There has been a changing pattern and a rise in what was considered 'traditional' households. More diverse household structures became prevalent such as single-parent homes and cohabiting couples are becoming more common (Hanson & Gilroy, 1990). One of the most important influences on household structures is the economy Edin and Kefalas (2005) highlight how non-traditional living arrangements, like extended families sharing dwellings, can be formed as a result of poverty and limited economic opportunities.

Individuals and families may experience severe consequences from poverty and a lack of economic prospects, which frequently lead them to look for different living

arrangements as a way to get by financially (OECD, 2020). Extended families moving in together is a popular way for people to overcome these obstacles. In reaction to economic hardship, this phenomenon has emerged, showcasing peoples' inventiveness and fortitude in the face of suffering.

Household structures are significantly shaped by economic factors during the pandemic. Women in lower-income households are more likely to cohabitate with both children and elderly people because they may find it difficult to pay for outside caring services due to financial constraints, or the need for shared resources (Altman & Ardington, 2018). Decisions concerning living arrangements might be influenced by possibilities or financial limitations, resulting in multigenerational houses or shared living spaces among unrelated individuals. Decisions about living arrangements might be influenced by possibilities or financial restrictions, resulting in multigenerational families or shared living quarters among unrelated individuals. Combining resources to survive in impoverished conditions becomes crucial. When living together, extended families can pool their resources and earnings to pay for necessities like groceries, rent, and utilities.

In summary, people and families are frequently forced to choose alternative living arrangements to survive due to poverty and limited economic prospects. In addition to addressing immediate financial difficulties, extended families living together is a practical solution that promotes social cohesion, fortitude, and a feeling of solidarity in the face of hardship. In conclusion, household structures have been significantly impacted by the COVID-19 pandemic, which has changed how people interact with one another, live, and work within their homes. The members of the immediate family are also affected by the effects of the pandemic on the household structure. Additionally, impacted are the wider support systems that people depend on, like friends, neighbours, and neighbourhood associations. Household structure has a role in determining and influencing the survival of households headed by women.

2.4.5 Covid-19 and Female-Headed Households

The normal livelihoods of people suffered major disruption and people had to develop strategies to cope with the challenges of meeting their daily needs (Kabeer et al., 2021). According to Palma and Araos (2021), female-headed households developed various coping and survival strategies outside of the labour market by relying on family members. This was also reiterated by Dubihlela (2011) who in their study, which focussed on socio-economic challenges and the survival mechanisms for female-headed households in Bophelong Township, South Africa, concluded that women tend to survive on social networks formed in friends, relatives, and in the community and this network provides security and protection.

Female-headed households as a result of income loss tend to reduce food consumption to cope with the crisis (Palma & Araos, 2021). Food is a necessary expense and because of the loss of income, most families had to adapt to less favourable conditions of a reduction in food consumption (Kabeer et al., 2022). Female-headed households sometimes survive by letting other family members skip meals, especially during times when there is nothing to eat to save the little left (Dubihlela, 2011).

In a study conducted at the Bangladesh Garment Manufacturers and Exporters Association, it was revealed that one of the coping strategies applied by female unemployed workers was to return to the villages where they came from as they were unable to pay rent and other expenses (Kabeer et al., 2022). Similarly, in a study done in Chile to assess the coping strategies implemented by households as a result of the COVID-19 pandemic, it was revealed that some households, as a result of loss of income, decided to liquidate some of their assets to generate income and to cope with the crisis (Palma & Araos, 2021). The studies highlight the challenges faced when there is a loss of income and how different households would decide to first sell off what they consider not of utmost importance to earn some money for survival purposes.

Female-headed households in Chile who were beneficiaries of the cash transfer program, humanitarian response rendered as in-kind assistance in emergencies like

the COVID-19 pandemic relied on the money, but the money could not offset the loss of income from employment (Palma & Araos, 2021). Only a smaller proportion of female-headed households relied on savings during the survey period, whereas a higher proportion relied on assistance from family and friends compared to male-headed households (Palma & Araos, 2021).

2.5 Conclusion

A synthesis of the studies analysed in the literature reviewed indicates the urgent need for research on the effects of job loss on women in South Africa during the COVID-19 pandemic. Women have been disproportionately affected by job losses, with significant impacts on their health, livelihoods, and vulnerability to poverty. Addressing these issues requires a deeper understanding of the challenges faced by women in the labour market and at home. Most of the studies focused on the livelihood of women in rural areas and did not take into account what was happening in the urban areas, the survival strategies of female-headed households and how they stay afloat after the loss of a job during COVID-19 which is what this study aims to achieve. The next chapter will discuss the methodology applied to the study.

Chapter 3: Research Methodology

3.1 Introduction

This chapter provides an overview of the methodology the researcher used to carry out the study. The methods chosen for this study are based on the suitability to help achieve the study objectives and outcomes. To achieve the objective information was gathered from female-headed households in Roodepoort Fleurhof Gauteng, based on the study research topic: understanding the survival strategies after job losses in female-headed households during COVID-19.

3.2 Research Design

This study's research methodology was largely influenced by feminist research methods considering the subject matter being investigated. Feminist research methods seek to document women experiences in everyday social settings with the intention of making women visible, raising their consciousness, and empowering them (Holloway & Wheeler 2013). Thus, the feminist research approach seeks to challenge social inequalities from a political standpoint of women experiences. Lastly, some researchers have challenged the merits of quantitative research in social studies and are increasingly advocating for qualitative research as it allows for a better understanding of human experiences. Therefore, in line with a feminist research approach, the study adopted a qualitative research strategy as the research procedures "produce descriptive data: people's own written or spoken words and observable behaviour" (Kaur & Nagaich, 2019, p.9).

A qualitative research methodology was used in this research and data collection took the form of interviews. The qualitative approach focused on how individuals interpret their social world (Bryman & Bell, 2015). The rationale for adopting a qualitative approach was motivated by the research design and the notion that qualitative research is based more on the fundamental idea that it is possible to gather knowledge about an individual's world through descriptive language that is "words", information about feelings, values, and attitudes (Babbie, 2010, p. 35). People in the study are

qualified to describe their own experiences and the strategies they used to stay afloat during COVID-19 after job loss.

Participants were made aware of the study objectives. To avoid bias in data analysis, interpretation, and writing the findings the researcher worked to set away personal opinions, put aside bias, and capture all elements and observations as much as possible. This section of the proposal addresses the methodology of the research, which includes, the research approach, research tools, limitations, ethics, validity, and reliability.

3.3 Research Tools

The procedure of collecting data started only after receiving approval from the Wits ethics committee. The semi-structured interview was adopted for this study because it allowed the researcher to gain an understanding of the challenges of job losses during the COVID-19 pandemic on female-headed households, and how these households stayed afloat. Secondly, as described by Saunders et al. (2016), semi-structured interviews enable a researcher to ask the participants the same line of questions and the information received can then be put in an organised or themed manner.

The study was conducted at Fleurhof which is an area that had several participants in a new settlement in Roodepoort hence, the researcher will rely on households in the area to access community-based data on female-headed households in the area. The researcher was anticipating a chain referral where existing study participants would be recruited from the study participants' acquaintances. The fieldwork was done in five months because the researcher was relying on participants to refer other participants. The approach into the field area was made through a local lady who resides in the area whom we have met through a mutual friend. She was helpful in terms of referring other female heads who resided in the area. The other participants also referred the researcher to other women they knew of in the area. The study was not easy, because even though the researcher explained the kind of participants she was searching for the referral would be just to a woman who had lost her job during COVID-19. It was the duty of the researcher to ensure that the correct participant were sampled.

To ensure that the correct participants were sampled the researcher relied on the definition of a female headed household as defined in literature review. For the purpose of this study, the primary factors to be used to determine female headship is that the female head must be the primary provider in that household and also be the primary decision maker. Questions in the interview scheduled were phrased in such a way that these two criteria could be determined during the interview.

3.4 Sampling

A population refers to the entire set of data that is of interest to the researcher, and the "target population" is the group of individuals or things from which the sample should be drawn (Sileyew, 2019, p. 8). The target population of the study comprises of females residing in Fleurhof, Roodepoort in Gauteng who lost their Jobs during the COVID-19 pandemic and who are the primarily breadwinners and decision makers in their households. These women were targeted because of the combined responsibilities they had of managing the household and also generating income for the household. The targeted women happened to work in low-paying jobs, which were unstable and lacked security and steady income. However, this was not part of the sampling criteria. These jobs are from sectors such as retail, hospitality, and domestic work, all of which were sectors which were worst hit during the pandemic. The total sample of the study was 15 females who are heads of their households and had lost their jobs during COVID-19.

The sampling strategy adopted for this particular study is non-probability sampling as it is fast, effective, also the best strategy to achieve the purpose of the study and an affordable method of gathering data (Bryman, 2012, p.187). According to Leedy and Ormrod (2015), non-probability sampling is a process in which members of the sampling group have a greater chance of being selected to participate in the study. The data for this study was gathered through non-probability sampling using snowball sampling techniques, which were used to access the fifteen respondents.

In the context of this study, the researcher conducted the study in Fleurhof Roodepoort and hence, the researcher relied on households in the area to access community-

based data on female-headed households in the area. Thus, the researcher anticipated a chain referral where existing study participants would recruit other study participants from their acquaintances. By using referrals, the study was able to recruit participants who fulfilled the necessary requirements of the study, which was that the participant had to be the head of their household and they had to have lost their job during the pandemic. The reason for choosing the snowball sampling technique was that the researcher could investigate specific phenomena that have the potential to yield useful information and it is less expensive and simple to use (Babbie, 2010).

In qualitative research, there are no hard or fast rules in determining the sample size. However, the size should be large enough to describe the phenomenon and also answer the research questions (Leavy, 2017). For the study, the sample was made up of 15 participants selected from female-headed houses in Fleurhof Roodepoort. The sample size was generated to allow for meaningful data analysis.

The researcher interviewed the 15 female heads of households until data saturation was achieved, this is a stage in which the respondents stop contributing any fresh data. The researcher is aware that the results of the numbered sample cannot be applied to the entire community considering the local population. Since the sample is not representative of the population from which it was obtained the conclusions of such a sample cannot be generalised to the population it was taken from.

3.4.1 Sampling Selection

The fifteen participants were the main financial providers and decision-makers in their households. The structure of the household was made up of children whom they were providing for, some of the adults included children who had already reached the age of 18 years but were not working, and some were studying at higher institutions. Adult children were not assisting the mothers financially but they removed the burden of household chores. The table below shows the sample specifically included heads of households who have lost their jobs during COVID-19

Participant	Number of Co-resident Adults	Number of Co-resident Children	Household Size	Occupation
Participant 1	4 Adults	2 children	6	Call center agent
Participant 2	1 Adult female child	0 children	2	Domestic worker
Participant 3	2 Adults	6 children	8	Waitress
Participant 4	2 Adults	0 children	2	Domestic worker
Participant 5	2 Adults	6 children	8	Worked at a crèche as a cleaner
Participant 6	2 Adults	0 children	2	Security personnel
Participant 7	2 Adults	1 child	3	Administrator
Participant 8	2 Adults	3 children	5	Call centre Agent
Participant 9	4 Adults	4 children	8	Informal trader
Participant 10	1 Adult	6 children	7	Cleaner at a company
Participant 11	4 Adults	4 children	8	Butcher
Participant 12	3 Adults	4 children	6	Domestic worker
Participant 13	1 Adult	4 children	5	Hairdresser
Participant 14	1 Adult	2 children	3	Domestic worker
Participant 15	1 Adult	1 child	2	Informal trader

Table 3.1: Description of Sample

3.5 Data collection

The qualitative nature of the study gave the researcher a chance to comprehend the respondents' perceptions and experiences with their living circumstances. The

purpose of the interview was explained to the participants and they were given the choice to take part in the study or not. The participants gave their approval by signing the consent sheet after it was read out to them. They were given assurance about confidentiality of their personal data which will not be made public. A voice recorder was used to record responses from participants and consent was given to record them. The primary data came from the fifteen one-on-one interviews.

The interview questions included questions that will help us determine if the household we are interviewing is led by a female and if these females have indeed lost their jobs during COVID-19. The interview questions also assisted us in getting an understanding of their survival strategies during the period of the pandemic. The interview guide is included in the appendix.

3.6 Data analysis

The researcher transcribed the interviews after listening to the recording of the interviews with participants. According to the interview questions themes were created and then similar concepts were given codes. (Graneheim & Lundman, 2004).

For the purpose of this research thematic analysis was used to analyse the data collected (Bryman, 2012). The reason for the use of thematic analysis in the study was to identify “themes through data that relate to the research focus and quite possibly the research questions” (Bryman, 2012, p. 580). The second reason why the study used thematic analysis “relates to its development as a standalone analytical technique or process, rather than being part of a theoretically mounted methodological approach. Thus, thematic analysis may be used irrespective of whether you adopt a deductive or inductive approach” (Saunders et al., 2016, p. 579).

Data was analysed using thematic analysis to analytically break down the study data and obtain more digestible pieces. The transcripts and field notes were processed and used to present and explain data. Themes were developed through coding from the interviews to better analyse the data.

3.7 Informed consent and ethical considerations

Since the study involved human subjects, ethics permission had to be obtained from the University of Witwatersrand. The researcher informed the participants about the aim of the study and the objectives and sought consent to record the interview. The respondents were asked to consent to their participation in the study and they were given the option to decline. All the participants' information was kept private and confidential throughout the study. All information was coded using pseudonyms in the transcripts to ensure participant anonymity and safety, thus enhancing confidentiality.

3.8 Validity or Credibility

It is important, when conducting research, to address issues of validity or credibility.. While “validity refers to whether ‘you are observing, identifying, or measuring what you say you are’ (Bryman, 2012, p. 389).

In this study, the issue of validity or credibility was enhanced by ensuring that “complete records are kept of all phases of the research process, problem formulation, selection of research participants, fieldwork notes, interview transcripts, data analysis decisions, and so on—in an accessible manner” (Bryman, 2012, p. 392). The researcher ensured that all the data were dependable, valid, and credible, by implementing strategies to ensure that the data reflect what the study claims.

It is important for such a study that a researcher gives clarity on their influence during the research. The researcher's positionality influences how the problem is conceptualised and how data are gathered and analysed. I was aware of my positionality which is shaped by my background and beliefs which have an impact on the study. Recognising my positionality, I often question myself about my experiences and beliefs how they could have shaped my perception as I conduct the research.

3.9 Limitations

The study had the following limitations: The data were collected in the Fleurhof Roodepoort area, which is a predominantly poor and middle-income area, therefore the findings are not representative of the South African population. The participants chose to be interviewed in their own language, this meant that questions had to be translated. Although the researcher is fluent in the participants' languages it was sometimes challenging to extract the exact meaning from participants. The best effort was made, to ensure an accurate representation of the participants' views.

3.10 Conclusion

The study aimed at investigating the effects of job losses during the COVID-19 pandemic on female-headed households, and how these households stayed afloat. The chapter addressed the research methodology, an approach that informed data analysis, research design, sample size, and techniques. The next chapter will discuss the presentation of findings.

Chapter 4: Presentation of Findings

4.1 Introduction

The chapter presents the findings reflected repeatedly as emerging themes from participants' responses to the questions. The main aim of the study was to investigate the effects of job losses during the COVID-19 pandemic on female-headed households, and how these households stayed afloat. The study was conducted with fifteen participants of female-headed households based on a semi structured interview guide. The households included in the study had female heads who were the primary financial providers and were responsible for making decisions in the family. All participants were asked the same questions and all interviews were conducted in Sesotho and isiZulu.

4.2 Presentation of The Study Results

4.2.1 Reason for Job Loss

The participants primarily worked as domestic workers, call center agents, or informal traders. All the participants lost their jobs or source of income during COVID-19 and the reasons were related to COVID-19. For those who worked as domestic workers, their employers lost their jobs during the pandemic or experienced salary reductions and could no longer afford to pay for the services of the participants.

Table 4.1 indicates the reasons participants lost their jobs and the type of work each participant had during COVID-19.

Participant	Occupation	Reason for job loss
Participant 1	Call center agent	I was working at a telecommunication call center and we were not achieving our target at the time the company decided to retrench us.

Participant	Occupation	Reason for job loss
Participant 2	Domestic worker	My employers could no longer afford to pay me anymore
Participant 3	Restaurant	The restaurant was not selling enough food and they reduced staff by retrenching us.
Participant 4	Domestic worker	My boss said that she could no longer afford to pay me as she is receiving a salary reduction from work and she has a lot of responsibilities and she won't be able to meet them all.
Participant 5	Worked at a crèche as a cleaner	I was working at a crèche as a cleaner, but due to the lockdown, I was laid off from work because the crèche was not making money at that time.
Participant 6	Security personnel	I lost my job during COVID-19 because I was responsible for guarding a private house and the owners returned from abroad and they did not need the service
Participant 7	Administrator	I was retrenched during COVID-19, and the company said they could not afford to pay salaries anymore.
Participant 8	Call centre	The company retrenched staff, as we were not reaching targets.
Participant 9	Informal trader	During lockdown, I could not sell my goods and had to close down the business.
Participant 10	Cleaner at a company	I was retrenched during COVID-19, and the company said they would only keep one cleaner at that time.
Participant 11	Butcher	The butcher was not making money at that time and our boss said we should go home if the business picked up he might call us.
Participant 12	Domestic worker	My boss said that she could no longer afford to pay me and she would do the housework herself.
Participant 13	Hairdresser	The business was no longer coming I had to close it.

Participant	Occupation	Reason for job loss
Participant 14	Domestic worker	My boss said that she could no longer afford to pay me and she would do the housework herself.
Participant 15	Informal trader	Business was no longer coming I had to close it.

Table 4:1: Reason for Job Loss

4.2.2 Accessing Support

Participants were asked if they had any external support during this time either from family members or other external parties. To be able to access strategies employed one would expect that family or friends could be of assistance during this time. Magubane (2016) suggests that kinship is an unofficial kind of social support in improvised areas and it frequently acts as one of the sources of financial support to relatives. According to Nyabundi (2023), during the time of COVID-19 pandemic in Sub-Saharan Africa, extended families and the community provided support and assistance needed, as government assistance may not be sufficient to live up to family expectations. Therefore, kinship can turn financial support into a means of surviving during times of financial hardship to relatives or even friends. This was also supported by Russell (2004), that in the context of South Africa kinship networks are a source of financial and social support during financial hardship.

Data collected from the participants indicate that six participants out of fifteen received financial support from family members. The six participants indicated that the assistance was not enough to cover the household expenses and needs of the family.

My sister assisted me with some money but it was not enough to cover monthly obligations such as food and paying rent (Participant 1).

My sister assisted me with some money (Participant 2).

I received financial assistance from my Pastor (Participant 6).

Some participants did not receive any assistance financially from family members.

My family could not assist financially or emotionally as they were facing similar challenges as me, some of them lost their jobs while some had salary reductions at the time (Participant 3).

I did not receive any financial assistance from any family members, because they also did not have money (Participant 5).

There was no one to assist from family and friends because those who could help, were experiencing similar situation as me with no income (Participant 11).

Families can have different levels of accessing financial resources, such as money and job possibilities. Access to money can impact people's capacity to engage in economic activities or engage in activities that will assist in obtaining social support. In times of crisis, social support networks inside households can be important as depicted in the responses from participants. Those who received financial support from other family members received an additional source of income to add to the little they had, while those who did not receive any assistance from families could only rely on the social grant during that time. The participants also described how they distributed the resources in the household, by indicating that the money would be used to buy food for the family, pay for crèche for the kids, and pay for some funeral insurance. From the responses, we can observe that the inequitable allocation of social support has the potential to render certain individuals more vulnerable (Sarah et al, 2020).

According to Haddad (1998), intra-household resource allocations are the methods used to distribute money, time, and other resources among individuals. It seeks to illuminate the complexity of the decision-making process by investigating the many variables and effects connected to the distribution of resources among households. The intra-household distribution of resources within a household is a crucial factor in determining the dynamics of that household, impacting both the welfare of the individual members and the general well-being of the family.

Gender differences are frequently evident in the way resources are distributed within homes. Studies conducted by Duflo and Quisumbing (2003) demonstrate how power dynamics and gender norms influence the unequal distribution of resources, impacting women's access to economic, health, and educational possibilities. Intra-household disparities based on gender have a significant impact on both personal growth and societal advancement.

Intra-household distribution of resources in a household has a big impact on how well government social grants work in a household. How the resources from the grants are distributed among the household also can affect the programme's intended results. The participants also indicated that they received financial support from government social grants, which offered much-needed aid in a time when there was no source of income for the family and money was used for food and other needs in the household.

4.2.2.1 Government Social Grants

Eleven participants reported that they received government social grants either as a child support grant or social relief of distress grant (R350.00), as a form of income. Those who applied for the social relief of distress grant successfully used the money to assist them in taking care of their families, and the money was used mostly for buying food for the family. Some received child support grant the money which was used to buy food and also care for the other needs in the family:

We survive with the child support grant we receive every month to be able to buy food and also pay for the funeral policy and for things that may need money at school (participant 9).

The family survived on the child support we received every month and there was no one to assist the family (Participant 5).

We survived on the R350 grant received from the government and there was no one else to help us (Participant 2).

The family survived on the child support we received every month and there was no one to assist the family (Participant 11).

Other participants spoke of their unsuccessful grant applications during the pandemic. The challenge of not being able to receive the social relief of distress grant from the government at a time of need was also highlighted by participants.

I applied for the R350 social distress grant, but my application was unsuccessful (participant 1).

I did not receive any social distress grant or the social grant for children (participant 14).

I did not receive any social distress grant, whether it was the R350 or the child grant (participant 3).

From the data collected from participants regarding accessing social grants, or lack of receiving social grants and the impact it had on their survival, it underlines the important issue of the role of government in the issue of care for citizens. In his conceptualization of a care diamond, Shahra (2007) identifies the community, markets, families, and the state as providing the architecture through which care is provided. The idea of the care diamond offers a useful tool for showing the structure as well as methods various institutions use to organise themselves to provide financial care (Peng, 2019). The care diamond illustrates how the government, the market, the family, and the community are related to one another and their boundaries are flexible (Raghuram, 2013).

The COVID-19 pandemic has put a sharp focus on the issues of care due to the changes in society, the economy, and political circumstances. The issue of resources becomes the most important consideration regarding what resources are increased or decreased in response to COVID-19 and how the allocation of resources between public and private support systems is rearranged (Daly, 2020). The care diamond could be conceptualized as the framework that supports the delivery of care,

particularly for individuals who require a high level of care, such as small children, the elderly who are fragile, the chronically ill, and those who have physical or mental disabilities (Shahra, 2007).

As we learn about the effects of job loss on female-headed households due to COVID-19, and how they stayed afloat, the issue of care allows us to delve deeply into people's lives and issues of society. The concept of care refers to the effort, material, and interpersonal relationships required to provide support and care to people in need (Daly, 2020).

4.2.3 Survival Strategies

The main aim was to probe for survival strategies of female-headed households. Participants indicated various survival strategies they adopted during the COVID-19 crisis. Several themes arose from the responses from participants regarding their survival strategies.

4.2.3.1 Food Gardening

Respondents 3 and 15 highlighted the issue of food shortage during that period, and how it had affected the quality of health and living. Participant 3 noted this:

My sister fell sick from a lack of nutrition and the doctor at the clinic proposed a healthy diet and I indicated that I can't buy enough food we were surviving only on bread and maize to make soft porridge.

I decided to start a small food garden at my house so we can have some healthy food to eat, I still maintain it up till now (Participant 15).

Food insecurity is primarily the responsibility of women. This may not be a surprising finding because all participants responded to a lack of food or not having enough

money to buy food. There was a need to find a solution in terms of survival as to what to eat. Also highlighted was the issue of food not being enough to last for the month.

Food did not last until the end of the month because what we would buy it would not be enough (Participant 8).

Food that I will manage to buy would not feed the entire family for the month (Participant 10).

The grant money I used to buy food was too little, the food would not last for the whole month (Participant 9)

From the responses, we are able to gather that some women survived on food gardening to supplement their diet. While others who did not start food gardening, they received vegetables from community vegetable garden project to supplement their diet. Others highlighted that when food was depleted they would borrow money to buy food and the money would only buy food enough for a day. The next section highlights that borrowing was used as a form of survival.

4.2.3.2 Borrowing money

Eight participants reported that they depended on borrowing money from money lenders. They acknowledge that even though it is not sustained it was their only means of getting money:

When I ran out of food I would borrow money from loan sharks. Their interest is so high but I would not have any choice (participant 9).

I would borrow money from loan sharks to be able to buy food (participant 10).

I borrowed money from loan sharks to add to the little I had (Participant 4).

4.2.3.3 Starting Small Businesses and Finding Piece Jobs

Some participants reported that they had to start a small business such as selling food and hairdressing:

I survived by plaiting young kids' hair and continuing with this business to assist me in getting an income (participant 15).

I opened a food selling business where I sell chips and bunny chows (participant 7).

Some of the survival strategies used by female-headed households after they lost their jobs was to find one-day jobs. This is what the participants had to say:

I used to go house to house asking for odd jobs for a measly amount of 50 Rand. It did not matter what they wanted me to do, I would iron a pile of clothes for only 50 rand or do garden work for the same amount (participant 15).

I survive by going around the neighbourhood looking for one-day domestic jobs (participant 3).

4.2.3.4 Saving cost measures

Female-headed households reported the challenge of not being able to afford to pay for water and buying pre-paid electricity. As a savings cost measure, they had to cut down and use electricity sparingly. Some had to resort to reverting to the old method of living where cooking is done outside using wood as electricity was only for lights and plugs:

We had to use the braai area for cooking, take showers at the same time, and use electricity only for lights and plugs (Participant 15).

We would buy food on special (Participant 8).

We don't use transport for traveling or sending kids to school but walk so we save on transport money (Participant 4).

When we go to buy food we don't use transport but we walk to the shops to save transport money (Participant 15).

Participants reported that they had given priority to necessities and used a discretionary method of reducing expenses. This was used as a survival method as there was no income coming into the house to add to the grant money households were receiving at the time. Participants reported cutting down on things such as school transport, luxury food, and clothes. This is what the participants had to say:

After I lost my job I took the kids out of school transport and decided to walk them on foot to school (participant 4).

4.3 Conclusion

The chapter presented the findings based on the two research questions. The responses from participants gave insights into the survival strategies of female-headed households and the challenges they encountered during job loss. Different themes were highlighted in order to shed some light into the subject matter. From the responses, we note that there were few strategies applied by the women. Most included borrowing, depending on grant money, and a reduction of food. Even though some started food gardening or could be helped by community vegetable gardens to supplement their diet, the challenge of a lack of money to pay for their day-to-day living, including buying electricity, was a challenge. Their survival meant going back to the usage of firewood and coal for cooking or boiling water.

The respondents raised the issue of diamond care and the issue of intra-household distribution of resources. The intra-household distribution of resources gave an understanding of how female-headed households distribute their resources across the household. The challenge faced by women during COVID-19 led to a dependence on

government care and gave an understanding of the importance of care. The next chapter will discuss the findings in the context of the literature and the research questions.

Chapter 5: Discussion

5.1 Introduction

The main goal of this chapter is to discuss the study's most notable findings related to prior research, theories, and literature. The two research objectives that the study set out to investigate were the effects of job losses during the COVID-19 pandemic on female-headed households, and how these households stayed afloat if at all. The main themes that emerged from the study will be examined in an effort to better understand the effect of job losses on female-headed households during COVID-19 and what the survival strategies adopted during this crisis were. The study provides some insight into the difficulties faced by female-headed households during the pandemic and the survival mechanisms they used to cope with the demands of the obstacles they were faced with.

The objective of the study was achieved through the sampled population of fifteen participants who had lost their jobs during COVID-19. The women indicate that the sectors they had been employed in were affected negatively by the pandemic. Some women were employed as domestic workers and their employers could no longer afford to pay their salaries. Some had been working at telecommunication call centres and the industry at that time was not making profits which caused them to be retrenched. The event was unexpected and the women found themselves in great difficulty.

Women in the study worked in low paying, menial jobs such as waitressing, cleaning and domestic work. The menial jobs occupied by these women have little or no job security because these positions are often informal and/or temporary. These types of work are often characterised by unstable working conditions and a lack of benefits such UIF, retirement plans and medical aid. This precarity affects the workers' general well being which also has an impact on their economic stability. Employers can decide to terminate their jobs with little or no notice leaving women vulnerable to sudden job loss and a lack of income. Since the women in the study who are occupying low paying jobs, lost their jobs during the COVID-19 pandemic they were put in immediate

financial distress. Because of the unpredictability in their jobs, women in the study were forced into a cycle of poverty where they constantly struggle to meet their basic needs.

5.2 Social and Economic Impact of COVID-19 On Female-Headed Households

The COVID-19 pandemic has had a profound impact on societies, with female-headed households facing unique challenges. There are many difficulties that female-headed households experience which create several unresolved questions concerning how they manage to survive. At the same time, the pandemic has had an impact on the social and economic lives of people. This was also supported by Mubarack and Munishi (2022) that the economic disruption caused by COVID-19 had a negative impact on families headed by women. The results from the participants' responses indicated that the women lost their jobs during COVID-19, and the circumstances that led to job loss were also related to the pandemic hence women were affected by income and employment losses. According to literature on the same subject, female heads often experience a decrease in income, which may cause poverty to become more established in their households (Posel & Rogan, 2011).

From the data collected from the 15 participants, the majority of the women worked as domestic workers. This sector is easily affected by any change and they were the first ones to lose their jobs as most of their employers were at home and could cut the domestic work and do it for themselves. This was also supported by one of the emerging themes was that women worked in the service sector such as domestic workers, restaurant workers, and call center agents which are at the bottom of the salary scale (Casale & Shepherd, 2021). Hence the effects of COVID-19 were likely more challenging to female-headed households making them as low-income households even poorer (Parry & Gordon, 2021). This highlights the strategies they used:

5.2.1 Food Insecurity

This discussion examines the social and economic consequences of the pandemic on female-headed households, with a particular focus on the results of food insecurity, mounting debts, and loss of income.

The results indicated that the pandemic disrupted the lives of families who have lost jobs due to COVID-19 and many female-headed households found it increasingly difficult to afford nutritious food for their families. The results also showed that living conditions were severely disrupted, and the families suffered from food shortages which raised serious questions about people's health conditions and poverty. This heightened vulnerability to food insecurity is consistent with studies such as a report by the World Food Programme (2020). A sizable number of households indicated that the pandemic made it difficult for them to obtain enough food. The strategy used by these women was to skip meals sometimes in a day so that they could save on the few foods left. The food will be saved for the children. Some women started food gardening and others received food from community food gardening.

5.2.2 Debts

The research indicates that unemployment caused many to fall into debt. The respondents indicated that they could not pay their monthly debts such as bond repayments and car repayments and some had to resort to borrowing from loan sharks just to survive. A key finding is that people took out new sources of debt on top of existing ones. The issue of debt from the responses has always been there, their struggles were around them not being able to pay for either accommodation or make car repayments. Some respondents had to move out of their place of rent to find cheaper accommodation, while other respondents had to rent out their houses as they could not make payments. On top of the old debts, the respondent had to create new debts by going to an unlicensed money lender to borrow money. According to some respondents they had to put their identity documents as part of the collateral to promise they would pay. The increase in debt during COVID-19 was also highlighted by the World Bank (2020), indicating that female-headed households have often resorted to borrowing to meet essential needs during the pandemic. The need for

funds also led to an increased level of debt. This accumulated debt can result in long-term financial hardship pushing this household further into poverty.

5.2.3 Accessing Social Grants

The findings revealed that those who could not qualify for unemployment benefits like the social relief of distress grant and UIF faced enormous challenges in terms of having an income coming into the house.

During the hard lockdown in 2020, policy responses by the government were formulated and some households were assisted through social relief grants (Ebrahim, 2020). To support poor households, the government introduced measures such as increasing the amount paid out in child support grants, Unemployment Insurance Fund (UIF) pay-outs, and the introduction of the COVID-19 Social Relief of Distress Grant, which was paid to South African citizens who did not have sufficient means to earn a living based on a certain criteria set by the government (Bhorat & Köhler, 2020; Khambule, 2020). Due to the qualifying requirements, women faced double exclusion from the UIF-TERS and COVID-19 social relief distress grant, because they were identified as primary caregivers allowance recipients (Holmes & Hunt 2021).

The government of South Africa has always set criteria for the exclusion of certain groups from receiving the benefit of social grants. Several children were unable to receive assistance over time due to the failure to modify the exclusion thresholds announced when the child support grant was introduced in April 1998 (Van der Berg et al, 2010). As per the guidelines set forth by SASSA (2013), a caregiver who resides with the child must earn less than R3,100 per month to be eligible for child support. However, research by Patel (2014), found that the exclusions are more prevalent and high in urban provinces compared to rural areas.

Even though grants were intended for people who did not fit within the economic mainstream, elderly people, caregivers, children, and people with disabilities, these funds frequently served as the primary source of income for homes and families (Megannon, 2022).

5.3 The Survival Strategies Which Women Adopted During This Crisis

The findings from the study showed that female-headed households were confronted by a variety of difficulties, as a result of losing income during the pandemic. Women faced hardship during the time of the pandemic and in response to these challenges, they adopted a range of survival strategies to navigate through the pandemic. Some of the survival strategies employed included starting food gardening, finding piece jobs, assistance from family members, social grants, cost-saving measures, and starting informal businesses.

These survival strategies adopted by female heads focus on highlighting women's participation in the labour market and the need to appreciate the value of unpaid household work women perform (Skoglund & Samarikoff, 2019). Female heads are left with plenty of conflicting responsibilities and are compelled to work in low-paying part-time, informal business, and marginal jobs often as they are unable to find high-paying jobs (Lebni et al., 2020). Gender inequalities are still predominant in the labour markets as employment continues to be gender biased and these gendered labour market differences lead to a significant gap in income between men and women (Chitiga et al., 2021). In the informal sector, women are confined to menial production tasks such as being vendors of various goods and they depend on day-to-day income to survive (Mutukwa & Tanyanyiwa, 2021). It is through such activities that the female heads of households generate their survival strategies.

Not only should the labour market participation of women be emphasised, but the issue of the unpaid household work that is undertaken by women daily should also be acknowledged and valued. The result showed that women bore an unfairly large portion of adjustment, due to the increase in unpaid labour and the amount of paid labour that hurt the women (Shahra, 2007). This was also noted by Khader (2019), that gendered labour responsibilities limit women their lives as to what they can do and become because they have to share their time between paid and unpaid work.

The findings also revealed that female-headed households used a variety of ways to have food during the pandemic. The respondents adopted the food gardening strategy as another survival strategy due to a lack of sufficient food. This provided another source of getting nutritious food for the family and providing food security for families (World Food Program, 2020).

The participants mentioned social grants as a possible source of income for households. Some households received child support grants, while others received the COVID-19 social relief of distress grant paid to South African citizens who did not have sufficient means to earn a living (Khambule, 2020). These social grants assisted female-headed households to be less vulnerable during the pandemic and enabled them to support their own families even though the money was not sufficient to meet most of their needs.

The women revealed that their strategy for them to survive was to use the grant money to buy food, some used it to pay for their children's creche while others used the money to go search for piece jobs. The results indicate that participants engaged in finding themselves domestic jobs or piece jobs to supplement income in the family and mitigate financial hardship. Female-headed households also survived by receiving assistance from family members. Participant responses showed that although this is not a sustainable plan for survival it brought about the needed relief to be able to feed their families. The study also revealed the positive impact of the grants received and also the difficulties some faced who could not receive the social grant from the government. Hence social grants can be seen as a useful tool that reduces the difficulties faced by female-headed households.

From the responses, we can observe that the inequitable allocation of social support has the potential to render certain individuals more vulnerable. Different households in times of trouble, such as during the pandemic used their social support networks to access financial resources and seek job opportunities. Women who were engaged in activities that involved income earning tend to have a greater say in household decisions than the women who were mostly involved in household consuming activities (Sikod, 2007). This situation is also explained by Chant (2000), noting the gender differences in how resources are allocated and distributed in the household.

This gives women more control to choose how they will create and utilise resources in the household.

Intra-household distribution of resources in a household has a big impact on how well government social grants work in a household. The intra-household distribution of resources within a household is a crucial factor in determining the dynamics of that household, impacting both the welfare of the individual members and the general well-being of the family. According to Haddad (1998), intra-household resource allocations are the methods used to distribute money, time, and other resources among individuals. How the resources from the grants are distributed among the household also can affect the programme's intended results.

5.4 Conclusion

The findings given here offer preliminary evidence of the socioeconomic effects of the COVID-19 pandemic in female-headed households who have lost their jobs during COVID-19. The research based on the responses received from participants indicates that there is a significant need to expand social safety mechanisms in order to address widespread income losses and the ongoing food insecurity challenges faced by these households.

Respondents got into more debt and their standard of living dropped significantly to a point where they had to skip meals in a day, it was difficult for some of them to eat three meals a day. Those who received grants depended on them to buy food, but the money could not be able to assist with other expenses such as school fees for kids going to crèche, transport money, and repayment of previous loans. To supplement their income, some would try to find piece jobs while others would borrow money. Others got some financial assistance from family members and friends.

The study also shows decisions were made inside households and steps taken to protect their access to personal resources due to the economic shift. This provides women with an opportunity to control how to use resources in the household. The

study further exposed that as part of survival strategies adopted by female heads, the need to appreciate the value of unpaid household work women perform.

The study showed the challenges female-headed households faced during COVID-19 after the loss of jobs, and how they stayed afloat during the pandemic. The next chapter will conclude the study.

Chapter 6: Conclusion

6.1 Introduction

This chapter provides the research study summary, after presenting and discussing the findings from the previous chapters. The main objective of this chapter is to illustrate how the study goals and objectives were met. To address the main objective, and seek to determine the degree to which the research objectives were satisfied. The study has highlighted the differences in how female-headed households survived or stayed afloat and pointed out the ways of their survival. A total sample of 15 participants who are heads of households was utilised. The study was conducted using qualitative methods. The data for this study was gathered through non-probability sampling using snowball sampling techniques. A voice recorder was used to record responses from participants and the researcher transcribed the interviews after listening to the recording of the interviews with participants to record themes using thematic analysis. Themes were identified to reflect the challenges female-headed households faced and their survival strategies during the pandemic after job loss. The researcher highlights the most important discoveries from the investigation and draws conclusions

6.2 Conclusion of the Study

Following the presentation and discussion of the data acquired regarding survival strategies after job losses in female-headed households during COVID-19, the study's general conclusion is as follows:

This study's conclusions first draw attention to the negative shock female-headed households faced as a result of the loss of jobs during COVID-19. The shock of financial limitation or loss of income made it difficult for these households to survive, coupled with the existing financial struggles they were facing before COVID-19, increased the vulnerability of women to survive. Secondly, the paper draws attention to the survival strategies of female-headed households during COVID-19 while they have lost jobs. Lastly, the study draws attention to the survival strategies by exploring

how unpaid labour also burdens the life of women and how it affects access to jobs, and how it limits mobility in their lives during their job loss.

It may also be implied that food and money shortages were some of the issues facing female-headed households, forcing them to take on a variety of survival strategies, such as borrowing from illegal money lenders, starting food gardens, and using a discretionary method for reducing expenses to feed their families. Financial limitations made it difficult for these households to survive especially coupled with poverty which increases the vulnerability of women to survive during COVID-19.

Participants disclosed that they engaged in informal economic ventures such as finding piece jobs to enable them to put food on the table. This was used to add on the little money they would get from families and the social grant provided by the government. Also, the piece jobs assisted those who did not have any means of getting financial assistance from family or those who did not receive grants from the government.

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Appendices

Appendix A: semi-structured interview schedule

1. How many people live in the house with you?
2. Are you the main provider in your household?
3. Who makes decisions in the household?
4. Are there any other working adults/unemployed living in this household? If so, do they assist with housework such as cooking, cleaning, etc.?
5. Did you lose your job or primary source of income due to COVID-19?
6. Where did you work before you lost your job?
7. When did you lose your job?
8. How long have you been unemployed and please describe the circumstance that led to your current status of being unemployed?
9. What are the economic challenges that you face in providing for your family?
10. How did you stay afloat/or provide for the household?
11. What are the livelihood strategies that you have been using?
12. What are the support systems you use for your financial, physical, and emotional well-being?

Appendix B: Ethical clearance Certificate



SCHOOL OF GOVERNANCE ETHICS COMMITTEE
CONSTITUTED UNDER THE UNIVERSITY HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)

CLEARANCE CERTIFICATE

PROTOCOL NUMBER: WSG-2023-39

PROJECT TITLE

Survival strategies after job losses in female-headed household during COVID-19

INVESTIGATOR

Pertunia Masinga

SCHOOL/DEPARTMENT OF INVESTIGATOR

Wits School of Governance

DATE CONSIDERED

1 May 2023

DECISION OF THE COMMITTEE

Approved unconditionally.

RISK LEVEL

LOW RISK

EXPIRY DATE

Date of submission of the project Research Report

ISSUE DATE OF CERTIFICATE 08 May 2023

CHAIRPERSON *Rekgotsofetse Chikane*
Rekgotsofetse Chikane

cc: Supervisor:

DECLARATION OF INVESTIGATOR

To be completed in duplicate and **ONE COPY** returned to the Chairperson of the School/Department ethics committee.

I fully understand the conditions under which I am authorized to carry out the abovementioned research and I 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.

Signature

_____/_____/_____
Date

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES