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

Volume II

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

Johannesburg 2008

TABLE OF CONTENTS

		Page
Appendix 1 – Interview schedule		**1**
Appendix 2 – Ethics clearance certificate		**3**
Appendix 3 – Information sheet		**4**
Appendix 4 – Letter of informed consent		**5**
Appendix 5 - Letter of informed consent to tape record interviews		**6**
Appendix 6 – Transcriptions of interviews		**7**
1.	Transcription of interview A	7
2.	Transcription of interview B	14
3.	Transcription of interview C	21
4.	Transcription of interview D	31
5.	Transcription of interview E	47
6.	Transcription of interview F	54
7.	Transcription of interview G	61
8.	Transcription of interview H	72
9.	Transcription of interview I	82
10.	Transcription of interview J	87
Appendix 7 – Key topic and theme analysis of individual interviews		
1.	**Key topic and theme analysis of interview A**	**93**
1.1	Background	93
1.2	Financial organisation and attitude toward money in the family	94
1.3	Reciprocity in the family	96
1.4	Attitude toward reciprocity/obligation	97
1.5	Forms of reciprocity	98
1.6	Conflict in the family	98
1.6.1	*Conflict between parents*	99
1.6.2	*Conflict between parents and children*	99

1.6.3 Conflict between siblings 100
1.7 Gender differences in financial distribution in the family 101
1.8 Gender differences in treatment of siblings in the family 101
1.9 Interesting comments 101

2. Key topic and theme analysis of interview B 102
2.1 Background 102
2.2 Financial organisation and attitude toward money in the family 102
2.2.1 Current financial organisation 104
2.3 Reciprocity in the family 105
2.4 Attitude toward reciprocity/obligation 106
2.5 Forms of reciprocity 107
2.6 Conflict in the family 107
2.6.1 Conflict between parents 107
2.6.2 Conflict between parents and children 108
2.6.3 Conflict between siblings 108
2.7 Gender differences in financial distribution in the family 109
2.8 Gender differences in treatment of siblings in the family 109
2.9 Interesting comments 110

3. Key topic and theme analysis of interview C 111
3.1 Background 111
3.2 Financial organisation and attitude toward money in the family 111
3.3 Reciprocity in the family 113
3.4 Attitude toward reciprocity/obligation 114
3.5 Forms of reciprocity 115
3.6 Conflict in the family 115
3.6.1 Conflict between parents 116
3.6.2 Conflict between parents and children 116
3.6.3 Conflict between siblings 117
3.7 Gender differences in financial distribution in the family 118
3.8 Gender differences in treatment of siblings in the family 118
3.9 Interesting comments 119

4. Key topic and theme analysis of interview D 120
4.1 Background 120
4.2 Financial organisation and attitude toward money in the family 120
4.3 Reciprocity in the family 124
4.4 Attitude toward reciprocity/obligation 124
4.5 Forms of reciprocity 126
4.6 Conflict in the family 126

4.6.1 Conflict between parents 127
4.6.2 Conflict between parents and children 127
4.6.3 Conflict between siblings 128
4.7 Gender differences in financial distribution in the family 128
4.8 Gender differences in treatment of siblings in the family 129
4.9 Interesting comments 129

5. Key topic and theme analysis of interview E 130
5.1 Background 130
5.2 Financial organisation and attitude toward money in the family 130
5.3 Reciprocity in the family 132
5.4 Attitude toward reciprocity/obligation 133
5.5 Forms of reciprocity 134
5.6 Conflict in the family 134
5.6.1 Conflict between parents 134
5.6.2 Conflict between parents and children 135
5.6.3 Conflict between siblings 136
5.7 Gender differences in financial distribution in the family 136
5.8 Gender differences in treatment of siblings in the family 137
5.9 Interesting comments 138

6. Key topic and theme analysis of interview F 139
6.1 Background 139
6.2 Financial organisation and attitude toward money in the family 139
6.3 Reciprocity in the family 141
6.4 Attitude toward reciprocity/obligation 142
6.5 Forms of reciprocity 143
6.6 Conflict in the family 143
6.6.1 Conflict between parents 144
6.6.2 Conflict between parents and children 145
6.6.3 Conflict between siblings 146
6.7 Gender differences in financial distribution in the family 146
6.8 Gender differences in treatment of siblings in the family 146
6.9 Interesting comments 146

7. Key topic and theme analysis of interview G 147
7.1 Background 147
7.2 Financial organisation and attitude toward money in the family 147
7.3 Reciprocity in the family 149
7.4 Attitude toward reciprocity/obligation 150
7.5 Forms of reciprocity 151

7.6 Conflict in the family 152
7.6.1 Conflict between parents 152
7.6.2 Conflict between parents and children 153
7.6.3 Conflict between siblings 154
7.7 Gender differences in financial distribution in the family 154
7.8 Gender differences in treatment of siblings in the family 154
7.9 Interesting comments 154

8. Key topic and theme analysis of interview H 155
8.1 Background 155
8.2 Financial organisation and attitude toward money in the family 155
8.2.1 Current financial organisation 157
8.3 Reciprocity in the family 157
8.4 Attitude toward reciprocity/obligation 157
8.5 Forms of reciprocity 159
8.6 Conflict in the family 159
8.6.1 Conflict between parents 159
8.6.2 Conflict between parents and children 160
8.6.3 Conflict between siblings 160
8.7 Gender differences in financial distribution in the family 161
8.8 Gender differences in treatment of siblings in the family 161
8.9 Interesting comments 161

9. Key topic and theme analysis of interview I 162
9.1 Background 162
9.2 Financial organisation and attitude toward money in the family 162
9.3 Reciprocity in the family 163
9.4 Attitude toward reciprocity/obligation 163
9.5 Forms of reciprocity 164
9.6 Conflict in the family 165
9.6.1 Conflict between parents 165
9.6.2 Conflict between parents and children 166
9.6.3 Conflict between siblings 166
9.7 Gender differences in financial distribution in the family 167
9.8 Gender differences in treatment of siblings in the family 167
9.9 Interesting comments 168

10. Key topic and theme analysis of interview J 169
10.1 Background 169
10.2 Financial organisation and attitude toward money in the family 169

10.3 Reciprocity in the family 170
10.4 Attitude toward reciprocity/obligation 170
10.5 Forms of reciprocity 171
10.6 Conflict in the family 171
10.6.1 Conflict between parents 172
10.6.2 Conflict between parents and children 172
10.6.3 Conflict between siblings 172
10.7 Gender differences in financial distribution in the family 173
10.8 Gender differences in treatment of siblings in the family 173
10.9 Interesting comments 173

Appendix 1 - Interview Schedule

Section 1 – Biographical Data

1. Date of Birth : _____

2. Place of Birth : _____

3. Home languages: _____

   _____

4. Where did you live during your
   a) childhood: _____
   b) adolescence : _____

5. Where did you go to school:
   a) primary : _____
   b) high : _____

6. Family and Household structure

   a) Who did you live with as a young child? (Including grandparents, parents, aunts, uncles, cousins, brothers and sisters)

   b) Who did you live with as an older child/adolescent? (Including grandparents, parents, aunts, uncles, cousins, brothers and sisters)

   c) Were there any other households that you lived in for extended periods of time?

7. Who were the main breadwinners in the family prior to your attendance at University?

8. Where did they work and what kind of work did they do? If this changed over time could you give me some indication of those changes?

Section 2 – Open Ended Questions

9. Could you talk a little about how money worked generally in your family while you were growing up?

10. What role do you think money played in the life of your family?

11. Tell me about any situations that seemed to cause conflict around money in your family?

12. Please describe for me in as much detail as possible a particular episode that you think was typical of conflict around money in your family?

13. Is this episode that you have chosen different or similar to other situations in which money and conflicts were central? (and how?)

14. Could you talk in more detail about who provided for your educational needs while you were growing up?

15. Would you tell me a bit more about how you are supported or support yourself and how that differs from what happened in the past?

16. Reflect on issues of money as they happened in the past, how they arise now and how they might arise when you leave university.

17. Do you have a sense at the moment that there are ongoing financial obligations or expectations to family members that may cause conflict in the future?

18. Do you think that any of the conflicts over money you experienced in the past, are experiencing now or will experience in the future occurred because you are a woman?

Appendix 2 - Ethics Clearance Certificate

Appendix 3 - Information Sheet

Hello, my name is Joanne I am a master's student in the discipline of psychology at the University of the Witwatersrand, Johannesburg. I am conducting a research project in order to fulfil the requirements for my master's degree and I would like to invite you to participate in this research. I obtained your details from a participant in the study who asked your permission before passing your contact information on.

The purpose of this research is to find out what issues and conflicts arise around money in the family. I hope to gain insights on changing or stable patterns of behaviour regarding money in a particular family over time and the kinds of conflicts that take place regarding money.

The research procedure will involve one or two, one hour interviews, which will be tape recorded to ensure that the details of the questions and conversation are accurately captured. There will be no obligation to answer questions that cause discomfort and participants are free to end the interview or withdraw from the study at any time with no consequences. Participants are free to ask questions regarding the research at any point, before, during or after the interviews. After completion of the research examination process all the interview schedules will be destroyed.

All information collected in this study is confidential and participant's names and identifying information will not be recorded. When quoting participants directly in the research report or any other written work a false name will be used to ensure anonymity and the quotes will not be linked to any information which could identify individual participants.

I do not think that the interviews will be distressing to informants, however should the interviews create any anxiety details of where to obtain counselling will be provided if anyone wishes to follow this up. Participation in this research is voluntary and a participant may withdraw from the study at any time with no penalty. If you have any questions regarding this research please contact me (082 604-5593).

Yours sincerely
Joanne Gouveia

Appendix 4 - Letter of Informed Consent

You are invited to participate in a research study of perceptions of the role of money in family conflict in a Black South African rural community. The purpose of this research is to find out what issues and conflicts arise around money in the family. You were selected as a possible participant in this study because you agreed to allow a friend whom I have already interviewed to pass your details on to me. Your participation in this study is entirely voluntary and this will be indicated by completing the consent form below.

I, (print name in full)
_____ state that I am over 18 years of age, and agree to participate in a masters research project being conducted by Joanne Gouveia in the Discipline of Psychology at the University of the Witwatersrand, Johannesburg.

I understand that the research being conducted relates to my personal experiences and insights regarding money and conflict in the family. I understand that excerpts from written transcripts and verbal communications with the researcher will be studied and may be quoted in a master's research report and future papers or journal articles that will be written by the researcher.

I grant authorization for the use of the above information with the full understanding that my anonymity and confidentiality will be preserved at all times. I understand that my full name or other identifying information will never be disclosed or referenced in any way in any written or verbal context. I understand that transcripts, both paper and computer disk versions, as well as any audio tapes of my conversations with the researcher will be destroyed on completion of the research examination process.

I understand that my participation is entirely voluntary and that I may withdraw my permission to participate in this study without explanation at any point and that I may refuse to answer any question that I do not want to respond to.

_____ _____

Signature Date

Appendix 5 - Letter of Informed Consent to Tape Record Interviews

I, (print name in full)
_____ state that I am over 18 years of age, and agree to participate in a master's research project being conducted by Joanne Gouveia in the Discipline of Psychology at the University of the Witwatersrand, Johannesburg.

I agree to the use of a tape recorder during the interview and understand that I may decline to answer particular questions, and I may end the interview at any point.

I understand that the research being conducted relates to my personal experiences and insights regarding money and conflict in the family. I understand that the tape-recorded interview/s will be transcribed and studied by the researcher.

I grant authorization for the use of a tape recorder during the interview with the full understanding that my anonymity and confidentiality will be preserved at all times. I understand that my full name or other identifying information will never be disclosed or referenced in any way in any written or verbal context. I understand that transcripts, both paper and computer disk versions, as well as the audio tapes of my conversations with the researcher will be destroyed on completion of the research examination process.

_____ _____

Signature Date

Appendix 6 – Transcriptions of interviews

1. Interview A – 31-10-2005

I = interviewer
A = informant

I - What we want to know first is if you could kind of talk about how money worked in your family while you were growing up?

A - Silence

I - Just how you understand that question…

A - Basically we can say that money is one factor that contributed to most of the things that we wanted to do, in the sense that there are five in the family, you know, and there will be one person who wants something and there will be the other who wants something and at the same time we are at school. There have been many things that we wanted to use money for. Even though we had, we had supplies, like my mother and father they were working but it always got to be a case that the expenditure of the house, they need to discuss it with us, and so on. Money has been one thing that since our childhood we had been exposed to it.

I - So they didn't keep anything a secret about money, they allowed you to participate…

A - Yes, participate on that.

I - So you made decisions together about what you were going to spend the money on?

A - Ya, like my mother she would tell you like, maybe you want to go to a trip and she say, but then you said you wanted a uniform? We cannot afford them both, you need to postpone the trip or that kind of thing you know… and she would tell us how much she was getting and everything so just to be clear you know that we don't have enough…

I - Do you think that influenced the way that you think about and spend money?

A - Oh, yes I can say that because one of the things that it teaches you to go for limitations, you know you work under your income and you how much you get and by that you know how much you spend and which things do you need to prioritise monthly and that kind of a thing, so really, I think that it helped.

I - What role do you think that money played in your family that is fairly similar to what we were talking about earlier, but did it cause conflict?

A - No

I - Silence

A - Not really, I can't say that it caused a conflict but … it kind of got to limit you that sometimes you felt like you know … if only we had more money, that kind of a thing, so it didn't bring any conflict as such but it always got to be a question that every time you go like if only we had money.

I - So if you had an example of a situation like that where you are thinking we need more money, what kind of a situation would that be?

A - In a situation that most of the time you might find that you know you are living with kids who are ask things and they get what they want in their time and when that doesn't happen to you, you always ask your parents why don't you have money, you know, why should I be limited from having this and that you know. I think that was the way it was happening and the other thing you felt like, you know … to my mother and my father they always get to tell you that, you guys need to understand we don't have money, so it was one thing that you just know that they don't have money.

I - But you had to go to school with some children who had more, so they used to get things?

A - Yes, and other things I think in our family that made us to realise that we didn't have money, even though we were living in a place in our childhood where people were farming and everything, so you could get other things, not to buy and everything, my grandmother used to have a field but it didn't last a long time, which made us to depend more on money, like you know …

I - So she was growing some food that would help subsist the family, but she didn't keep that field…

A - Yes …silence

I - Then were there any particular times that you felt there was tension between you and your brothers about somebody getting something and somebody else not getting something?

A - Oh yes I remember like my brother who always wanted to go for a trip, and every time he come to my mother as if he will compromise because like if you want a uniform or to go to a trip, and he will always say that he wants to go to a trip, and he will go and when he comes back, it was so

compulsory that at school there would be money that a family could borrow so that they can get a uniform. So which made it a bit unfair that our parents had this thing that they made us choose, like to choose what you want to do but at the same time it feels like they are in favour of him…

I - Because he is not choosing he is getting both…

A - Mmmm, because at school they will say, no, go home and get a uniform and then you need like to get a uniform for him, and some of you didn't go to a trip, you know that kind of a thing … another thing, me again as a lady, they always say not really that they say but I think they thought I was being spoiled.

I - Why were you spoiled?

A - Because they thought like I want money for hair and I want money to buy my things you know. And for them I think it was kind of can she receive the same treatment with us which I think it was for them not to understand that I am a lady I need pads, I need this and that.

I - What about clothes, other than school clothes?

A - Those ones it was kind of, you know when they buy you clothes? Winter they buy you clothes, December they buy you clothes. In winter sometimes if they don't have money then you won't get clothes, maybe you will just get a jersey or something. But one thing that I feel, I feel that they never had even though you buy clothes they always prioritise that you have a uniform so that you are kind of … even in December when money is not enough they will say no, you don't have a white shirt or whatever and you know at school you need that so lets start with that, so it was kind of important.

I - Do you think the idea of the uniform being important highlighted that education is important in your family?

A - One thing that I can say is that I don't remember when my mother turned you away when you talked about school things more than talk about other things and she will go like I don't have money and that's it she won't go on to debate about it. Uniform and school it got to be a point that I don't remember of any lecturer or teacher by then who knew us as coming from the family that can't do, like you know that can provide because what was needed at school we always had it, if they say they need a calculator, by the end of the month, that's it. The family would make sure, actually they will tell you that they don't have money but you will see the calculator. I remember this other time at school, no I was having this long dungaree and it was getting short, and it was starting to not fit me anymore and I decided I was going to buy another one after the June, and one day they saw me in

that and they said no that's not supposed to be the thing that you are wearing when you are going to school and I said but you don't have money you will buy me another during the holiday. And within a week I don't know, my mother said she didn't have money but she took me to town to go and buy a dungaree. So that's the way it was, they showed us a kind of a thing to say we might try to compromise other things and sacrifice for you for school.

I - Do you find that all four of you, I know you say that the one brother cheated a little bit because he got the trip and the uniform, but do all four of you feel the same way about treating money in the family as your parents or did there sometimes get to be a little bit of an argument about the rules that it was always school first.

A - Ya, I can say that like four of us it's true in a sense that we will understand that they don't have money, for this and that, but my brother, my brother he never used to understand when they say they don't have money for trip for him it always got to be I need money for trip and which made them again even though I said they sacrificed and said that you must go to school for him they always sacrifice even to him that he goes to trip.

I - Were they school trips?

A - School trips! But not really academical kind of trips …

I - So more of a holiday?

A - Kind of yeah. So even those of us we used to understand what they say even though we thought they are strict but we didn't look at him and say like I don't think they are strict the way they do it to us or that kind of a thing.

I - Was he younger or older?

A - He was old, the oldest one. And you wouldn't complain about him you know like you won't tell my mother whatever, he had an age gap but really you wouldn't say that because when you say that then they go like he is not of your age and you want to be of his age and when you arrive there maybe that idea of you have already you know got your money you can say that you know what I don't want to choose this way I want to go that way.

I - So you didn't ever fight with him or your parents about that?

A - Nooo! We used to speak with our parents but to them they used to say no, he is in standard eight, he is in standard ten whatever, you know those kind of a things, and they tell you that no that he needs to be going places and you know those kind of a things.

I - Was that just because he was the older brother, or was it his personality?

A - I think it was his personality.

Line 145 I - So the way that you treated money in the family was that you all got to know what was happening, how much money there was, what you could spend money on and that education was very important. Then I was just thinking about when you are now at university, who is supporting you?

A - For monthly expenditures I rely on money that I can get, I get a piece job
Line 150 and everything and again my brother is, this guy you remember the older brother that I told you …

I - So does he contribute?

A - Ya,

I - Fees?

Line 155 A - It's a TEFSA

I - So your fees are taken care of, do they give you any expenses for your accommodation or not?

A - I am staying at res and I eat here everything is paid up and any extra I do piece jobs …

Line 160 I - When you are finished now, what about this money that you have received? Do you have to work for them for a particular amount of time?

A - No this is kind of a loan.

I - So you have to pay it back?

A - Mmmm. But even though it has a rebate on it like you know that scheme
Line 165 that provides money, they have a rebate like for passing or getting good marks…

I - Have you found that the rebate will help a bit?

A - To tell you the truth I don't know because the elder brother he got a bursary so which paid for everything, which may be good I guess because then
Line 170 maybe he started to take care of us that kind of a thing because he didn't have the loan. So the question that I am asking about the loan is I'll pay it but till when?

I - Do you feel then like your brother has financial obligations to you because he does sometimes contribute to your monthly expenses, do you have, when you are finished now, are you going to have obligation to your family, to your brothers, to your parents?

A - Not necessarily as an obligation, my mother she has said when we taking you to school we are not doing it for ourselves, we are doing it for you, that was her thing all along so in a sense she is telling you that, you know what you are not doing it for me. Get school, be what you want to be, I don't want you to be like you know, you are going to work for me or whatever. So in a sense even though all of us we feel like our mother she has contributed to us and whatever that she never got to have, we have it so its always a kind of a thing that you will always think back to say you know what, even though I am not obliged I would always like to help out.

I - So it is out of your own free will, not because you have to, and that is also something that you got from your mother, so you don't feel that there would be any conflict or argument about money in the future when you are working?

A - No I don't think so, there is never going to be a case of my brothers want something back, by giving things he does so voluntarily not because they call him and say hey do this, he just see a need and provide for it its not like an obligation and everything, and my younger brother again he is working too and he even brings money home here in a case that to say it's exam time and you don't want to be going up and down you need money so that you can buy whatever that you want. And all of this you don't need to call him, I don't remember of one moment that I had to call my brother and say I am asking for money they always do it, and how much it's all up to him kind of a thing unless it's something urgent.

I - So how do you feel then, you don't feel that you have to pay them back?

A - No, not really no.

I - And when you have a job, what will you do with your money?

A - I want to get a place, you know when you are coming from Limpopo to this side one of the things you have to look at is where are you going to stay that kind of a thing. Me again even if you go like Me you have to recall the situation that you left at home, my brother he has helped us and he has never said I am helping you to help others or whatever, he is the last born, but one thing that I am saying is that you will look back and say you know what before I buy that car that I want, what about the situation at home? And that I think you need to simply try and sort it out before you go on with your life you know.

I - So for you it would be family first, personal possessions second?

A - Mmmm.

I - Do you think that your attitude to money could ever cause problems with your future partner?

A - Oh I don't know, ya but then you are bringing one concept that I know, you know people have this concept to say when you get married or when you have a partner you are always get it to be a case that mine is yours, yours is mine, we are closing doors to everything, you need not to take out things. You know one thing that I think I will tell the person who will be my partner is you know what, you got me here (gesture up to indicate higher level) you could have got me at any other places but then the reason that you got me here is that there were people who brought me to be here and as much as they brought me to be here, I don't want to see them suffering. But one thing I think those are the concepts that you need to be discussing earlier stages, so that if you don't get my story then we don't get going because I don't think I can start my life to have my partner without the family.

I - So what you have described although difficult at home, it wasn't a case of big fighting at home about money, or anybody spending more money than you have…

A - We never, one thing about our family we never got to go to a mashonisa (loan shark). That one I can say and I think that relived us in many senses like I know friends of mine who used to do nice things and everything but they always had a problem because later you would just hear stories they were fighting and hey people just came and took their TV, those kind of a thing. In our family it got to be kind of we don't have or we have we don't live on that.

I - Do you think that went a long way…

A - That I think it will even determine where I am going because one thing that I won't want to do is that, I will always be able to not say really settle with what I have but I won't want to do things which my income doesn't allow me to do … so I will always get to be like you know I learned this, as kids we never lived on credit but we lived so as much as I can do I will try to do.

I - ….Thank you.

2. Interview B – 09-11-2005

I = Interviewer
B = Informant

I - What do you remember about money? Say if you think back what is the first thing you remember when you were little about money that comes to mind?

B - You know I don't know,

I - You go through life, you eat, you drink you don't think about it and then suddenly one day you realise that to do anything you need money, if you want some sweets you need some money, body cream, its always something funny like maybe sweets or something and you suddenly realise that you need money and you ask…

B - Pocket money…

I - Ok there you go, tell me about that…

B - There was, ok, I think I used to take some money from my mum's bag, I was naughty you know…yeah but I cannot say that she used to give us pocket money, she didn't, I think we would eat at home before we would go to school, and then come back during break, the school was not that far or sometimes just eat after school. But pocket money uh ah

I - So no buying things at school, no extras?

B - No.

I - So thinking back about that, would you say that sometimes that made you guys annoyed?

B - Yeah, it kind of affects you, like your confidence, you know you are at school and others are buying stuff and you are just standing by and all those things, it makes you feel that you are not good enough and all those things, you are …I don't know how to put it but it takes something from you, you are not like others, you are poor …

I - So it makes you notice that you are different somehow?

B - Mmmm I lack!

I - Your mother as the single breadwinner was it very difficult for her do you think?

B - Yeah but she always managed somehow, I think it was tough when the company closed, I don't know how but she always managed, I mean as far as food in the house that she always managed.

I - Did you ever find that there were issues about money? You said because your father had his other family it was a bit of a "push" to get him to pay for you guys, was there, did your mother ever have arguments with him about it or did she just have to ask and ask?

B - You know sometimes my dad, she would ask him and he would say ok I'll give you, and then he doesn't, he won't say no he will say yes but he won't say it when it will happen. Before he was working a bit far, now he is in Pretoria, but before he was in Limpopo but still it wasn't close, so yeah it was something like that.

I - What situations can you remember where there would be conflict around money?

B - Like, between my mum or my dad, of just?

I - Anybody…sometimes between brothers or sisters, sometimes between children and parents…

B - But it was recent because my brother went to university, you know at university you do need money, you have to do things, you need stuff and my other brother you know its quite funny I have got two brothers and I am the youngest at home, and this other brother that's before me he finished matric and then he went to university and this other one he left school at standard nine so the other one went to the university and the other one wanted to go to the college or something, to do some practical stuff, yah so there was no money and then he would always say that my Mum favours us you know something like that and then he will say you know you don't like me and all those things because of one two three four five… so if she wants money and money is not there he will think that he is not been given, he is not good and work hard and do all those things. But the thing is my brother was using the loan at the university anyway its not like we had to pay but to him it was difficult technical college and loans is something else so they had to pay and there was no money so he was like you just don't want me to go to school.

I - So what's he doing now?

B - Now he is still at home, my brother was planning to take him to the technical college but something came up but maybe next year he will go.

I - So he still has a chance, and then when you were at school, at primary

school, who was providing for you?

B - My mum was still working, and my dad, I think during this time he was still giving, I don't know what happened but I think yeah he used to come around a lot when I was young, so then it was not a problem.

I - Now that you are at university who supports you, how do you pay for all these things?

B - Well my fees, well during my first year I passed really well so Wits paid for my tuition and for the rest I am using financial aid, even now I am using financial aid, I only got a sponsor this year towards the end so they will be paying next year, and as far as pocket money, interestingly my dad does give me, that's another thing he likes me, I don't know how to put it, if I ask something he does give it to me because I am the last born, but he does give me and if I say oh I need books or something like that he does, he does give me.

I - And now that he is in Pretoria do you guys get to talk a little more?

B - uumm yah I call him once in a while, hi how are you like that.

I - So he is interested in what you are doing and how you are doing?

B - Yes he is very interested, I talked to him this week, and he said I hope you are finishing but no I still have another year, but he's very interested.

I - So that is a little different from the past because your mother was sole supporter and now your dad is contributing to you a little more.

B - Otherwise to my family he doesn't.

I - Do you keep quiet about that, do they get jealous?

B - No, no they know, they know and my mum has told him when I am going that he has to give because there is no-one else who is going to give me the money. And I remember my mum told me he said that he is going to give me the money but he is not going to give it because he does not want me to do funny things. So they know and they are quite happy about it because where else am I going to get it?

I - That's interesting because now for some families that would be a big issue, one child is getting from the father but the other isn't…

B - Well my other brother is working now, so even though he is not working where he wants but so he does not need his money and my sister is also working but just for a smaller salary so it's quite ok.

I - So now when you finish at the end of next year, when you leave university and you have to go and work, what's going to happen with money then?

B - Ok well, I'm a woman I won't be staying with them long, I'm going to get married and all those things. But basically maybe the first two years or something, I still have to pay my loan back unless if my sponsor decides to pay the loan back and I work for them or something, but either way I have to pay and then after paying I can just look after my family just make sure that they have everything before I leave. Maybe build them a bigger house and furnish it or something like that otherwise I would like to have my own house or something like that otherwise I will want to start with that family before …

I - …before you move on and take care of yourself? Do you think that later when you are more established in your career that you still have responsibility to your family, when they are in need of something?

B - Ok, so most of them they will be having their own stuff, it is my mum that I have to look after, not really look after because she has so many kids but if she needs something and I have then I have to provide.

I - Do you think that if you think forward a little bit that there would be arguments between you and your family about your money?

B - Ok I am the last born so they sacrifice a lot for me, so they will not do that anymore, give me the money you know and all those things, you know when you work you will actually have to give us the money – I don't know hopefully my heart will still be this soft but I don't know maybe they will always remind me you know we took care of you and it's your turn, I don't know.

I - But you don't think its going to be a big argument?

B - Hopefully, nothing will change when I have my money.

I - Apart from having a difficult time because your family struggled with the amount of money that they had, apart from that, there wasn't conflict about the money, who was spending money and who wasn't spending money…

I - Sometimes, like my sister, I said she was working as a sales assistant in a shop and my brother wasn't working he was still at the university and my other brother was having some part time jobs and at the end of the month my sister would buy some groceries or give my mother some money to buy groceries and my other brother he wouldn't do that he would buy stuff for himself and all those things, so there would be arguments around those things, he wants to keep it for himself, he doesn't do anything with his

money he just spends it on junk food or something like that, so there always used to be a problem with that.

I - So he also liked things …

B - He would buy things, you would find plastics in his room you wonder how they got there, so yah there was kind of some trouble around that, otherwise it was ok.

I - And decisions about money, did your mother mostly make the decisions or did you guys ever talk about how you were going to spend money?

B - Ok, well she doesn't have anything to say if it is my money that's how it was, like my sister was the one who worked and she decide whether she gives her or not otherwise she can have that over her own money otherwise that's how it is, if I have my own money I make decisions…she didn't make any over anybody's money.

I - Only her own when she was working? Is there anything else that you remember that sticks out in your mind?

B - Silence

I - What was most important to spend money on especially when you were a child?

B - I was young you know kids we just wanted Christmas clothes…that's what mattered most when I was young, I just wanted to look good on Christmas and get my hair done and just chill with my friends I think that was the thing, because as far as food on Christmas you could always go around and eat, food was not a problem my mom was working all those things.

I - So you guys just looked forward to Christmas …

B - Yah new clothes! That was the main thing, but my dad used to send us clothes, but they were ugly, as long as he bought clothes he doesn't care how they look or something like that, but he used to send clothes.

I - So did you wear them or did you fix them up so they looked better?

B - I think we used to wear them, there was no choice.

I - Do you get to choose for yourself now, or is there no spare money for clothes?

B - The money he sends me that's the portion that I use to buy clothes for myself …

I - And for school books when you were young and uniforms and everything was that prioritised?

B - Aaah we never had a problem with that you just pay school fees and then automatically you have the text book and then what usually used to happen we make sure we spend as little as possible over the holidays, the Christmas holidays so that we can have money for the school fees.

I - So was it a big change coming from where you were living to the university in first year?

B - Yah there was, here life is very fast, things they were different, what can I say…ok I'm independent but I was even at home I could say I was free and when I moved here the independence thing really didn't strike me that much then, and what else…

I - So your mum wasn't that controlling, lots of rules?

B - No she wasn't, most of the time I was at home alone, I could go out if I want but I prefer home, just chilling so it wasn't really a problem she didn't force me or anything so it was ok. So I think the problem came to the responsibility part, at school they want one two three four five, here I to actually use the money I have and I have to make sure that I buy all the stuff the toiletries that's going to last me the whole month and I had to budget you know something that I didn't do before, to make sure that I don't run out of stuff before the month end. That was a big challenge for me – its fine as long as I bought all the stuff its ok.

I - So you find that managing the money is easier now that you have had some practice?

B - A bit, you know with money – laughs – it's ok. I would say I used to like junk food, its expensive I was always broke, but now I'm controlling that a bit better.

I - Are you doing junk food every now and then?

B - Yeah a bit better, and … as far as the academic part was concerned I passed well, I passed with five A's and one B and I got here and maybe I had that attitude that I am smart so I don't have to do much and I was addicted to TV and I didn't do my work and then I would do my homework during the lecture in the morning and submit and I ended up failing the course. Then I thought hah I failed…

I - Was that a shock?

B - It was, even for my family, they were like you're smart and all those things, and then I had to come and repeat and now I'm doing ok.

I - Ok I think that will do unless there is anything that you can think of that
Line 209 you would like to say? Well thank you.

3. Interview C – 23-11-2005

I = interviewer
C= informant

Line 1 I - What I want to know is when did you first become aware of money as a child?

C - When did I become aware of money…well I think I have always been aware of money, every child comes to a point where you like asking for
Line 5 money to buy snacks at school you don't want to take your lunch box anymore but I have always asked for extra money from my Mom and if she didn't give me then I would threaten not to go to school and stuff. That's when I really yeah thought about money.

I - That's when you learnt that money's a commodity…

Line 10 C - Yes you need to have money to do stuff in life, but generally speaking around high school.

I - Because your family was fairly split up into groups of your mother and her family and your father and his family how did the money work between you guys?

Line 15 C - I was sort of like always treated as a different entity of the family, type of thing, cause like I am the firstborn and I am the only child of my mother and stuff and my Mom isn't working and so my Dad always felt like he had to take care of me and stuff…I always got all the needs that I wanted, he made sure that I got everything.

Line 20 I - So he took care of you in terms of going to school, everything you needed… and then did he give money to your mother in order to buy things for you or did he buy them, how did that work?

C - He got total custody of me so he took care of me himself…

I - So he had quite a bit of contact with you even when you were young…

Line 25 C - Cause then up to the divorce, until he got the total custody, I could only visit my Mum when I asked to or when he thought it was ok and the rest of the time I would be at his place so he would directly take care of me.

I - So you didn't have much interaction with your mother's family…

C - No, nothing after the divorce, I was very young about eight, yah eight…

I - So up until the divorce were they living together or not together?

C - No they did not, I grew up with my Mama and her Mum, she would take care of me and she used to have a full time job and she would put food on the table and everything else and my grandmother would take care of me, take me to crèche and she also operated a small type of business selling snacks to the people who lived near us.

I - Could you think of any situation when you were so young and your parents were living separately when there was some conflict around money and payment?

C - I never, not that I noticed cause I only came into the picture when they were fighting for my custody, that I was really protected from the whole thing I guess.

I - Was the custody quite a big issue?

C - For me, yes it was cause I always thought I wanted to live with my Mom and I couldn't understand why my Dad would do something like this, why he would take me away from my Mom.

I - Once it had been sorted out, how did you feel about it then?

C - Well, I was still a bit bitter that I couldn't live with my Mom, actually the fact that I couldn't live with her because I liked living with my Mom. But then as you grow up you start to understand there are things that you know, because my Mom got really disturbed when my Grandmother died, everything went wrong and yah so she couldn't really take care of me as much as my Dad would and I only started understanding that this was the reason but all along I was just bitter about it thinking that I should be with my Mom.

I - As an adult do you think that you have come to terms with it?

C - Not really, I still don't understand why they divorced and everything else and why my Dad would want to do something like that, and why so many why's and why would he do something like that to my Mom, cause she has never remarried or anything like that, she is still on her own.

I - And he doesn't support her in any way?

C - No, he doesn't at all.

I - So she has to look after herself, even though you are her daughter, so he only feels an obligation to you?

C - Yes, to me, not to her.

Line 65 I - Is there any episode that you can think of that's typical of conflict between them or not really?

C - The two of them? The thing is when I am around everything seems like it is ok, they talk, they never fight, they don't do anything, they even kiss each other hello, as if you know everything is ok, and yah I haven't come across
Line 70 any conflict the only conflict I came across was when they were fighting for my custody because I actually had to testify that my Mom couldn't visit me at boarding school back then, but I thought it was my Dad's strategy you know, he took me to boarding school to get her not to be with me and then he can fight for the custody and stuff so its just my own conspiracy idea you
Line 75 know.

I - So your father provided for all your educational needs…

C - Yah everything, clothing, school books…

I - High school, primary school?

C - Yah ever since he got my total custody he took care of everything.

Line 80 I - So that was very important to him, do you think that's because you were the firstborn child?

C - I think it's much deeper than that, I think he obviously cares about my future as his child and he also cares about my welfare and all he can think about is you know you need to do these things to be independent, work and
Line 85 then you can take care of your Mom.

I - Ok, so he has a future vision that you need to take care of your mother?

C - Yah

I - What about university, who is paying your fees?

C - He is paying my fees.

Line 90 I - So he continues to support your education, and then what about the extras?

C- He does provide for all those things, but whenever he can because he has got a big family so he has to take care of all the other children but he makes me a priority so that I can get you know make sure that I am settled and you know move on to the other children. But I think that he manages quite well
Line 95 to take care of all of us.

I - So he distributes the money quite well?

C- I wouldn't say so cause you know I am the one who is costly amongst all of them being at varsity and everything but I think its doing his share yah.

I - Does he make decisions about money in the families that he operates in, do his wives have anything to say about money matters?

C - No not particularly, he makes decisions, he brings the money in and he decides.

I - What about household needs, how does that operate?

C - Well every month every household gets its own groceries and money for the kids and everything else.

I - Divided up according to his own plan?

C - Yes he doesn't discuss it he just buys and everyone takes you know.

I - Do you ever get to have a conversation with him about money in which you can ask for certain things and agree or disagree with him?

C - I just ask and he either says yes or no and that's it, that's how it works, yah if he feels it's a necessary thing.

I - How does he prioritise, in your mind how does he decide?

C - For me, he doesn't prioritise anything for me other than education, always looking first for me to get educated and so I can take care of myself.

I - Being educated what does that mean for you and then for the family, for him?

C - Well for me its just basically being independent getting to cater for myself and everything, and I just think he doesn't want to end up like his wives who are just being there listening to him and not having to do anything about it because they are not as educated you know and they can't dispute, stand up for themselves go find work somewhere you know, so I think that's the whole mentality just fend for myself, be independent you know, know how to do stuff on my own.

I - So would you say he is quite patriarchal at home but then he is allowing you…

C - …but then again he wants something different for me, yah

I - Do you think that there will be financial obligations for you in the future towards your family?

C - Yes, towards my Mom, because I did talk to him at some point that you will need help from me and when you retire and stuff, and he is like no I can take care of my own family you just look after your Mom and stuff I don't want your money.

I - So he was quite explicit…do you think that his decisions might cause conflict?

C - I think so, a bit because some of my siblings would maybe look up to me and say you know I need this I need that and as a sister I should be able to provide at some point and if you don't then maybe they will be OH, or maybe I buy someone something you know and then it's she favours her family or she favours that family.

I - So there is potential for some conflict?

C - Yeh.

I - Do you feel happy that you will be able to deal with it?

C - I think I will be able to deal with it yah.

I - The things that you have experienced in the past or that have happened around you like the kind of conflict your parents had and the understanding of what your role is – do you think there might be conflict like that in the future perhaps with your partners?

C - I don't think so, having experienced that it should be my worst fear so I try by all means to prevent that sort of conflict and basically it's just that if I can't learn from my parents mistakes, then what you know what?

I - How would you manage your money within your family situation?

D - Well basically I wouldn't really have an agreement that this is what's going to happen with the money, but I would just find a system that works for all of us, say maybe I know I have to take care of this child maybe, help with them and then I know the rest they can just wait for a while, the main priority at the moment if I start working is my Mum.

I - She is first in line, and do you think that any of the things that have occurred with you are because you are female or a women or not at all? Would it matter if you were a boy or a girl?

C - I don't think it really matters it's just those things that life throws at you and

you have to learn to deal with it.

I - So you don't think your father would have treated you much differently if you were a boy?

C - No I don't think so, but I think he kind of wished that I was a boy at some point because I am more like him than any other child.

I - Do you think he has come to terms with that?

C - Yah I think he has!

I - What degree are you doing?

C - Urban and Regional Planning.

I - What does a regional planner do?

C - We deal with things that affect the city, things like urban regeneration strategies, we are the ones who compiles your joburg twenty thirty visions, so basically we care about the city's future and the people's future, improving people's lives and all those things.

I - Was it your choice to do this degree?

C - No it wasn't, I basically wanted to do BA Dramatic Art which I was basically doing in Tukkies but I had to move because Wits had offered me a scholarship cause of my points to study at Wits, Urban and Regional Planning, firstly I had applied for Engineering cause my Dad and they declined me, then he said Town and Regional Planning, you have done geography, you have done maths, you have done this and that and so you qualify and then like I am not gonna pay you to do drama when you can go for free at Wits for one year and do something else.

I - Is he happier with Town and Regional Planning rather than the drama degree?

C - I think he is happier, the fact that its BSc Bachelor of Science its better than Bachelor of Arts I guess, and the chances of me getting a job at drama, too much competition and stuff and most people don't consider acting or arts as a career, for most people its just a sideline thing.

I - So he views it as a vulnerable occupation and this is much safer, did that ever cause conflict, because drama is a passion?

C - Umm yeah, its my passion, it still is, but it didn't really I actually thought about it and I was like well for some reason you couldn't trust me that I

could make it in that field but at the same time he is my Dad he has been living for years and he knows what he is talking about and so basically I decided to do that and I can still do drama and direct or write on the side you know.

I - So you don't feel that that is closed?

C - No, it's still a possibility for me.

I - Some people would feel quite cross that he was so influential in their lives, making their decisions?

C - No actually to some extent I am, but as you grow up you get to notice some things that you do you know like I would do the same for my children type of thing so I'm not really cross and I have learned to love what I am doing now and its working for me.

I - And you respect him as a parent?

C - Yes, I do, it's very important to me and as I mean as an African person you have to know they're like patriarchal and stuff and you have to respect your parents and it's very important that he can be so influential in my decisions and stuff.

I - What do you need to do that indicates respect?

C - Basically its just listening, if he tells you to do something then you just do it, no talking back, don't have a big argument, but you know that happens I did that as a kid but as you grow up you get to notice a whole lot of things and yah there are conflicts between parent and child…I have actually fought with him a lot cause I came to university and I got enlightened and got educated in a whole lot of stuff so I knew better about the law and everything else so I could actually talk back to him and say you know what some things are better like this and so he saw this as disrespect and we would fight about it a lot.

I - So what sort of things have you challenged him about?

C - Things like, say he didn't want me to do something and I did it, say he said you can't go somewhere and I did, he would come back and he would threaten me like, you know what I'm not even going to pay for your fees you know I won't regard you as much, you know those phrases and I would tell him there is a court I will sue you to pay maintenance and stuff because it is your responsibility and you have to take care of it so what, and we would fight about such things you know like in our culture there is no such thing and you have to respect your parents and not tell them their responsibility and stuff.

I - So he is very kind of traditional in a way?

C - In some respects.

I - Is that because of how he was brought up?

C - I think so, I think 90% is because of how he was brought up, his Dad was just the same, very strict as well, and he would actually tell you to go away don't come back to my house if you did things that he didn't want you to do.

I - And after some time were you allowed to come back again if you behaved?

C - He is a parent and he does realise that what this sort of conflict could cause in the future and stuff so he would actually bring himself to talk to me, and probably try to buy me with a few clothes you know.

I - Do you think that given your fairly strict upbringing that you would be a strict parent, what sort of respect would you need from your children?

C - From my children…well basically I would also like my children to listen to me if I tell them stuff, especially things that you know especially things that I have been through and I know what could happen if they don't do what I say but I would be very flexible with my children, let them do their own choices and at some point you just need to let them be and discover things for themselves and learn a lot for themselves and let them find out that this is how things work.

I - So not quite as rigid, a little more flexible?

C - Yah, definitely.

I - Would you be happy with the choice of drama or artist for your child?

C - I wouldn't have a problem with it but I would be concerned, I would actually advise them to do something more on the side, but they could have that as their main focus but with a bit on the side.

I - Would that be a financial concern?

C - Yes basically it would be a financial concern.

I - To make sure that you are going to get a job that's going to pay you?

C - Yes.

I - Is there anything else that you can think of, even interactions that you had with your friends around money, growing up, conflict in the family?

C - Just friends for me have just been like people that I could relate to, usually I socialise with people who have the same experiences with me, like common ground, people who can like understand and actually accept me for who I am, that's it.

I - So you didn't have friends who had a very different background that you were interested in, in their very different home situations?

C - Most of my friends are different from backgrounds, they had two parents who are still living together and that's not really a problem for me, but well now the friends I with around now its sort of like different structures, other ones their parents are divorced, other ones their Dad is gone, other ones yah so different and some of them they are pretty much together.

I - In your friends two parent family's did you notice that they had different family arguments?

C - Yah it's different.

I - What sort of things would they argue about?

C - Same thing really finance, money… I don't know really but usually they fight like not really fighting but it's a matter of I can't really do this for you or you know a need or something like that.

I - Is it the same as your family in respect of their parents say you do this or you can't do that?

C - No not the same.

I - So some openly challenge their parents?

C - Yes, its quite different but at the end of the day we sort of have a common bond like you know what we feel that we are sort of struggling and we want to get out of these chains type of thing and be our own independent people, I think that's what makes most of us work harder to get to where we want is the challenges that we face, and we still continue to face, well I'm grateful for what happened cause I could have been this bitter person if I was spoilt, if I had both parents living together I'm sure I could have turned out into something different but now it actually makes you much stronger and able to deal with a whole lot of other challenges in future days.

I - And part of dealing with challenges is being an individual and making your own way in the world, making your own space…

C - Actually that's what most of this things have taught me is to just be an individual and to make my own way, I have done most of the things that my parents have told me but when not then yah I just told them you know what this is what happens and every time I've just made progress and you know
Line 300 it surprises them or maybe not cause they know that's how they have wanted it to be, she had to face up to things like this become stronger and make something of herself.

Line 303 I - Well, thank you very much.

4. Interview D – 23-11-2005

I = interviewer
D = informant

Line 1 I - How did you think money worked in your family when you were a child? What were your first understandings of money?

D - Well, I just knew that if you had more money we'll be a happier family, I always thought money was important it was just one of those things
Line 5 that I knew I had to go to school because one day I will end up getting money and money is good for a living.

I - So you said money would make you a happier family, what makes a happy family?

D - A rich family, that's what I always wanted to have.

Line 10 I - What does that do, if you are rich?

D - I don't know it's just a childish thought.

I - Do you think that money played an important role in your family?

D - Long silence, not really, I don't know.

I - So when you were at primary school did you guys get pocket money?

Line 15 D - Yah

I - What did you do with it?

D - We would buy sweets, just sweets, we always had a lunch box to take to school, so just extra money for sweets.

I - So you did not have rules about what you had to do with that money,
Line 20 like save it?

D - It was a personal choice, my parents never taught me to save it, I taught myself, I had that little piggy thing, but it was my choice I actually ended up saving money.

I - Did your siblings also save?

Line 25 D - No I am the only one.

I - Really, are you the oldest child?

D - No, I am the third.

I - Could you think of any signs when you were at primary school maybe that there was any tension in the family around money at all?

D - Mmm Okay, my parents divorced and then after that my Dad had to pay maintenance. But there was an agreement between my parents that my Dad would give us whatever we need. But then my Mum started whining cause she said that she felt she was always the one who was supporting us financially and so she said she wanted to take it back to the lawyers. So that was the main tension around my childhood, maintenance money.

I - So she didn't feel that he was contributing sufficiently?

D - Yes, yes exactly, so we were ok with it, yah, but the thing is my Mum was saying that he doesn't give us basic needs, just money to play around with and she has to support and you know get money for food.

I - So her money went to food and the home?

D - She wanted to have the money in her hand.

I - So they divorced when you were still at primary school, right, and when your mother was feeling unhappy about the amount that your father was contributing how did she conduct her arguments with him?

D - She obviously went back to the lawyers, I remember we had to stand in the court and say whether my Dad had given us money or not. They were just asking us questions and we answered, so it was never really sorted the way she wanted it to be, so… we still live with it today.

I - So it still continues to be a bit of a tension even now?

D - Yeah, but she stopped because now we are older and she doesn't really need that much money, cause we are all out of the house except my little sister.

I - So she felt that she basically supported you guys as children, and then high school the same sort of story?

D - That's right.

I - Now that you are at university, how are you being supported here?

D - Okay I am sponsored by ESKOM they are paying for my accommodation and my food and everything.

I - Is that a bursary?

D - Yes…

I - So you don't have to pay that back?

D - No, I just have to work for them, but I will get paid when I work for them, they just try and ensure the number of professionals they have.

I - What degree are you doing?

D - Electrical engineering.

I - What about extra money for essentials?

D - Yeah, I get from my Dad, I never ask my Mum, because she has been whining my whole life.

I - So you feel you don't want to precipitate an argument over money with her?

D - Yah, I've had too many arguments about money from that side so I just let her give me what she can give, whatever she feels.

I - If you really need something then you ask your father?

D - Yah, he is the one person that I am always bugging.

I - So you said you had had enough of maybe disagreement about money with your mother, what sort of things did she disagree with you about?

D - She thought that, because the communication between my Mum and my Dad was not that good, so like when we were kids sometimes we would get naughty and ask for things, money double you know, so she has just always been upset about that, she is like you guys are not honest. Like my Dad would always give and then we could go to her and say he never gave me anything. She still has that mentality even today, that okay if you are asking me for money – didn't he give you already. That's why I don't bother asking her anymore.

I - How you are supported now is different from the past because you are fairly independent being sponsored and you get extra money from your Dad if you need it – do you think that these issue that you have had in the past with your mother around money may arise again in the future?

Line 90 Or are you moving away from it?

D - Okay that's another thing I'm going to introduce about money, like the reason that I am doing electrical engineering is because of the money, it is not my passion, I actually wanted to be a singer but my parents told me look you know the music industry is not a secure industry for you to
Line 95 go out there and make money we are not sure if you are going to fail and whatever so, they kind of forced me into taking the bursary and doing electrical engineering because they know that I will get a job and its guaranteed that I will get one.

I - How's it going, it may seem to be a lucrative avenue but do you have
Line 100 any talent for it?

D - Yeah I'm doing it, I'm passing but I'm doing other things, I am actually going to end up doing music somehow. I am gonna do sound engineering with my own money when I can.

I - So it's about cash and then your passion remains music…

Line 105 D - They just wouldn't let me do BA Music, because they knew I qualified for engineering and I had a bursary offer and so they were like – no ways!

I - So you would be happy to spend your own money in time to do …

D - What I love and support myself.

Line 110 I - So when you have your job with Eskom, do you think that your family is going to have expectations or is there an obligation to give money back from you in some way?

D - I think so, because my Mom has always been like I can't wait for these kids to finish school and start working, so I can just like you know feel
Line 115 the offload and just be happy, so in a way I think she is kind of like expecting us to spoil her when we are all done. So it is that kind of thing, I think she's gonna expect.

I - How do you feel about that? Do you think you need to give back to her?

Line 120 D - Not as a payback, but I want to do something like just to say thank you, not really a payback.

I - Do you think any of the conflicts you have seen your parents have and that you have been involved in a little, do you think that these will come up for you in the future at any point?

D - Mmm silence.

I - Or how would you avoid that?

D - No I don't think its going to happen to me because I'm not looking forward to divorcing my husband if I got one so no I don't think I see the point of going through maintenance issues and I don't really think so.

I - Do you think there might be other issues, one of the other things it sounded like was going on there was "My money and His money" so do you feel that there might be a little bit of an issue or negotiation around that with your partner, as a professional woman earning her own salary, how do you feel about supporting your husband?

D - Ok, I really don't think I want my husband to depend on my money and I don't want to depend on his money. I just think that one day we will have an agreement like about our children, from my salary I will give my kids this much for the family but the rest is mine and I will buy my car with my own money and I don't think we should buy anything for each other. Except for presents, you know what I mean like my car should be my car from my money and his car from his own money.

I - So you have a measure of independence,

D - Yah but for the kids then we can do things together.

I - So you want to stay an individual in certain respects but have togetherness for other things when it comes to your money, do you think that your ideas around how you might organise your money in the future have come from your parents?

D - No, I just heard a lot of stories around my home town about how people get divorced and somebody was doing better than the other and they end up getting a big share of what they don't deserve, so I think it would be ok just to be safe.

I - You said you heard stories around your home town, what can you remember about what your friends used to say about money in their homes and arguments, what did they used to talk about?

D - There was one friend who, ok her parents were also divorced and they were actually they were very rich so they didn't have a problem.

I - Do you think it would have made a difference if they didn't have a lot of money?

D - Yah, I always hear stories about maintenance issues, you know they get divorced and the father doesn't want to pay maintenance.

I - Doesn't want to because he can't or doesn't want because he just doesn't want to?

D - No just acting shaky you know.

I - Why?

D - I don't know.

I - Because he thinks it's his money and those are her children, or what?

D - I think it's just because some people are irresponsible, or maybe he feels that because they are divorced he doesn't want to be a parent anymore.

I - Even though he acknowledges that those are his children?

D - Yah, most fathers weren't like my father, most fathers who divorced their wife or whatever, they actually wouldn't see their kids everyday as much as my father did, it was a different story they got divorced and then lived somewhere else that was why he could get away with that whole maintenance thing, but with my father he would take me to school everyday, we were living in the same house.

I - Do you think that any of the differences in the way people behave is because one is a woman?

D - Yes, definitely. Ok my Mom she seems to think that she is not financially stable because she is single, yah and so she likes to say that having a husband probably held her back because she was just sitting and relaxing and not saving up so she thinks she would have done better without a husband because she was depending on him to make more money.

I - So maybe that's why you would like to be more independent yourself…

D - Yeah, I guess I got influenced from there.

I - You were two boys and two girls, do you feel that at any time you guys were treated differently as male and female siblings?

D - Yah my Mom's got a favourite but she doesn't say, yeah my older brother is my Mum's favourite but I don't know if that is because he is a guy because me and my little sister get along very well with my father,

but my Dad is always trying to balance but we are the ones that get along with him so I don't know if it's a girl and guy thing.

I - So he is the oldest, and what about that middle brother?

Line 195 D - He gets along well with my Dad not my Mom, I had another brother who passed away…

I - Older or younger?

D - Older, firstborn.

I - And your older brother now is kind of special, does that cause conflict
Line 200 between you guys?

D - Yah, it used to annoy me a lot but now it's ok. Silence.

I - What is he doing?

D - My brother? He is a computer scientist, he works in Pretoria. He is giving a lot of money to my mother; I don't know I don't think I am
Line 205 going to be doing the same thing.

I - You feel there is no need?

D - Yah, he is sort of like doing the payback thing but I'm not going to do that.

I - And your other siblings, do you think they are going to do the payback
Line 210 thing?

D - No, ok um the brother before me, its his personality he likes to give he is a very giving person, so he will probably do the same but not as much as this one, he is not saving his own money he is just giving it to my Mom, I think it is wrong.

Line 215 I - What would you rather he did? What would be a better way of doing things?

D - Save his money and like buy her presents, not just give her money directly like that, its like business now it's not like a family you know.

I - You feel that cold hard cash is not sentimental?

Line 220 D - Yeah, I don't like that.

I - Anything else you can think of that caused tension at any point whether

it's to do with money or not?

D - About my childhood? Mmm ok, well now I can say about myself, I'm a bit greedy with money, I don't know why, it sounds bad but I will tell you anyway because my parents are not going to hear this. Ok I am sponsored and I get pocket money but I still ask my Dad for pocket money on top of that, he doesn't know that I am getting pocket money, it's a bit shady but I keep telling myself that I'm gonna stop this, I'm gonna stop this but I never do. It's my third year here at Wits and I'm still doing the same thing.

I - What do you spend your money on?

D - Airtime mostly, actually food, sometimes at Res we just get tired of it and we want to eat at the Matrix, mostly airtime and sometimes I will get a pair of shoes or something.

I - So nothing really excessive?

D - Maybe the airtime.

I - You spend a lot of time on the phone?

D - That's something I'm worried about.

I - What, paying those bills?

D - Oh yeah, I am doing something excessive because I worked at Edgars cosmetics counter and I got introduced to these very expensive perfumes and now I'm very obsessed with this, bad and I can buy two bottles worth about one thousand two hundred rand and that's not good for a student. So they are always calling me telling me to come pay my account because of two perfumes.

I - It doesn't sound like you were spoilt at home, so were clothes and perfume and stuff not really a big issue until you got here to University?

D - Ok clothes, what do you mean a big issue?

I - Like you wanted to look good and you needed nice clothes?

D - Well clothes yes I always wanted nice clothes but there was a rule about buying clothes only once a year in my family, so there was a time that my Mum stopped buying clothes for us, she said that's your Dad's responsibility so she was always saying you guys have too many clothes anyway and you don't wear them so I'm not a part of this clothing thing anymore so from then onwards we always had to ask if you needed

something so it wasn't like it was before the whole once a year thing.

I - Could you go shopping for those clothes, or did your Mum just choose for you?

D - Yeah I could go now, we would go together and then I could choose. Yah so the perfume thing only started when I started working selling expensive perfume to people and I got used to it.

I - When your mother decided she was no longer buying clothes and you had to speak to your father did you feel a bit resentful of her?

D - Yeah, its like not her problem, but she was always whining about money so I just…I never, I just accepted it like ok if you don't want to buy clothes then I'll go to my Dad, she's a whiner.

I - About everything or just about money?

D - Money!

I - So that makes her feel very insecure, she worries? Would you say she needs to worry about money or not?

D - No, I always motivate her because she always looks like she wants more money so I am the one who motivates her to maybe find another job or do something, to make her feel more secure because she is always scared about how she is going to pay stuff next month. And she is also worried about me, if I lose my sponsor, she doesn't think my Dad will be able to pay my fees. So she is worried so the thing is if I fail one course they cancel your bursary, they suspend it for one year, sometimes, so she is always concerned, asking me to study harder.

I - So how do you feel, are you confident?

D - Yah my confidence is back, initially it was hard I just thought no, this is too difficult and besides having the pressure of having a sponsor they don't just want you to pass, they want you to get an average over sixty and if you are doing engineering and you have to get sixty its something else. But now I guess its because it was my first year now it's a little better because I know I can work at it and I know who to talk to when I am stuck.

I - So you have one year left?

D - No I did PBS which is for like Pre University Bursary Scheme its like foundation course where they introduce you to all engineering concepts, so I did one year there, waste of a year, and then I did my first year last

year and I'm doing my second year now then third year and forth year. Then I am thinking of doing my Masters.

I - Do you think that you will get sponsorship all the way through if you continue to do well?

Line 295 D - Yeah definitely my sponsors are willing to pay for my Masters, but I don't want to get sponsorship from them anymore because I am going to owe them like six years of service now, its enough.

I - How are you going to finance the Masters then?

D - I found sponsorships on the internet and stuff, there is a lot available for
Line 300 post graduate studies, yeah its very easy to get sponsorships in engineering as long as you passed its not even about getting a high grade, cause not that many people pass.

I - You don't feel insecure about money and financial issues like your mother?

Line 305 D - Not now, I used to get freaked out in my first year, you know when you fail your first test for the first time in your life, that's when I was scared, I thought ok cause the way that my Mum was talking, I thought everything was fine, I thought they had saved money for me to come to varsity so I thought the whole bursary thing was a favour you know, so
Line 310 from the way that she was talking about it I only realised when I was here I really need this there was no other money from her side and she doesn't trust that my Dad has some policies for us but my Mum is like I don't trust that he is probably lying so I know I have to do something about it.

Line 315 I - So she is worried that it's insufficient, that it won't be enough.

D - Exactly, yeah.

I - Anything else that was tension causing between you and your siblings, or you and your parents…I know they didn't want you to do BA Drama/Music were there any arguments before that?

Line 320 D - Yes there were, ok when I was in high school I entered Pop Stars and I made it to the first round and I had to take my forms back because I was under twenty one and my Mum refused to sign it she is like no I'm not letting you go and leave school and be a singer so that was the first tension, so I faked the signature but then I was also underage so I got
Line 325 disqualified in that round. She was never really supportive of the whole music thing she's like it's a waste of time whatever if you don't make it and she thinks that every artist in South Africa is taking drugs and she

didn't want that for me.

I - So it's not just the insecurity of music as a job, but it's also the lifestyle and everything that goes with it … Were your parents strict?

D - My Mum was definitely…my Dad is not that strict actually, he is one person that I would bring a guy to and introduce him, but my Mum not, it's not a big deal he will actually have a conversation with that guy and act like he's interested, but my Mum I could never do such a thing.

I - So unless you are going to marry this person you can't introduce just any guy to your Mum?

D - No not my Mum, my Dad yah, I guess could but I don't want to go through that.

I - When your Mum was providing for you guys did she have rules about what she would pay for? Like the clothes once a year, anything else extras?

D - Those sort of things "extras" were always from my Dad she never entertained those ideas. I never really asked her I just always expected a no, cause with her it was the basic needs only.

I - Like food, shelter and so on? So she wouldn't engage in an argument or discussion with about extra stuff?

D - Not really…silence.

I - So you couldn't question her judgement, if you thought that something was really unfair you couldn't go and tell her that?

D - Oh I only started doing that recently, I couldn't do it throughout my childhood I was scared and sometimes with Black parents they talk to you and you talk back they take offence to it so I could never talk to her until I was in Matric even then it was still a bit difficult but now she listens to me.

I - Is that because now you are an adult?

D - Yeah I think so yah.

I - So when you are a child you do what your parents say no arguing?

D - Yah, no arguing, you can't even say anything even if you know you are right you keep quiet, otherwise they will think you are not respectful.

I - Would you require the same kind of respect from your children?

D - I would like my kids to talk to me, not too freely but to be able to say Mom you are wrong here I'm right here and I would apologise if I did something wrong, I don't quite remember my Mum agreeing that she was wrong when she was until only now. So I want to do it differently.

I - Do you think your Mum was strict because that was how she was brought up?

D - Yeah definitely, my grandmother was uneducated so there were a whole lot of different issues from XXX, yeah I think she got most of the influence from there.

I - What kind of things?

D - Umm Ok let me think I don't quite know much about how she was brought up but I know it's probably not the ideal way. I don't know, ok my grandmother wasn't always around she was always working so she grew up living with her grandmother, so ….silence.

I - So would you say for want of a better word that she was exposed to more traditional rules about how children and parents should interact?

D - Yes, yes that's it, yah you can't talk back to your parents even if what you say is right, they don't say it's a rule but you kind of see that that's the way things are.

I - Parents make decisions for children…

D - That's one of the things that my Mom is still struggling with she feels that she has the authority to make decisions for me all the time. If I think money, like ok I saved money and I bought myself a car, from my vacation work, from my training I get paid a lot so I have been saving up that money she didn't want me to buy a car she said it's not necessary so she was just trying to make that decision for me and I said no it's my money. So that caused a whole lot of tension and for about two months we were arguing about it.

I - But you got the car…

D - My Dad was supportive about it, he thought it was a good investment, he said let her do what she wants we have nothing to do with it.

I - Why did your mother not want you to buy a car?

D - I really don't know I think she wanted a piece of my money, she didn't

say directly but she … I don't know I think it also goes back to how she was brought up she could never do something like that and so for her it was like ok you are still young to have a car you are not even working yet why do you need a car, you are just a student you live at res, so it's like that, I don't know.

I - Have there been other instances of tension between you like that?

D - Yah with my first job, she was not happy with the way that I was spending my money, I don't know what she wanted me to do with my money but she was just always there, how can you just buy clothes all the time, how can you just buy, ok the perfume issue really is a problem so she knows about it so she is like you can't work for a whole month just for one bottle of perfume that's not very clever, I know that's good advice.

I - What was your first job?

D - I was a cashier at Edgars, and yeah she always wanted to know how I spent my money even if I went to like school trips and like usually when I went for a school trip my family, my uncles and my aunts everybody gives me enough pocket money, say I had to go to Cape Town for one week everybody would give me money so she would know that she has more than enough cause she got from everyone. There was a time when I came back and I think I blew six hundred bucks but I was still like sixteen and she thought it was like ridiculous. So I came back and she said what did you do with all that money? So I said I spent it and she said, she gave me a piece of paper and a pencil and said you're gonna write down exactly what you did with all that money if you sit here till New Year just do that and calculate what you did because it is not possible for you to just blow that much money in one weekend we don't even see anything that you bought.

I - What happened after that, when you had written that all down?

D - She accepted it and then I gave her some change and she didn't really respond. So money is a problem in our family I never knew that.

I - What were you thinking about when you said that?

D - All these tensions between me and my Mom because of money I remember it started from when I was very little, yah, it was never the same with my Dad, my Dad I could do anything I wanted to do…

I - So your Dad is more liberal, when he has given the money that's it…

D - Yeah goodbye, no change its fine.

I - Is there a similar tension between your siblings and your Mum?

D - Mmm but they make it a joke, yah especially my brother the one who comes before me he is always just making fun of my Mum about this money thing or like when I am doing my training he phones me and says are your coming back with that money she is waiting, she is waiting for your money to tease me you know. She loves money but she will never ask directly like would you please give me money she will start whining and hinting I need money for this and for this and if you know you have money and you know you have money and you are listening to your Mom whining you are going to feel bad and so you just give it to her. But she doesn't force us to give it.

I - So there is an obligation an expectation from her side, in that she expects you guys to support her in some way and to respond for her years of supporting you, is that also an old fashioned idea?

D - Could be an old fashioned idea, oh yeah because of what she did after she started working cause she had to rebuild my grandmother's house and buy new furniture before she could do anything for herself, so I think it came from there…

I - What else can you tell me about money in your life?

D - Umm well there is one thing about Wits students that I discovered, especially students from disadvantaged areas they are studying things that they don't really like, its not just me there are a whole lot of us who are trapped in this engineering or other things because we know that we will have money from that, like enough money and also because of the sponsorships that we get its not because we like to study hard things like this so its one thing I have discovered that's why I even started a society for singers and rappers and just all music performers because there is a whole lot of people I know who would have liked to study music but they couldn't because their parents said no or because they didn't have money to study the only money they could have was from sponsorships and they forced us to study engineering and other things so, its going to become very active you will hear about us.

I - So this is an outlet for your passion, do you think that this need to fulfil your desires could cause conflict as well?

D - Yeah, I know what you mean but the thing is, I don't know if I should tell you about my society? Ok, we are not encouraging anyone to drop out of Varsity because Wits would just cancel the whole society if we had to encourage people to go out and get record deals and whatever, but we have a whole lot of music teachers, guitar teachers and so on and

all these instruments to just you know its just a good feeling to know that throughout my Varsity years I was doing something that I like on the side its better than coming here and feeling like a nerd the whole four years its not cool.

I - A nerd?

D - Nerds you know, just like weird you should see them I don't have that many in my class but honestly they just expect you to work work work all the time. I mean our professor was telling us just before we wrote exams, he came to our class and he is like if you passed your second year and you are going to your third year and you have a boyfriend my advice to you is dump them, because you are going to fail and we started laughing and he is like I am not joking, I did not leave my office to come here and tell you guys a joke. And then he also said something about you must not make friends with students from other faculties because they don't have the same work load we do so we might tend to be working when they're not so I don't like this kind of thing heish engineering, yah its too serious but I'm doing it because I just want to finish and I just want to have a good background cause I know it's a good degree to have especially as a female. But there's a whole lot of people like me believe me they just doing things they don't really like.

I - But it means that they going to get money in the future, so it's an investment in a way for you and for your family.

D - Yeah but more like a compromise because you are not actually pursuing what your dream is.

I - Do you think this compromise is going to cause problems down the line?

D - Yeah, especially in many working places people are going to get tired of engineering and stuff, they not gonna be happy so I don't know they gonna be less productive it's gonna be a problem. I guess its better if its your choice, like if you have a job and you still want to be a singer you can go back and know that you are not gonna be that broke you can even work as a part-time engineer or consult.

I - Do feel resentful that of your parents that they suggested you do engineering?

D - No, ok there was a time that I was very upset with them because my Dad wanted me to do medicine initially and my Mum is like no engineering because its quicker and I was like nobody really cares about what I want to do and ok I was upset about it, so anyway I chose engineering over that because of the bursary, ok I know they were just

looking out for me so I'm not very upset but my Dad is not happy with what I am studying, he is not even interested in knowing what I'm doing he's like ok you don't like it you can still do medicine. But I guess he thinks that I wanted to be a doctor cause the thing about most Black children is they think it's the nicest profession to be a Doctor so whenever somebody asks me what you want to be when you grow up doctor, doctor, doctor. So my Dad thinks I probably wanna be a doctor, I never really told him that was not my passion he doesn't really know what my passion is so he thinks I want to be a doctor.

I - Why are doctors so appealing?

D - Money again, it looks like they are making more money than anybody else, which is not really true now but that's what I thought, I thought doctor.

5. Interview E – 25-11-2005

I = interviewer
E = informant

I - Could you talk a little generally about how money worked in your family while you were growing up? What you understood about money as a young child.

E - Ok um when I was growing up it was more of my Dad actually did most of the bond and the furniture and what and my mother did just a little bit around the house like groceries and whatever and help if we needed school stuff. And who was more generous, I should think it was my Dad, compared to my Mother I was literally scared of asking her and so I would rather be asking him than my Mother.

I - Did you get pocket money at all?

E - Yah I did.

I - Did you ask for extra on top of that?

E - Depending on my situation like what might actually arise at that particular point in time.

I - What role do you think money played in the life of your family?

E - Nothing really.

I - Was it important, or significant?

E - It wasn't really important as such or maybe I didn't actually pay enough attention to it because it's not as though it wasn't there like you know if you don't actually have it you most probably would stress about it more and so because it was there we didn't pay too much attention to it.

I - Are there any situations that you can remember thinking back where there were arguments or disagreements involving money? About how it was spent or if someone got more than others?

E - I should think it was more on the siblings than on my parents because obviously there is sibling rivalry and if one gets more then obviously it will be queried by others.

I - But your parents didn't have dissent about how they were going to spend money?

E - No, oh um I can say that an argument that they most probably would have is 'cause my Dad was literally more generous to my younger brother because whatever he would want it's ok fine he would get it, cause he was the only boy and we were all girls, so it didn't actually stand out to him that much most probably because he waited how many years to have one boy.

I - Were there any other things that caused tension between the members of the family at all?

E - Besides sibling rivalry? No. There weren't any other problems that I can remember.

I - Who provided for your educational needs when you were growing up?

E - My Dad. Uniforms my Mother, school fees my Dad, books and other stuff my Mother and that was like the same at high school.

I - How are you supported now that you are at university?

E - As in like who is financing it? Well, my Dad is actually paying for my fees, my Mother if I need like anything school related then I call my Mother, most probably I also feel guilty for the fact that I can't simply call my Dad about it cause he pays a huge lump sum for my fees so I've got to actually ask my Mother for it.

I - Do you support yourself at all?

E - Not at the moment, it's usually due to promotions and stuff that I would actually get employed for a month or so and I would literally tell him not to put any money through but at this point in time no.

I - What degree are you doing?

E - BComm Marketing and Business Management.

I - How did you decide that that is what you are going to do?

E - I kind of fell through it. How can I ok when I first came here I didn't actually know what I was going to do and the first thing that came to mind was BComm accounting because everyone was talking about BComm accounting and how CA or being a CA is the thing. So when I got here it was that and then I realised that I don't quite imagine myself being an accountant and marketing was more suitable.

I - Did your parents have an input into your decision?

E - No none.

I - If you had come to do BA Drama how do you think your parents would have felt?

E - I doubt they would have approved because BA Drama doesn't actually, ok not so many people we know of have BA Drama and actually are out there because I should think with stereotypes that every actor is not quite qualified for it, their talent so to speak so me studying that I should think it would have been some sort of an issue.

I - How do your parents feel about what you are studying now, what do they see your future as?

E - Ummm I should think that they don't quite understand what I am doing because under normal circumstances when my mother is asked what I am studying her answer would be go ask "E" herself cause, usually while growing up it was the choices of being a teacher, being a doctor, being an accountant those are the careers that actually have the most hype so marketing was actually quiet and so how can I put it the hype around it is actually only growing now, so she doesn't actually get what marketing is all about.

I - What about your future prospects, is she comfortable with your future prospects?

E - Yes she is. Yeah it is ok, I think she still thought actually possibly we can take care of ourselves without her but that would be dependent on getting employed and earning money.

I - Do you have a sense that you might have financial obligations towards your parents or your other siblings in the future?

E - I think so, my Mother is very old and my Dad is not employed and I should think that as the last kid as the last girl the third last of them I should take responsibility of my younger brother whenever I start working. And in our culture for the first couple of years of working you are gonna work towards your parents and renovate try to actually save so that they can renovate the house and buy furniture.

I - Do you think that obligation may cause conflict between you?

E - At this point I don't think so. No I have actually adapted to it, it's in my plans I doubt that it would cause any conflict unless the conflict comes from peer pressure if all my friends have cars and nice places then most probably it would have some sort of impact to it but I don't really think

so.

I - Have there been any situations at university that have caused conflict between you and home?

E - No, the only thing that they complain about is the amount of money that they have to pay because it goes on increasing and it goes yearly. But especially for me I feel guilty I feel bad about it. For example they had to pay forty thousand and then I actually thought what could you do with forty thousand, a deposit for a car and you name it I just felt guilty about it, it's too much money. Actually considering that besides inflation that all my sisters have been to university and it has literally increased and it is not going to stop any time soon.

I - Is that another reason why you feel that it would be good to take responsibility for your brother and help him through university?

E - Yes.

I - Do you think that your way of doing things would cause a problem between you and your partner?

E - It would depend on how the partner I have has been brought up. If they feel that family doesn't quite come first they need to come first then it would be an issue but if they have the same view that I do that my family or anybody else's family should come before them I doubt that there would be any sort of conflict.

I - When you were growing up were there any particular rules of behaviour for children?

E - Um like if they ask you to do something and you don't want to do it you do just grin and bear it. I have never actually been in a situation whereby I have basically said no to my Mother I don't want to do it and she has to actually discipline me though most probably she has told me not to do stuff and I do it, teenage mentality.

I - Would you ever consider disagreeing with your parents as a child?

E - As a child no I wouldn't. At this point in time we can talk and I argue my point out they argue their point out and we get to some sort of an agreement.

I - So would you say that your parents are strict?

E - My parents are more strict, because I wasn't actually allowed to go out much with my friends and if had a party and I was allowed to go make an

appearance then they would come around to pick me up at about ten or eleven. So I felt cheated in a way but I just had to accept it.

I - What kind of rules of respect would like set for your children?

E - I would most probably I would not say be strict like just literally tell them, the difference between me and my parents would be I would tell them why I don't want them to do things and I would allow them to have sleepovers and things. As a child back then it was whatever my parents say goes as a child we are not actually allowed to back chat so to speak.

I - Did you ever complain amongst yourselves?

E - I would complain about it with my sisters or talk about it to my friends but that's about it.

I - So it sounds like your family had remarkably few disagreements or tensions, what about your friends families did they ever talk to you about problems they might have had with their families?

E - I know one of my friends like usually they would have arguments about money matters because the Dad was retired and the Mother was the only one, the only breadwinner and in the other family they didn't actually have money issues or much of it. Bear in mind that our school fees were very cheap like by Matric I think I was paying three hundred rand so it wasn't actually much.

I - Is there anything about money and families that you have thought about that you could tell me?

E - In my opinion I think if you have money, you have lots of it you shouldn't actually spoil your kids or actually show them that there is enough money and some to play around with you should actually teach your kids the value of money and how to take care of it if you actually get it because I have actually realised that if you are from a wealthy family chances are you are going to be very spoilt and you are going to expect everybody to dance on your tune because you are so used to people dancing on your tune at home and you literally expect that from the world. While somebody from a poor background they literally strive for better things because they didn't have them.

I - Does part of being spoilt mean that you get whatever you want and you can do whatever you want.

E - Yeah and rich parents have very different rules for what kids can do.

I - Would you say that's a negative for those children, that they didn't learn

certain things?

E - It depends on how you actually treat them sort of thing as I say if you teach the value of money they would come out differently, if money is available for you whenever you want, like you want a pair of levi's now you can just go and get it then you don't teach them to strive for things that they could possibly get on their own so they would be adults maybe and you would still provide.

I - Do you think that there is a difference in the way that families treat girls and boys?

E - Yes.

I - In what respect?

E - Um well looking at my family just on a social level, firstly growing up my younger brother he would throw tantrums and he would get whatever he wanted. We would go to town and he would start crying for whatever toy it is or thing it is that he wanted at that particular point in time and they would get it for him. Then ok now on a social level he is fifteen years old at fifteen years old what was expected of me was literally come back home, do my homework and help around and that's it and go to sleep. Come Saturday same thing I am around the house or with my friends for just a bit come back home, so then he can go socialising he can ask for money to go to some gig or whatever the case might be. I couldn't so I think that the thing is it's more of an issue if I come back home late than if he does. I don't know the reasons to it most probably if I get pregnant or something the kid is all my responsibility or whatever the case might be but then still I don't see why the differences.

I - When you go home in the holidays do you still have certain rules to abide by?

E - I do when I'm here I play by my rules and when I'm at home it's a change of scenario like I need to actually abide by the rules again I need to make sure that I actually do stuff I need to start cooking and that. I am constantly afraid to suggest it because growing up I wasn't given the freedom to go out at night so even now I am not quite comfortable telling my Mum there's a party going on and I wanna go my friends are throwing a twenty first birthday party and whatever cause I'm not comfortable. My brother is and he does nothing, if you find him washing dishes it will be because I force him to or I blackmail him to, ok the only thing that he would do is make his bed and that's it. And he would wake up late during the holidays cause there is absolutely nothing for him to do, wake up eat bath come back home.

I - And who cleans the bathroom?

E - Under normal circumstances it's me, but we really argue about it when he
Line 210 actually leaves the bath unattended, I should think he's xxx into it now.

I - Do you think that's because his younger or because he is a boy?

E - Because he is a boy he is allowed more freedom it has absolutely nothing to do with his age.

I - So as a younger daughter you can say that … yes

E - Yes, how come I cannot leave the bath that way?

I - Is there anything else you would like to add about money or families?

E - No not really.

6. Interview F – 25-11-2005

I = interviewer
F = informant

I - Could you talk a little generally about how money worked in your family while you were growing up? How do you remember it working when you were young?

F - When we were still at my Granny 1 it was quite fun I used to get everything that I wanted and then when we moved to Granny 2 it wasn't all nice…… because she liked money and when say you wanted to buy something and she would say no, so you had to wait till Friday when my Mother comes so it was a bit difficult, so we always fight all the time.

I - So she wanted you to wait for things and she wanted your mother to pay for it. So she wouldn't spend her money…

F - Yah, unless it's for school stuff.

I - What counts as school stuff?

F - Stationery and lunch boxes that's it or school trips but sometimes she wants a refund from my Mother. And my Mother paid for uniforms, books and school fees.

I - Both your parents were working how did they divide the money up, how did that work?

F - My Dad, he's like my Grandmother because like when you ask him something he'll refer you to my Mother like ok go ask your Mother and then when you go ask my Mother it's go tell your Dad but I've already been to him so it's very difficult.

I - Does your Mother ever have to argue with your Father to make him support you guys?

F - Sometimes, sometimes.

I - What would that be about? Like school stuff or…

F - Say we are going on a school trip and my Dad will say ok I will pay for your transport but I'm not paying for meals and stuff like my Dad wants to divide like ok you pay for this and you pay for that, which is quite unreasonable.

I - He didn't think it was unreasonable though?

F - No…

I - Who paid for the house?

F - My Dad he paid the bond and everything and my Mother had to do the groceries and us (the children).

I - What about entertainment money for the family?

F - Oh, my Dad was so generous about entertainment.

I - Really?

F - Yah for that you go only to my Father, he would buy sweets which my Mother wouldn't allow, trust me. So quite difficult…So if you wanna go to town you go with my Father not with my Mother because we know my Father is going to get stuff that my Mother wouldn't buy.

I - So would she more about necessities?

F - Yah and my Dad like there's a new something that I want a tape whatever, he's ok.

I - And what about clothes who was the one who bought you clothes?

F - All of them, yah because like…twice a year.

I - So you got clothes for your birthday, you'll get clothes at Christmas and that's it?

F - Yeah……

I - Ok so what kind of role do you think money played in your family?

F - It's difficult really I think it is like sometimes when parents have to disagree about money because of their children then sometimes you look at yourself and you are thinking you know maybe it's my fault that I want this thing, not say anything I would see from them if they want to get me that thing.

I - So if you wanted something and it caused and argument then the next time you hesitated?

F - Yah sort of, I would go ask my grandmother.

I - What sort of things would cause a problem?

F - Entertainment mostly, ok yah I think that was it because clothes were fine, school things ok.

I - So it's more like for things your Mother would consider frivolous?

F - Nonsense, not important, you don't need that.

I - Who provided for your educational needs, you explained it, was basically your Mother?

F - Yah, but now it's mainly my Father.

I - Do you support yourself at all while you are at University?

F - Yah when I get vac work…but I don't do anything with the money I go shopping.

I - So it's just for fun? Who pays your fees?

F - My Father.

I - And books?

F - My Mother and my brother will give me money for books whatever.

I - Pocket money for living expenses?

F - My Mother.

I - Does she ask you what you do with the money?

F - No she knows I can't spend money well, so she checks up now and then she's just like sometimes what did you buy?

I - When you have finished university will you have obligations to your family?

F - Yah I suppose so.

I - You would?

F - Mmm, nod.

I - What might be an obligation?

F - I don't know get my parents something or take my younger brother to

school or something, I don't know really.

I - Does your older brother help support you?

F - When I call and say I actually need money it's fine.

I - Does he help your parents out at all?

F - Yah he does.

I - What about your Grannies?

F - My Grannies, I haven't seen them in a while I don't know, they are getting funds like their children are working.

I - So their children are looking after them and you would look after your parents and younger brother or younger sister?

F - Yah I would, definitely it's something I wanna do.

I - Want to or have to or both?

F - It's a bit of both sort of. I know how my mother is, a bit traditional XXXXX so I kind of have to help her.

I - Are there differences in the way boys and girls are treated in your family?

F - No actually it's the same.

I - No differences in what you are allowed to do or expected to do?

F - No no, we treated the same.

I - What degree are you doing?

F - BA Media and Psychology and hopefully I won't be doing this (interviews).

I - How did you decide on that degree?

F - How did I decide? I think I decided here, ok my principle phoned me and said I should go into journalism and media so I knew I wanted to do Media but I wasn't sure about psychology so when I was registering I just said why not but I'm loving it.

I - What year are you in?

F - Three.

I - What did your parents think of your choice of degree?

F - I think they only asked; “Are you going to find work?” I said yah.

I - It was important then that you be able to find a job, and what if you had said you wanted to do BA Music?

F - Oh no, I don’t know I think they would have supported me maybe my Mother would have been worried like you know like you need to something that is…common like...I mean I don’t want to sit for five years and then have unemployment and you went to university for 4 or 5 years.

I - Were your parents strict?

F - Yah I think most parents are, my Father was very strict…you can’t play with other children, can’t go out or go somewhere without them and like that. If you want to go out you have to ask his permission and yah.

I - If he told you that you can’t go out did you ever argue with him?

F - No it’s fine, I go cry in my room.

I - So you would never talk back to him or challenge him?

F - No, never.

I - As an adult now would you feel that you could disagree with your parents?

F - It’s the same really, with my Mother maybe but not with my Father no way.

I - Do you feel that he is too strict?

F - Yeah.

I - Would you be the same way with your children?

F - I don’t know, I think so ’cause some children turn rebellious so if they don’t abide by the rules then anything can happen. But I think I’m lucky or we lucky…

I - So you think it’s taught you better how to be in the world…

F - Yah, completely.

I - If you had a partner do you think that your obligation to your family might cause problems?

Line 140 F - Ooooh money, money can cause problems, maybe like now you are supporting your family what about us? You know? So maybe he will give me an ultimatum, I don't care my family first. Well if we don't find the solution, there's nothing we can do so, bye.

I - Would you expect your children in time to be responsible for you?

Line 145 F - No not really, ok if I'm working and I have been saving then I should be ok, but if they wanna spoil me then I wouldn't say no, it's not like they have to…

I - Are there any arguments that you can remember happening between the family?

Line 150 F - My mother and the in-laws they didn't get along, ok the time we moved from her house, from Granny 2 to our own house she wasn't quite happy because my Dad was supporting her, so now there's no one supporting her household so she was kind of blaming it on my Mother that she was taking that away…

Line 155 I - So that was a major conflict?

F - It still is.

I - Does she even talk to your mother?

F - Sometimes but my Mother doesn't want to even go visit her.

I - Are there any other sources of tension that you can think of?

Line 160 F - I think that's basically it you know how Mother in laws are, they don't like the wife they think they are taking their sons away from them taking all the money, that's the main part of the argument and it's still happening now.

I - But I'm sure your father is not leaving her destitute?

F - No he's not…

Line 165 I - Does anything else about money and life come to mind?

F - All I know is you have to be responsible and you need money you have to survive you need to look presentable and that's not possible without money.

I - Do you need a lot of money or do you just need enough?

F - Just enough cause a lot also causes problems; you just need money to

survive to just buy things that you need.

I - What sort of problems does a lot of money cause?

F - Ummm well people think they can do what they want ’cause they have money basically that, they can do anything and it’s not right…they think they are above other people that’s what I think.

I - I see, well thank you.

7. Interview G – 26-04-2006

I = interviewer
G = informant

Notes of discussion before interview began

Where I come from well it's a rural family, it's a rural area but then like when people look at us like my family and they think like we are, even though we are all poor but there will be some who look like they are rich and some you know like you will have those classes like the middle class the working class even though we are all poor some look at us like we are less than them. Before I came to Wits I thought I had everything that I needed I did not think that I came from a poor family it did not feel like that. At home we were all poor but there were still classes of people even though it was not all about money.

Ok, so where I come from its poor and I come from a lost, lost city, if you turn twenty one and you don't have a child you are a "hero". Most girls have their first child by twelve and by the time they are fifteen they have two or three, there is too much drugs and alcohol and teenage pregnancy. My dream is to be a billionaire so I can do a lot for my community like a project with different lecturers who can teach about different careers, show that there is more to the world. Show that education is important. It can help you.

But my parents taught me right from wrong and for that I am grateful and also because I went to a public school at the time I was sad but now I know its better. Private school students do drugs especially at Wits. At private school they have too much money and get whatever they want unlike us we work hard and our parents just give us a little pocket money. When I came (to Wits) they would tease us because we came from a rural area because we can't speak English they think we are stupid and poor. They laugh because my friend has never been to a movie and the first time I went to a restaurant in my life I was eighteen.

Beginning of taped interview

I - How did money work in the family when you were a child?

G - Cause like my Mum started her business last year and before that my father was the only who was working. My mother actually was in charge of everything, money everything even though my father was working.

I - So your father was the main breadwinner but your mother was in charge of

what happened to the money. So what did that mean?

G - He gave her the money and then she did groceries gave us pocket money even today and my Dad he doesn't have a problem he's just too sweet.

I - Could you think of situations where there might have been a difference of opinion about money between your parents, between you and your parents, any kind of conflict?

G - Mmmm silence. There used to be problems when my father was a taxi driver 'cause he like became a bus driver five to six years back and yeah so it was quite hard because he would like leave at four o clock in the morning sometimes half past three come back at like around ten or eleven so it was quite hard.

I - So rather a long day, what other problems were associated with that?

G - 'Cause sometimes we would cook like mielie pap or rice and wait for him to come with like something to eat with that so yah and sometimes we would wait and wait and he would come back around eleven or ten.

I - So you were waiting for him to bring maybe chicken or meat or something and then what he didn't bring?

G - No, no he always brought something even if it was very late!

I - So at that time being a taxi driver the money was very up and down?

G - Yah there were like times when the taxi would be like damaged and would not work like for the whole month so yah but then my father is like something else because even though he did not work like for the whole month but then he would I don't know where he got the money but he would bring like fruits you know nice things so yeah but then during that time it was hard but he did not want us to see that you know there is no money there is nothing, eish during that time it was hard.

I - But he protected you as children from the difficulties?

G - Yeah cause we would not see like, we would know that he is not working that the taxi is going to be right maybe the next month but then we would eat everyday like breakfast lunch and supper yah sometimes he would bring KFC and (laughs) and sometimes we would eat it for the whole week, we would eat like rice and KFC, rice and KFC the whole week or pap and KFC for the whole week but then we knew that he was not earning enough but then where he got the money from, don't know. My Mother's parents sent money sometimes but we didn't really know what was, what money issues are for adults.

I - So he didn't really discuss it with you, and if he discussed it with your mother you didn't hear?

G - Even if they fight like you will never hear like you will never hear them fighting, you will never hear them fighting.

I - So they keep disagreements and problems away from children?

G - Yeah. As a youth there things you have to do like you must move for an adult if they visit, you can't just sit. Also you can't just listen to an adult conversation it's not for you and if you say something sometimes they can just "klap" you.

I - When you were at primary school and you needed school uniforms and books was it also your father who supplied that?

G - Yah, he didn't mind like buying us school things stationery whatever, that he would always buy, if you go to him and you say I need books he would always buy them he would do whatever it takes to get the money in order like to buy you books. The only like in terms of like he would buy us clothes like during December time that's the only time where he would buy us clothes.

I - Did you get to choose the clothes or did he just bring them?

G - No we got to choose, but my Mum would always choose things for us, we would go to the shops and she would be like don't buy that, buy this one, this suits you blah blah blah so.

I - High school, that was when your Dad started being a bus driver and earning a regular income did you find that money difficulties were less?

G - Yah they were, cause if I needed anything they will always buy us things and my Dad was like that if you need something he would always make sure that you get it.

I - Now your Mother ran the home and organised the money, what about personal money for your Dad, like for entertainment or anything?

G - I'm not sure about that one, cause like now everyone gets a chance like to keep a bit of their own money so but my Mum still negotiates all the things like the money to pay accounts and things like that so yah so I think she does give him some money.

I - Like money to go out with friends?

G - No, no.

I - So he doesn't spend time out with friends?

G - No, no, I don't even know his friends, he is either working or he is with us even my Mum doesn't go out.

I - Who is providing for you now that you are at University?

G - Both of them.

I - And your fees?

G - Aah, I'm on financial aid, the only thing that they are paying is the notes and course packs that like and maybe text books if I don't get it from the department.

I - What about extras like toiletries etc?

G - They send me money per month even though its not enough but yah they do, the thing is like at home they taught us like you have got to be responsible if you want something they will give you like half of that thing, like if you want maybe say you want a new XXX they will give you like half and you have to get the other half from somewhere else so we taught like to be responsible for everything.

I - So do you have part-time jobs?

G - (Laughing) I always have money but (laughing) I don't know how!

I - Do you save the money that you get from home?

G - No I spend it (laughing).

I - So how the money works now is not that different from the way it worked when you were at school?

G - It is different because now like I opened an account at Edgars and I have to pay every month and like at the moment I am owing them two about two point two so yeah I have to pay they like never pay my account so when they send me money I have to take out like maybe two hundred rand from that money and pay my account.

I - What do you do with the rest of the money that they send you?

G - I go to the movies, go and watch a play, I don't do much because I live in a catering res.

I - Do you think that you are going to have financial obligations to your family in the future?

G - No (tentative).

I - So you don't think that you will have to take care of your Mum or your Dad at some point?

G - Oh that is what I am planning to do, I just want to buy them like a nice house, I don't know like as soon as I'm working you know like I feel like my father deserves a break because he has been working, cause when he was still young both his parents died and he had to take care of his siblings so yah he had to leave school and find a job somewhere and take care of them so since then he has been working ever since he was young. After that he got married had to take care of his kids, his wife, so as soon as I'm working I just want to support him, take care of him.

I - So how many kids in the family?

G - Four including me, two girls, two boys.

I - Where do you fit in?

G - I'm the second one.

I - So you have an older …

G - Brother.

I - Do you feel that your parents treat the girls and boys in the family differently?

G - No, if you are a boy you have to cook you have to clean the house you have to do everything.

I - Just because you are a girl it doesn't mean that you get more or less money?

G - No way!

I - When you get a job…

G - I am actually thinking of it because yeah cause I got a job like it was just a temporary one after matric after my matric exams, somehow I got a bursary to study like waiting and bar tending so after that I did my practical for mmm four weeks so that's when I bought my first cell phone cause they wouldn't buy me one.

I - The money that you got from the waitering and the bar tendering did you have to share that with anybody?

G - No it was my money. Yah but sometimes I would buy them I would buy like food and yah some things for home.

I - So you did contribute a little,

G - Yah.

I - Do you think that you are expected to help out your younger brother and sister when they come to university?

G - Yes.

I - Does that mean help them out financially?

G - Yah I have to, I have to.

I - It's nice that you are doing drama it's something that you love; now how did your parents feel about that choice?

G - Oooh they were angry, 'cause like I got like distinctions when I was doing matric, they wanted me to do like BComm and I wanted to do Drama because I feel like where I come from we don't have like role models so I wanted to show them that anything is possible like you can go out there and do whatever it takes to get it, so I wanted to because they think like in order for you to appear on tv you have to be like a special person, so I just want to show them no it's not like that so everything that I am doing now it's for my community.

I - When you made this decision and your parents weren't happy how did you persuade them?

G - I wanted to do acting so they were very angry and as time went by they were just fine and they started doing research on drama and everything so yah.

I - Did financial aid help in persuading them of this decision?

G - What do you mean?

I - If you had no financial aid, or maybe you had a bursary for Accounting but not for Drama what would have happened then?

G - Yeah well I would go to do accounts, because I would have like no choice.

I - Why do you think they are so worried about Drama?

G - They think that there is no money in this industry, that there is too much competition, they think there are no jobs in this industry, so they felt like that.

I - So they are worried about your future?

G - Yeah.

I - Apart from that pretty big disagreement when you went against your parents wishes is that really the first time that you have said I'm doing my own thing?

G - Yeah laughing yeah!

I - How would you describe your upbringing?

G - We are very disciplined we always listen to them and we never go against what they say and we always do everything that they tell us to do.

I - And if you are not happy about what you are being told to do, do you tell them?

G - No (laughing) I don't.

I - So it's not your place to challenge your parents?

G - Yah, and I mean I have never had that kind of thing, cause when I was growing up they used to tell me like um we don't want you to have too many friends you just have like one or two friends because if you have too many friends there are going to be like conflicts and stuff so you must have like one or two friends and I never like used to go visit friends quite often I used to go like once a month to visit and even with my friends it was like that. We would only visit each other like once a month and we would socialise when we are at school and on the way home.

I - So up until the Drama degree there was no real reason to feel unhappy with your parents guidance?

G - No, I think like they are great parents because like where I come from we have so many stockvels so many nightclubs and most teenagers they have babies. Most of them their lives are ruined because they are more into alcohol, they are more into parties they are more into you know those kind of things. So like at this point everybody tease me like when are you going to be pregnant yeah that kind of thing. So my parents I'm happy, I'm happy

that God has given me these kind of parents they are good, they are very good to me and everything that you do they will tell you like don't do this and maybe don't drink or smoke or whatever and they will tell you the reasons and after that it is up to you, if you choose to do that its up to me.

I - So you wouldn't describe them as strict?

G - They are not strict, no, especially my Dad because I have never heard him, he would never shout, from the day that I was born till today I have never heard him shout, never, he would never swear at anyone, he's too sweet.

I - Have you heard your Mum shout?

G - A lot! (Laughing) yeah and now it's becoming much better and better everyday cause in the past everyone was scared of her, she would shout anyone and she would not take any crap from anyone, yoh but today she's, she's ok.

I - Do you think that's because you are all growing up?

G - I think so, yah maybe I think so.

I - Was your Mum strict compared to your Dad?

G - Yah she was, very very strict, but now she's just fine every time I go home because she is too sweet I don't know what's going on, she is too sweet especially like with my younger brother and sister and I'm thinking she was never like that when I was at their age. I think it's since she started her business, now she has money, she's happy.

I - So your Mum, it sounds like she is very good at working with money and do you think you have learned something from her?

G - Yah she is, I've learned so many things from her, yeah about money about how to raise kids, I've learned so many things.

I - What was she doing before she started her business?

G - Nothing, just running the house those things.

I - So, when you leave university do you think that there would be any disagreement between you and your family about the money that you earn?

G - I don't think so, cause like my brother he's a policeman so he, nobody cares about what he does with his money so, the only thing that I know is that I am going to live with my younger brother cause like everyday he is like always asking me when are you going to finish, I want to live with you in

Joburg, I want to go, so yah somehow I'm going to take care of them.

I - The idea of taking care of them is that because they told you, where does that idea come from?

G - I feel like I have to.

I - Your policeman brother does he send money to your parents?

G - No, the thing is like he no longer lives with my parents, he lives with my grandfather but he does also send me money. He's buying groceries there too.

I - So you are all kind of giving back to the family all of the time then?

G - Yeah, 'cause we feel like doing that, I don't know it feels like a normal thing, yah so it's just normal to us.

I - You lived with your parents your whole life, did you spend any time with any other family for an extended period?

G - No.

I - And the main breadwinner has always really been your father?

G - Yah.

I - Now your Mother has her business, is it going well for her?

G - Yes 'cause she is getting like four to five thousand per week?.

I - Now what gave her the idea to start a business?

G - Need kind of, because like before that I don't know if she was lazy or what, she just needed any kind of job so she could not find a job so she thought ok I will just open my own business cause she is the best cook. I think like me coming to Wits, cause my father as a busdriver does not earn that much so they had to take care of me, send me money every month, take care of my brothers and sisters so yah that's why.

I - What else do you think about when we are talking about money?

G - I remember there was this time when my father was still a taxi driver, there was this school trip to go to Gold Reef City and I wanted to go to cause I love Gold Reef and umm they paid for me and we were going the following week on Wednesday and on Friday my Dad told me that he doesn't have money to buy me like food you know pocket money so and like his taxi was

not working so I had to like cancel everything and my heart was soo painful it was painful for me so I thought of (laughing) I thought of like having a boyfriend maybe he will give me money or something but then I thought aaagh what's the use of doing that, let me just accept it, accept that we don't have money and I will go the other time. And then on Saturday my Father won one point five from the lottery and they were able to give me money and yah at the time it was hard because he was working for somebody else and he was earning like two hundred rands a week so yoh, but even though it was like that he managed like to take care of us.

I - How was the trip?

G - It was great!

I - Was that one of the first real experiences you had of the importance of money?

G - Yah, even I mean, even when I was growing up cause my Mum would never just give us money just like that, no, in order to have money you had to like you see she would only give us money if you wanted something like important you know.

I - So something that was necessary?

- Yeah.

I - Like what?

G - Well like if there was a trip at school, and I want to go there if it's not an educational trip I would not go.

I - So how did you get away with Gold Reef?

G - Well like I love Gold Reef ever since I was young so they knew, my Father knew that I love Gold Reef and he did not want me to be upset, yah so he would do anything for us just to make us happy.

I - So your Mother is more practical, school, food, necessary items, what about jewellery and hair products when you were at home?

G - They would give me like money to relax my hair, sometimes though they would give me five rands for like pocket money and I had to divide that for my hair and for food at school.

I - Anything else that you can think of about money?

G - Well, um when I was in middle school it was not far from my home it was

like from here to …. Market Theatre I don't know it's not far and I would always come back for lunch everybody was doing that, so go home for lunch and go back to school and they would only give me like one rand! When I was in high school I had to travel from yoh, from here to like I don't know it was far, far, far but then we would walk so to us it did not mean anything because everyone was doing it then I could save that bus money.

I - I see, Ok thanks lets do those Biographical questions now.

8. Interview H - 03-05-2006

I = interviewer
H = informant

Line 1 I - When you were growing up, when was the first time that you thought about money?

H - Mmm when I got a letter that I was admitted at Wits, yah.

I - And what did it make you think?

Line 5 H - Ummm because my father didn't have enough money I had to get accommodation, books, you know clothes yah …

I - …so you were worried that this was just too much?

H - Too expensive, yah.

I - So how did you manage to come to university?

Line 10 H - I got financial aid and then because that year my father passed away when I was doing first year yah and so I didn't have any money I relied on financial aid to cover my costs.

I - Did you ever get any part time jobs?

H - Yah I did.

Line 15 I - What sort of jobs?

H - I was editing at the DSP, they don't pay much, but that's what I did (laugh).

I - Did it help?

H - Yes it did … silence

I - So you made it here to third year and which degree are you doing?

Line 20 H - Actually I'm doing second year, it's my third year at Wits but I am doing second year.

I - Okay, and what degree are you busy with?

H - LLB, law.

I - How's that going?

H - It's so interesting, I like law yah.

I - Now, in your second year are you happy that this is what you want to do?

H - Oh yes definitely that's what I want to do.

I - In order to get financial aid your marks must be good, is it difficult to keep them up?

H - Aah no, because now I am not on financial aid, someone is paying for me. Yah, my uncle just decided to just volunteer to help me cover my fees … because I didn't qualify I don't know why for financial aid this year…

I - So is he paying for your accommodation and your fees and all the extras?

H - No he is only paying for the fees.

I - And the rest, where does that come from?

H - Umm well like accommodation I am staying with my other uncle and I am not paying there and then I help myself with transport and food and stuff cause I'm doing part time job.

I - What part time job?

H - The same the DSP job.

I - How long have you been working there?

H - Obviously for three years.

I - Does it keep you very busy or do you get enough time to do your own work?

H - No, I only do it when I want to when I don't attend classes, so it's my time.

I - So you go there and you say I'm available.

H - Yah.

I - So that pays for transport to university and all the extras, and your uncle does he give you food, or do you pay extra for food?

H - No, it's a burden on him because he is also supporting two children and now also me he has to help me like with food what I need.

I - So also toiletries and all those things…and clothes, does he provide clothes?

H - No that (clothes) I do it myself!

I - Before you came to university your father was the sole provider, what did he do with the money, did he give your mother money to buy groceries or did he buy them?

H - Umm he gave my mother money to buy groceries.

I - Like household money?

H - Yah

I - Did you get pocket money?

H - Yah we did.

I - Your father provided grocery money and were there any rules about how that money should be spent?

H - No it was according to my Mother, the way she would spend it.

I - And your pocket money how was that to be spent?

H - Just everything that I would need for school projects, or school food and that.

I - So any extra stuff that you guys wanted you had to buy out of your pocket money, so was that just for fun money.

H - Yeah.

I - In the grocery money that your mother received would that also include personal products like hair relaxer and the like?

H - Yah, (silence).

I - So if you wanted to save your pocket money, you could do that?

H - Yah, like if I wanted to buy a book like, I would not tell my father that I want that particular book, I will save my pocket money and get the book.

I - Have you always been someone who saves rather than spends?

H - Yes always.

I - Where did you learn that?

Line 80 H - My father taught me to like as I was growing up that I should learn how to save because one day I will be a parent so it's something that I need to do and need to teach my kids how to do.

I - Did your father say you have to save or you should save?

H - I should, not must you know it would be a good idea, I can make my own
Line 85 mind up.

I - I see, and do you remember your father ever spending some of the money that he earned to buy something for himself?

H - No, he was always thinking about his family, he didn't want to buy something for himself unless my mother forced him to do so.

Line 90 I - Like what?

H - Like, he wouldn't buy clothes for himself.

I - And he wasn't somebody who went out at weekends with friends?

H - No, at weekends he was always at home.

I - Were there ever times that you recall a disagreement about money, say he gave grocery money and then your mother did something else with that
Line 95 money?

H - Yah, sometimes he would say that I am no longer going to give my wife money but I will give to my daughter, because she, my mother, is not clever, she doesn't know how to spends money (laugh).

I - What made him say that?

Line 100 H - My mother was supposed to pay school fees for us but she decided to buy herself some clothes, that is when my father got cross.

I - What happened with the school fees?

H - Aaah he had some money saved and had to use that.

I - What about school trips, did you ever go on any school trips?

Line 105 H - Yah, I only like the one, the educational one so that's the one that I go to, I tell my Father that I want to go to like Constitutional Court because I want

to learn about it because I want to become a lawyer.

I - Where did you get the idea that you wanted to do law?

H - I just saw it on TV and then I enjoyed like, seeing people in action in court and trying cases and it sort of like encouraged me and I like arguing a lot as well.

I - Oh and did you visit the court and see them in action there?

H - No they were just showing us around, what they are doing, how the dress code in the courts, what they are expected to do.

I - Were there any other things that made your mother or your father cross about money like you mentioned earlier?

H - No they talked about it and he never got cross again because whenever my father say something my mother listens because yah he is always thinking about what's best for the family.

I - Who made the decisions for the family?

H - Financial decisions? My mother always made the financial decisions, like about the furniture, everything, my father doesn't mind...

I - What sort of decisions would she make?

H - Well like if say we have to buy a new TV and then my father says no we don't have enough money then my mother will go and buy the TV anyway and then as long as the children are happy about it then he will just have to accept it.

I - Did you find that there were ever arguments between you and your sisters?

H - Yes, if my mother buys a pair of shoes for my sister we would say you favour her why don't you buy all of us shoes. If anyone got a jacket I would also want it, why don't you buy me that same jacket because I am also your child. Then my father would be forced to buy us the same jacket if we want.

I - So do you think that your father was strict in bringing you up?

H - Yah he was strict, 'cause we were always told to focus on education, we should go to school and get educated, and become independent and have our own money.

I - In the past your father supported the whole family, now you are supported

by your two uncles…

H - Yah my mother's brothers. The one is paying my fees and the other one I am staying with him.

I - Who takes care of your mother now?

H - She is running a business from home. A shebeen.

I - When did she start doing that?

H - Ummm since around 2005, she needed money to support the family.

I - Where there any arguments in the family about her running a shebeen business?

H - No, I am the one who encouraged her to open a business so that she could support my other sisters at school, because at one time they could not go to school and study.

I - Does she sell for people to drink there or to take away?

H - Umm people come to drink they don't take it away.

I - How is the business going?

H - It's ok but sometimes not because her customers are away.

I - Who would her customers be?

H - Ummm like friends and people around.

I - When they are away what are they doing?

H - Some of them they are working outside Pretoria and Joburg and they are only coming at weekends.

I - Are the customers mostly men?

H - Yes.

I - Are there ever arguments about the men coming there to drink?

H - No, no, I mean maybe there are wives who say that they are coming to my mother because they are in love with her or my mother wants something out of them. Some of them wake up early in the morning come to my mother drink until seven o clock and then go home.

I - So that might cause some problems in their home, are there some men who spend all their money at the shebeen?

H - Yah and then they will ask for credit.

I - Do you feel that your mother is safe running that business?

H - She is safe, 'cause customers are people she knows and there is no way that they will hurt her or their wives will do anything, its just rumours that they might be in love with her or she might be looking for something out of them. But they never confront her and say you are after my husband.

I - Do the customers ever get violent or angry if she refuses them credit or anything?

H - She is a strong person like my father was, they still feel afraid like before my father passed because he was so strict, so they respect my family.

I - What about financial obligations in the future?

H - Like to take care of my family? Yah, I do because as soon as I get at a job I have to give them money so that my sisters can go to school, because they are still at high school and I think that they would want to go to tertiary.

I - Why do you feel that you should do this?

H - I just feel like since my father passed away my mother didn't get enough money so I should be the breadwinner in the family.

I - Where did that idea come from?

H - I think that if I don't help them to go to school then who is supposed to be responsible because if I get work and I am earning a few thousand a month then I have got no one to support I just have to help my sisters so that they become independent too.

I - Was LLB your first choice of degree?

H - Yah I decided in grade 9.

I - And your parents were pleased with your choice?

H - I don't know I guess my father never got an opportunity to go to tertiary and he wanted to be a lawyer unfortunately his parents could not afford to send him, so when I told him I wanted to do law he was so excited.

Ii - How did you make your choice, besides seeing it on TV were you influenced by your father?

H - No I didn't know only when I told him that I am going to apply to Wits I want to do law, that's the time that he told me.

I - What do you think your family's reaction would have been if you had wanted to do drama?

H - Oh, they would still support me because I can act I used to act I used to do drama at school and then my cousin told me why don't you do drama because you are good at acting but I said no I want to be an advocate, so they would still be okay with that.

I - So your choices are not based on a need to make money or have a stable career?

H - No, I have a passion for becoming a lawyer its something that I always wanted to do.

I - Your uncles that are supporting you now do you feel that you should help their family at any stage?

H - Yah if they told me they need something I will get it, if it wasn't for them I wouldn't be where I am. Like even their youngest will be going to tertiary at the same time as my sisters I will still help them.

I - Is that something your family taught you?

H - I don't know, maybe it's because I believe that you should, I mean if you look at my position that if I was in, like ok, I would say that maybe I would be an advocate one day and at some time I was like this child that needed money to go to school and then one uncle just committed to pay for my fees then I should do the same.

I - Do you think that you would ever have disagreements about supporting your sisters or how much of a contribution you should or are making?

H - Yes, 'cause I think, ok, my boyfriend wants to propose to me and then in the future I would be having my own family and my husband would expect me to focus on the family but I will still have a duty to my sisters to help them go to school, yah.

I - But you don't see problems with your sisters?

H - No.

I - If you think about the future and having a job and a partner, how would you organise your money?

H - I would have a budget and I would talk to my husband because it's something you have to do maybe ten percent I'm going to take it to my family and then ninety percent for the household for me and him, you just have to like communicate.

I - You are a family of girls, do you think you would have been treated differently if you were a boy, especially as the oldest?

H - Ummm, no because I think boys are too demanding, yah, we were just happy for everything that we get, as long as there was food, we had TV we were always happy, we were always helping my mother with things, boys don't do that.

I - I guess you are thinking about other family's that you know?

H - Yes.

I - So if you had a brother what would he do?

H - He would have to help.

I - As far as your uncle's they treat all of you the same?

H - There is only one younger boy but I think it's the same for all of us.

I - Do you think that it is more difficult to be a woman?

H - No, like where at university? Yah, they are equal.

I - Is there anything that you have thought about money that we didn't talk about?

H - Umm well last year I didn't come back to Wits because I didn't have enough money cause I didn't get financial aid, so this year I also thought that oh, I am not going to be able to go to school so I decided to ask my uncle to sign surety for me for a loan then he said to me that since you are so determined to go to school and then your results are good and you are a dedicated student then I am just going to pay out of my income because I don't have a wife, I don't have a child.

I - If you had just gone to him and said I need help what do you think he would have done?

H - He wouldn't take me serious, maybe he would just decide to sign a surety

but I showed him that I am determined to go to school that my family depend on me so that I could help in the future, cause without him I wouldn't be here because he is paying for a hundred percent of my fees, I'm so grateful. Then that encourage me to work hard and maybe get a scholarship and then my sister will see from me that ok if you want to be successful then you have to work hard. (Silence) Here at Wits it's so hard because financial problems can affect your studies.

I - But you have worked at solving your problems?

H - Yah, I realised that I am growing up I just have to come up with a plan and make things happen there is no-one that is going to come to my life and say do this, I just had to think.

I - Anything else you feel is important about money?

H - Not really, if I think money, money, money OH!

I - Do you think that's going to change?

H - When I get my LLB and do articles because then the problems are over because the more you earn the easier it becomes for everyone around you.

I - In what way?

H - Because you have to support them when they want to go to varsity and you can pay for their fees because you are earning enough.

I - So it doesn't mean buying TV's and clothes and stuff?

H - Not really.

I - So you feel education important then?

H - It is.

I - Thank you I think we are done then.

9. Interview I - 18-05-2006

N = interviewer
I = informant

Line 1 N - So what degree are you doing?

I - LLB, second year.

N - What made you decide on law?

I - I had a class teacher in matric who suggested law, actually he did law but
Line 5 then changed to teaching anyway he thought it would interest me. Also I come from a rural area where men are the head of the household but everyone is equal before the law so I want to show women that we do have rights, so that's also why I am doing it.

N - Now looking back can you remember when you first thought about money
Line 10 as a child?

I - In standard six I wanted to go to a private school, the same as my friends but my mother could not afford that, that's when I realised that not everyone is this world has money.

N - What school did you go to?

Line 15 I - The local government school, Sikhululekile, it was ok but I wasn't happy for some time after that.

N - And your mother paid the fees?

I - Yes she paid school fees, uniform, books, lunch box everything.

N - For high school and primary school as well?

Line 20 I - Yes, it has always been the same, she is the one who takes care of everything.

N - What about your father, you mentioned he was a mechanic?

I - My father is a person who drinks, he doesn't use his money for his family he uses the money for his own needs, we didn't even know how much he
Line 25 was earning.

N - How does your mother feel about that?

I - She just says one day things will be ok.

N - So she is supporting you at university too, do you have a bursary or financial aid?

I - No, no bursary in first year I had financial aid and then my father retired and he told my mother he would pay the fees because he got a package from the company of about two hundred thousand but then he didn't pay the fees and my mother had to take loans from Edi Loan and another from FNB to pay for registration.

N - What about financial aid?

I - If you go off financial aid that's it you have to remain on for the whole time, so if you miss a year they won't accept you back again.

N - What about part-time work or applying for a bursary?

I - I approached the law firms, they were here in April and I submitted my CV but they did not get back to me yet about vacation work.

N - What about your siblings, do they help your mother?

I - Well my brother, the firstborn his is in Joburg, he is no help, he is just like his father and the middle one tries to help he sends money if he can but the other brother my mother also has to pay fees for IT college. My sister is not really helping my mother because she has her own kids and her own house. The other one is staying with my mother but she is unemployed.

N - So basically your mother is supporting you all by herself, what happened to the pension money?

I - There is no pension, my father bought a computer that is the only thing and the rest he is spending on his friends and relatives drinking the money away.

N - Does that cause tension or conflict between your parents?

I - No my mother is very forgiving, she is a pastor in The Body of Christ Church and she says everybody must follow their path.

N - So there's no arguing?

I - No, my father just sits on the couch the whole day while my mother works, but I wouldn't have that crap in my house.

N - What would you do?

I - Kick him out.

N - Why doesn't your mother?

I - She says he at least paid for the house when he was working so it's his right to stay there.

N - When you graduate what will you do?

I - I have to do articles for two years before I can become an attorney, not an advocate because I do not want to appear in court.

N - When you are finally an attorney do you think that you would help your mother with money?

I - Of course, my plan is to build a house for my mother and send her money each and every month no matter what because she is the one who has taken care of me and not everyone who is a cleaner can take a child to university.

N - What about your father?

I - I would explain that by the time I was still a student he wasn't even there and it was my mum who suffered. If my father asked for money, right now I can say I won't give him any, but even now he has no money, I feel sorry and ashamed so I would probably give him. My brother in Joburg, the policeman he give my father money so maybe its ok, I don't know.

N - Was your mother happy with your choice of degree?

I - Not really, she was happy that I wanted to go to university but not with the LLB choice, its against her religion you know things like abortion she doesn't believe in that but the law supports it, but she said I must do what I want to do.

N - Do you feel that male and female members of your household are treated equally?

I - Maybe, not really because the guys did not want to do chores, so the girls did all the domestic work we did argue about it but my brothers' say ladies work is in the kitchen.

N - Where do they get that idea?

I - My father supported them in that, he thinks men should not do domestic work and like security work is not for women and things like that.

N - What did your mother say?

I - Nothing really, because she is out at work and then every evening and weekends she is very busy with her Church work so she is not home much so by the time she arrives everything is done already and the argument is finished, well actually the guys just go they don't even stay to disagree then we have no choice.

N - What else did the siblings disagree about?

I - Well, even now my mother buys me clothes, she says the others are grown up, I am the lastborn but they complain they are not working but she says I need clothes for the university and they have had clothes from her for many years. But sometimes she will buy my sister who is at home and not working something.

N - How would you feel about supporting your unemployed brothers and sisters?

I - I must help them, especially the ones who are studying, like my middle brother, my sister, the one with her own place I don't think she has a problem because she has a boyfriend who supports her and her three kids. My sister who is at home I will give her money because otherwise it just places more of a burden on my mother.

N - You sound a little reluctant about helping your sister?

I - You see where I come from women are facing problems they fall in love with older men or go for prostitution because they think that is the only way to get money. Growing up I was very talkative maybe I don't know a bit cheeky so people used to say that I wouldn't make it to matric and my sister also couldn't see the point of worrying about matric so I wanted to prove a point so that is why I am here.

N - So what then, you feel that your mother deserves your help and support and your siblings only if they make an effort and get educated?

I - Not really it's my family so I must help them no matter, but its better if you go to school then you can become independent and not be stuck there where there are no opportunities just drugs and sex and alcohol.

N - Do you think that there could be tension between you and a future partner over money especially the fact that you feel a need to support your family?

I - If I had a partner who is not working he might feel I need to provide more for our new family or if he doesn't have someone to support he would not see why I have to like if he had a different background experience that

would make it difficult.

N - Is there anything else you might like to add about money and families?

I - Not really.

Line 129 N - Well thank you.

10. Interview J 31-05-2006

I = interviewer
J = informant

I - What degree are you doing?

J - I am doing LLB.

I - How did you decide on that?

J - Well when I first came to Joburg I thought maybe I can do accounting or something because I did all those commercial subjects at school, but my maths was not that good so I thought maybe I could do accounting at the Technicon but I didn't have enough money. Then when I applied to Wits they said my marks are not good enough for accounts but then someone suggested law and I didn't have much interest but now I love it.

I - Who is paying for your fees?

J - I have financial aid from Wits they pay fees and res and I get an allowance because I am not staying on campus.

I - What about extras?

J - They don't pay for notes or course packs or tutorial material so we go to the financial aid office and they send you to work wherever they need someone like last year I was doing admin for the HR department and this year I did some work at DSP and then they say how many hours you worked and you can get the course packs because if you don't work then you can't get your marks at the end of the year because you are owing Wits.

I - Ok and then what about clothes or toiletries and stuff?

J - My mother sends money but it's not enough really.

I - So what do you do?

J - I get the allowance from financial aid about once a quarter for nine hundred and fifty or so and then well I just like to spoil myself and shop when I get the allowance that's really the only time that I buy clothes or something nice.

I - Do you ever have part-time jobs to earn money.

J - No I can't do part time jobs because if I apply around here I have no where

to stay because you have to move out of res completely in the holidays and I have no family around here so I have to go home. At home there is nothing to do, just help in the house and that's it.

I - Who do you stay with when you go home?

J - With my mother.

I - And as a child who did you live with?

J - As a child I stayed with my maternal grandmother in the W Village at Limpopo.

I - And who paid your school fees then?

J - My mother.

I - What about your father?

J - My mother and father are divorced or something they had a like customary marriage and when my younger brother was born then my father left to work in Joburg but he didn't want to stay with my mother anymore.

I - What did your father do in Joburg?

J - I don't know, maybe working around in the mine or the factory or something he didn't tell us.

I - Did he send money to the family?

J - No he was not interested in doing that, when my mother got papers to send to him demanding maintenance he left work, well first he was sick and then he like sort of decided to not go back because he didn't want to pay maintenance.

I - Do you ever see your father?

J - Ssho, really I think I last spoke to him in about two thousand.

I - So he doesn't support the family at all?

J - Not at all, he is not working.

I - You said you stayed with your grandmother as a child, did he send money for you then?

J - No, it was my mother only.

I - So she paid school fees and everything?

J - Yah.

Line 60 I - Who else was staying with you and your granny?

J - My aunt, I think that is it what do you say for mother's sisters child?

I - Your cousin?

J - Ok, my cousin and me and my granny that's all.

I - Was she older than you?

Line 65 J - No the same age, and we went to school and everything we were grandchildren together.

I - So she was kind of like your sister, so who paid her school fees?

J - Her father would send money for that.

I - What about food and uniforms and extra stuff?

Line 70 J - Sometimes my mother would send extra money for that but my grandmother had a pension and she bought the food for the house.

I - Did you ever get pocket money?

J - Sometimes I would get extra from my mother, they were running a small spaza on the side and selling those sweets so if she visited me at the
Line 75 weekend she would give me some sweets and I would sell them at school.

I - What about your cousin did she get pocket money?

J - Her father would send some but if he didn't then I would give her some money but when she got money from her father she did not give back, so that I did not feel like sharing with her again.

Line 80 I - Where there any other difficulties between you like that?

J - No it was fine, just this thing of being stingy with her pocket money that made me cross then sometimes we would not talk but when it was finished she would be nice to me again.

I - Then you would share your sweet money again?

J - (Laugh) what else can I do I feel sorry when she is sad, can't get sweets or anything.

I - What about school trips who paid for that?

J - Oh no, my mother did not have money for that only for the basic stuff so I didn't go to any school trips.

I - What about when you went to high school who supported you then?

J - Also my mother.

I - Were you still living with your grandmother then?

J - I stayed with my grandmother until 1999, from then until today I stay with my mother at B Village in Limpopo.

I - Then when you went to university it was the same?

J - Yah, I got financial aid but in first year I stayed at JCE campus and then my mother sent me an allowance but not anymore.

I - Why?

J - Umm it's because I get the allowance from Wits in every quarter.

I - If you called your mother and said you needed money would she send it?

J - I wouldn't call her because she would be under pressure but if I asked she would send something.

I - When you graduate do you feel you owe your mother something?

J - Not owe so much, it's my duty she has been working hard for so long, if I earn money then she can stay at home and have some nice things.

I - Are males and females in your family treated the same?

J - There is only my younger brother, he was treated differently like given special attention but that is not because he is a boy it's only that he was the baby you know, now we are all the same.

I - Do you think that there may have been tension in the family if your mother had a brother or something?

J - If I had an uncle then they could say that the sister is taking my grandmothers money and using it for her kids.

I - Would they rather want it for themselves?

J - No, they would just feel that it is my grandmother's pension and their sister should not be using it.

I - Okay, so as an adult then it's important for you to help your parents not the other way round?

J - I think so, but they can support you until you have become independent then you can support them and maybe do something for your siblings.

I - So will you help your brother then?

J - Mmm, he finished matric last year and he wants to come to Wits but he didn't get financial aid so I would use my money so that he could go to university and my sister too, she has done matric but she is still at home and she is also not working.

I - Do you think you might resent having to provide for your family at any stage in the future?

J - No, I can't see that, they would do the same for me if they had a job.

I - Do you ever argue with your siblings, your brother or sister?

J - No I never, what for? If you ever get any kind of trouble then you have to go back to them at any time, so whatever my older sister says I take it you know, its difficult for her not working and also we are not really children now to fight about silly things.

I - Do you think that there is potential for disagreement with your future partner over supporting your family?

J - Only if they did not have the same background then they would not understand why I have to do this.

I - How do you mean same background?

J - Like same experience if they were not coming from a rural area or their parents had enough money, like that, otherwise there would not be a problem.

I - Because you would both have obligations to your families?

J - I think so.

I - Do you think that your being a woman earning a salary might make things
Line 145 difficult with your partner?

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

I - So it could be a problem?

Line 150 J - Maybe but then if it is someone who is also here at Wits then they will know it's not like that.

I - So you feel there is more equality between men and women at Wits?

J - Definitely.

I - Is there anything else you can think of regarding money that we haven't
Line 155 spoken about.

J - Umm, not really it's just important for life; if you don't have it you can't do anything so money is important.

Line 158 I - Okay then thanks.

Appendix 7 – Key topic and theme analysis of individual interviews

1. Interview A – Key topics and themes

1.1 Background

A is the second youngest (or fourth) child in a family with five children. She is twenty four years of age and has three older brothers and one younger brother. A is the only female child in the nuclear family unit. As both a young child and an adolescent she lived at home with her parents and siblings near M Village in the N Valley region of the Limpopo province. When her mother was working far from home she stayed with her grandmother who lived nearby.

A's mother is a domestic worker and was employed on several farms in the M region for different periods of time when she was growing up. Her father was employed first as a miner and later spent time working in a factory in Johannesburg. Her father returned home once a month and stayed for a more extended period each December. When her father died in 2004 her mother decided to move to Mpumalanga where she now resides. Her mother is currently unemployed and is supported by her eldest son who has completed an undergraduate university degree and is now employed in Johannesburg. A's mother also receives assistance from her youngest son who is employed in Pretoria.

A did not go to university immediately after completing high school as her family was unable to afford the fees and she did not qualify for a bursary. She is currently completing her second year of a Bachelor of Science degree facilitated by a loan from the Tertiary Education Fund of South Africa (TEFSA). She will have to begin repaying the loan once she has completed her degree and found employment.

1.2 Financial Organisation and attitude toward money in the family

A's mother and father both contributed to the household while she was growing up. Her mother appears to be the main decision maker regarding distribution of money in the family and its allocation to different needs. Although A's mother is the principle decision maker this is a practical arrangement since her father was away working and therefore unavailable. Money in the home seems to be organised around two main areas; daily household maintenance and education. Children were not excluded from decision making regarding expenditure and her mother was quite open about the amount of money she earned and what was consequently available to meet the needs of all the family members;

> "*…there are five in the family, you know, and there will be one person who wants something and there will be the other who wants something and at the same time we are at school. There have been many things that we wanted to use money for. Even though we had, we had supplies, like my mother and father they were working but it always got to be a case that the expenditure of the house, they need to discuss it with us, and so on. Money has been one thing that since our childhood we had been exposed to it.*"
>
> (Line 6-13)

The emphasis on the importance of education as a key area of expenditure is clearly indicated throughout the interview. Money devoted to education is divided into three main areas equipment e.g. calculators, school uniforms and school trips. Priority is given to school uniforms and equipment.

> "*Ya, like my mother she would tell you like, maybe you want to go to a trip and she say, but then you said you wanted a uniform? We cannot afford them both, you need to postpone the trip or that kind of thing you know… and she would tell us how much she was getting and everything so just to be clear you know that we don't have enough…*"
>
> (Line 19-23)

The comments below in lines 94-97 and lines 99-112 illustrates how A's mother is the parent available to discuss potential expenses with children and highlights the importance given to education over other types of expenditure.

> "*One thing that I can say is that I don't remember when my mother turned you away when you talked about school things more than talk about other things and she will go like I don't have money and that's it she won't go on to debate about it.*"
>
> (Line 94-97)

> "*…what was needed at school we always had it, if they say they need a calculator, by the end of the month, that's it. The family would make sure, actually they will tell you that they don't have money but you will see the calculator. I remember this other time at school no, I was having this long dungaree (actually a black school tunic) and it was getting short, and it was starting to not fit me…and one day they (the family) saw me in that and they said no that's not supposed to be the thing that you are wearing when you are going to school…And within a week I don't know, my mother said she didn't have money but she took me to town to go and buy a dungaree (tunic). So that's the way it was, they showed us a kind of a thing to say we might try to compromise other things and sacrifice for you for school.*"
>
> (Line 99-112)

Not only was it important to have all the equipment, stationery and books that were required for school it was also important that one look presentable when attending school. A discusses clothes as a twice yearly expenditure at Christmas and during the winter holiday however even these purchases were dominated by the requirements of schooling as the following comment explains;

> "*…you know when they buy you clothes? Winter they buy you clothes, December they buy you clothes. In winter sometimes if they don't have money then you won't get clothes, maybe you will just get a jersey or something. But one thing that I feel, I feel that they never had even though you buy clothes they always prioritise that you have a uniform so that you are kind of … even in December when money is not enough they will say no, you don't have a white shirt or whatever and you know at school you need that so lets start with that, so it was kind of important.*"
>
> (Line 83-91)

It is interesting to note that despite the constraints of a limited income that her family never resorted to credit or hire purchase; "…*we never got to go to a mashonisa* [loan shark]" (Line 232). A felt it important to stress that her family lived within their means and she feels this contributed positively to her personal money attitude. It is a point of pride for her.

> "*In our family it got to be, kind of, we don't have or we have, we don't live on that (credit)…that I think it will even determine where I am going… because one thing that I won't want to do is that, I will always be able to not say, really settle with what I have but I won't want to do things which my income doesn't allow me to do … so I will always get to be like you know I learned this,*"
>
> (Line 237-244)

1.3 Reciprocity in the family

After A's father's death in 2004 her mother was left as the sole provider for the family. Two of her sons were at university and unable to assist the family however her eldest child had begun working and was in a position to offer financial assistance. A had finally been accepted at university with a loan to pay for her studies. Her youngest brother decided to forgo a university education and began working as soon as he finished high school. The family display both vertical and horizontal reciprocity. A herself does not feel that she is in any way obligated to support her mother or repay her brothers for their input to her welfare and education, lines 190-193 show this clearly.

> "*No I don't think so, there is never going to be a case of my brothers want something back, by giving things he does so voluntarily not because they call him and say hey do this, he just see a need and provide for it its not like an obligation and everything,*"
>
> (Line 190-193)

It is also interesting that A does not have to ask for money from her brothers they anticipate potential needs. As the excerpt below from lines 193-199 shows her

youngest brother makes sure that she has money during exam time for any eventuality and to ensure that she can focus on studies without being concerned about money.

> "*…and my younger brother again he is working too and he even brings money home here in a case that to say it's exam time and you don't want to be going up and down you need money so that you can buy whatever that you want. And all of this you don't need to call him, I don't remember of one moment that I had to call my brother and say I am asking for money they always do it, and how much it's all up to him kind of a thing unless it's something urgent.*"
>
> (Line 193-199)

1.4 Attitude toward reciprocity/obligation

A's attitude toward reciprocity as illuminated in her interview is free of any overtones of guilt for the support she receives from her family and there appears to be no feeling of coercion or pressure for her to reciprocate in the future. However, she is clear that it is important to remember ones personal family history, the family's current situation and then make a contribution where you can. There is a sense that reciprocity is taken-for-granted in that it is not discussed, demanded nor is an equal amount or any amount insisted on in return it is just something one does.

> "*Not necessarily as an obligation, my mother she has said when we taking you to school we are not doing it for ourselves, we are doing it for you, that was her thing all along so in a sense she is telling you that, you know what you are not doing it for me. Get school, be what you want to be, I don't want you to be like you know, you are going to work for me or whatever. So in a sense even though all of us we feel like our mother she has contributed to us and whatever that she never got to have, we have it so its always a kind of a thing that you will always think back to say you know what, even though I am not obliged I would always like to help out.*"
>
> (Line 177-185)

> "*…you have to recall the situation that you left at home, my brother he has helped us and he has never said I am helping you to help others or whatever…but one thing that I am saying is that you will look back and say*

you know what before I buy that car that I want, what about the situation at home? And that I think you need to simply try and sort it out before you go on with your life you know."

(Line 205-211)

When discussing a possible future relationship with a partner A is clear that her family is of primary importance to her. She indicates acknowledgement of what her family have done for her and specifies the importance also of being aware of family members' life circumstances in the future when they may require assistance.

"*You know one thing that I think I will tell the person who will be my partner is you know what, you got me here* [gesture up to indicate higher level] *you could have got me at any other places but then the reason that you got me here is that there were people who brought me to be here and as much as they brought me to be here, I don't want to see them suffering. But one thing I think those are the concepts that you need to be discussing earlier stages, so that if you don't get my story then we don't get going because I don't think I can start my life to have my partner without the family.*"

(Line 220-228)

1.5 Forms of reciprocity

In A's family reciprocity is organised around financial contributions from one member of the family to another. It is apparent that this will continue in the future whenever necessary or possible for one or more of the family members. In the past her mother and father were wholly responsible for their family's maintenance. Currently her older and younger brothers distribute cash and commodities vertically up toward their mother and horizontally to their sister and their two remaining brothers.

1.6 Conflict in the Family

Remarkably little tension or conflict is evident in A's family. When asked if money caused conflict in her family she responds that rather than conflict the theme that arose around money was "*…if only we had more money,*" (Line 37). The only area of

friction appears around the topic of school trips. As a family with limited resources school trips were deemed non essential and only her oldest brother went on any school trips. This imbalance in the distribution of resources was a source of frustration for A and her siblings.

1.6.1 Conflict between parents

Tension or conflict between A's parents is not apparent in the interview. Her parents seem to be in accord when it comes to financial matters and included their children in discussions about household expenditure.

1.6.2 Conflict between parents and children

The only area of friction between A, her siblings and their parents appears around the topic of school trips. As a family with limited resources school trips were deemed non essential and only her oldest brother went on any school trips. This imbalance in the distribution of resources was a source of frustration for A and her siblings. She expresses her frustration at her brother's privileged treatment in lines 68-70 and then further in lines 118-123. While A and her brothers had a supposed choice between making sure they had a school uniform and going on a trip her eldest brother bypassed this non-choice and went on school trips anyway. The general feeling was that her parents gave him preferential treatment because the trips were not as academic or educational.

> "*Oh yes I remember like my brother who always wanted to go for a trip, and every time he come to my mother as if he will compromise because like if you want a uniform or to go to a trip, and he will always say that he wants to go to a trip, and he will go and when he comes back, it was so compulsory that at school there would be money that a family could borrow so that they can get a uniform. So which made it a bit unfair that our parents had this thing that they made us choose, like to choose what you want to do but at the same time it feels like they are in favour of him…*"
>
> (Line 63-70)

"*…it's true in a sense that we will understand that they don't have money, for this and that, but my brother, my brother he never used to understand when they say they don't have money for trip for him it always got to be, "I need money for trip," and…for him they always sacrifice…that he goes* [on a] *trip*."
(Line 118-123)

When expressing their frustration at their eldest sibling's preferential treatment A's parents responded that by virtue of his age her eldest brother needed to gain "worldly" experience. There is a suggestion that his position as the firstborn (oldest child) is significant and that birth order is important in the family which is expressed in her comment below;

"*He was old, the oldest one. And you wouldn't complain about him you know like you won't tell my mother whatever, he had an age gap but really you wouldn't say that because when you say that then they go like he is not of your age and you want to be of his age and when you arrive there maybe that idea of you have already you know got your money you can say that you know what I don't want to choose this way I want to go that way.*"
(Line 134-137)

"*…they used to say no, he is in standard eight, he is in standard ten whatever, you know those kind of a things, and they tell you that no that he needs to be going places and you know those kind of a things.*"
(Line 139-142)

1.6.3 Conflict between siblings

The only area of friction between siblings appears around the topic of school trips. This friction seems only to have existed between her eldest brother on one side with A and her younger brothers on the other. In fact there is no indication that their older brother even engaged in an argument with his younger siblings in relation to the topic of school trips. The saga gives the impression of being played out between A, her brothers and their parents.

1.7 Gender differences in financial distribution in the family

As the only female child in the home A perceived that her brothers felt she was getting preferential or special treatment because she received money for alternative toiletries such as hair relaxer and sanitary products. Although she received money for these items there is no implication that she was treated any differently from her brothers. The comment below exposes her personal perception that her brothers may have felt she received special treatment as a female.

> "*…another thing, me again as a lady, they always say, not really that they say, but I think they thought I was being spoiled…because they thought like I want money for hair…and for them I think it was kind of, can she receive the same treatment* [as] *us, which I think it was for them not to understand that I am a lady I need pads, I need this and that.*"
>
> (Line 74-81)

1.8 Gender differences in treatment of siblings in the family

There is no indication that A as the only girl in the family is treated any differently to her brothers. She does not mention for instance that she had specific duties within the home and/or that her brothers did not. The question of whether siblings were treated differently in the household was never directly explored however nothing in the interview suggested that differences existed.

1.9 Interesting comments

> "*We never, one thing about our family we never got to go to a mashonisa (loan shark). That one I can say and I think that relived us in many senses like I know friends of mine who used to do nice things and everything but they always had a problem because later you would just hear stories they were fighting and hey people just came and took their TV, those kind of a thing. In our family it got to be kind of we don't have or we have we don't live on that.*"
>
> (Line 232-238)

2. Interview B – Key topics and themes

2.1 Background

B is lastborn child in a family of four children. She is twenty three years of age and has two older brothers and one older sister. Her parents separated shortly after she was born and later divorced, her mother has not remarried. Her father has a second wife and family. B grew up in a village, M not far from the former capital of Venda in the north of the Limpopo province. B lived with her mother but visited her Aunt (mother's sister) for holidays during high school in the village of N not far from her own village.

Her mother was an assistant in a butchery until it closed when she was in standard seven (grade 9) after that her mother held a number of piece jobs including domestic work and selling factory seconds. She gives her father's occupation as working in an office, as a clerk but does not provide any more detail about his occupation. Her father currently lives and works in Pretoria (Tshwane).

Her oldest brother has completed an undergraduate university degree and found employment. While her second brother left school in grade 11 and has a job, although he would like to attend technical college. Her sister works as a sales assistant in a clothing store. Her sister and second oldest brother still live at home with her mother.

2.2 Financial organisation and attitude toward money in the family

B and her siblings lived with her mother after her father left the family. During her childhood her father would visit the family fairly often and willingly made a financial contribution to the household during that period. When her father met his second wife he became more and more reluctant to contribute to the household. B's mother became for the most part the sole provider for the family and the main decision

maker regarding prioritisation of expenditure. There is no indication that her mother consulted with the children or discussed money with them. It is clear that there was a scarcity of funds and B notes that although her family did not have much her mother always managed to provide food for the family even without regular employment.

> "*Yeah but she* [B's mother] *always managed somehow, I think it was tough when the company closed, I don't know how but she always managed, I mean as far as food in the house that she always managed.*"
>
> (Line 30-32)

B and her siblings did not receive pocket money presumably because there was no extra money available. The comment below illustrates her realisation that her family was poor and shows that she felt diminished by this understanding.

> "*Yeah, it kind of affects you, like your confidence, you know you are at school and others are buying stuff and you are just standing by and all those things, it makes you feel that you are not good enough and all those things, you are …I don't know how to put it but it takes something from you, you are not like others, you are poor …*"
>
> (Line 21-25)

Resources in the family are organised first around maintenance of basic family needs, such as food clothing and shelter and secondly around education. Money was set aside to ensure that it was available to pay school fees as the excerpt from line 170-172 below reveals.

> "*…what usually used to happen we make sure we spend as little as possible over the holidays, the Christmas holidays so that we can have money for the school fees.*"
>
> (Line 174-176)

She does not explain the purchasing of school uniforms but focuses instead on clothes indicating that looking good was very important to her. Clothes were purchased once a year for Christmas and this was an area of expenditure where her father made a contribution by sending clothing for the children.

"*I was young you know kids we just wanted Christmas clothes…that's what mattered most when I was young, I just wanted to look good on Christmas and get my hair done and just chill with my friends.*"

(Line 156-158)

"*Yah new clothes! That was the main thing, but my dad used to send us clothes, but they were ugly, as long as he bought clothes he doesn't care how they look or something like that, but he used to send clothes.*"

(Line 162-164)

2.2.1 Current financial organisation

B's mother and siblings continue to support themselves with no contribution from her father as she states in line 88; "*Otherwise to my family he doesn't* [make any financial contribution]. Her father however sends to her money regularly while she is at university she explains;

"…and as far as pocket money, interestingly my dad does give me, that's another thing he likes me, I don't know how to put it, if I ask something he does give it to me because I am the last born, but he does give me and if I say oh I need books or something like that he does, he does give me [money]…"

(Line 76-80).

She uses the money from her father to cover any expenses that are not covered by financial aid, like text books, course notes, and personal items such as toiletries and clothes as she elaborates, "*The money he sends me that's the portion that I use to buy clothes for myself …*" (Line 169-170). Although her father contributes to her personal financial needs he did not provide for his son's financial needs when he attended university. Intriguingly this arrangement does not cause intrafamilial conflict although one would expect it to. B is happy to ask her father for extra money if she needs it and it seems he is happy to provide it. Her explanation for why her father sends her money and not her siblings is linked to her position as the last child in the family *"I don't know how to put it, if I ask something he does give it to me because I*

am the lastborn," (Line 77-78). She feels that her siblings are not resentful as they understand there is no-one else is able to provide money for her.

> "*No, no they know, they know and my mum has told him when I am going that he has to give because there is no-one else who is going to give me the money.*"
>
> (Line 90-91)

2.3 Reciprocity in the family

Reciprocity in B's family is an exclusively vertical intergenerational exchange occurring between parents and children but not horizontally between siblings. Although her eldest brother is intending to help his younger brother attend college this has not yet occurred.

B's mother does not demand or expect money from her children. It appears that one is free to make the choice of contributing to the household or not as her sister does by providing money for groceries or actually purchasing groceries for the household.

> "*Ok, well she [mother] doesn't have anything to say if it is my money that's how it was, like my sister was the one who worked and she decide*[ed] *whether she gives her* [mother money] *or not, otherwise she can have* [control]*…over her own money…, if I have my own money I make decisions…she* [mother] *didn't make any* [decisions] *over anybody's money.*"
>
> (Line 146-150)

As B's siblings grew up and began to earn their own money it is striking that they each make different decisions regarding the spending of their salaries in particular with regard to familial reciprocity. Her sister contributes to the household while her middle brother makes no effort to contribute to the general household preferring to purchase "junk food" and other items that he keeps a secret from the family. The only indication of his purchases is plastic shopping bags in his room as she explains below. This behaviour caused some tension in the family and will be discussed further under the heading *conflict in the family*.

"*…my other brother was having some part time jobs and at the end of the month my sister would buy some groceries or give my mother some money to buy groceries and my other brother he wouldn't do that, he would buy stuff for himself… he doesn't do anything with his money he just spends it on junk food or something like that…*"

(Line 135-138)

"*He would buy things, you would find plastics in his room you wonder how they got there…*"

(Line 141-142)

2.4 Attitude towards reciprocity/obligation

B herself seems to be ambivalent about the idea of reciprocity. She states that after finishing her studies and repaying her study loan she will look after her family although she feels that her siblings would already be established on their own and it is her mother for whom she would need to provide she says *"…but if she [her mother] needs something and I have then I have to provide,"* (Line 116-117). Although she suggests that as her mother has *"so many kids"* (Line 116) she will not have to contribute overmuch. While acknowledging that her family makes sacrifices for her she does not think that they will demand money in return, but is not sure about this. It appears that her position in the family as the youngest child (lastborn) makes it less necessary for her to contribute financially to the rest of the family. Her ambivalence about reciprocity is captured in the statement *"hopefully my heart will still be this soft"* (Line 123) in response to the idea of giving money back to her family. The full excerpt in her own words makes the above ideas clearer.

"*Ok I am the last born so they sacrifice a lot for me, so they will not do that anymore, give me the money you know and all those things, you know when you work you will actually have to give us the money – I don't know hopefully my heart will still be this soft but I don't know maybe they will always remind me you know we took care of you and it's your turn, I don't know.*"

(Line 120-125)

2.5 Forms of reciprocity

The types of reciprocity in the family currently centre on money and goods such as groceries which would include food and household products. Future reciprocal relations would probably focus on the same areas although she adds a further dimension, that of a house and furniture though this is still material reciprocity;

> "*…I can just look after my family just make sure that they have everything before I leave. Maybe build them a bigger house and furnish it or something like that…*"
>
> (Line 107-109)

Future reciprocal relations do not seem to include her father although he has made a significant contribution to her educational and other personal needs. B's focus is on her mother and to a lesser extent her siblings.

2.6 Conflict in the family

Conflict is present in B's family and tends to coalesce around money. She does not provide any details about the circumstances that led to her parents divorce. However their limited interaction and her father's reluctance to provide any financial support for his first wife suggests a degree of animosity that must have been present before the divorce. Ill feeling and resentment on the part of her middle brother and her mother is also related to money and her brother's perception of not being treated fairly.

2.6.1 Conflict between parents

There was explicit conflict between B's parents around money and providing for their children, divorce seems to be a factor in this. After remarrying her father was reluctant or found it difficult to provide regular monetary support for her family as she explains in lines 33-35.

> "*You know sometimes my dad, she [mother] would ask him and he would say ok I'll give you, and then he doesn't, he won't say no he will say yes but he won't say…when it will happen.*"
>
> (Line 37-39)

2.6.2 Conflict between parents and children

Some ill feeling between her middle brother and her mother existed. As explained in the background section her middle brother did not complete school and wanted to go to technical college their mother was unable to afford the fees and as a result he was not able to attend the college. He feels that he has been hardly done by and resents his mother and his siblings for what he sees as favouritism because his brother and sister have both had the opportunity to attend university although he neglects to note that this was accomplished with the help of a study loan. The comment below helps to illuminate her brother's frustration.

> "*…so there was no money and then he would always say that my mum favours us you know, something like that and then he will say…you don't like me and all those things because of one two three four five… so if he wants money and money is not there he will think that he is not been given* [money], [because] *he is not good and* [doesn't] *work hard and do all those things. But the thing is my brother was using the loan at the university anyway its not like we had to pay, but to him it was difficult technical college and loans is something else so they had to pay and there was no money so he was like you just don't want me to go to school.*"
>
> (Line 53-62)

2.6.3 Conflict between siblings

Explicit conflict between B's sister and middle brother over his failure to contribute to family expenses when he had a job came up. This tension uncovers the underlying theme of reciprocity and the expectation of reciprocal behaviour within the family, lines 132-139 refer to this tension.

> "*…my other brother was having some part time jobs and at the end of the month my sister would buy some groceries or give my mother some money to buy groceries and my other brother he wouldn't do that. He would buy stuff for himself…so there would be arguments around those things, he wants to keep it [his money] for himself, he doesn't do anything with his money he just spends it on junk food or something like that, so there always used to be a problem with that.*"
>
> (Line 132-139)

Perhaps for her brother withholding money from the family is a small rebellion on his part related to his perception that he has been unfairly treated by his mother and siblings.

2.7 Gender differences in financial distribution in the family

There are no apparent differences in financial distribution related to gender. Distribution of money appears to be prioritised around the subsistence needs of the family equally and thereafter toward education. The determining factor for spending money on education is not the gender of the child but whether or not the educational opportunity is economically viable. The only indication of some difference in financial distribution is related to B who receives money from her father to assist with her university expenses. Her siblings have not received money from their father for any reason. She suggests that this 'favouritism' is to do with her position as the youngest or last born child in the family. Perhaps her father has a 'soft spot' for her nevertheless his motives are not made clear through this interview.

2.8 Gender differences in treatment of siblings in the family

Gender is not a significant factor influencing the treatment of children in the household. As far as it can be ascertained from the interview all siblings are regarded equally. The question of differential treatment of siblings was not directly asked.

B touches on the idea of gender as significant implying that as a woman she will not be spending much more time living with her family but will be married soon as is generally the socially accepted path for women.

> "*Ok well, I'm a woman I won't be staying with them long, I'm going to get married and all those things.*"
>
> (Line 104-105)

2.9 Interesting comments

B comments that she found learning to deal with money effectively a little difficult once she was at university and had to decide for herself how to allocate her funds to cover all her personal expenses.

> "*…here I to actually use the money I have and I have to make sure that I buy all the stuff the toiletries that's going to last me the whole month and I had to budget you know something that I didn't do before, to make sure that I don't run out of stuff before the month end. That was a big challenge for me – its fine as long as I bought all the stuff its ok.*"
>
> (Line 187-192)

3. Interview C – Key topics and themes

3.1 Background

C spent her early years in S Township in the Limpopo province living with her mother and grandmother. Her parents separated when she was very young and divorced when she was about eight years old. C's father applied for and received sole custody of C. They then moved to T in the M district of the Limpopo province about forty kilometres from the capital Polokwane. She attended boarding school as adolescent and spent holidays with her father, his third wife and their three daughters. C is the only child of her mother but has two step-brothers and three half sisters through her father's subsequent two marriages. She is essentially the firstborn child of the family and is twenty one years of age.

C's mother used to be a shop assistant but had a nervous breakdown after the death of her own mother and has been unemployed since. Her father is an administrative assistant in a local government office. All her half sisters are all currently at primary school she does not mention her step-brothers.

3.2 Financial organisation and attitude towards money in the family

C lived with her mother and grandmother for the first eight years of her life. Her mother had a full time job in a shop and her grandmother had a small business selling snacks to neighbours and people passing by.

> "*…I grew up with my Mama and her Mum, she would take care of me and she used to have a full time job and she would put food on the table and everything else and my grandmother would take care of me, take me to crèche and she also operated a small type of business selling snacks to the people who lived near us.*"
>
> (Line 31-35)

These two incomes provided for all the household needs. C is not clear whether her father made any financial contribution to her mother at this time; however since he gained custody of her he has made no offer of support to his first wife. C's father is the

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

C's father is also highly influential in any major decisions that family members may need to make as with her choice of university degree and therefore her future life direction. She did not initially want to do her current BSc degree (Urban and Regional Planning) she was hoping to do BA Dramatic Art. As Wits had offered her a scholarship to study Urban and Regional Planning her father was not willing to pay for her to do Dramatic Art. Her father sees the future of drama as limited in terms of getting a job. If she remains unemployed after graduation it represents a more long term financial burden for her father. She does not resent her fathers decision that she take up a BSc degree instead of a drama degree, she states;

> "*…he is my Dad he has been living for years and he knows what he is talking about and so basically I decided to do that…I would do the same for my children…so I'm not really cross and I have learned to love what I am doing now and its working for me.*"
>
> (Line 194-197)

C also explains that respect for one's parents is very important,

> "*…it's very important to me and…as an African person you have to know they're patriarchal…and you have to respect your parents and it's very important that he can be so influential in my decisions and stuff.*"
>
> (Line 207-210)

C further verbalises that one of the reasons her father takes care of her and makes it a priority to pay for her education is that it is an investment in her future. Her family

sees education as a priority; it represents a means to financial and personal independence, she explains this below,

> "*For me, he doesn't prioritise anything for me other than education, always looking first for me to get educated and so I can take care of myself.*"
>
> (Line 113-114)

> "*Well for me* [an education] *its just basically being independent getting to cater for myself and everything, and I just think he doesn't want to end up like his wives who are just being there listening to him and not having to do anything about it because they are not as educated you know and they can't dispute, stand up for themselves go find work somewhere you know, so I think that's the whole mentality just fend for myself, be independent you know, know how to do stuff on my own.*"
>
> (Line 117-123)

The excerpt above (Line 117-123) also highlights an important cultural aspect of C's family. C's strongly patriarchal father although married to women who appear to be subordinate, it is hr understanding is that her father clearly desires something different for his eldest daughter. Education will facilitate her financial independence and also provide her with personal independence. One advantage of this is that it will free her father of a potential added financial strain when his other children are ready for tertiary education. He also suggests that C will be able to take care of her mother when she has completed her education as elaborated below.

> "*…I think he obviously cares about my future as his child and he also cares about my welfare and all he can think about is you know you need to do these things* [study] *to be independent, work and then you can take care of your Mom.*"
>
> (Line 83-86)

3.3 Reciprocity in the family

Reciprocity is a distinct feature of C's interview although C is aware of the existence of mutual obligatory relationships within her family these relationships are not active in practice yet. C as the oldest child and her mother's only child will most probably be the first child in the family to activate the reciprocal relationships in practice. Horizontal

reciprocity is a feature of C's maternal side of the family. C's mother lives with C's maternal uncle and wife, in effect an exchange relationship between siblings.

3.4 Attitude toward reciprocity/obligation

As the clear head of the family in all respects C's father has explicitly stated that he does not require money from her in the future and nor does his family. Her obligation is towards her mother, while her father does not contribute anything to C's mother's financial well being he expects C to take care of her mother in the future. She accepts without question that she will have to take care of her mother and this knowledge does not represent a burden. She seems a little less sure about not contributing to her half-sisters in the future. She expresses the understanding that her siblings would hold her in high regard, this may be linked to her position as the firstborn child, and expect her to provide for them in some way or another at a point. This position is illuminated by her comment below when asked if she thought she might have financial obligations toward her family in the future;

> "*Yes, towards my Mom, because I did talk to him [father] at some point that you will need help from me and when you retire and stuff, and he is like no I can take care of my own family you just look after your Mom and stuff I don't want your money.*"
>
> (Line 131-134)

C's discomfort with the notion of not contributing to her siblings and her almost taken for granted acceptance that one should play a financial role in their future is also articulated;

> "*I think so, a bit because some of my siblings would maybe look up to me and say you know I need this I need that and as a sister I should be able to provide at some point and if you don't then maybe they will be OH, or maybe I buy someone something you know and then its she favours her family or she favours that family.*"
>
> (Line 137-141)

C's mother cared for by her brother and his wife who have four children of their own. She only mentions this when filling in the biographical data questionnaire and does not refer to them again. It is therefore not clear if she feels any obligation toward them for their care of her mother. Although in keeping with her own attitude toward reciprocity in the family it is highly likely that she merely views her uncle and aunt's care of her mother as perfectly normal and expected, not as a burden, a sacrifice or something for which they are to be rewarded or specially regarded.

3.5 Forms of reciprocity

Reciprocity from C toward her mother is a future obligation and will take the form of money. C also expects to make a monetary contribution to her half sisters. Her extended family i.e. her maternal uncle and his wife care for C's mother this could be considered material or physical reciprocity, including food, shelter, and so forth.

3.6 Conflict in the family

The most conspicuous conflict in this family is around C's parent's separation and subsequent divorce. Although she reveals that her parents behave appropriately when she is present there is a high level of animosity between her parents evidenced in her father's refusal to support his first wife in any way. In part then her parent's conflict has something to do with money.

A measure of conflict also exists between C and her father and centres around social activities which her father feels it is inappropriate for her to participate in. Although the actual disagreement between C and her father is not about money the threatened punishment by her father is to do with money. When C disobeyes her father she says; *"…he would come back and he would threaten me like, you know what I'm not even going to pay for your fees…*" (Line 226-227) bringing money into the argument in an attempt to assert his authority over C.

3.6.1 Conflict between parents

Parental disagreements or conflict are kept between C's parents it seems they feel it inappropriate for children to be involved in or to witness parental disagreements. Therefore the nature of her parents conflict is not explained in the interview. The only time that she was made a participant in her parent's conflict was during custody hearings to decide which of her parent's would be her sole guardian. This is illustrated in her remarks below.

> "*…The thing is when I am around everything seems like it is ok, they talk, they never fight, they don't do anything, they even kiss each other hello, as if you know everything is ok, and yah I haven't come across any conflict the only conflict I came across was when they were fighting for my custody because I actually had to testify that my Mom couldn't visit me at boarding school back then…*"
>
> (Line 67-72)

3.6.2 Conflict between parents and children

The subject of respect for one's parents was briefly highlighted earlier in this interview but it is a strong theme that requires further elaboration. C indicates that it is very important to her *"as an African person"* (Line 207) that one respects one's parents and this is shown by listening to and obeying ones parents. Although she clearly respects her father and has acquiesced to his wishes she indicates that as she matures their relationship has changed somewhat and she feels a need to challenge her father on some issues. Her father saw this *"talking back to him"* (Line 213) as *"disrespect"* (Line 219) and it has caused some conflict between father and daughter.

Some of these conflicts have centred on social activities and outings which C's father was not in favour of but which C embarked on anyway (Line 222). Her father threatens that if she disobeys him he will not pay her fees but C counters that it is his responsibility to take care of her (Line 224-230). Money is brought into the argument by her father highlighting perceived positions of power and authority which are

countered by her invocation of money and responsibility and a higher authority, the law. The scenario in her own words follows below.

> "*Things like, say he didn't want me to do something and I did it, say he said you can't go somewhere and I did, he would come back and he would threaten me like, you know what I'm not even going to pay for your fees you know I wont regard you as much, you know those phrases and I would tell him there is a court I will sue you to pay maintenance and stuff because it is your responsibility and you have to take care of it so what, and we would fight about such things…*"
>
> (Line 222-228)

It is interesting to note though, that C says;

> "*…you know like in our culture there is no such thing [as arguing with your parents] and you have to respect your parents and not tell them their responsibility and stuff.*"
>
> (Line 228-230)

C's challenge to her father's authority is viewed as culturally inappropriate however she shows no signs of remorse over this. She reveals that although she would require respect from her own children she would far less authoritarian and more flexible allowing her children the space to make decisions and learn from them. Her attitude reflects changes that take place in social/cultural practise over time and may also be related to her experience away from home at university.

> "*…well basically I would also like my children to listen to me if I tell them stuff, especially things that you know especially things that I have been through and I know what could happen if they don't do what I say but I would be very flexible with my children, let them do their own choices and at some point you just need to let them be and discover things for themselves and learn a lot for themselves and let them find out that this is how things work.*"
>
> (Line 244-250)

3.6.3 Conflict between siblings

In terms of conflict between C and her siblings, she gives no indication that any animosity exists between herself and any of her half-sisters or step-brothers nor does

she express any concern that there may be conflict in the future. The only area that she feels may provoke ill feeling is that of reciprocity, in her role as the oldest child and the first to become independent. C feels that she should provide for her siblings if there is ever a need and that they would expect her to. She further indicates that if she purchases something for a member of one family, as in her step-brothers, it would be important to do the same for her half-sisters in order to avoid showing favouritism and provoking conflict.

> "*…because some of my siblings would maybe look up to me and say you know I need this, I need that and as a sister I should be able to provide at some point and if you don't then maybe they will be OH! Or maybe I buy someone something, you know, and then it's she favours her family or she favours that family.*"
>
> (Line 135-139)

3.7 Gender differences in financial distribution in the family

Although gender roles seem to be invoked in C's father's relationships with his wives it is difficult to ascertain whether C's step brothers and half sisters are differentially treated when it comes to money. C herself is something of an anomaly in the family and she says "*…he* [father] *makes me a priority…*" (Line 92-93) in terms of financial expenditure. C sees herself as "*costly*" (Line 97) among the children but that this is an investment in her future independence by her father (Line 84-85). Once she has completed university she will no longer be a drain on her father's finances and he will be able to "*move onto the other children*" (Line 94) in effect the focus of financial distribution will change due to circumstances and not due to the gender of any child in the family.

3.8 Gender differences in treatment of siblings in the family

No obvious differences in the treatment or perceived roles of male and female children are noticeable between C and her step-brothers or even her half-sisters. She does however state that her father may have, *"kind have wished that I was a boy at some*

point because I am more like him than any other child." (Line 164-165). This revelation may provide some insight to her father's way of thinking as a traditional patriarchal male.

3.9 Interesting comments

Clear differences in the way money and power operate in C's family are visible between C's father and his wives. Her father is the main breadwinner while his wives stay at home, C also suggests that her father's wives do not challenge his authority because they are not educated.

> "*I just think he doesn't want to end up like his wives who are just being there listening to him and not having to do anything about it because they are not as educated you know and they can't dispute, stand up for themselves go find work somewhere you know…*"
>
> (Line 118-121)

The family structure is patriarchal and as stated earlier C's father is the head of the family in all respects. She conveys the idea that her father's somewhat traditional outlook is in large part attributable to his own upbringing.

> "*I think so, [that her father is traditional in his outlook] I think 90% is because of how he was brought up, his Dad was just the same, very strict as well, and he would actually tell you to go away don't come back to my house if you did things that he didn't want you to do.*"
>
> (Line 234-237)

4. Interview D - Key topics and themes

4.1 Background

D is twenty two years old the third child in a family of four. She has two older brothers and one younger sister. She spent her childhood in the M Township within the M District of the Limpopo province. M Township is approximately half an hour from Polokwane. M district is a rural area where some subsistence farming is carried out, there is a high unemployment rate and those who are employed commute to Polokwane and other larger towns and cities like Johannesburg in order to make a living.

Given the area that D grew up in her parents are relatively well off and have excellent jobs. Her mother is an admin assistant at the local high school and her father is a bookkeeper for a firm in Polokwane. Both parents completed matric and her father subsequently completed a bookkeeping course part-time at evening classes. Her mother began as a relief admin assistant after matric at the same high school she herself attended and that D later also attended. With D's encouragement her mother is considering part-time distance study.

Her parents separated and then divorced when she was at primary school. They continued to live in the same house for some time before her father moved a short distance away to a house of his own in the same area. D and her siblings continued to live with their mother and had daily contact with their father.

4.2 Financial organisation and attitude toward money in the family

Money seems to be a central organising theme in D's home. Her opening comment is that, "*I just knew that if you had more money we'll be a happier family…*" (Line 3), hinting at the fact that money played a tension filled role in her family. She however is unable to immediately elaborate on the idea of money creating a happy family or the

idea that money caused conflict in her home. Towards the end of the interview however she states, "*So money is a problem in our family I never knew that*." (Line 424), recognising the central role that money has had in contributing to and causing conflict within her family.

D provides no information about the financial organisation within her home before her parents divorce. It is clear that she sees her parents divorce as a significant event in her life it is also an event that foregrounded money and conflict around money in her family. After her parents divorce her mother was responsible for maintaining the household, purchasing groceries, household items while her father would provide whatever the children required for school and any other needs as she explains "*my parents divorced and then after that my Dad had to pay maintenance. But there was an agreement between my parents that my Dad would give us whatever we need.*" (Line 31-32).

Her father paid maintenance money directly to her mother who would have added this to her own income and used it to run the household "*… my parents divorced and then after that my Dad had to pay maintenance*." (Line 30-31). D's mother however manages to convey the idea that her husband only contributed a limited amount of non-essential money (line 35-37). This constitutes the 'visible' contributions that her father made to his children for pocket-money and extra items they might want (Line 39-40). *"…but the thing is my Mum was saying that he doesn't give us basic needs, just money to play around with and she has to support and you know get money for food,*" (Line 38-40). By highlighting her husband's nominal 'visible' contribution her mother was able to justify her claim that her husband makes an insufficient contribution. D explains further that she never really bothered to ask her mother for "extras" stating, "*I never really asked her I just always expected a no, cause with her it was the basic needs*

only," (Line 343-344). If D wanted anything besides food, shelter and clothes once a year she would approach her father.

D states that her mother is always concerned about money; specifically a lack of money, her constant concern is that there will not be enough money to meet her financial obligations as the following comment indicates, "*…because she is always scared about how she is going to pay stuff next month.*" (Line 274-275).

D's mother's concerns around money extend to her relationship with her children. As children she and her siblings took advantage of her parent's lack of communication by asking both their mother and their father for money for the same things and frequently succeeded in obtaining "*double*" money (Line, 88-89). Her mother continues to be distrustful of her children even now when they ask for money suggesting that their father has probably already given them cash (Line 92-93). D says, "*That's why I don't bother asking her anymore*." (Line 94).

Saving is part of D's personal money repertoire. She first began saving as a child using a "piggy bank"

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

As a young adult she saved enough money from her part-time jobs and training during vacations at her sponsor company to purchase a car "*…I saved money and I bought myself a car, from my vacation work…*" (Line 383).

Although D saves money she also enjoys purchasing clothes, perfume and fast food and she employs a tactic learnt as a child to increase her ready cash (Line 79-85). Structured in D's university sponsorship is an amount for pocket money. D however, still asks her

father for extra pocket money and has neglected to mention this is covered in her sponsorship;

> "*I am sponsored and I get pocket money but I still ask my Dad for pocket money on top of that, he doesn't know that I am getting pocket money…*"
>
> (Line 225-227)

D sheepishly acknowledges that her behaviour is "*… a bit shady*" (Line 228) and she means to stop doing it however D is in third year and has still not managed to give up supplementing her funds in this way.

D explains that her mother is very insecure about money and is always concerned that she may not have sufficient money; "*she is always scared about how she is going to pay stuff next month.*" (Line 273-274). Her own propensity to continuously supplement her funds in an underhanded manner may be because she shares some of her mother's anxiety around the possibility of being without funds. On the other hand D describes herself as "*greedy with money*" (Line 224) and the need to accumulate money on the part of both D and her mother may simply be linked to greed.

Some insight to the family's money attitude is visible in the link between education and money as a reason to attend school. Education and money feature later with regard to her choice of degree, her comment suggests that she perceives education as a means to securing her future and she views money as a facilitator.

> "*…there is one thing about…students that I discovered, especially students from disadvantaged areas they are studying things that they don't really like, it not just me, there are a whole lot of us trapped in this engineering or other things because we know that we will have money from that, like enough money and also because of the sponsorships that we get its not because we like to study hard things like this*"
>
> (Line 450-456)

"*…engineering, its too serious but I'm doing it because I just want to finish and I just want to have a good background cause I know it's a good degree to have especially as a female…*

(Line, 486-488)

"*…you know you are not gonna be that broke you can even work as a part-time engineer or consult*"

(Line 500-501)

4.3 Reciprocity in the family

Reciprocity in D's family is a highly charged topic. The tension around reciprocity in D's family is created in large part by D's mother. There is a clear expectation from D's mother that her children contribute to her financial well-being. D says;

"*…my Mom has always been like I can't wait for these kids to finish school and start working, so I can just…feel the offload and just be happy, so in a way I think she is kind of like expecting us to spoil her when we are all done… I think she is going to expect.*"

(Line 113-117)

Reciprocity does not seem to be a taken for granted or unconditionally accepted practice in D's understanding of how families function. Reciprocity only takes place in a vertical direction between D and her mother and D's brothers and D's mother. There is no reciprocal exchange in a horizontal direction between D and her siblings. Her father is also not part of any current reciprocal exchange in the family.

4.4 Attitude toward reciprocity/obligation

D's attitude towards reciprocity is unresolved. In response to the question of whether she feels that she needs to give back to her mother, D replies; "*Not as a payback, but I want to do something like just to say thank you not really a payback*." (Line 120-121). She is of the opinion that her brother is wrong to give her mother substantial sums of money without saving for himself;

> "*No, ok um the brother before me, its his personality he likes to give he is a very giving person, so he will probably do the same but not as much as this one, he is not saving his own money he is just giving it to my Mom, I think it is wrong.*"
>
> (Line 211-214)

Although she expresses a desire to say "thank you" to her mother she feels that gifts are more appropriate than money as she explains; "*…like buy her presents, not just give her money directly like that*," (Line 216). D also thinks that her brother's monetary reciprocity is impersonal "*…it's like business now it's not like a family,*" (Line 217). There is a sense too that D would like to give her mother money or gifts of her own volition not because she has to. Despite her reservations around money reciprocity as listed above D already engages in monetary reciprocity with her mother. However, current money exchanges with her mother appear to be grudging and accompanied by some guilt.

> "*She* [mother] *loves money but she will never ask directly like would you please give me money she will start whining and hinting I need money for this and for this and if you know you have money and you know you have money and you are listening to your Mom whining you are going to feel bad and so you just give it to her. But she doesn't force us to give it.*"
>
> (Line 436-441)

D states that her mother does not force her children to give her money however she seems to feel that her mother's behaviour is coercive and designed to elicit sympathy and more specifically money from her children.

In part D's mother's expectation of reciprocal exchange from her children is based on her own experience. Her mother financed the rebuilding of her own mother's house and provided new furniture when she began working as a young woman;

> "*Could be an old fashioned idea, oh yeah because of what she did after she started working cause she had to rebuild my grandmother's house and buy new furniture before she could do anything for herself, so I think it came from there…*"
>
> (Line 445-448)

In all the discussion of reciprocity D's father is not mentioned once, this may be due to an oversight on the part of the interviewer in not directly asking about her father and reciprocity. On the other hand perhaps it has not crossed D's mind that her father may at some point be in need of assistance. Her father comes across as fairly self sufficient in direct contrast to her mother and therefore his children may not feel the need to give their father money. Her father seems very generous buying D and her siblings all the things that her mother would not purchase for them as well as providing money for the household. The children lived with their mother and she kept the house after the divorce.

4.5 Forms of reciprocity

Reciprocity in D's family takes the form of cash. Her older brother provides her mother with cash on a regular basis and D gives her mother money every now and then when she has undertaken vacation training for her sponsor. D's middle brother also gives her mother cash. In the past reciprocity between D's mother and D's grandmother were in a material form "…*she* [mother] *had to rebuild my grandmother's house and buy new furniture…*" (Line 446-447).

4.6 Conflict in the family

Conflict around money appears to be an ongoing theme in D's family beginning when she was still at primary school with her parents divorce. Her father had to pay maintenance while her mother had custody of the children. From the outset her mother was unhappy with her ex-husband's contribution to the family suggesting that she made a larger and more important contribution by taking care of the children's basic needs while her husband merely supplied "…*money to play around with,*" (Line 39-40). The issue of maintenance money was taken up with lawyers several times and

was never resolved to D's mother's satisfaction (Line 46-49). D states that the discord around money between her parents persists today.

> '*She obviously went back to the lawyers, I remember we had to stand in the court and say whether my Dad had given us money or not. They were just asking us questions and we answered, so it was never really sorted the way she wanted it to be, so… we still live with it today.*"
>
> (Line 46-49)

4.6.1 Conflict between parents

> "*Mmm Okay, my parents divorced and then after that my Dad had to pay maintenance. But there was an agreement between my parents that my Dad would give us whatever we need. But then my Mum started whining cause she said that she felt she was always the one who was supporting us financially and so she said she wanted to take it back to the lawyers. So that was the main tension around my childhood, maintenance money.*"
>
> (Line 30-36)

4.6.2 Conflict between parents and children

Money conflicts between D and her mother centre around her autonomy in making decisions regarding money she has saved. She saved money from vacation work at a chain store and her professional training by her sponsor. Her decision to purchase a car with this money precipitated a two month long argument with her mother who felt it was an unnecessary purchase. Her father was supportive of the idea and felt it was not his choice to make but D's. Her feeling is that, "*I think she* [mother] *wanted a piece of my money, she didn't say directly…*" (Line 393-394). The car argument lasted almost two months. D feels that her mother is struggling to acknowledge her authority to make her own financial decisions stating, "*I think it also goes back to how she was brought up she could never do something like that…*" (Line 394-395). In part she attributes her mother's reluctance to afford her autonomy in making personal financial choices to her mother's own upbringing. She feels her mother would not have been allowed to make her own decisions as a young woman and she would have had to give a portion of her money to her mother, D's grandmother. Apart from the suggestion that

her mother attempts to invoke the reciprocal relationship between children and parents D's mother may also be acting out her own insecurity over money through her relationship with D and her siblings

D's first job as a cashier at a large retailer also led to arguments over her spending habits. Her mother thought that purchasing clothes and perfume frivolous and unnecessary. Although she concedes that purchasing perfume that costs an entire months salary is "…*not very clever, I know that's good advice*." (Line 405). She reveals that her mother has always been concerned with how D spends (her) money. As an adolescent D recalls going to Cape Town on a school trip and receiving pocket money from uncles and aunts for the trip. On her return D's mother was appalled to learn that had spent the entire six hundred rand. As punishment or a lesson D had to write down exactly what she spent the money on (Line 410-422). After relating this incident she muses;

> "*All these tensions between me and my Mom because of money I remember it started from when I was very little, yah, it was never the same with my Dad, my Dad I could do anything I wanted to do…*"
>
> (Line 426-428)

4.6.3 Conflict between siblings

Conflict between D and her siblings is not apparent. The question of conflict tends to elicit responses that refer to her mother rather than her siblings.

4.7 Gender differences in financial distribution in the family

None of D's comments suggest that there is any difference in the way that money is distributed to male and female children in the family. No instances of jealousy over differences in what siblings received in the past were mentioned.

4.8 Gender differences in treatment of siblings in the family

D reveals that her mother has a favourite child - D's oldest brother. She is not sure if her older brother is the favourite because he is a boy or because he is her mother's first living child (Lines 190-191 & 195-6). D's mother does not openly state that the oldest brother is her favourite (Line 189) however differences in the way that her mother responds to or deals with her oldest child would indicate his elevated status to the other siblings. Unfortunately exactly what actions led D to believe her older brother was favoured was not explored.

In regard to the other children in the family she says that "*…me and my little sister get along very well with my father*" (Line 191) but that she is not sure if this is based on gender or just because her father tries to "*balance*" (Line 192) the attention that children receive. D then affirms that her middle brother "*gets along well with my Dad not my Mom*" (Line 195) suggesting that her father does not differentiate treatment of children based on gender.

4.9 Interesting comments

One of D's opening statements provides some insight into her attitude towards money and her perception of money as a facilitator or enabler in life.

> "*Well, I just knew that if you had more money we'll be a happier family, I always thought money was important…I knew I had to go to school because one day I will end up getting money and money is good for a living.*"
>
> (Line 3-6)

When asked what makes a happy family D says "*A rich family, that's what I always wanted to have.*" (Line 9). She was not willing to pursue the idea further suggesting immediately that it was "*a childish thought*" (Line 11). Her initial spontaneous remark provides some insight to her personal perception of money - an underlying belief that money can buy or provide happiness. In turn this suggests some motivation for her money behaviours.

5. Interview E - Key topics and themes

5.1 Background

E was born in P and lived in L, a small town in the Northern Province, during her childhood and adolescence. L was a town of the former non-independent Black state of Lebowa. L established in the 1970's had a population of only 115 inhabitants it was enlarged and developed in the early eighties. The commercial establishments of the town include bakeries, butcheries, bottle stores, wood and coal yards. Industries in the nearby towns of Polokwane, Potgietersrus, Tzaneen, and Phalaborwa also employ a number of workers from L.

E's father works in the construction industry and capitalised on the industrial growth of the area during the 1980's to start his own business. According to E her father has been fairly successful, however at the time of the interview he did not have a contract for any construction work. Her mother has been employed in a number of the industries in L as a non skilled worker. Later she took up a position as a domestic worker for a commercial maize farmer in the area (although some distance from home she commutes everyday) where she is still employed. E is twenty one and has two older sisters and one younger brother. She is the third child in the family and is currently studying B Comm Marketing and Business Management.

5.2 Financial organisation and attitude toward money in the family

E's father is the family's main breadwinner shouldering the responsibility of providing for the majority of the family's needs such as their home, furniture, school and university fees. Her mother's money goes towards groceries and school books, uniforms and any other incidental requirements related to school.

> "*Ok um when I was growing up it was more of my Dad actually did most of the bond and the furniture and what and my mother did just a little bit around the house like groceries and whatever and help if we needed school stuff. And who was more generous, I should think it was my Dad, compared to my*

Mother I was literally scared of asking her and so I would rather be asking him than my Mother."

(Line 4-9)

The remarks above indicate the difference in attitude toward money that each of E's parents display. Her mother appears strict and careful with money while her father seems more relaxed and easygoing when approached by his children for money.

She does not provide much information about the organisation of money within her family it appears that the process of decision making around the allocation of money was amiable with the exception of her father's tendency to indulge his son which evoked disapproval from her mother.

"*I can say that an argument that they [parent's] most probably would have is 'cause my Dad was literally more generous to my younger brother because whatever he would want it's ok fine he would get it*"

(Line 30-32)

Her father pays her university fees while her mother purchases any other school related items that she might need. There is a focus on education and a sense that money is always prioritised for educational needs. Both of her sisters have completed university degrees (Line 108). She indicates that her family has enough money for their needs (Line 19) and doesn't feel that money is an issue in her family she says;

"*It wasn't really important as such or maybe I didn't actually pay enough attention to it because it's not as though it wasn't there like you know if you don't actually have it you most probably would stress about it more and so because it was there we didn't pay too much attention to it.*"

(Line 18-21)

Later in the interview E puts forward an opinion that facilitates a measure of insight to her attitude towards money. She submits that one should *"…teach your kids the value of money and how to take care of it if you actually get it…*" (Line 158-159). She goes on to suggest that children from wealthy families are spoilt and expect the entire world to dance to their tune. She contrasts this with less well off individuals stating

that; "*…somebody from a poor background they literally strive for better things because they didn't have them.*" (Line 164-165). She uses money as a measure or judgement of worth in a way, ascribing a moral value to money that could be considered 'easy' money. The implication is that hard earned money is of greater value because it imparts life lessons and leads to independence (Line 175-176).

Education and choice of degree seem to be important and E indicates that her parents would not have supported a decision to pursue an acting career, one gets a sense that her parents would not view it as a secure ocupation;

> "*I doubt they would have approved…*[of] *BA Drama…so me studying that I should think it would have been some sort of an issue.*"
>
> (Line 66-70)

5.3 Reciprocity in the Family

E does not mention whether her two older sisters are still living with her parents, whether they are employed or if they are making any contribution to her parents' household or even to herself. She however clearly envisages reciprocity toward her parents as part of her future.

> "*…I should think that as the last kid as the last girl the third last of them I should take responsibility of my younger brother whenever I start working. And in our culture for the first couple of years of working you are gonna work towards your parents and renovate try to actually save so that they can renovate the house and buy furniture.*"
>
> (Line 89-93)

In the remarks above she refers to reciprocity toward her parents as a cultural "rule" or norm that is expressed through renovation of her parents' home and also in the purchasing of furniture for their home.

The other future area of familial reciprocity is between E and her younger brother. Although her assuming financial responsibility for her brother as indicated in the excerpt is also aimed at assisting her parents, as she states in line 88, "*…my Mother is*

very old and my Dad is not employed…" as part of the reason why she would have a financial obligation toward her parents in the future besides the cultural requirement.

5.4 Attitude toward reciprocity/obligation

E is comfortable with the idea of contributing financially to her parents and brother in the future, it is something she accepts as a necessary duty but does not seem overly burdened by the idea. She feels that conflict around reciprocity toward her parents would not be generated within the family but would come from outside the family if at all.

> "*At this point I don't think so* [that familial obligation will cause conflict]. *No I have actually adapted to it, it's in my plans I doubt that it would cause any conflict unless the conflict comes from peer pressure if all my friends have cars and nice places then most probably it would have some sort of impact to it but I don't really think so.*"
>
> (Line 95-99)

E also feels some guilt at the amount of money that her parents have had to spend on her university education. Reciprocity toward her parents would also serve an emotional function in easing her guilt.

> "*…the only thing that they* [parents] *complain about is the amount of money that they have to pay because it goes on increasing and it goes yearly. But especially for me I feel guilty I feel bad about it. For example they had to pay forty thousand and then I actually thought what could you do with forty thousand, a deposit for a car and you name it I just felt guilty about it, it's too much money.*"
>
> (Line 102-107)

A hypothetical question about how E might deal with reciprocity toward her family with a future partner does not make her reconsider her commitment to her family. She explains that if her partner understands that family come first there would be no problems. She suggests that this view of family first depends on how one has been brought up; her full explanation is as follows;

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

5.5 Forms of reciprocity

E does not elaborate whether there are any current reciprocal relations in effect for instance between E's sisters and E's parent's. Future reciprocity would take the form of material reciprocity toward her parent's furniture for their home and money that would go toward the renovation of her parent's house. She also indicates that she should take responsibility for her younger brother which may be interpreted to mean that she will provide financially for him.

5.6 Conflict in the Family

Conflict within E's family appears to be minimal with the only areas of tension arising around the particular treatment of her younger (and only) brother by her father. Tension arose between her mother and father as a result of her father's indulgent treatment of her younger brother.

Some rivalry and tension developed between E and her siblings over perceived differences in what each child received. She does not go into detail about particular situations and appeared not to think that these disagreements were significant or important.

5.6.1 Conflict between parents

E mentions discord between her parents arising from her father's tendency to give in to any demands his son makes.

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

Presumably this disagreement would be around unnecessary spending although E is not specific. The idea of her mother not sanctioning "unnecessary" or extra spending can in part be inferred from her statement at the outset of the interview that when growing up she would ask her father for any extras she might want because she was too scared to ask her mother.

> "*…and who was more generous, I should think it was my Dad, compared to my Mother I was literally scared of asking her and so I would rather be asking him than my Mother.*"
>
> (Line 7-9)

5.6.2 Conflict between parents and children

Conflict between parents and siblings is not a feature of interview material presented by E. In part the lack of conflict between family members may be due to the fairly strict rules of interaction between parents and children. She explains that her parents are authoritarian and that children were expected to do as they were told without argument she says, "*As a child back then it was whatever my parents say goes as a child we are not actually allowed to back chat so to speak*," (Line 140-141). Her parents also set limits on her social interaction as she explains in the following statement;

> "*I wasn't actually allowed to go out much with my friends and if had a party and I was allowed to go make an appearance then they would come around to pick me up at about ten or eleven. So I felt cheated in a way but I just had to accept it.*"
>
> (Line 132-135)

The authoritarian stance of her parents is further illuminated by the comment that as a future parent she would provide reasons for particular rules unlike her parents.

"*I would not say be strict like just literally tell them, the difference between me and my parents would be I would tell them why I don't want them to do things and I would allow them to have sleepovers and things.*"

(Line 137-140)

Her parents also set limits on her social interaction evidenced in her last comment above and as she explains in the comment below;

"*I wasn't actually allowed to go out much with my friends and if had a party and I was allowed to go make an appearance then they would come around to pick me up at about ten or eleven. So I felt cheated in a way but I just had to accept it.*"

(Line 132-135)

5.6.3 Conflict between siblings

With regard to tension between the siblings E mentioned early in the interview that this arose when one of the children was perceived by the others to have been given more than the others.

"*…obviously there is sibling rivalry and if one gets more then obviously it will be queried by others.*"

(Line 26-27)

When asked whether there were any other things that caused tension in the family she replied; "*Besides sibling rivalry? No. There weren't any other problems that I can remember.*" (Line 38).

5.7 Gender differences in financial distribution in the Family

E's brother is the youngest child and the only boy in the family, early in the interview E indicates that he was "spoilt" by her father and although the rest of the family noticed this she feels her father was probably not entirely aware of indulging his son.

"*…my Dad was literally more generous to my younger brother because whatever he would want it's ok fine he would get it, 'cause he was the only boy and we were all girls, so it didn't actually stand out to him that much most probably because he waited how many years to have one boy.*"

(Line 31-35)

Further on she provides insight into one of the mechanisms her brother used in order to obtain things like toys, behaviour which given the discussion of her parents strictness in the previous section would probably not have been tolerated in the three older female siblings.

> "*…growing up my younger brother he would throw tantrums and he would get whatever he wanted. We would go to town and he would start crying for whatever toy it is or thing it is that he wanted at that particular point in time and they* [parents] *would get it for him.*"
>
> (Line 181-185)

5.8 Gender differences in treatment of siblings in the family

E is quite clear that there are definite differences in the treatment of male and female siblings in her household. E compares tasks she was expected to perform in the household and what she was permitted to do socially to the relative freedom afforded her brother at the same age.

> "*…Then ok now on a social level he is fifteen years old at fifteen years old what was expected of me was literally come back home, do my homework and help around and that's it and go to sleep. Come Saturday same thing I am around the house or with my friends for just a bit come back home, so then he can go socialising he can ask for money to go to some gig or whatever the case might be. I couldn't so I think that the thing is it's more of an issue if I come back home late than if he does. I don't know the reasons to it most probably if I get pregnant or something the kid is all my responsibility or whatever the case might be but then still I don't see why the differences.*"
>
> (Line 185-194)

E suggests that the difference in permitted and required behaviour expected of E versus that of her brother is completely to do with gender she says, "*Because he is a boy he is allowed more freedom it has absolutely nothing to do with his age,*" (Line 207-208).

At twenty one an age at which one is generally considered an adult E finds that when visiting home during university holidays she feels, "*I need to actually abide by the rules again I need to make sure that I actually do stuff I need to start cooking and that*," (line 198-199). She adds;

> "*I am constantly afraid to suggest it [going out] because growing up I wasn't given the freedom to go out at night so even now I am not quite comfortable telling my Mum there's a party going on…My brother is [comfortable going out when he pleases] and he does nothing, if you find him washing dishes it will be because I force him to or I blackmail him to, ok the only thing that he would do is make his bed and that's it.*"
>
> (Line 199-206)

5.9 Interesting comments

E explains that as an adolescent knowledge about different occupations was limited and her choice of BComm marketing was an unanticipated choice which only presented itself once she arrived at university.

> "*…while growing up it was the choices of being a teacher, being a doctor, being an accountant those are the careers that actually have the most hype…*"
>
> (Line 75-77)

> "*…the first thing that came to mind was BComm accounting because everyone was talking about BComm accounting and how CA or being a CA is the thing. So when I got here it was that and then I realised that I don't quite imagine myself being an accountant and marketing was more suitable.*"
>
> (Line 57-61)

6. Interview F – Key topics and themes

6.1 Background

F is twenty one and was born in B in the Limpopo Province. B is approximately an hours drive from Polokwane. The town of was formerly the small Black dormitory town for M. The main economic activities of the area are agriculture, tourism, mining and agro-processing. Her father worked at various jobs in the mining and construction industries and at the time of the interview he was employed at a construction company as a foreman. F gave her mother's occupation as housekeeper. Both her parents worked and lived away from home for extended periods when she was a young child. She spent time living with her mother's mother whom she refers to as Granny 1 in the interview as there was some confusion during the pre-interview discussion. During the time she stayed with Granny 1 the household consisted of F, her older brother, a cousin (female) and Granny 1.

F also lived with her father's mother (Granny 2) for an extended period at the end of primary school and the first two years of high school. Both her grandmothers and her parents had homes in the rural outskirts of S and not in the town itself. Her parents now have a house in the area of U where she goes during university vacations. F is the second child in a family of four she has an older brother and a younger brother and sister. Her younger brother and sister attend M Senior Secondary School as she did but they are able to live at home with their parents who now commute to work each day. F is currently in the third year of her BA Media and Psychology degree.

6.2 Financial organisation and attitude toward money in the family

F's father appears to be the main breadwinner financing the family's home and his children's tertiary education. F's mother's income goes toward consumable items such as groceries, pocket money, school uniforms, books and stationary. While F was

still at school her mother paid school fees, however it is her father who pays university fees.

As a young child and adolescent F spent periods of time living in the households of her extended family specifically her grandmothers' homes. It is clear that her parents made some contribution to Granny 1 and Granny 2 while she resided with them but she does not go into detail. While there is little indication of how financial and other decisions were made in the household it appears that both her parents have input. Her mother seems more frugal while her father can be easily persuaded to buy 'non-essential' items such as sweets and music cassettes.

> "*…my Father, he would buy sweets which my Mother wouldn't allow, trust me. So if you wanna go to town you go with my Father not with my Mother because we know my Father is going to get stuff that my Mother wouldn't buy…and my Dad like there's a new something that I want a tape whatever, he's ok.*"
>
> (Line 30-36)

While her father can be persuaded to spend money on small non-essential items he becomes reluctant when presented with requests for more substantial expenditure such as a school trip. Instead of refusing outright he would defer making a decision by sending F to ask her mother instead as she explains:

> "*My Dad, he's like my Grandmother because like when you ask him something he'll refer you to my Mother like ok go ask your Mother and then when you go ask my Mother it's go tell your Dad but I've already been to him so it's very difficult.*"
>
> (Line 18-21)

When her father finally relents (sometimes after pressure from her mother) and agrees to pay for instance for a school trip he sets limits on what he will pay for. While the person required making up the difference is F's mother - not F because as a child she did not receive pocket money or have part time jobs - as illustrated by the F's comments.

> "*Say we are going on a school trip and my Dad will say ok I will pay for your transport but I'm not paying for meals and stuff like my Dad wants to divide like ok you* [mother] *pay for this and you* [mother] *pay for that, which is quite unreasonable.*"
>
> (Line 26-29)

Unfortunately the interviewer did not follow-up on the final statement that F's father is unreasonable in organising the payment of the trip in the way he did. This would have provided more insight into the family dynamics and attitudes toward money.

Towards the end of the interview F makes a number of comments about money that give some idea of her personal attitude towards money. She uses the word responsible in relation to money signifying that she views money as a serious matter.

> "*All I know is you have to be responsible and you need money you have to survive you need to look presentable and that's not possible without money.*"
>
> (Line 166-167)

The comment above also invokes the importance of appearances, of looking presentable which is allied to respectability. For F money is an important marker of decency almost morality. In the excerpt below her moral position with regard to money is revealed. Too much money is seen as morally corrupting, linked to attitudes of superiority and carelessness.

> "*Ummm well people think they can do what they want 'cause they have money basically that, they can do anything and it's not right they are above other people I think.*"
>
> (Line 172-174)

6.3 Reciprocity in the Family

Intergenerational exchange is evident in the family. As a young child F lived with her mother's mother (Granny 1) and as an adolescent she lived with her father's mother (Granny 2). Her parents contributed to the households she lived in and there is a suggestion that they still do although in response to a question around this she replied, "*I don't know, they are getting funds like their children [refers to F's parents*

and their siblings] are working," (Line 91-92) suggesting that the question is superfluous, that her grandmothers will be taken care of is a taken fore granted but that it is not her concern (this might be different were F's own parents not living but the idea was not pursued).

F's older brother is working and contributes to his parent's household as well as to his sister (F). She does not indicate whether her brother contributes money or goods to her parents. F however explains that her brother gives her money when she asks. It is interesting to note that she refers only to her younger brother and makes no mention of her younger sister when questioned about the idea of reciprocity in the future.

6.4 Attitude toward reciprocity/obligation

F appears to be ambivalent about the idea of reciprocity. In response to the question of whether she would have any obligation toward her family after completing her degree she merely says, "*Yah I suppose so*," (Line 80). Later when asked if she would look after her younger brother, younger sister and parents she says "*Yah I would, definitely it's something I wanna do*," (Line 95) and in response to whether she wants to or has to take care of family members she replies, "*It's a bit of both sort of. I know how my mother is, a bit traditional…so I kind of have to help her*," (Line 97-98). The previous comment highlights the source of F's ambivalence touching on the idea that reciprocity is expected by her mother and is in some way a cultural norm as well as something she indeed wants to do.

When questioned about the possibility of conflict with a future partner as a result of any financial assistance that she might provide to her natal family F is far less conflicted or unsure about the idea of reciprocity stating;

> "*Maybe like now you are supporting your family what about us? You know? So maybe he* [boyfriend or partner] *will give me an ultimatum, I don't care my family first.*"
>
> (Line 140-142)

She finishes the statement emphatically, "*Well if we don't find the solution, there's nothing we can do so, bye,*" (Line 142-143) indicating that familial reciprocity is important and would take precedence over future relationships if there were a need to choose between the two.

6.5 Forms of reciprocity

Reciprocity in F's family takes the form of money. F does not elaborate on what form her own reciprocity will take. F's reciprocity will in part take the form of money to pay for her younger brother's education. With regard to reciprocity towards her parents F is less clear stating that she will have to "*help*" (Line 98) her mother and that she would "*get my parents something*" (Line 86) alluding to both goods and money.

6.6 Conflict in the family

The most notable conflict within F's family is between her grandmother – F's father's mother – and F's mother. This conflict seems to have been beneath the surface of the two women's relationship for the early part of F's life but came to the fore when F's family moved out of her grandmother's house (Granny 2) and into their own home. F is of the opinion that this conflict revolves around money; the following excerpts are the reasons F puts forward to explain the conflict;

> "*My mother and the in-laws they didn't get along, ok the time we moved from her house, from Granny 2 to our own house she wasn't quite happy because my Dad was supporting her, so now there's no one supporting her household so she was kind of blaming it on my Mother that she was taking that away…*"
>
> (Line 150-154)

"*I think that's basically it you know how Mother in laws are, they don't like the wife they think they are taking their sons away from them taking all the money, that's the main part of the argument and it's still happening now.*"

(Line 160-162)

It appears that F's mother deals with this conflict by not visiting her mother-in-law and the conflict remains unresolved.

6.6.1 Conflict between parents

F's interview reveals some conflict between her parents. In discussing how money is divided in the family F reveals that her father can be difficult to pin down when requesting financial support from him for some things. The outcome is that F's mother sometimes has to pressure F's father into paying for things like school trips. It is not clear whether F's father is reluctant to pay because he is not in favour of things like school trips or if in fact it is a financial stretch.

F indicates that the conflict over money between her parents centered on the children and their needs and this generated feelings of guilt for F as reveals below.

"*It's difficult really I think it is like sometimes when parents have to disagree about money because of their children then sometimes you look at yourself and you thinking you know maybe it's my fault that I want this thing, not say anything I would see from them if they want to get me that thing.*"

(Line 51-54)

Experiencing a level of guilt does not prohibit F from desiring things she merely resorted to asking her grandmother (Granny1). When asked to elaborate around what sort of "things" caused tension F was vague resorting to entertainment as a hold all category.

"*Entertainment mostly, ok yah I think that was it because clothes were fine, school things ok…Nonsense, not important, you don't need that.*"

(Line 59-62)

6.6.2 Conflict between parents and children

Possible areas of conflict between F and her parents exist but the strict rules of parent child interaction prevent direct confrontation or dissent by the children in the family. F explains that her father "…*was very strict*" (Line 121) and he places significant limits on his children's social interaction.

> "*…you can't play with other children, can't go out or go somewhere without them and like that. If you want to go out you have to ask his permission…*"
>
> (Line 121-123)

If F disagreed with her father's decision she would not argue with her father instead she says, "*No it's fine, I go cry in my room*," (Line 125). When asked if she would ever talk back to him or challenge F answers " *No, never*," (Line 126). As an adult F feels that she still may not challenge her parents authority, although she may disagree with her mother she would not challenge her father she says, "*It's the same really, with my Mother maybe but not with my Father no way,*" (Line 129).

Although F states she would never argue with her parents as a child or currently she indicates that she had some conflict with her father's mother (Granny 2) during the time that she lived with Granny 2.

> "*…when we moved to Granny 2 it wasn't all nice…… because she liked money and when say you wanted to buy something and she would say no, so you had to wait till Friday when my Mother comes so it was a bit difficult, so we always fight all the time.*"
>
> (Line 5-8)

Granny 2 it seems would spend money on essentials (anything connected with school) although she expected F's mother to reimburse her but not only anything else a point of contention for F.

> "*Stationery and lunch boxes that's it or school trips but sometimes she wants a refund from my Mother.*"
>
> (Line 13-14)

6.6.3 Conflict between siblings

Conflict between siblings in F's family was not revealed in the interview.

6.7 Gender differences in financial distribution in the family

No gender differences in allocation of finances are indicated by F in the interview.

6.8 Gender differences in treatment of siblings in the family

F did not indicate that there are any differences in the way male and female children are treated in her household or in the way that they are expected to behave.

6.9 Interesting comments

> "Oh no, I don't know I think they would have supported me maybe my Mother would have been worried like you know like you need to something that is…common like...I mean I don't want to sit for five years and then have unemployment and you went to university for 4 or 5 years."
>
> (Line 116-119)

When asked if money could be a potential problem in a relationship with a future partner F said, "*Ooooh money, money can cause problems…*" (Line 140)

7. Interview G – Key topics and themes

7.1 Background

G is the second child in a family of four children – two boys and two girls. G has an older brother, one younger brother and one younger sister. She is twenty one and was born in the village of M. M is approximately seventy kilometres from Pretoria. M is a very poor area comprising about fifteen thousand households the area has five primary schools, one middle school, one high school and one mini-clinic. There are however no community centers, recreational or sports facilities. There are no street lights and the roads are gravel with the exception of three main taxi/bus routes. Youth in the area entertain themselves with sex and alcohol. M has a high rate if teenage pregnancy, HIV/AIDS, crime, theft, car hijacking and a high level of illiteracy.

Her father was at one time employed as a taxi driver a job that placed considerable stress on her father and the family. Her father is now employed as a bus driver for a large well known company. Her mother recently began a small business to supplement the family income. G is studying BA Drama.

7.2 Financial organisation and attitude toward money in the family

G's mother is the principal decision maker in the family and oversees the management and distribution of money within the household, as she explains, "*My mother actually was in charge of everything, money everything even though my father was working,*" (Line 28-29). Her father has previously worked as a taxi driver and is currently employed as a bus driver. Her mother started a small business approximately a year ago selling food to commuters at the taxi rank. Up to that time her mother had been unemployed. Although her mother now has her own income her father still gives his salary to his wife to allocate for the family's maintenance and

G is not entirely sure what money her father retains or is given by her mother she says,

> "*I'm not sure about that one, cause like now everyone gets a chance like to keep a bit of their own money so but my Mum still negotiates all the things like the money to pay accounts and things like that so yah so I think she does give him some money.*"
>
> (Line 95-98)

Education seems to have been given some priority in G's household she mentions that;

> "*…he* [father] *didn't mind like buying us school things stationery whatever, that he would always buy, if you go to him and you say I need books he would always buy them he would do whatever it takes to get the money in order like to buy you books.*"
>
> (Line 78-81)

G explains later that if school outings were not educational in nature her parents, especially her mother would be reluctant to let her go on the excursion.

Clothing in the household was purchased once a year at Christmas paid for by her father but chosen by her mother;

> "*…he [G's father] would buy us clothes like during December time that's the only time where he would buy us clothes…but my Mum would always choose things for us,*"
>
> (Line 81-83 & 85)

G's mother seems to be the stricter parent both in terms of how money is spent. Income is clearly allocated to areas of importance like groceries (household maintenance), schooling and other items she deems essential.

> "*Yah, even I mean, even when I was growing up cause my Mum would never just give us money just like that, no, in order to have money you had to like you see she would only give us money if you wanted something like important you know.*"
>
> (Line 303-306)

Her father is less rigid than his wife in determining that money should be spent on "important" or necessary items or learning experiences. G's father in spite of financial difficulties was willing to support his daughter's desire to go on a school outing to Gold Reef City. An outing that was probably not considered entirely educational according to her mother's criteria. According to G her father's motivation for financing the trip was; "*…my Father knew that I love Gold Reef and he did not want me to be upset, yah so he would do anything for us just to make us happy.*" (Line 313-315).

G sees money as a way to make things possible. Her desire for wealth is interestingly altruistic and involves improving her community through education.

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

7.3 Reciprocity in the family

Reciprocity functions across the generations in the family and within generations for instance between G and her siblings. She explains that, "My Mother's parents sent money sometimes…" (Line 64-65) during difficult periods when her father was employed as a taxi driver. Her older brother purchases groceries for their grandfather's household where he now resides. G herself has made a contribution of "…*food and yah some things for home*," (Line 170) out of money she earned as a waitress and bar tender. It appears that reciprocity is accepted and expected between family members but G does not indicate that there is at any time an explicit injunction made by anyone that reciprocity is mandatory.

7.4 Attitude toward reciprocity/obligation

G has a strong sense of reciprocity not only toward her family but toward the community where she grew up. G mentions her desire to do something to benefit her community in the conversation before taping the interview began, as she explains below;

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

Later in the interview she mentions her desire to be a role model and example of possibility to people in her community through her choice of drama as a degree. In both segments G highlights the importance of education in facilitating choice and the possibility of improving one's situation. "*I feel like where I come from we don't have like role models so I wanted to show them that anything is possible like you can go out there and do whatever it takes to get it*," (Line 177-179).

In the first excerpt G also indicates that money is necessary to accomplish her personal goals although there is a suggestion that education is a key to improving one's life situation. G's parents are worried that the entertainment industry would not provide a viable income for their daughter.

> "*They think that there is no money in this industry, that there is too much competition, they think there are no jobs in this industry, so they felt like that.*"
>
> (Line 194-196)

G's attitude regarding reciprocity toward her family is emphatic and clear. In response to the question of where the idea that she needs to take care of her family comes from G says; "*I feel like I have to*," (Line 262). In turn when asked if she is

expected to assist her younger siblings in the future, particularly with regard to tertiary education she says; "*Yah I have to, I have to,*" (Line 172).

Rather than using the words "have to" to denote a burden her use of this phrase merely denotes that reciprocity within and between family is part of life explained by her later comment, "*Yeah, 'cause we feel like doing that, I don't know it feels like a normal thing, yah so it's just normal to us*," (Line 268-269).

A further element of G's intended reciprocity toward her father in particular is concerned with the feeling that her father merits a respite as she explains below.

> "*I feel like my father deserves a break because he has been working, cause when he was still young both his parents died and he had to take care of his siblings so yah he had to leave school and find a job somewhere and take care of them so since then he has been working ever since he was young. After that he got married had to take care of his kids, his wife, so as soon as I'm working I just want to support him, take care of him.*"
>
> (Line 137-143)

7.5 Forms of reciprocity

Reciprocity in G's family takes the form of goods and money. Her older brother sends her money and he also purchases groceries for his grandfather's household in which he now resides.

> "*No, the thing is like he [brother] no longer lives with my parents, he lives with my grandfather but he does also send me money. He's buying groceries there too.*"
>
> (Line 264-266)

G herself has contributed to the family in the form of goods from money she earned doing waitressing and bar tending in the period after matric before beginning university. She was not obliged to share her earnings with her family she says, "*No it was my money. Yah but sometimes…I would buy like food and yah some things for home*," (Line 164-165).

Future obligations G feels toward her family also take the form of money and goods, this includes providing a home for her younger brother when she has completed university.

> "*…the only thing that I know is that I am going to live with my younger brother cause like everyday he is like always asking me when are you going to finish, I want to live with you in Joburg, I want to go, so yah somehow I'm going to take care of them.*"
>
> (Line 256-259)

G states, "*I just want to buy them [G's parents] like a nice house*," (Line 136) as part of her future plan, adding property to the forms of reciprocity occurring in her family.

7.6 Conflict in the family

There does not seem to be overmuch conflict in the family. Where conflict is evident it seems to revolve around money or perhaps the lack of it. It is during the period when her father is employed as a taxi driver with an uncertain income that she mentions disagreement between her parents. She also explains that "*Even if they [*parents*] fight like you will never hear like you will never hear them fighting, you will never hear them fighting,*" (Line 69-70).

7.6.1 Conflict between parents

G suggests that there may have been conflict between her parents regarding money but children are not privy to adult issues, such as money and would never witness parents disagreeing. She elucidates further that etiquette demands that children or as she calls them a youth "…*can't just listen to an adult conversation it's not for you*…" (Line 73-74). So while adults conduct certain conversations out of children's earshot it is also incumbent upon children to not listen to 'adult' conversations.

7.6.2 Conflict between parents and children

Conflict between parents and children is rare in G's family as disagreeing with ones parents is not tolerated. She says "*We are very disciplined we always listen to them* [parents] *and we never go against what they say and we always do everything that they tell us to do,*" (Line 204-205).

So while the potential for conflict between G and her parents existed it was not acted out. Her parents were fairly authoritarian in some respects setting firm boundaries on socialising and interaction with other children and adolescents which is illustrated in lines 210-217.

Notably the greatest conflict with her parents was around her choice of degree. G says regarding her decision to pursue a BADA, "*Oooh they were angry, 'cause like I got like distinctions when I was doing matric, they wanted me to do like BComm and I wanted to do Drama…*" (Line 175-182). In this disagreement G's position of strength rested on the fact that she had a bursary to cover her first year of study. If she had not had a bursary to cover her drama degree she would probably have had to pursue her parent's choice of commerce. Her parents discomfort with a drama degree seems to be motivated out of concern for their daughter's future ability to find a job and support herself.

G mentions that her mother was "*very very strict*" (Line 242) in the past and it was common practice for her mother to "*shout* [at] *anyone*" (Line 236-237) who stepped out of line. She reports that her mother's behaviour has undergone a radical change and she is in G's words "*…too sweet*" (Line 243). "*I think it's since she started her business, now she has money, she's happy.*" (Line 245) G is probably correct in assuming that her mother's change in demeanour is facilitated by money. As the decision maker and financial organiser in the family her mother's previous strictness

and bad temper may have stemmed from the stress related to not having sufficient money and concern for how she would distribute the family's income to meet their needs.

7.6.3 Conflict between siblings

G at no point mentions any conflict between herself and any of her siblings. No situations are described in which sibling conflict could be inferred.

7.7 Gender differences in financial distribution in the family

G is adamant that there are no differences in the way money is distributed between male and female siblings. In answer to the question of whether being female would involve being given more or less money G says, "*No way*!" (Line 155).

7.8 Gender differences in treatment of siblings in the family

When asked if she feels her parents might treat males and females differently in the family she says, "*No, if you are a boy you have to cook you have to clean the house you have to do everything*," (Line 152-153). There are no indirect indications in the interview that there are indeed any differences in the way male or female siblings are regarded.

7.9 Interesting comments

> "*Before I came to Wits I thought I had everything that I needed I did not think that I came from a poor family it did not feel like that. At home we were all poor but there were still classes of people even though it was not all about money.*"
>
> (Line 6-9)

8. Interview H – Key topics and themes

8.1 Background

H is the oldest child in a family of four sisters. She is twenty one and was born in A township in Johannesburg. She spent both her childhood and adolescence in the village of M in the North West Province. M is a rural village with little infrastructure limited opportunity for gainful employment. Increasing unemployment and poverty is a feature of the area where H grew up. Her father was employed as a bus driver but died in 2004. Forced by circumstance to be creative her mother opened a small business of her own in 2005 running a shebeen from home. H is in her second year studying law.

8.2 Financial organisation and attitude toward money in the family

While her father had been the family's breadwinner up until his death in 2004 her mother according to H made the decisions regarding expenditure. She says "*Financial decisions? My mother always made the financial decisions, like about the furniture, everything, my father doesn't mind...*" (Line 121-122). When asked what sort of financial decisions her mother made she gives the following example;

> "*Well like if say we have to buy a new TV and then my father says no we don't have enough money then my mother will go and buy the TV anyway and then as long as the children are happy about it then he will just have to accept it.*"
> (Lines 124-127)

On the surface it may appear that her mother made the financial decisions however her father distributed cash to her mother for household expenses and school fees so in effect he was in control of the money, she explains, "*…he* [father] *gave my mother money to buy groceries*." (Line 57). In her statement that her mother made the financial decisions she adds the qualifier, "*like about the furniture, everything*" which positions her mother's sphere of influence squarely within the home. That is her mother is not responsible for making decisions that might affect the family in a broader context. Her father also appears to be somewhat patriarchal an impression that can be gleaned from

her comment that, *"…whenever my father say something my mother listens because…he is always thinking about what's best for the family*." (Line 117-119). She also describes her father as strict (Line 135) his opinion carried weight within the family and within the community. H explains that her father is a strong person and that "*…they* [the community] *still feel afraid like before my father passed because he was so strict, so they respect my family*." (Line 177-178).

Her father appears to have had a careful attitude toward money she mentions in line 103 that "*…he* [H's father] *had some money saved…*" Saving is a behaviour that her father tried to encourage in his children as she explains below.

> "*My father taught me to like as I was growing up that I should learn how to save because one day I will be a parent so it's something that I need to do and need to teach my kids how to do.*"
>
> (Line 80-82)

H admits to saving her pocket money as a result of her father's suggestion that saving is a good idea. For instance if she wanted a book she would not ask her father to purchase it instead she says; "…*I will save my pocket money and get the book*." (Line 76). She was not forced to save but left to make up her own mind (Line 84).

Her father appears not to have spent money freely on himself reinforcing the sense of his carefulness and frugality toward money. She relates that her father would only for instance purchase clothes for himself if her mother insisted (Line 88-89). She also relates that her father did not socialise with friends on weekends but stayed home.

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

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

8.2.1 Current financial organisation

H's mother is now the family's sole earner running a shebeen business from home. Her three sisters are still at school and live at home with their mother. Her university education is being funded by her uncle, her mother's brother. H resides in her other maternal uncle's home with his family (Line 36 & 50). She provides some money for herself through a part-time job with the Disabled Students Programme (DSP). She uses this money for transport, clothes and other personal items (Line 36-37).

8.3 Reciprocity in the family

Reciprocity is a strong theme in the family. Since her father's death she has had to rely on the support of her maternal uncles to finance her education and provide her with a home. It is interesting that she did not approach her uncle with a direct request that he pay her fees but instead asked him to sign surety on a loan. H explains that she feels her uncle "*…wouldn't take me serious,*" (Line 352) if she had not made an effort to solve her difficulty before approaching him. She explains her uncle's decision to assist her by paying her fees in the comment below.

> "*…so I decided to ask my uncle to sign surety for me for a loan then he said to me that since you are so determined to go to school and then your results are good and you are a dedicated student then I am just going to pay out of my income because I don't have a wife, I don't have a child.*"
>
> (Lines 144-148)

8.4 Attitude toward reciprocity/obligation

H feels that she has a future financial obligation toward her family. Her motivation for this sense of obligation toward her family is twofold. Her first motive centres on education.

> "*I do* [have a financial obligation to the family] *because as soon as I get at a job I have to give them money so that my sisters can go to school, because they are still at high school and I think that they would want to go to tertiary.*"
>
> (Line 180-182)

Her second motive centres on a sense of duty reinforced by her father's death. She clarifies her position saying; "*I just feel like since my father passed away my mother didn't get enough money so I should be the breadwinner in the family*." (Line 184-185). When asked where this idea comes from she once again invokes the idea of duty and the importance of education in making personal independence possible, something that she feels her sisters are entitled to just as she is. These ideas come through in the following comments;

> "*I think that if I don't help them to go to school then who is supposed to be responsible because if I get work and I am earning a few thousand a month then I have got no one to support I just have to help my sisters so that they become independent too.*"
>
> (Line 187-190)

H's sense of duty toward her family is strong and recurs throughout the interview as the following excerpt highlights once again; she says; "*…I am determined to go to school… my family depend on me so that I could help in the future…*" (Line 352-353).

Her sense of reciprocal obligation also extends to her uncles' as she explains;

> "*Yah if they* [uncles'] *told me they need something I will get it, if it wasn't for them* [uncles'] *I wouldn't be where I am* [at university]. *Like even their youngest will be going to tertiary at the same time as my sisters I will still help them.*"
>
> (Line 303-305)

H's reason for feeling some obligation to her uncles' family is as a direct result of the assistance they have provided for her that has allowed her to continue attending university. Below she elucidates her position on reciprocity.

> "*I don't know,* [if reciprocity is something the family taught H] *maybe it's because I believe that you should,* [reciprocate] *I mean if you look at my position that if I was in, like ok, I would say that maybe I would be an advocate one day and at some time I was like this child that needed money to go to school and then one uncle just committed to pay for my fees then I should do the same.*"
>
> (Line 307-311)

8.5 Forms of reciprocity

Although the relationship is not yet in practice reciprocal a sense of mutual obligation exists between H and her nuclear family and between H and her extended family. Reciprocity takes the form of money, accommodation and food as she explains *"…my mother's brothers. The one is paying my fees and the other one I am staying with him*." (Line 140-141). H envisions her future reciprocal actions to take the form of money. H is very focussed on providing for her siblings education as she mentions throughout the interview and again in lines 369 to 370, "*Because you have to support them* [sisters] *when they want to go to varsity and you can pay for their fees because you are earning enough*."

8.6 Conflict in the family

Some conflict does feature in this family. There is also some potential community conflict generated by H's mother's business which is not seen as positive some community members (Line 163-165). Customers spend significant amounts of time and money in her mother's establishment (Line 165-166 & 168). The disapproval of some members of the community does not bother her and she says "*She* [mother] *is safe, 'cause customers are people she knows and there is no way that they will hurt her or their wives will do anything…*" (Line 171-172).

8.6.1 Conflict between parents

H relates only one incident that provoked conflict between her parents. Her mother was entrusted with cash to pay her children's school fees. Instead her mother spent the money on clothes for herself and "*…that is when my father got cross*" she explains (Line 101). According to H her parents discussed the incident and that closed the subject and "*…he* [father] *never got cross again because whenever my father say something my mother listens*" she reveals (Line 117-118). The incident may have been

closed but was certainly not forgotten as she made known earlier in the interview her father would sometimes say;

> "*…I am no longer going to give my wife money but I will give to my daughter, because she, my mother, is not clever, she doesn't know how to spends money (laugh).*"
>
> (Line 96-98)

H's father's comment could be taken as a not so subtle reminder to her mother that she needs to take care with money. It is also a declaration of ownership on the part of her father, the money is his to distribute as he pleases. Coupled with her comment that, "*whenever my father say something my mother listens*" (Line 118) these utterances may provide some insight into why there is little conflict between her parents. The picture that emerges as suggested earlier is that H's father has a patriarchal outlook and sees himself as the head of the family. Her mother supports her father in this role her comment that her mother listens to H's father attests to this. The word listens as she uses it in this context could also be interpreted as obeys. The net result is that there is little conflict between her parents because of the apparent hierarchical nature of their relationship.

8.6.2 Conflict between parents and children

At no point does she indicate that there is conflict between herself and her parents or between H's sisters and H's parents. The question of whether conflict exists between herself and her parents was not directly asked during the interview.

8.6.3 Conflict between siblings

When asked whether there were ever arguments between H and her sisters she says 'yes' rather promptly and relates the following;

> "*Yes, if my mother buys a pair of shoes for my sister we would say you favour her why don't you buy all of us shoes. If anyone got a jacket I would also want it, why don't you buy me that same jacket because I am also your child. Then my father would be forced to buy us the same jacket if we want.*"

(Line 129-133)

The arguments H and her sisters have seem to be focussed on clothing and appear not to be all that significant more minor jealousy than serious discord. The solution was for her parents to purchase all the girls the same item.

8.7 Gender differences in financial distribution in the family

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

8.8 Gender differences in treatment of siblings in the family

Despite the fact that H's siblings are all girls she feels that boys would not be treated any differently to the girls in the family; "*He would have to help.*" (Line 335). She uses a younger cousin in her uncle's home as a reference point; "*There is only one younger boy but I think it's the same for all of us.*" (Line 337). Although she suggests that there are differences in the behaviour of male and female children based on her experience of other families;

> "*…I think boys are too demanding, yah, we were just happy for everything that we get, as long as there was food, we had TV we were always happy, we were always helping my mother with things, boys don't do that.*"
>
> (Line 328-331)

8.9 Interesting comments

Interviewer: Where did you get the idea that you wanted to do law?

> "*I just saw it on TV and then I enjoyed like, seeing people in action in court and trying cases and it sort of like encouraged me and I like arguing a lot as well.*"
>
> (Line 108-111)

9. Interview I – Key topics and themes

9.1 Background

I is the youngest child in a family of eight children. Her family home is in T in the North West Province. She has four older brothers and three older sisters. Her eldest brother the firstborn child in the family is a policeman residing in Johannesburg while her second brother is works and lives in Johannesburg. The third brother is attending IT college and her fourth brother the youngest of the boy's lives at home but is unemployed. She only mentioned two of her sisters during the interview. Her eldest sister lives with her boyfriend and their children in T, she is unemployed but supported by her partner. Another of the sisters is unemployed and living in her mother's household. I's mother is employed as an office cleaner while her father retired from his job as a mechanic at a bus company in early 2005. I is currently completing her second year of a law degree.

9.2 Financial organisation and attitude toward money in the family

Although both I's mother and father were employed her father's only contribution to the household was to pay for the house. The bulk of his income and his retirement payout appear to have been spent on drinking and socialising. She indicates that the family were not told what her father's income was. As she explains in lines 23 to 25, "*My father is a person who drinks, he doesn't use his money for his family he uses the money for his own needs, we didn't even know how much he was earning*." Her father does not have an income having received a lump sum pension payout when he retired. She reveals that; "*There is no pension, my father bought a computer that is the only thing and the rest he is spending on his friends and relatives drinking the money away.*" (Line 49-51).

I's mother is therefore the main breadwinner in the family and her income goes toward the family's subsistence needs such as groceries and clothing as well as

covering educational costs of the children. However her mother had the responsibility of providing for her children's needs even before her husband retired. Her father is influential in the home but not totally reliable and it therefore seems that her mother has to make most financial and other important family decisions.

9.3 Reciprocity in the family

Reciprocity is clearly evident in I's family. Reciprocity currently works vertically between the generations. Her middle brother sends money home to their mother while her eldest brother provides their father with cash. Her sisters do not contribute to the household, the first because she has her own home and family to take care of and the second is unemployed. Currently there does not appear to be any form of reciprocity between the siblings in the family.

9.4 Attitude toward reciprocity/obligation

I is emphatic that she will be assisting her mother when she has completed her degree she feels strongly that her mother has facilitated her opportunity to attend university and that this needs to be reciprocated. Her reply below illustrates her desire to recompense her mother;

> "*Of course, my plan is to build a house for my mother and send her money each and every month no matter what because she is the one who has taken care of me and not everyone who is a cleaner can take a child to university.*"
>
> (Line 68-70)

In the comments above I expresses pride in her mother and thankfulness for her mother's willingness to provide for her. She does not however express the same positive emotion or desire to assist her father in any way in the future. In answer to the question of whether she would assist her father financially or otherwise I says;

> "*I would explain that by the time I was still a student he wasn't even there and it was my mum who suffered. If my father asked for money, right now I can say I won't give him any, but even now he has no money, I feel sorry and ashamed so I would probably give him.*"

(Line 71-75)

Her feelings toward her father are conflicted and this impacts on her attitude towards reciprocity with regard to her father. Although she feels justified in not giving her father money she also feels distressed that he does not have an income.

When asked about reciprocity and her siblings she says forcefully, "*I must help them…*" (Line 104) as if it is her duty to help her siblings. She also qualifies her statement placing an emphasis on education and indicating that not all her siblings require financial assistance.

> "*I must help them, especially the ones who are studying, like my middle brother, my sister, the one with her own place I don't think she has a problem because she has a boyfriend who supports her and her three kids. My sister who is at home I will give her money because otherwise it just places more of a burden on my mother.*"
>
> (Line 104-108)

The following comment sums up her attitude toward reciprocity including both her feelings of duty and obligation toward her family and her contention that making an effort to improve one's circumstances specifically through education is important.

> "*…it's my family so I must help them no matter, but its better if you go to school then you can become independent and not be stuck there where there are no opportunities just drugs and sex and alcohol.*"
>
> (Line 118-120)

9.5 Forms of reciprocity

Currently reciprocity takes the form of cash in this family. Only two of her brothers are engaging in reciprocal behaviour at this time and both do so through the medium of money. As she explains, "*…the middle one [brother] tries to help he sends money if he can…*" (Line 43) and then later she says "*My brother in Joburg, the policeman he give my father money so maybe it's ok…*" (Line 75-76)

In the future I has explained that her contribution to her family, specifically her mother will be in the form of property and money she says "*…my plan is to build a house for my mother and send her money each and every month no matter what…*" (Line 68-69). She also indicates that she is willing to assist her siblings if necessary and this would also take the form of money in line 107 she says "*My sister who is at home I will give her money…*"

9.6 Conflict in the family

Areas of conflict arise in the family around money and obligation this is expressed obliquely rather than overtly in I's answers to questions about reciprocity particularly toward one of her sisters. The tension around money also surfaces in her answers to questions about her father financial contribution to the family.

9.6.1 Conflict between parents

I states that there is no conflict between her parents although potential for conflict exists in her father's lackadaisical approach to money and the family. The reason she provides for the lack of conflict between her parents is her mother's faith.

> "*No* [there is no conflict] *my mother is very forgiving, she is a pastor in The Body of Christ Church and she says everybody must follow their path.*"
>
> (Line 53-54)

Her mother spends most of her time outside of the home, working during the day and attending to church business in the evenings and over weekends. In line 91 and 92 she explains why her mother does not get involved in sibling arguments and this may well provide part of the reason for there being no conflict between her parents. "…*she* [mother] *is out at work and then every evening and weekends she is very busy with her Church work so she is not home much...*" (Line 91-92). Being out of the home a good deal would allow her mother to avoid the potential conflict that may exist unexpressed within the relationship with her husband.

9.6.2 Conflict between parents and children

I does not indicate that there is any overt conflict between parents and children in the household. She however is disapproving of her father's behaviour stating, "*…my father just sits on the couch the whole day while my mother works, but I wouldn't have that crap in my house*." (Line 56-57). I's ambivalent feelings regarding reciprocity towards her father and her father in general create a tension filled undertone to the parent child relationship that is evident even in this brief interview. While she does not spell out whether there is explicit conflict between herself and her father the potential for overt conflict is certainly apparent.

9.6.3 Conflict between siblings

Tension exists between I and her siblings around gendered issues such as household chores. She says that her brothers supported by her father felt that household chores are "*ladies work*" (Line 84-85). Her brothers avoided prolonged arguments about the issue by leaving the house and in effect forcing I and her sisters to do the required chores as evidenced by the statement *"…well actually the guys just go they don't even stay to disagree then we have no choice,*" (Line 94-95).

A further area of tension between I and her siblings centres on education and making a contribution to the family. In response to the question of how she felt about supporting her unemployed siblings she replies in a positive manner but qualifies the answer remarking on the sister still living at home; *"…I will give her money because otherwise it just places more of a burden on my mother*," (Line 107-108). When asked why she feels reluctant about helping her sister I replies;

> "*You see where I come from women are facing problems they fall in love with older men or go for prostitution because they think that is the only way to get money. Growing up I was very talkative maybe I don't know a bit cheeky so people used to say that I wouldn't make it to matric and my sister also couldn't see the point of worrying about matric so I wanted to prove a point so that is why I am here.*"

(Line 110-115)

The only overt conflict between the siblings mentioned is around clothing. This is a minor three way conflict between I and her siblings and her mother.

> "*Well, even now my mother buys me clothes, she says the others are grown up, I am the lastborn but they complain they are not working but she says I need clothes for the university and they have had clothes from her for many years. But sometimes she will buy my sister who is at home and not working something.*"
>
> (Line 97-101)

9.7 Gender differences in financial distribution in the family

I's mother appears to be equitable in her financial support of her children and continues to financially assist those of her children who require it even as adults. Although she mentions that her father spends money on his relatives she does not indicate whether he contributes to any of her siblings at all whether male or female. The general tone of her revelations about her father suggests that he does not make any direct financial contribution to the household or its members.

9.8 Gender differences in treatment of siblings in the family

There are differences in the way that male and female children were treated in I's household this is where her father's influence is felt. In answer to the question of whether male and female members of the household are treated equitably she says;

> "*Maybe, not really because the guys did not want to do chores, so the girls did all the domestic work we did argue about it but my brothers' say ladies work is in the kitchen.*"
>
> (Line 84-86)

I's father supports the position of diversified gender roles, as she clarifies, "*My father supported them in that, he thinks men should not do domestic work and like security work is not for women and things like that.*" (Line 88-89).

Her mother seems to treat her children equally and there is not enough detail to determine whether her mother supports the idea of female children having to do household chores and male children not.

9.9 Interesting comments

Although I's mother is supporting I financially at university having taken out loans to do so she is not happy with her daughter's choice of degree as I explains below.

> "*…she was happy that I wanted to go to university but not with the LLB choice, its against her religion you know things like abortion she doesn't believe in that but the law supports it, but she said I must do what I want to do.*"
>
> (Line 78-81)

Despite her mother's opinion regarding law she decided to pursue that line of study nonetheless, her reasons for doing a law degree are elaborated in the comments below.

> "*I had a class teacher in matric who suggested law, actually he did law but then changed to teaching anyway he thought it would interest me. Also I come from a rural area where men are the head of the household but everyone is equal before the law so I want to show women that we do have rights, so that's also why I am doing it.*"
>
> (Line 4-8)

10. Interview J – Key topics and themes

10.1 Background

J is the second child in a family of three children. She has an older sister and a younger brother and was born in B Health Centre in the Limpopo province. B and W villages are situated in rural areas of the Makhado municipality which previously made up the former Gazankulu and Venda homelands. Many men in the area are involved in migrant labour and as a result women comprise the largest percentage of the rural Black population. As a young child she shared her maternal grandmother's house with her cousin in the village of W in the Limpopo province. In 1999 J moved to her mother's home in B village.

J's parents are divorced; they were married under customary law. Her father refuses to support his wife or children he moved away to Johannesburg after her brother was born and has very little contact with the family. J last spoke to her father in 2000. After moving to Johannesburg her father worked either on a mine or in a factory as an unskilled labourer. Her mother obtained legal documents requiring her father to pay maintenance however he fell ill and has not worked since then. J and her siblings have all completed matric however she is the only child in the family attending a tertiary education institution.

10.2 Financial organisation and attitude toward money in the family

J's mother is the family breadwinner since her father does not contribute the family at all. As a young child she resided in her maternal grandmother's household while her mother provided money for uniforms and school items, her grandmother provided for the households daily needs; "*Sometimes my mother would send extra money for that* [uniforms and other extra requirements] *but my grandmother had a pension and she bought the food for the house.*" (Line 70-71). Her mother operates a small spaza shop

from home. Her sister is unemployed and living at home as is her brother. J is supported by her mother and also lives at home during the university vacations.

As the only income generator her mother makes the decisions about expenditure and it does not appear that she consults the children in the family. It is clear that her mother's resources are limited and appear to be prioritised around basic subsistence needs and education. J comments that she never went on any school trips as that was not financially viable, "*Oh no, my mother did not have money for that* [school trips] *only for the basic stuff so I didn't go to any school trips*." (Line 88-89). J is the only child able to attend university because she qualified for financial aid even so it seems to be a struggle for her mother to provide money for personal items. She explains that if she needed money; "*I wouldn't call her* [mother] *because she would be under pressure but if I asked she would send something.*" (Line 101-102).

10.3 Reciprocity in the family

Reciprocity is part of the functioning of J's family. Reciprocity operates vertically between the generations. In order to make ends meet when she was a child her mother sent her to live with her grandmother; J's mother's mother. Her grandmother had a pension that covered the daily needs of the small household consisting of J, her female cousin and her grandmother. Her mother provided a little extra money every now and then. Although reciprocity in this family is currently one directional the relationship of mutual dependence exists and will come into operation when both possible and necessary. For instance between J and her siblings; J and her mother; J's mother and J's grandmother or J and her grandmother.

10.4 Attitude toward reciprocity/obligation

J sees it as her duty to make a financial contribution to her mother when she has completed university. Her perception of duty seems to be positive and she does not

perceive reciprocity as something that is owed to her mother. Her position is explained by the following remarks; "*Not owe so much, it's my duty she has been working hard for so long, if I earn money then she can stay at home and have some nice things*." (Line 104-105). She explains her ideas around reciprocity further saying "*…but they* [parents] *can support you until you have become independent then you can support them and maybe do something for your siblings.*" (Line 119-120).

When asked if she might resent having to provide for her siblings in the future she says; "*No I can't see that, they would do the same for me if they had a job*." (Line 128). J's answer provides further insight to her attitude toward reciprocity not something that needs to be questioned or resented it is a necessity and an accepted way of doing things.

10.5 Forms of reciprocity

Reciprocity in J's family would take the form of money and or goods. She states that when she has an income she would like her mother not to work and to have "*nice things*" (Line 105) suggesting that she would purchase her mother "*nice things*" and facilitate the possibility of her mother's not working by providing money to sustain her mother's household.

10.6 Conflict in the family

Conflict does not seem to be a feature of J's family. The only area where conflict may have existed is between her parents. Parental conflict seems to have centered around money specifically her father's reluctance to make any financial contribution to his children or wife. In the seeming absence of any conflict being expressed in her family various hypothetical questions were put to J about conflict. For instance, whether she may in the future experience conflict with a partner over her personal obligation to assist her family. Her response is that a problem would only arise if her

partner came from a different background to her own. J's explanation of "*same background*" is;

> "*Like same experience if they were not coming from a rural area or their parents had enough money, like that, otherwise there would not be a problem.*"
>
> (Line 139-141)

10.6.1 Conflict between parents

Conflict between her parents is apparent although the interview only provides limited insight to this. J reports; *"…when my younger brother was born then my father left to work in Joburg but he didn't want to stay with my mother anymore.*" (Line 41-42) her parents are now divorced. She adds that her mother had to obtain court documents in an attempt to force her father to make some financial contribution toward the family. J comments that her father, "*was not interested*" (Line 47) in sending money to the family and that he, "…*sort of decided to not go back* [to work] *because he didn't want to pay maintenance*." (Line 49-50). Along with attempting legal measures to force her father to make a financial contribution to the family J's comments above give the impression that there must have been some measure of discord between her parents.

10.6.2 Conflict between parents and children

Conflict is not a feature of the relationships J has with her mother or father as portrayed in this interview. She explains that she has little contact with her father and none of her comments suggest that her relationship with her mother is characterised by conflict.

10.6.3 Conflict between siblings

There does not seem to be any conflict between J and her siblings. When asked if conflict is a feature of her relationship with her siblings she responds;

> "No I never, what for? If you ever get any kind of trouble then you have to go b*ack to them at any time, so whatever my older sister says I take it you know, its difficult for her not working and also we are not really children now to fight about silly things.*"
>
> (Line 130-133)

Her answer suggests that any discord between herself and her sister is unimportant and trivial and if it occurs is more a result of her sister's frustration at being unemployed than any real conflict.

10.7 Gender differences in financial distribution in the family

There is no indication that J or her sister is treated any differently than her brother. J is the only child attending a tertiary institution and receives money for her mother to help with personal items that financial aid does not cover. Both her sister and brother live at home are unemployed and fully supported by her mother.

10.8 Gender differences in treatment of siblings in the family

There is no obvious sign that male and female children are treated differently in J's family. The only mention of differences occurs when she is asked directly if males and females in her family are treated differently. Her answer to this question is as follows;

> "*There is only my younger brother, he was treated differently like given special attention but that is not because he is a boy it's only that he was the baby you know, now we are all the same.*"
>
> (Line 107-109)

10.9 Interesting comments

J was asked if she thought that being a woman earning a salary might make things difficult with her future partner and her response suggest that there may be conflict in certain circumstances as her answer below indicates.

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

She then elaborates "*then if it is someone who is also here at Wits then they will know it's not like that.*" (Line 150-151) suggesting that someone who has been exposed to the university environment would be pro gender equality.

J's final comment regarding money is "…*it's* [money is] *just important for life; if you don't have it you can't do anything so money is important*." (Line 156-157) perhaps indicating that money plays a central role in her life and is often at the forefront of her mind especially in view of her reliance on financial aid and the limited financial resources of her family.