

**Unpacking the Lived Experience of High-Income Female Earners in
Romantic Relationships.**

by

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Declaration

I, Silindile Noxolo Ntshalintshali, hereby declare that this research paper is my own, unaided work. All the sources that I have used have been referenced. It has not been submitted before for any other examination or degree at this university or any other university.

Signature: SN Ntshalintshali

Date: 15 February 2024

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Chapter 1: Introduction

The interplay between financial power and traditional gender roles of high-income earning women is a complex and multifaceted issue that requires in-depth examination. The gender equality movement, which began gaining momentum in the late 19th century, has played a significant role in challenging traditional notions of gender roles, and advocating for equal treatment of men and women (Deutsch et al., 2003). This movement has made considerable progress over the years, as evidenced by the commitment of 195 nations to the 2030 sustainable goals agenda, including the goal of enforcing gender equality (Deutsch et al., 2003).

While policies and legislation have been implemented to empower women economically and promote their participation in traditionally male-dominated fields, such measures often fail to address the internalised beliefs about gender roles that continue to shape societal attitudes towards high-income earning women. Research suggests that despite advancements in policy, patriarchal norms persist and influence how society perceives successful women (Bonnin, 1996; Eagly & Karau, 2002; Expósito et al., 2010; Gupta, 2016; Pietri et al., 2016). These deep-rooted beliefs can manifest in various ways, such as stereotypes that portray ambitious women negatively or expectations for women to prioritise family responsibilities over career advancement.

To better understand these dynamics, gender studies have emerged as an important field of inquiry. In South Africa specifically, where challenges related to gender inequality persist, research focused on gender transformation aims to shed light on the intersectionality between

financial power and traditional gender roles among high-income earning women. By examining this interplay through a sociocultural lens, researchers can identify patterns and trends that inform policymaking processes (Bonnin, 1996).

One key aspect to consider is how financial power affects traditional gender roles. Historically, economic independence has been associated with male dominance and authority within households (Bermudez et al., 2021; Mookodi, 2004). High-income earning women may challenge these traditional norms by assuming breadwinner roles or exerting control over household finances. Research indicates that this shift in power dynamics can lead to conflicts within relationships and societal backlash (Jehn & Mannix, 2001). Some men may feel emasculated or threatened by women's financial success, leading to tension and strain in partnerships (Michniewicz & Vandello, 2015; Vandello et al., 2008).

Moreover, the intersection of financial power and traditional gender roles also influences women's experiences in the workplace. Despite their professional achievements, high-income earning women often face obstacles such as the glass ceiling, gender discrimination, and societal expectations regarding femininity (Eagly & Carli, 2007). These challenges can hinder career progression and limit opportunities for advancement.

While policies and legislation have made strides towards promoting gender equality, they do not address the deeply ingrained patriarchal beliefs that shape societal attitudes towards high-income earning women (Casey et al., 2010; Masango & Mfene, 2015; Rocha, 2020). Gender

studies research, such as this study, are believed to play a crucial role in understanding the interplay between financial power and traditional gender roles among these women.

In conclusion, the journey towards achieving gender equality has made significant progress over the years, with policies and legislation aiming to empower women and address systemic inequalities. However, these efforts often fall short in addressing the deeply rooted patriarchal beliefs that continue to shape societal attitudes towards high-income earning women. This research report emphasises the importance of gender studies in understanding the interplay between financial power and traditional gender roles among these women.

1.1 Research Problem

South Africa's gendered history is the product of its colonial and apartheid past which created fragmented patriarchies in rural areas and urban areas (McEwan, 2003; Morrell et al., 2012). In the apartheid era, men dominated the paid workforce which gave them the authority and power to make decisions for and about the family (Morrell et al., 2012). Patriarchal ideology, in post-colonial and democratic South Africa, has negatively affected the discipline of gender studies. Byrne (2017) posits that the marginalisation of gender studies by universities undermines its ability to address the need of gender transformation.

Schippers (2007) succinctly outlined the three components of Connell's model of hegemonic masculinity; (1) it is a social location in which individuals understand (2) a set of practices and characteristics to be "masculine" and (3) through the embodiment of these practices by both men

and women has cultural and social effects. To briefly illustrate the shifting hegemonic masculinities in South Africa, Morrell et al. (2012) contrasted various leaders of the African National Congress (ANC) – Nelson Mandela, Thabo Mbeki, Jacob Zuma, and Julius Malema. Nelson Mandela represented an egalitarian masculinity that proposed men to be more involved in domestic work as well childrearing. When Thabo Mbeki's presidential term started, he aligned himself with Mandela's ideal of gender equality however resistance to his leadership style and gender ideals eroded the chance of the new egalitarian masculinity flourishing. In his term, Jacob Zuma reintroduced the heterosexist, patriarchal, implicitly violent traditional masculinity that was familiar social order for African men and women who understood it be the "right" way things ought be and as the ANC youth leader, at the time, Julius Mamele promoted a masculinity that asserted power and wealth that could be attained through entitlement, use of violence and brute strength (Morrell et al., 2012). Shifts were made toward a new masculinity that sought to support the ideals of gender equality however the most dominant form remains the "traditional" masculinity. Hegemonic masculinity explains how and why men maintain social control over women and other gender identities which are considered "women-like" in each society (Morrell et al., 2012).

There is a quote by Johnny Hart, "whoever has the gold makes the rules" which has held true for many years in patriarchal societies that subscribe to traditional masculinity ideologies (Levant et al., 2003; Murshid & Critelli, 2017; Rink et al., 2021). This research seeks to contribute to the body of knowledge about South African hegemonic masculinities by exploring the lived experiences of economically empowered women, the importance of this financial power in the dynamics of the relationship and the interplay between their financial power and their 'traditional'

or 'expected' gender roles - childbearing, housekeeping, etc. By answering the research question stated as follows: *How do high-income earning females in heterosexual romantic relationships navigate their gender roles and negotiate their power in financial decision making?*

1.2 Justification, Aim(s), and Objective(s)

The existing body of research on the intersectionality of race, class, and gender as it pertains to masculinity has primarily focused on developed countries such as the United States, the United Kingdom, and various European nations (Lewis, 2001; Lowell, 1996; Mader & Schneebaum, 2013). These studies, although valuable, often lack a nuanced understanding of the specific socio-economic and racial contexts of developing nations, particularly in Africa.

South Africa, in particular, stands out as a unique case study due to its complex history of apartheid, post-apartheid social and economic transformations, and the diverse racial and cultural fabric of its society. The intersectionality of race, class, and gender in South Africa creates distinctive dynamics that significantly differ from those in Western developed countries. Understanding masculinity within this context is crucial for developing a comprehensive global perspective on gender studies.

The methodological approaches employed in many existing research studies have been predominantly qualitative. Qualitative methods allow for in-depth exploration and analysis of the intricate nuances associated with gender and finances. These methodologies often involve interviews, focus groups, and participant observations, providing rich data that can capture the

complexities of individuals' lived experiences concerning masculinity and financial matters. The choice of qualitative methods in these studies reflects the intricate and multifaceted nature of the connection between masculinity and financial behaviours (Anderson, 2010; Smith et al., 1995).

In the current study, it is essential to recognise the limitations of relying solely on research conducted in developed countries. Drawing on the unique socio-economic and racial context of South Africa provides an opportunity to broaden the understanding of masculinity and its intersectionality with race, class, and gender in a global context. By employing qualitative research methods, the study aims to capture the diverse narratives and perspectives of individuals in South Africa, shedding light on the complexities of masculinity and financial behaviours within this specific cultural and historical backdrop.

The primary aim of this research is to explore the interrelation of gender ideologies on dual-income heterosexual romantic relationships, particularly focusing on South African females who earn more than their partners. The study aims to gain comprehensive insights into the implications of these ideologies, delving into the financial decision-making processes within these relationships and assessing their role in fostering gender equality.

The research objectives for achieving this aim are twofold. The first objective of this study is to elucidate the internalised gender ideologies of high-income women, casting light on their beliefs and attitudes. The second objective is to understand the multifaceted perceptions and experiences of gender equality in various spheres of their lives, such as work, home, and family

dynamics. Additionally, the research seeks to explore the complex nature of financial decisions within romantic relationships, specifically examining how gender norms and expectations influence these decisions.

1.3 Layout of the remainder of the document

In this section, an outline of the chapters that follow is provided. The contents of each chapter are thus summarised.

In Chapter 2, a review of the literature related to gender ideologies, management of finances in relationships, the empowerment and career advancement of women is discussed. The theoretical departure contextualises the concepts of interest for this study.

In Chapter 3, the methodology employed in the study is discussed. The discussion includes the research paradigm, number of participants, the manner in which participants were recruited. In addition, the method of data collection, data analysis and the measures that enhanced the quality of the study are explained in this chapter.

The findings in relation to the research aims and objectives are presented in Chapter 4. The findings are presented in themes that emerged from the data analysis.

In Chapter 5, the emergent themes of the findings section are discussed. Moreover, the discussion is related to the literature, and the aims and objectives of the study. Furthermore, the limitations and recommendations of the study are outlined as well as the researcher's reflection on the research process.

1.4 Conclusion

In summary, this research aims to unravel the impact of gender ideologies on financial decision-making processes by investigating dual-income heterosexual romantic relationships particularly when females earn more than their partners. The twofold objectives, illuminating internalised gender ideologies of high-income women and exploring perceptions of gender equality, underscore the complexity of the study. This research seeks to contribute a more inclusive and global perspective to discussions on masculinity, gender equality, and financial behaviours, shedding light on the diverse experiences shaped by the intricate interplay of race, class, and gender in South African society.

Chapter 2: Literature Review

To understand the function of gender roles in heterosexual romantic relationships, it is important to take a step back and understand the concept of gender and the nature of gender differences.

2.1 Concept of gender and gender norms

Gender is conceptualised as a social construct that is produced in social practices and interactions that reinforce the notion that genders are assigned at birth (Lorber & Farrell, 1991). This production of gender creates expectations of what constitutes as appropriate behaviour. Social principles, also known as gender norms, govern the behaviours of girl and boys and sets the tone for the expectations of what is appropriate in womanhood and manhood through agents of socialisation such as the media, religious beliefs, and parents (Wilson, 2019). Gender norms have far-reaching implications on health, family planning, money management among various domains of life. The influence of gender norms on health behaviours differs slightly between men and women. Risky health practices are manifestations of masculinity in males, while gender norms can limit women's authority and ability to control their health in women. Gender norms have an impact on health through health habits in both circumstances (Fleming & Agnew-Brune, 2015).

In a study on gender norms in family planning, Schuler et al., 2011 contrasted the norms of men's and women's roles in the family and society in Tanzania. Men were defined as the leader of the household, the provider for the family, capable of having sex and satisfying a woman, capable of having children, and capable of participating in society. A man was responsible for

providing financial support for the family as the head of the household, including clothing, food, education for children, and health care. Men's positions as head of home were also described in terms of decision-making dominance whereas a woman was characterised as the husband's supporter, the caretaker of the family, and the bearer of children. The participants in that study made an interesting distinction stating that a man without children could still have the reverence and status of a man even though he was believed to be an incomplete man however a woman without a child or the inability to bear children is seen as far less than a woman, motherhood is the right of passage through women in this society could attain that title, "...she would be a human being but not a woman because I did not get married to her so that we can look at each other. I married her so that we can have a family and that is by getting children..." (Schuler et al., 2011).

The sentiments in Schuler et al. (2011) study is reflective of societies in which the breadwinner/ homemaker model is strongly held. In a recent study, Gonalons-Pons and Gangl (2021) found that in countries where the male breadwinner model is valued, the risk of couple separation is higher when men are unemployed; supporting the gendered expectation that a man should work. Tannen (as cited in Ickes, 1993) asserts that the differences in gender roles lies in the emphasis and priority; where the feminine gender role emphasises closeness and solidarity, and the masculine gender role prioritises power and status. These roles have been institutionalised by cultures leading to the structure of female subordination to male dominance.

In an act of activism against their subordination, women fought for their place in the workplace as economic actors however the influx of women in the workplace creates tension for

men and women to preserve their gender identities in which women carry the burden of child and home care, and men are expected to fulfil the role of provider (Lewis, 2001). The workplace also continues to replicate traditional division of labour with most institutions providing leave for women after childbirth, reinforcing the idea that childcare falls within the responsibility of women. Sallee (2013) conducted a study within three institutions of higher learning to make the argument that policies needed to be more than just family-friendly which was often synonyms with being 'mommy-friendly.' In the study, several organisational elements were outlined as necessary to enable men to make use of the offered family-friendly policies such as paid paternity leave, dependent sick leave, flexitime etc. Men in male-dominated organisations were less likely than women in the same organisations to access family-friendly policies however if other fathers had utilised these work/family resources more fathers were encouraged to also utilise them (Sallee, 2013). This behaviour supports the notion that gender norms exist in the world shaping people's experience and social norms exist in the minds of people as beliefs from observing their external world (Cislaghi & Heise, 2019).

In conventional heterosexual relationships men are expected to be breadwinners and women to be homemakers. Wives who earn relatively high-incomes tend to be absent in the home requiring that husbands dedicate more time to household tasks (Harrell, 2006). However, wives may also insist on performing the majority of the household tasks to preserve their identity as "good wives," while husband preserve their identity as the "man" by resisting the request for assistance (Tichenor, 2005).

2.2 Money management in romantic relationships

Traditional masculine ideologies bestow the status and privilege of “breadwinning” to men and women who subscribe to this ideology do not see themselves as breadwinners even when their partners do not fulfil this role (Tichenor, 2005). It can be argued that income disparity can be a site of tension and conflict in the relationship and could lower the perceived relationship quality, this will be explored in this study. When the female partner is the high-income earner in heterosexual relationships, men experience higher relationship quality despite the income disparity when they hold non-traditional masculine ideologies however it is unclear whether the same relationship quality would be maintained if the female partner held traditional masculine ideologies (Coughlin & Wade, 2012).

Traditionally, in a relationship, it is assumed that the partner who has more money also has a bigger stake in how financial decisions are made (Coughlin & Wade, 2012). In a US study, 62 couples confirmed this by agreeing that they felt the spouse with the higher income leveraged this to control decision making –with this control not being limited to financial decisions (Lowell, 1996 as cited in Coughlin & Wade, 2012). Men’s identities are so intricately linked to the power of having money that their psychological wellbeing decreases when their women contribute 40%-60% of the family income (Coughlin & Wade, 2012). It was found that in relationships where one partner manages the finances, specifically in the context of marriage, the woman is disadvantaged because women tend to make family-oriented decisions, putting themselves last more often than men, however this is mitigated by contributions to the family income giving her financial decision-making power related to her personal needs and those of the family (LeBaron et al., 2019).

Couples' financial decision-making strategies differ in the context of cohabitation and marriage (Mader & Schneebaum, 2013). In a European study, it was found that in the latter context financial decisions are less likely to be made individually however women are more likely to make decisions around everyday purchases and children related purchases alone, while men attend to the "serious" financial decisions (Mader & Schneebaum, 2013).

Financial conflict is a common source of distress in romantic relationships, and it can arise from various factors, including external financial obligations. Archuleta et al. (2011) conducted a study to examine the association between financial conflict and relationship satisfaction in married couples. The research focused on external financial obligations and disagreements over money management, their findings revealed a negative impact of financial conflict on relationship satisfaction, emphasising the need for effective communication and financial management strategies. It is important for couples in relationships to disclose amounts coming in and going out. Dew (2016) found the debt is positively associated with divorce. The non-disclosure of debt as a financial obligation is likely to cause tensions and feelings of diminished trust. While open and clear communication is important when discussing financial obligations, shared goals and values around money and family, will mitigate the rise of arguments about money. In a study conducted by Baisden et al. (2018), that included only participants in their first marriage with at least one child aged 18 or younger as a criterion, having shared or similar financial values appeared to benefit relationships more than how much income they earned.

One of the benefits of a joint account is that everyone has sight of the income and expenditure, for some couples it may even be the ultimate symbol of commitment as there is just “our” money. One of the findings in a study conducted by Skogrand et al. (2011) with participants who characterised themselves as having great relationships found it was not important whether money was kept in a joint or separate account as long the spouse handling the finances has the skills and communicated. The socio-economic strata of the couple also influences the decision to have a joint account, women in low-income partnerships may prefer having a joint account as means to secure themselves in the relationship (Addo & Sassler, 2010). The same however, cannot be said for women who are more financially independent whose autonomy is just as important security in the relationship. Maintaining that autonomy is a revolution of sorts against traditional norms and legal implications of shared finances (Mahle, 2006).

2.3 Women empowerment and career advancements

Gender equality and women empowerment has been on the United Nations agenda for over 20 years. In the Millennium Development Goals, it was the third goal however when these goals were reviewed in 2015, it become the fifth goal in the Sustainable Development Goals for 2030 strategy (Research Guides: UN Documentation: Development: 2000-2015, Millennium Development Goals, n.d.). The move from the third to the fifth position could suggest that over the years some strides toward gender equality and women empowerment have been made.

Feminist scholars assert that tangible women empowerment lies in women’s ability to understand and express their power (Cornwall, 2016; Kabeer, 2005) Their understanding of power

is anchored on two central aspects, control over resources and control over ideologies, therefore empowerment can be understood as the process of gaining control (Cornwall, 2016). There are many approaches to women gaining control, including education, equal rights, access to resources, and supportive work environments.

Education, as outlined above, is essential for women to bring about social and economic changes in the economy. It is an important lever to help women gain control over resources and ideologies by teaching them their rights, improving tolerance, increasing employment rates, and reducing poverty. More specific to the plight of women, it also helps in preventing early marriages, health, and safety, reducing infant and child mortality rates, and fighting hunger (Kaur & Saini, 2017). It has also been reported that women who are educated reported enhanced relationships and decreased conflict because partners are more willing to discuss problems in depth suggesting that tensions about income occur only when established ideologies of masculinity within a relationship are threatened (Harrell, 2006).

In the local context, gender equality has been a serious endeavour for the South African government in the last 20 years toward democracy led by presidents Nelson Mandela and Thabo Mbeki who both played a pivotal role in the formal acknowledgement of equality between sexes and etched this acknowledgement in South Africa's new Constitution (Hills, 2015). Feminists have long argued that empowerment is not something that can be done to or for women, a sentiment that likely rings true in the development of policies such as National Policy Framework for Women Empowerment and Gender Equality (WEGE) and legislation such as Broad-Based Black Economic Empowerment (B-BBEE) and Transformation that seek to address inequalities resultant

from apartheid (Hills, 2015). It can be expected that the successful implementation of these policies is largely reliant on the extensive participation and advocacy from women and their allies.

In her study, Cornwall (2016) explored what works to support the pathways to women empowerment and concludes that empowerment has to extend beyond increasing women's accesses to resources. In order to see the fruits of women empowerment, it is fundamental that women are engaged critically in thinking differently about themselves, their situation, their social work, and relationships to understand their power within and their collective power with other women to exercise the necessary agency to make positive changes.

While strides in women empowerment have given women access to various career opportunities, internalisation of gender-based myths influences behaviour, both directly and indirectly, through the anticipation that behaviours that deviate from gendered norms will be criticised by others (Barnett, 2004). For example, women may turn down career changing opportunities if they feel their colleagues may view them as neglectful of their maternal obligations while in a similar vein, men might be apprehensive to take parental leave for fear of appearing to have neglected their primary responsibility as providers (Barnett, 2004). Masculinity has high association with career advancement, the sample in Tharenou's (2001) study found that being high in masculinity coupled with high aspirations were the variables that supports advancement to higher management. The notion of meritocracy proposes that the attainment of status and reward is based on achievement, however a phenomenon called the "paradox of equality" posits that when

mangers perceive their ability to judge merit objectively, they unwittingly open themselves up to their own gender stereotypes and biases (Castilla & Benard, 2010; Kaiser et al., 2013).

Women's career advancement is marred by unique barriers such as the "sticky floor," "leaky pipeline," "maternal wall," and "glass ceiling." These barriers are underpinned by societal and gender stereotypes. The drive for gender diversity in organisations aims to reduce the reproduction of gender inequalities particularly through practices surrounding maternity leave and grant management (Maxwell et al., 2019).

The "glass ceiling" is a subtle yet strong barrier that prevents women from advancing in the management hierarchy (Ezzedeen, 2015; Kumra & Vinnicombe, 2008). In a sample of professionals in the private and public sector, Saleem et al. (2017) found that cultural connotations of leadership styles and societal barriers further impede women's advancement leading to underrepresentation in high-ranking executive positions. Additionally, women face challenges due to their submissive, emotional, and supportive nature, which are considered negative qualities for top management positions (Saleem et al., 2017).

The "leaky pipeline" refers to the attrition of women at each step of the career ladder, particularly in fields such as science, technology, engineering, and mathematics (STEM) (Liu et al., 2019; Saleem et al., 2017).

The term "maternal wall" is applicable to the barriers that women encounter when trying to negotiate maternity and family obligations within organisational structures. These obstacles have an impact on their opportunities for advancement and tenure (Maxwell et al., 2019; O'Shaughnessy & Burnes, 2016). In registered nursing, motherhood, dependent children, working hours, and career pauses all influence the advancement of women. As a consequence of motherhood, women's capabilities are devalued, they are denied opportunities, and they face career-related disadvantages. These elements do not operate independently, to a greater or lesser extent, women's career advancements are determined by the cumulative effect and the interplay between these variables (McIntosh et al., 2012).

Furthermore, the "sticky floor" denotes the hurdles that impede the advancement of women in their professional lives, including familial obligations and employers' failure to implement gender-inclusive policies (Buddhapriya, 2009; Burke et al., 2006).

Gender diversity in the workplace has bottom-line benefits for organisations where the representation of women in director positions results in higher sales and returns on invested, however organisational culture and expectations that favour men over women promote and sustain invisible barriers that cut into these bottom-line benefits (Ellemers, 2014).

2.4 Theoretical point of departure

The overarching goal of this section is to contribute to a nuanced understanding of the complexities surrounding gender roles, and power dynamics, shedding light on the diverse ways individuals navigate these aspects within the intricate tapestry of human relationships.

Adams' (1965) equity theory posits four propositions, the first is that humans are hard-wired to minimise pain and maximise pleasure, the second is that society rewards fair and equitable behaviour, the third is that humans want their behaviours to be met proportionally rather than equally – they do not want to over or under benefit and lastly, humans want to avoid inequitable relationships by restoring equity (actual and psychological) or leave the relationship (Hatfield & Rapson, 2011).

Gillespie et al. (2019) found that relationship quality is predicated by the perceptions of fairness in the division of shared expenses as opposed to the division of housework. The inequities of housework are easily resolved by outsourcing and reallocation compared to financial inequities. Equity theory provides the theoretical framework for this study as the focus of study is women who are negotiating their gender roles while evaluating the fairness of these roles in their relationships. The feminist lens will interrogate the beliefs of gender equality and the steps that female high-income earners have made toward that through their financial power.

The goal of feminist theory and activism is to raise attention to and explain the lives of girls and women to elicit empowering strategies, both individually and collectively, to transform such

oppressive conditions (LeBaron et al., 2019). The nature of feminist theory is not static, much like other social theories, it is constantly evolving within the socio-historical contexts in which practice take place and thus being built (Radtke, 2017). By applying a feminist lens, this study aims to examine the beliefs of gender equality held by high-income earning females and explore the steps they have taken to challenge traditional gender roles in their homes.

Intersectionality theory contextualised the women in this study and their experiences. Intersectionality was coined by legal scholar and critical race theorist Kimberlé Crenshaw in 1989, who recognised that individuals experience multiple social categories simultaneously, such as race, class, gender, and sexual orientation, and that these categories intersect to shape their identities and experiences (Crenshaw, 2011). Intersectionality emphasises the interconnectedness and interplay of various forms of social inequality, acknowledging that different axes of identity and power cannot be understood in isolation from one another. This approach challenges essentialist notions and recognises the complexity of individuals' experiences. This concept has been applied across various disciplines to address issues such as mental health interventions, social justice, and equity (Cole, 2009).

An intersectional perspective to the research question enables a more nuanced examination of how high-income earning females negotiate their gender roles and power in financial decision-making. This perspective allows for an exploration of the ways in which other aspects of their identity, such as race, class, and sexual orientation, intersect with gender to shape their experiences and power dynamics within their relationships.

In this exploration, it is imperative to understand their social category – how might these women in of differing ethnic or racial groups experience their roles as mothers, wives, and committed partners within an assumed similar social class as high-income earners (Cole, 2009). The study by Totenhagen et al. (2018) found that unmarried women's daily financial satisfaction was associated with increased relationship quality for themselves and their partners (Totenhagen et al., 2018). This finding suggests that marital status is a potential predictor of the ability to utilise power in financial decision making in ways that do not compromise relationship satisfaction.

Race, groups, social class, and sexuality are not merely descriptive terms for different or similar groups; they also encompass the historical and continuous connections of political, material, and social inequality and discrimination. As part of the intersection inquiry, examination of how social categories create unequal interactions between individuals and groups which in turn shapes their perceptions and expectations is necessary. Hurtado (1989 as cited in Cole, 2009) argued that in American culture, the interests of white women and women of colour are deeply divided by their relationship to white men, who are the most privileged race/gender group. Erskine and Bilimoria (2019) extended Hurtado's work by positing that the definition of woman is constructed differently for White women and women of colour, with gender being the marking mechanism through which the subordination of each group is maintained. Through this lens, there is an opportunity to uncover the similarities or differences in internalised gender ideologies across races, marital status, and parenthood.

2.5 Conclusion

In conclusion, this comprehensive examination of gender, gender norms, money management, and women's empowerment reveals the intricate interplay of societal expectations on human relationships. The study underscores the enduring impact of traditional gender roles on health behaviours, family dynamics, and career choices, particularly in the context of family planning and workplace dynamics. Money management in romantic relationships is influenced by entrenched masculine ideologies, resulting in tension and potential conflict. Despite strides in women's empowerment, barriers persist in career advancement, manifested through the glass ceiling, maternal wall, and leaky pipeline. Guided by equity theory and feminism, the study explores how women negotiate gender roles and financial power, while the intersectionality perspective acknowledges the interconnected nature of various social categories in shaping these experiences.

Chapter 3: Research Methodology

This chapter provides an overview of the research methodology used in this study. A qualitative research methodology was carefully selected as the appropriate method for ensuring a thorough exploration. The selected method of data collection involved conducting semi-structured interviews, which allowed interactive and influential dialogue between the researcher and the participants. To analyse the rich data obtained from these interviews, a thematic analysis approach was employed. Furthermore, this chapter also delves into the credibility measures implemented throughout the research process, as well as the ethical considerations diligently addressed. By presenting these key aspects, this chapter aims to establish a robust foundation for subsequent findings and conclusions.

3.1 Research Design

Research paradigm and approach

Research paradigms provide guidance regarding the methodology of a study, since they illustrate the researcher's values and beliefs about the world (ontology), the way he or she defines it (epistemology), and how he or she approaches it (methodology) (Christensen et al., 2010). Different paradigms imply different methods and techniques to generate and analyse data. Thus, the choice of a paradigm is a fundamental step in conducting research (Kivunja & Kuyini, 2017).

The nature of this study sought to understand the implications of gender ideologies in a dual income heterosexual romantic relationship and explore the financial decision making among South

African females earning a higher income than their partner. This investigation of these South African females' experiences could be constructed into knowledge, not just through interpretations but also through my opinions and judgements.

The term, phenomenology, was coined by Edmund Husserl as a qualitative study method that investigates the *what* and the *how* of human experience (Wertz, 2011). The two procedures necessary to study human experience are the epoch of the natural sciences and the natural attitude aimed at extending science into the realm of subjectivity (Wertz, 2011). Later, Heidegger and Gadamer proposed a different version of phenomenology, namely hermeneutic phenomenology which takes the researcher a little further by analysing texts to find meanings of experience by searching for themes (Sloan & Bowe, 2014).

Phenomenological methods were the best-suited methodology for this research problem because the study emphasises subjectivity and seeks to understand the personal life experiences of the participants. This method of research allows the researcher to delve deeper, investigating and reflexively describing a phenomenon (Wilig, 2013).

The method of hermeneutic phenomenology was used for this research because it allows for the identification of the essence of the phenomenon of high-income female earners. It also allows for the interpretation of their experiences to provide insight into the gender ideologies they subscribe to and negotiation of their gender roles within those ideologies.

Sampling

In South Africa, the discussion of personal financial matters is considered a taboo; limiting access to research participants who would be comfortable having such a discussion with a stranger (Alsemgeest & Grobbelaar, 2015). Therefore, the sample was recruited using the snowball method.

The snowball sampling method is characterised by networks and referrals; the initial sample of participants recommend individuals who share the characteristics that are of interest to the researcher. The familiar connections between the initial sample and the individuals they recommend are theorised to make it easier for the researcher to build rapport as well as overcome cultural boundaries that would traditionally hinder participants' willingness to volunteer for the study. This sampling method was useful for the study as "money talks" are considered a sensitive issue (Frey, 2018).

The following criterion was employed in the recruitment of participants:

- Must be 18 years or older.
- Must be in a heterosexual relationship.
- Must be living with their partner (whether cohabiting or married).
- Must earn more than their partner.
- Can be at any stage in the relationship (newly cohabiting to comfortably settled).
- Can be childless / childrearing.

There were no restrictions on whether participants are married, cohabiting, have children etc., although this criterion was discussed with the initial sample when asking for referrals to provide varied lived experiences.

The sample profile for the study included 11 women who disclosed earning more than their partner. Nine (9) of the women in the study lived with their partner in the context of marriage, while two (2) of the women cohabiting. The average length of marriage was 12 years while the cohabiting couples had been together for 2 years and 9 years, respective. 9 of the 11 women were mothers to an average of 2 children who were between toddler and early adulthood age ranges. All the participants in this study were based in Gauteng, South Africa. The initial participants were recruited through various channels such as LinkedIn, word of mouth from colleagues and Wits Plus lectures posting the recruitment poster on Ulwazi. Participants who were interested reached out through email and arrangements were made to conduct the interview at a place and time that was convenient for them.

Data collection

In the wake of COVID-19, researchers have had to use more online forms of data collection due to the various restrictions that prohibited the free movement of people. Given the COVID-19 was still a concern for research participants at the time data collection occurred; consideration was given regarding in person and online data collection.

In a small-scale and exploratory study, Irvine et al. (2012) highlighted the interactional differences between interviews that were conducted on the telephone and face-to-face. Requests for clarification were less frequent in telephonic interviews; checks of adequacy of responses were more common over the telephone and interview durations were shorter during telephone. Rapport in face-to-face interviews made it easier for more instances of researcher completion and formulation. While face to face interviews is the standard practice, the use of online platforms such as Zoom, Microsoft Teams etc. combine the best of both worlds and allows the researcher to reach a larger, diversified audience.

One on one semi-structured interviews with a timeframe between 30 minutes to 60 minutes were facilitated online to the preference and convenience of participants. Most of the interviews took place over Microsoft teams for those who were comfortable with platform and had reliable internet connection. WhatsApp calls were presented as an option to participants who struggled with their internet connection or who were more comfortable with this platform. Only one interview was conducted in person at the Wits campus as per the participants preference as they had no private space to engage in an online meeting that did not mean having the conversation in the presence of their partner.

The flexibility of semi-structured interviews reduces implicit biases in the questions and allows the participants to express themselves more freely and focus on aspects that are most important to them (Youmans et al., 2022). Despite using an interview guide, included in Appendix A, participants were more comfortable discussing some topics (such as home and work life) than

others (such as childhood, finances), allowing them to redefine the topic and highlight aspects that the researcher was unaware of before the interview (Galletta, 2013). The researcher was then able to use this new information to inform the interview guide and adjust their questioning accordingly. This approach allowed for a more in-depth exploration, leading to more meaningful findings. All interviews were recorded with the consent of participants, and notes taken throughout the duration of each interview. The verbatims were transcribed and translated into English as close to the original meaning as possible where necessary by the researcher. These transcriptions were used as the data source to be analysed for this study.

Data analysis

Thematic analysis has been widely used in research studies across different disciplines such as psychology, sociology, health sciences, and education (Guest et al., 2006; Nowell et al., 2017; Vaismoradi et al., 2013).

For this study thematic analysis was used as the analytic method to identify, analyse, and report themes (patterns) within the data (Braun & Clarke, 2006). As a student researcher this analysis approach is more accessible because it does not require detailed theoretical knowledge (Braun & Clarke, 2006). The method can be applied to a range of data types, including interview transcripts, focus group discussions, survey responses, and observational data (Guest et al., 2006).

The five phase guidelines entailing familiarisation with the data; generation of initial codes; search of themes; review of the themes, definition, and naming of themes all synthesise into the

production of the report. These are merely guidelines that can be adapted in a reiterative process to fit the research question and the data (Braun & Clarke, 2006).

The familiarisation phase entailed listening to the audios and transcribing the interviews while comparing these to the notes made during the interview. The transcription allowed the researcher to re-immers themselves into the data and thinking about interesting nuggets that spoke to the research question.

Once all the interviews were transcribed, the generations of initial codes began. Initially the codes were generated using the paper method in which the researcher would highlight and make notes on physical copies of the transcripts however this was then replicated on ATLAS.ti as the programme provided a more efficient and effective process. Various debriefing sessions were held with the supervisor to ensure that the researchers biases were not influencing the coding. The clarity from the debrief engagements gave way to the search for themes.

Initially, the themes were narrow and addressed each data point individually. During the review, the initial themes were grouped to address a variety of data points under a broader theme. The naming and definition of the themes will be discussed in the next chapter.

The use of thematic analysis for this study allowed for a rich interpretation of the data (Braun & Clarke, 2006). It enabled the exploration of the complex phenomena of financial decision-making in heterosexual relationships and the identification of underlying themes within the data.

3.2 Quality Issues in Qualitative Research

Qualitative research methodology exposes the intricacies of human experiences, perspectives, and behaviours, it is vital to tackle fundamental issues in order to ensure reliability, credibility, and applicability. Transparency, rigour, transferability within contextual boundaries and reflexivity as crucial concerns for this study are discussed below.

Transparency plays a critical role in qualitative research, enabling researchers to establish trustworthiness and accountability. In doing so, the researcher must provide a clear and comprehensive account of the research process, including the methods employed, data collection techniques, and analytical strategies, transparency allows others to evaluate and replicate the study. Openly sharing the research design and findings promotes the credibility and reliability of qualitative research (Shenton, 2004). Details related to the study were shared with participants in the consent forms and any questions and concerns were discussed prior to the commencement of the interviews. Please see Appendix B for a copy of the information and consent forms.

Rigour is another crucial aspect of qualitative research, ensuring the accuracy, validity, and robustness of the findings. Various strategies can be employed to enhance rigour, such as employing multiple sources of data, conducting member checks to validate interpretations with

participants, and engaging in prolonged engagement and persistent observation to develop an in-depth understanding of the phenomenon under study (Lincoln et al., 1985). The interviews were analysed completely using thematic analysis to ensure the research question was addressed. The emergent themes are discussed in the next chapter, linking the data provided by participants with extracts of their interviews.

While qualitative research typically focuses on understanding specific contexts and phenomena deeply, it is essential to consider the broader applicability of the findings. Transferability can be enhanced by providing rich descriptions of the research context, participant characteristics, and research processes, allowing readers to assess the relevance of the findings to their own contexts (Thomas & Magilvy, 2011). The findings in this study can only be understood in the context of heterosexual relationships wherein the women earn a higher income than their partner with similar backgrounds to the women who participated in this study. Areas suggested for further research, and thus additional limitations to transferability, are included in the final chapter.

Reflexivity is a critical element of qualitative research that acknowledges the potential influence of the researcher on the research process and outcomes. Reflexivity involves recognising and critically reflecting upon the researcher's own biases, assumptions, and values that may shape data collection, analysis, and interpretation (Finlay, 2002). Engaging in reflexivity enhances the transparency and credibility of qualitative research by making explicit the researcher's subjectivity and potential impact on the findings. The researcher engaged their supervisor in various debriefing sessions to help navigate and address the researchers influence, especially during the analysis

process. This reflection, including the positions as the researcher, will be detailed in a reflection section of the last chapter.

By addressing the above-mentioned issues of transparency, rigour, transferability to context, and reflexivity, the researcher has committed to ensure the trustworthiness and applicability of their findings.

3.3 Ethical considerations

Ethical clearance was applied for prior to the commencement of this study. Application was made to the School of Human and Community Development Ethics Committee constituted under the University Human Research Ethics Committee (HREC Non-Medical) and a certificate of ethical clearance was issued. Please refer to Appendix C for a copy of this certificate. The researcher committed to adhere to ethical principles throughout the research process and implemented the following actions to honour this commitment.

Informed consent was received from participants through a written consent form that was distributed through e-mail prior to the scheduled interview. The research participants were made fully aware of their right to withdraw from participating at any point during the study in the consent form. This was also reiterated to the participants at the beginning of all the interviews.

The informed consent extended to the data collection where participants were made aware that they will be recorded. The recordings of the interviews and their transcripts were stored in a password protected device and used solely for the research purposes of this study with all individual, geographic, and activity identifiers being removed. The data files were shared with my supervisor on a qualitative data analysis programme that was only accessible with the account details of the specific user.

While the informed consent was explained to the research participants regarding their willingness to participate as well as how the data would be store, research participants acceptance of conducting the interviews on Microsoft Teams and WhatsApp suggested implicit consent that these platforms would also collect some of their personal information all the while protecting the content of the conversations.

The nature of the research did not allow for anonymity; therefore, the focus was on protecting the identity of the participants and ensuring confidentiality. Confidentiality of participation in the research study was maintained by using a pseudonym to identify and refer to participants and removing all identifying particulars such names, their position at work, the name of the institution or organisation they work for, the area in which they reside etc. in the data.

Confidentiality of potential participants was also of particular importance during the snowball sampling method used. Before the initial participants disclosed the personal information of other potential interviewees that was necessary to set up the interviews, they were asked to

ensure they had the permission of this individual to give out these details. Proceeding without this permission was believed to be problematic because this not only contravenes the above-mentioned commitment to confidentiality, but it also contravenes the Protection of Personal Information Act (POPIA). Where this assurance could not be provided, as the researcher, I offered my contact details to be given to the recommended participants to protect their personal information as well as put the power in the hands of the participants to reach out to me voluntarily. In most instances, once participants had been interviewed, they spoke to the participants they intended to recommend and asked them if they were comfortable having their contact details be shared with me as researcher.

3.4 Conclusion

The methodology chapter is a fundamental aspect of rigorous research. It serves as the backbone of research, enabling informed decisions, navigation of challenges, and drawing of meaningful conclusions. A well-designed methodology establishes a strong foundation, paving the way for valuable insights and potential future investigations in this area.

This chapter discussed the research approach and design as it relates to how the study was conducted to achieve the outlined objectives. The gathering of relevant and reliable data was outlined and how this informed the data analysis. Issues of qualitative research were addressed, and clarity provided about how these issues were managed throughout the research process. The ethical considerations that this research adhered to were also explored to illustrate the researcher's commitment to sound, ethical research practices.

Chapter 4: Findings

This chapter presents the collected findings from the data and provides a brief introduction on participating female high-income earners to contextualise the sample. Please note pseudonyms have been used to refer to all participants involved.

Following the description of the sample, the themes that emerged from the thematic analysis will be presented and corroborated with extracts from the transcribed data.

4.1 Brief Sample Description

Melinda

She is an Indian woman and a mother of 2 girls. She has been with her husband for 24 years and married for 18 years and lives in the northern suburbs of Johannesburg. She is an MBA graduate and has a successful career in the financial services industry.

Nina

She is a Black woman and a mother of 2 boys. She has been married for 14 years and lives in Pretoria. She has master's degree and has a successful career in government.

Harriet

She is a White woman with no children. She has been in a relationship with her partner for 2 years and they live in Johannesburg. She has a successful career in the manufacturing industry.

Sacha

She is a Black woman and a mother of 5 children – 3 girls and 2 boys. She has been married for 5 years and lives in the northern suburbs of Johannesburg. She runs a thriving consultancy in the marketing and research industry.

Tabitha

She is a Black woman and a mother of 4 children. She has been in a relationship with her partner for 9 years and they live in the south of Johannesburg. She has a successful career in the business industry.

Thelma

She is a White woman and a mother of 2 boys. She has been married for 17 years and lives in the southern suburbs of Johannesburg. She has a successful career in philanthropy.

Danielle

She is Black woman and a mother of 1 boy. She is customarily married and lives in Johannesburg. She has a successful career in the medical fraternity.

Michelle

She is a Black woman and a mother of 2 boys and a girl. She has been married for 26 years and lives in the Western Cape. She also runs a thriving consultancy in the marketing and research industry.

April

She is a Coloured woman and a fur parent to a cat. She has been married for 8 years and lives in the northern suburbs of Johannesburg. She has a successful career in research.

Larissa

She is a Black woman and a mother of 2 children – a boy and a girl. She has been married under Islamic law for 13 years and lives in Johannesburg. She has a thriving career in the automotive industry.

Faye

She is a Black woman and mother of 3 children – 2 boys and a girl. She has been married for 7 years and lives in Johannesburg. She has a successful career in research.

4.2 Description of Emergent Themes

Theme 1: First comes love then comes the money talk

Finances are an integral aspect of any relationship, and often play a vital role in determining the success or failure of a partnership. From the early stages of dating to the more serious discussions that take place before marriage, couples must navigate their financial obligations and expectations. This typically includes addressing existing debt, financial obligations to family members such as parents, siblings, children from previous relationships etc. and upholding cultural traditions that may require certain displays of wealth or commitment.

“He does not take any decisions without letting me know first. Even when he wants to send money to his other children, he lets me know that he will be sending X amount of money for whatever reasons. He informs me and includes me in his financial decisions.” – (Larissa, black, married)

One such cultural tradition is lobola, wherein a man demonstrates his financial ability to care for his future wife by providing her family with valuable goods or money. This act not only serves as proof that he can support their daughter but also signifies his deep commitment to the relationship. For Sacha, she saw the commitment her husband had to their relationship, and she also had to decide how committed she was given the measures her husband took to pay lobola and marry her.

"...My husband was very upfront, from the beginning he said I'm going to resign from my job so that I can take my pension so that I can pay lobola and marry you and he asked me would you still be willing to carry on? You see, we almost were pushed to talk about finances right from the beginning and me deciding to marry him, I needed to know there is a two-two chance that this person might get a job. He might not get a job and I'm willing to take that on..." - (Sacha, black, married)

However, navigating these financial matters can lead to unique challenges for both partners who may experience different levels of financial power throughout their marriage.

"When I started working, both our salaries were minimal, but I would assist him with paying the rent whenever he was short, and we would both buy groceries. As I continued working, I started earning more money than him which posed a problem in our relationship because when I would tell him to do something he would take it as me disrespecting him because I was now earning more than him but that was not the case. We would occasionally have arguments over the silliest of things. Eventually, he got a better paying job which made him feel more like the man/masculine in the relationship again and peace was restored between us. As a woman, I could see some changes in my husband." - (Larissa, black, married).

One of the outcomes in negotiating financial power, the partner with less power will likely perceive and experience disrespect from the partner with more power. Reflections and self-awareness are important in order to address and correct behaviours that may have led to disrespect.

"I regarded my husband as a low value and, to put it bluntly, useless person because he was earning less than I was. Instead of supporting him during that time, I compared him to his peers and insulted him, adding salt to injury." - (Larissa, black, married).

Traditional gender roles in a marriage also have an impact on the process of negotiating financial power. In these traditional roles, men and women have clearly designated roles where women are expected to manage the household and childcare while men are expected to fund and protect the household and children to keep things in equilibrium. In their negotiation, Sacha, and her husband, came to the agreement that she would take on more of responsibility in the funding of the household however she did not foresee this being the case in the next five years.

"I don't know. It's not a difficult one like I know his biggest prayer has always been, I would like to be the one that makes the most money so that my wife doesn't have to work hard and stress." - (Sacha, black, married)

"He wants to make more just so that I don't have to stress. I think a year from now, God willing, things are going to change. Once all of this debt that we've got have gone down, I really don't think they'll be that much pressure to work hard and make more because things would have come down and hopefully none of these other children decide to go overseas because that's a financial killer (laughter). I think things will have stabilized in a little bit more, OK." - (Sacha, black, married)

Marrying young led to feelings that their autonomy was compromised.

"...I went to varsity, and he didn't it was a bit rocky in that moment trying to navigate these two different worlds. Here I am kind of figuring out my independence and he's a working man and he's got money so it was a really, I would say, a trying time for our relationship. We were together for six years and then we got married at the very young age of 22 and 23." - (Melinda, indian, married)

Career decisions, such as resigning from full-time employment to studying full-time also proved to be a difficult terrain to navigate due to the household dynamics created by the change in equal economic power.

"When we got married, I knew exactly how much he was earning and when I went to do my internship, he knew exactly how much I was earning and so we knew. For us, like the finances wasn't such a big deal. Look, I think it was a big deal for me at the beginning, moving from a position where I took care of myself and did things for myself and having now this man look after me, I couldn't, like he would give me his card and his pin and tell me to go wild, go and do whatever I need to do, and I just couldn't. I just felt like I can't be doing this to another human being. I kind of deprived myself for that time. I bought the bare necessities just so that I don't put that burden on him. I think once you've lived and you've worked for yourself and you were able to take care of yourself, it's difficult to let someone else take care of you, at least I found it difficult. I had been working, just straight after matric I went and I worked, I didn't go straight to study, so I had been working and looking after myself for a while." (Nina, black, married)

As they transition through various phases in life, these imbalances can make it difficult for them to exert control over household finances. On the other hand, men may internalise feelings of inadequacy regarding their financial contributions. They might work excessively hard to rectify these imbalances while spending less time at home or participating in household chores.

"...I also think my husband looks up to me quite a lot even in his business he pushes quiet a lot, he wants to be the breadwinner, he wants to takeover so he's always pushing himself to work hard and find new business and I sometimes just want to say to him, relax man I got this. I think this is because he is a Zulu man, even though he understands our circumstances it doesn't sit well with him even though no one else knows and it's just our business." - (Sacha, black, married).

Despite differences in earning potential between husbands and wives, societal norms often dictate that men should still bear most of the responsibility for fixed costs within the household. This includes significant expenses like home loan repayments, school fees, and vehicle payments.

In contrast, female partners tend to be responsible for operational costs such as groceries, utilities, and general household maintenance.

"...My husband worked for a financial company as well, while I was doing working as a moderator, I told him I don't want to pay the bond, you are responsible for that and at some stage he was responsible for school fees for the kids then I would be responsible for the running costs, I'll buy food, do whatever needs to be done, get clothes for the kids, whatever but all those fixed expenses out. I think he also paid for our cell phone contracts. I was paying everything operational, the pocket money for the kids or anything really that they needed..." - (Michelle, black, married).

While this traditional division of financial responsibilities worked well for some couples, others found it created unnecessary tension within their relationship.

"...since I am the one who takes care of expenses, I am more aware of what our expenses are, but I do say when we cannot afford an expense and need to cut down. Some of those things that I mention become an issue..." - (Tabitha, black, cohabiting).

Communication is key when discussing finances; both parties need to feel comfortable expressing their concerns about income disparities or any perceived imbalances in financial power. This also extends to how children are introduced or made aware of these disparities or imbalances.

"...At some point we tried to keep this from the kids, I would try make it look like dad is paying for some of these outings, vacations, or shopping sprees although eventually it came out. I would have two cards and I'll give him one of the cards so the kids could see him paying for stuff. I think I also did that to protect his ego. If we've gone shopping for the kids, we would usually go together because I don't like driving, when we give them their new clothes they would say, 'thank you mama, thank you papa.' Now that my son is older, he can see and articulates that to his dad "don't think I don't see what's happening'..." - (Michelle, black, married).

"...I'll buy uniform for my child in January, and he does the December shopping for the child so that the child as well shouldn't feel like mommy has more money than daddy. Even when we buy presents, we'll have a list like this year he wanted a watch, a bike and this and that then daddy will buy this and I'll buy

that, then he knows from daddy I'm going to get a bike and from mommy I'm going to get this because we don't want the child to see the imbalance that may be existing, consciously so, and unconscious..." - (Danielle, black, married).

One of the communications strategies employed related to purchases that required consultation with the other partner and which purchases could be made autonomously. Spending in shared spaces such as changing kitchen cabinets or buying blinds were examples of decisions that required consultation.

"No, I think with anything over and above that 2000 rands, it's definitely a consultation between me and my husband. I know in my own spending I can be quite a lot like my mom is like the beginning of the month, I'll spend a lot on clothes and this and that and not think towards the end of the month that I need to save up because it's going to be a long month. I know that about myself, I'm very careful on what I spend. For instance, we need to get blinds for the house now and that would probably be about 5000 rands I'll definitely chat to him, and we'll see how to figure it out so it's always a conversation." - (Thelma, white, married).

While on the other hand, purchases that were more personalised and individualistic could be made without the consultation of a partner.

"That is mine, darling. I will buy it. He will just know that I'm excited about these new red bottoms I got. I love perfume, for example, fragrances I don't compromise. I'm not obsessed with clothes anymore, I just dress simple, but I don't compromise on fragrances, that's something that's well known in this house. If I see it and I like it, I buy it." - (Michelle, black, married).

There were mixed perceptions to the use of joint accounts, some couples were opposed to them due to the administration involved in setting one up.

"I think, I don't know, it's just another admin. Like, why have a joint account when you can manage your own account..." - (Nina, black married).

Some couples expressed that the use of a joint account was old fashioned and was not a necessary requirement to ensure accountability for each partner's share of bills.

"I always say, my mother's name was Aleta, the Aletha's of that time were the last to have joint accounts (laughter). No, no, no, darling I have my app and you have your app; you do your thing and I do my thing. I just hold you accountable to have you done XYZ." - (Michelle, black, married).

One couple acknowledged the usefulness of a joint account to facilitate payments however their financial management system was influenced by their parents' financial management system.

"No, to have a joint account has never been on the table, we've never discussed having it. When I grew up, my parents had separate accounts and I think his parents too. I actually think it would be so helpful to have a joint account for food and expenses like that, that are joint..." - (Thelma, white, married).

In summary, finances play a significant role at various stages of a relationship and can contribute to both stability and tension within partnerships. According to the participants, couples must navigate these discussions openly and honestly while being sensitive to cultural expectations and individual experiences. Recognising the importance of communication and flexibility when it comes to financial matters is crucial for maintaining a healthy, balanced relationship between partners and as family unit.

Theme 2: Making a life together

All the relationships of the women in the interviews had the same genesis – they met, they dated and then one of two decisions were made: get married to live together or live together to get married. These decisions were not made lightly as families were consulted to varying degrees in most cases.

Sub-theme 2.1: Get married to live together

Marriage in many cultures is the coming together of two individuals and their families, with each culture possessing unique nuances that set them apart from others. In Western marriages, a couple might be engaged for a period before planning their wedding ceremony, while Indian marriages may involve an elaborate series of rituals and customs over several days. Nguni marriages often incorporate traditional practices like lobola (dowry) negotiations and blessings from both families, whereas Muslim marriages focus on religious ceremonies and following Islamic laws.

In many black cultures, tradition dictates that when a man has intentions to marry, he courts the woman he intends to marry and then approaches his elders to inform them of his intentions and in some instances, he may be required to disclose how much he has saved toward ilobola. His elders will then approach the woman's family and relay their son's intentions. The presence of children influences the direction in which lobola negotiations will go. This practice is deeply rooted in the cultural beliefs surrounding marriage among black people.

For some women in this study, the payment of lobola was prompted by pregnancy – an attempt to do things “right” before the child is born or live together with the blessings of both families. In Michelle’s case, she was already pregnant when the lobola negotiations were taking place and understanding the implications of the pregnancy the couple decided not to disclose this information to the elders.

“I remember during my negotiations as well, I think, I don't know why, I think me, and my husband decided we are not going to tell them (my family) that I'm pregnant because they would have asked for more money in the lobola negotiations, and we really just wanted things to go as smooth as possible and we could officially be together with everyone’s blessing. We discussed not telling them that I'm pregnant, but I told my aunt. My aunt then told her sister, who was part of the negotiation, and the news of my pregnancy broke out on the day of the negotiations. Unknowingly, my husband sends his family to mine with a certain amount of money that he thought would cover the negotiation, and my family brought up the pregnancy and the need to pay damages as well now...”
- (Michelle, black, married)

Prior to making the decision to get married, only two couples lived independently before lobola, or marriage took place. It was important for them to live with their partner with knowledge and blessing from their respective families first. This highlights how significant gaining approval from family members can be in various cultural contexts.

“Absolutely, yes. It wasn't necessarily formal because it's not like I moved my furniture and things, but like if I wasn't home my sisters wouldn't be like hey, where are you? Are you OK? They’d sort of know where I am and it wasn't necessarily frowned upon as much, I think.” - (Faye, black, married)

The marriage route leading up to living together is formalised through various processes that need to be completed before a couple can begin building their lives away from family and any interference they may cause. However, for two ladies involved in this study, this was not the case. Faye described her home life as “mixed family situation” as she shared her home with two of her siblings and her quadriplegic father. Melinda also mentioned that she shares her property with her mother who lives in the granny cottage behind her house after the passing of her father.

The presence of the matriarchal and patriarchal figures in their homes had an influence on the couple's behaviour, particularly for the household with the patriarchal figure. In this case, the husband and wife changed the way they ran their household.

"We have a helper for the housekeeping and that sort of thing, but when it comes to meal preparation, I swap between myself and my siblings depending on who feels up to it. So initially I didn't want to and also my husband would not have felt comfortable if I had asked him to be cooking in this space where my father is around, my siblings are around because that would be a culturally frowned upon but previously when we used to live in as a nuclear family, he would prepare meals more frequently than what he is currently doing. I think only now he's getting a bit more comfortable with doing that, in our current living situation." - (Faye, black, married)

Within Zulu culture, the man is considered the head of house and cannot be seen doing work typically associated with women.

In summary, marriage customs and traditions vary greatly across cultures, but one common thread from this sample is that marrying brings together not only two individuals but also their families. Each culture has its unique practices surrounding marriage, such as lobola negotiations in black African cultures or religious ceremonies in Islamic marriages. However, gaining approval from family members remains a crucial aspect of these unions regardless of cultural background. Additionally, living arrangements both before and after marriage can be influenced by various factors such as unplanned pregnancy or extended family depending on each individual couple's circumstances. Couples navigate various challenges and adapt to changing dynamics within their households, often adjusting in accordance with cultural expectations or unforeseen circumstances.

Sub-theme 2.2: Live together to get married.

The decision to live together before marriage is a significant one, and for many couples, it is largely influenced by finances. Living together and sharing expenses makes more sense and allows the couple to save for the marriage they intend to have in the future.

One example of this is a couple who lived on the same property as their partner's parents; moving out was a decision that could make or break their relationship. However, the outcome proved positive because they stayed together, gained independence, and were afforded some privacy to figure things out by themselves.

"Over a few months. I think maybe about 4-5 months I've been living there, and I just said to him sorry, but we need to have this chat and he said what, I said we need to get our own wings and we need to leave. We used to travel together to work like I said we work in the same building, and it was stupid to go in two separate cars. Literally every day we get home from work, his parents would be standing there waiting, no 'hello, how are you' just straight to 'you need to help me with this.' Then it got to a point where him and I were having quite a deep conversation, he literally stood up in the middle of the conversation and he went to go help his parents and I lost it. I said there's no respect for me, you just don't care, and you think it's normal? I said it's not normal. I said you do not disrespect me like that." - (Harriet, white, cohabiting)

Marriage in various cultures symbolises the coming together of two individuals and their families, with each culture having its unique nuances. In Western marriages, Indian marriages, Nguni marriages, and Muslim marriages, tradition plays a significant role in how these unions are formed. While one couple had intentions to honour tradition, finances posed a barrier to their union.

"I would love to get married and so would he but with me being the sole bread winner, we do not have the resources for him to pay lobola and pay for the

necessary ceremonies that follow. I am a Zulu woman and he is a Venda man and so traditionally there are a lot of things that need to happen that cost a lot of money and we cannot do that using just my income so that has prevented us from getting married up until now but in a way I feel like it is better that way because given all the issues we have been experiencing lately, especially this year..." - (Tabitha, black, cohabiting)

In conclusion, the decision to live together before marriage is often influenced by factors such as financial considerations, family dynamics, and cultural norms. The experiences of various couples in this study have shown that cohabitation can provide opportunities for growth and independence while also presenting challenges arising from societal expectations and familial involvement.

Theme 3: Finding a work-life rhythm

The study shows that women can manage their roles as a career woman, wife/partner, and mother an average of two children. Working from home was widely appreciated by these women because it allowed them to be closer to their families and participate in their children's extramural activities. Although working from home gave them more time, eliminating the need to travel hours back and forth, they still struggled with managing their work hours. Many had to use personal time before bed just to finish something work-related.

"...like I wake up at 3:00 AM to type report..." - (Danielle, black, married)

Moreover, the family-oriented nature of these women was nurtured by work environments that focused on output rather than the number of hours spent at work. As household managers, these research participants were responsible for ensuring that everything got done whether they

did it themselves or hired help. Several mothers felt that domestic skills were valuable for both boys and girls. Boy moms especially emphasised the importance of this skill.

"Definitely. I would love them to be able to do more than I can see my husband can do. I would love to for them to get to make their own food. You know my husband is completely incapable of doing that. He will literally buy a piece of biltong and have that for lunch if there's no one to give him a sandwich, you know he wouldn't even make a sandwich for himself. I would love for them to be able to make food for themselves. We actually have a rule on the weekend where they need to do their own breakfast and again, it's difficult because the older one wouldn't then eat, but the younger one will, he will go, like he had ice cream on Saturday morning for breakfast and that's fine I don't mind what he has just as long as he feeds himself. The older one, will just be hungry or go try and find a cookie or something to eat. He's very similar to my husband in that respect." - (Thelma, white, married)

While some women were interested in climbing the corporate ladder or growing their business, they expressed that it could not come at the expense of their home life. These advancements would have to offer more than just financial benefits; they would have to be impactful opportunities such as mentoring others, growing people in their teams, offering services to the greater community and role modelling various avenues of success.

In pursuing an education or desire for education, these women constantly had to negotiate their time commitments across all domains in their life. For example, while pursuing her MBA, Melinda felt that her children had grown so much in the 2 years she was completing her studies and noticed changes in the family dynamic as well.

"...I never in my whole life realised it would have taken so much out of me. You're doing your master's and full-time at work and you're a mom. I would say I have a full plate at work in terms of my responsibility and trying to do this was not an easy task and I've experienced, the analogy I use is there was no place for me on the couch when I finished it. It's like my family had filled the couch and then when I came back there was no place and I had to reintegrate myself into my family through lots of hard work, coaching, self-awareness and

really just being very reminded that they've grown up in two years and so have I and how do we now interact with each other?"

Their biggest challenges at home included not having/making enough time for themselves while being responsible for teaching children's domestic skills even though some dads modelled this behaviour, it was their duty to ensure that the learnings stuck. In contrast, imposter syndrome (not feeling competent without qualifications) and having managers who did not understand balancing work-life priorities were significant challenges faced at work.

Overall, the study sheds light on the challenges faced by women who juggle multiple roles as career women, wives/partners, and mothers. It highlights how working from home has been beneficial for women trying to balance multiple roles but still faces organisational challenges such as supporting employees' domestic responsibilities and promoting gender equality. It emphasises the importance of progressive work environments that prioritise output over hours spent at work, promote mentorship and community growth, and provide equal opportunities for both men and women.

Theme 4: Influence of matriarchal figures and patriarchal figures

The matriarchal relationship played a significant role in shaping the outlook of the women in this study, as it determined how they envisioned themselves growing up. Regardless of whether these women had good or bad relationships with their matriarchal figures, their experiences shaped their perceptions and expectations for themselves and others.

"Actually, she just turned 65. So back then I would ask about why doesn't she go and finish matric and go and do other things and she felt she was too old. One thing that I thought, 'no man like you can't woman' and I think seeing how smart she was, the potential that she had, I just thought shuu, I wouldn't want to do that, I don't want to limit myself in terms of what I can and can't do. It doesn't matter whether I realised 10 years down the line that ohh maybe I should have done this, I would go and do it. I wouldn't let an age limit to what I can and can't do. I think in terms of that I just thought I would push and that's why I guess I push myself." - (Nina, black, married)

Matriarchs often established some autonomy through employment, either part-time or full-time, and were influential in financial decision-making within the household. They were also responsible for delegating chores and tried to ensure that tasks were not gender-based; both boys and girls participated in activities such as collecting wood, doing laundry, cooking, and cleaning.

While there were differing beliefs regarding traditional divisions of labour between matriarchs and patriarchs, both agreed it was important to raise their daughters to be financially independent and raise their sons to take care of domestic responsibilities.

"...my father ensured that his girls must know how to stand on their own and not be not rely on a man. That's how we were raised..." - (April, coloured, married)

"...they (bothers) were taught you must do washing; you do the dishes. We all have our issues but if they are to be out in the world alone, they wouldn't need a woman to do those things for them." - (April, coloured, married)

Many matriarchs did not have the privilege of receiving an education, but they instilled strong values about its importance in the women they raised. The belief that education was crucial to success and independence was deeply ingrained in these women's minds. For some participants who grew up in abusive homes, being educated meant having more freedom from relying on a

breadwinner's support. Education was seen as a vital tool for empowering women and promoting self-reliance.

In other cases, a mother's education caused tension within families and became a point of contention or even weaponised against her husband and in turn negatively affected the children.

Michelle relayed that she witnessed her mother being abused by her stepfather although her mother worked, her stepfather was the breadwinner. Her desire to provide a stable home for her children and conceding to the idea that she was unable to provide that alone led her to staying in the marriage until her passing.

"...My mom worked, but the stepfather was very much of a provider, too much. He earned well. He earned more. He worked for a good laboratory company..."

"My grandmother never forced her to go back her husband, because I would ask her, why don't we leave this person? Why are we going back? And she'd respond by saying who will want me with 4 kids. Now when I think about it today, I'm like shame, she wanted the structure for kids, she wanted to give them a home and a father and I won't judge because that's how these women back then." (Michelle, ...)

Thelma, on other hand, shared her experience of growing with a mother who was not only educated but was also the breadwinner. This experience shaped her perspective on how to navigate tensions around the management of household finances as well how she would parent her own children.

"So, for a long time I looked up to my mom, she was the breadwinner. I always knew that she was the higher earner between her and my dad. She was the person that studied further, she got her honours degree when my brother was born..." - (Thelma, white, married).

"...My mom spent her money and my mom also used money as a way to manipulate a little bit. She would buy you gifts almost to gain your love where my dad never

did that, he was just stable. He would buy us pizza every now and again, but it was sort of hard to see him not being the main provider I think that chipped away at him a little bit as well, you know." - (Thelma, white, married).

"...My dad didn't have a university degree; he was an electrician and then he became a planner. He did work himself up in his own way, but I always knew, and it was made known to me, that he didn't study further it was sort of a subtle thing to know, he didn't study further, and my mom did and that is why she is more successful." - (Thelma, white, married).

Patriarchal figures were generally considered breadwinners and fulfilled this role well for many families in the study. Some demonstrated warmth and affection towards their children by attending school meetings, playing with them, offering advice, and supporting other children within their communities. Although certain fathers might not have verbally expressed love for their daughters frequently, they believed that providing for them would demonstrate their love instead.

The husbands and partners of these women were often raised by strong female figures themselves, such as grandmothers, working mothers, or single mothers. These influential women shaped the men they became and, subsequently, their choices in partners. Having been exposed to powerful matriarchal figures, we can infer that it allowed these men to appreciate and value the strength and independence of women. This dynamic demonstrates the intergenerational impact of both matriarchal and patriarchal influences on relationships and family structures.

In summary, the influence of matriarchs was pivotal in shaping women's outlooks on life, relationships, and expectations for themselves. Their emphasis on education as a means for success and independence left an indelible mark on those they raised. Patriarchal figures also played a

significant role as breadwinners who demonstrated love through provision which influenced partner selection among the participants. Both the matriarchs' and patriarchs' parenting skills contributed significantly to the formation of values held by their children and future generations.

4.3 Conclusion

This chapter contextualised the research by describing the women who participated in the study as well as their lived experiences as high-income earners through various themes. This study set out to explore the intricate obstacles encountered by women as they navigate the balance between their professional pursuits, intimate relationships, and the responsibilities of parenting. This chapter highlighted the significant influences of financial factors, familial dynamics, and cultural norms on the formation and development of relationships. The long-lasting impact of matriarchs and patriarchs on attitudes and perspectives on subsequent generations were also highlighted. The findings showcased the complex interaction among individual, cultural, and societal elements in influencing relationships and the dynamics within families and contributed valuable insights to the understanding of these interactions.

Chapter 5: Discussion

In this chapter, the themes identified in the previous chapter are discussed. The findings are linked to the literature on experiences of female high-income earners in heterosexual relationships navigating gender ideologies and financial decision making; similarities and differences thereof are discussed and an analysis of the limitations of the current study is also provided. Recommendations and future research in the area of gender studies and financial decision making are made. Furthermore, the researcher's reflections are shared. Finally, conclusions are drawn.

5.1 Summary of Findings

The purpose of the study was to understand the lived experiences of financially empowered women in South Africa by examining how financial power influences relationship dynamics, as well as its interaction with traditional gender roles such as childbearing and housekeeping. Audio-taped semi-structured interviews were thematically analysed, and the following themes emerged and are summarised as below.

Early in relationships, it was reported by all participants that obligations and debt were addressed. Lobola was seen to showcase commitment and stability. Early years in marriage often saw unequal economic power impacting autonomy and household dynamics. Joint accounts although being rare were used by some, with others preferring to prioritise independence. Surplus cash was reported to be spent individually with wives prioritising home needs.

Relationships followed a pattern of dating, marriage, or cohabitation. Traditional processes and family involvement were important in marriage, while finances also influenced living situations. The presence of elders impacted household dynamics.

The women in the sample reported needing to balance work, family, and children. Working from home was experienced as being good for family but hard to manage hours. Family-oriented environments were noted to help the women with imposter syndrome, biases, and juggling tasks as household managers.

Matriarchal figures were reported to shape women's aspirations, emphasising financial independence for daughters and domestic skills for sons. Patriarchs were experienced as breadwinners with varying involvement levels; partners' choices were influenced by strong female upbringing.

The research question that this study sought to answer was, *how do high-income earning females in heterosexual romantic relationships navigate their gender roles and negotiate their power in financial decision making?*

The objectives of the study were outlined as follows:

- Describe the internalised gender ideologies of high-income earning females.

- Understand the perceptions and experiences of gender equality in all domains of their life – work, home, family (relevant context).
- Unpack the gendered nature of financial decisions in the romantic relationships.

The themes will be discussed as they relate to each of the above-mentioned objectives.

5.2 Objectives addressed

Internalised gender ideologies

The identities of the women in this study intersected at various points – mother, wife, career woman, white etc. creating a complex picture of who they are and how they exist within a cultural context. In their decision to get married or live with their partner, as outlined in Theme 2, many of the women have had to contend with the implications of *ilobola* being paid.

Ratele et al. (2010) conducted a study with young boys aged 14 – 16 years about gendering activities and their constructions of hegemonic masculinity. The boys shared their understanding of and the implications of lobola, these retellings were evidenced by their learnings and emotions in learning the structure of culture. One boy explicitly stated that “ilobola equates to chores.” Although the above-mentioned study focused on young boys, it is not uncommon for young girls to be raised with the same belief. The women took pride in taking care of their families and household, as such we can infer that they were raised with a similar belief about the role of a women in the marriage.

The matriarchs the participants grew up with were included in financial decisions, this parental behaviour modelled to them the need to plan and discuss financial matters together as a couple. One example of where this knowledge could have also been shared related to matriarchs and patriarchs would be their wedding speech. In her analysis of wedding speeches. Memani (2017) found that men were encouraged by other men to discuss financial decisions with their wives “When there is something that requires money, even if it’s your brother who needs the money consult your wife”.

Despite witnessing this progressive modelled behaviour from their parents, still seeing their paternal figures as predominantly breadwinners and providers, could have contributed to the internalised gendered roles reported in their perceived required roles as the household managers that most of the women in this study appeared to be operating from within.

Perceptions and experiences of gender equality

It was observed that women, despite earning higher incomes in comparison to their husbands, were not able to effectively use this financial advantage as a means of gaining power. They were unable to obtain an equitable distribution of unpaid household chores which are rights often assumed by men occupying similar positions within society (Pepin, 2019). In Theme 3: Finding a work-life balance it was stated that the responsibility of teaching domestic skills to the children lay with the women indicating the under-utilisation of their financial power. This financial power instead could be used to outsource the household chores to a domestic helper, but they would still need to ensure

that the children saw what behaviours they needed to model and create opportunities for them to enact these behaviours as well as.

One of the challenges the women in this study experienced in the workplace was imposter syndrome as outlined in Theme 3. Adam Grant, an organisational psychologist at Wharton, posed an interesting question about the paradox of imposter syndrome, “Imposter syndrome is a paradox: others believe in you, you do not believe in yourself, yet you believe yourself instead of them. If you doubt yourself, should you not also doubt your judgement of yourself?”

The women in this study were high achieving women, similar to those in, Clance and Imes study in 1978 where the term imposter phenomenon was coined (Clance & Imes, 1978 as cited in Gómez-Morales, 2021). These women had all the intellectual markers and work ethic to achieve their ambitions of climbing the corporate ladder, unlike their male counterparts who lead with loud confidence, their quiet competence gave way to missed opportunities that they now reflect on as career limiting.

Intersectionality plays a crucial role in understanding the backlash experienced by various subgroups of women. Over several years, researchers have investigated communal stereotypes and their effects (Clark & Kashima, 2007; Lyons & Kashima, 2003). However, more recent studies reveal subtler outcomes with far-reaching consequences for marginalised communities within the larger feminist movement. It was believed that women were naturally kind, warm, and gentle but lacked dominance and competency (Rosette et al., 2018). These perceptions hindered their ability

to join organisations and assume leadership positions. However, upon closer examination of existing literature on gender stereotypes and backlash it is evident that most studies focused solely on white women's organisational experiences. As women of colour, they were not the typical face of success in corporate. The women came from backgrounds where the education of women was the aspiration of the time, and they could see how the freedom of your own income having afforded one more choice in life.

The motherhood penalty is a phenomenon wherein working mothers face significant disadvantages in their careers (Andersen, 2018; Glass & Fodor, 2011; Kelly & Grant, 2012). Mothers experience discrimination and bias, resulting in lower pay and limited opportunities for advancement compared to non-mothers or even fathers. This penalty impacts women of different ages, industries, occupations, and socio-economic backgrounds. It ranges from receiving fewer promotions to being denied job opportunities due to preconceived notions about how motherhood may impact an individual's work performance (Rosette et al., 2018). While navigating their careers and motherhood, the women were able to complete higher education qualifications that would open opportunities for leadership suggesting that the motherhood penalty had very little impact on their careers.

In Theme 2, it was noted the presence of elders in the household prompted a shift the couples dynamic. The couples who had a way of life prior to living with an elder, the division of labour was quite equitable – each partner completed chores to their strength and willingness to. Van Willigen and Drentea (2001) found that when housework was fairly allocated, they perceived more

social support than those who felt the division of labour was unfair. An equitable relationship was characterised by both emotional and social support. The wife described that the reallocation of cooking solely to her took some adjusting for her husband suggesting that he was able to provide emotional support to maintain the equity in the relationship. The cultural background of the male elder, where the place of the Zulu man is not the kitchen, supports the notion of differing perceptions between men and women on the amount and type of household responsibility appropriate for each gender (Van Willigen & Drentea, 2001). The cultural context would also prescribe the dignity of a man must be preserved even if they are not the breadwinner to keep the respect of other men and women.

Men and women as participants of the labour market have had to adapt to the changes of the intra-household economy where men are not necessarily the sole provider for the family, they also have had to negotiate the gender roles when incomes do not follow the societal norms. Vogler et al. (2008) stated that tensions arise from balancing individual autonomy and equality within the relationship. The distribution of income within the couple is crucial in determining whether gender inequalities in the labour market are reflected in access to and control over money within the relationship. In the early years of the women were not in the same financial positions they now find themselves; they were given access to the household money by their partner but often restricted their expenditure supporting the idea that they were not comfortable spending money they did not earn. These internal struggles were rooted in their ability to provide for themselves at a point a time; their autonomy could also be tied to the freedom being an unmarried woman who marched to the beat of her own drum.

Compared to the finding in the Vogler et al. (2008) this study found that the married and cohabiting women did not have vastly different money management strategies. The findings in this study did not support the notion that cohabiting is creating a context in which inequalities can persist, the women by their accounts and inference appeared to have relatively egalitarian relationships.

Gendered nature of financial decisions

In Theme 1 the gendered nature of financial decision making is unpacked. Zimmerman et al. (2003) believes that beliefs and expectations about money should be topics of discussion before marriage. The findings indicated that women in this study shared this sentiment by discussing any financial obligations with their partner in the very early stages of dating, before or during discussions about getting married or making the decision to live together.

The findings support the notion asserted by Coughlin and Wade (2012) that it is possible for men to experience high relationship quality despite the income disparity as long their role as head of the household is respected by their wives and children. The preservation of the head of household role was evident when the wives insisted on keeping the financial power dynamics concealed from others especially their children and allowing their husband to take on the larger household expenses as dictated by societal norms.

When asked directly about the impact of their financial standing in next 5 years, many women indicated they hoped their husband/ partner would be in a better financial position to carry

the household expenses on his own despite their stance as feminists. In a 2003 study, Deutsch, Meeske and Roska found that while men accepted the idea of women participating in the workplace, they still desired to earn more and not rely on the women's income. It can be assumed that husbands, as their wives perceived, agree with the above-mentioned study. Their wives detailed how their husbands worked tirelessly to contribute financially to the household. The women in this study also wanted their husband/ partner to not rely on the joining of incomes to contribute to household expenses. They did not express any desire to leave their respective occupations to focus solely on being a mother and household manager. The reduced pressure of being a co-provider or the larger contributor in some instances would allow the women in this study to show up more as mothers and afford some time to explore pursuits of interest to them.

While their decisions were family oriented, they did not put themselves last as suggested by LeBaron et al. (2019). Many women catered to their personal needs, buying themselves luxury items such as perfume without discussing these purchases with their partner or consulting them on their budget for such need, without compromising their family needs and rarely felt inconvenienced when catering to the needs of the family. It was important for them to be included and to include their husband/partner in larger purchases regardless of who would foot the bill.

The many benefits of having a joint account – easier to pay bills, access to more money, limiting arguments about money etc. – were not enticing to the women in this study. Their choice to keep separate accounts was prompted by the desire to for autonomy within their marriage which in turn allows them to challenge the traditional gender norms in which a wife is dependent

on her breadwinning husband and has to justify all the expenditure to gain access to the joint funds (Mahle, 2006).

5.3 Limitations of the study

The qualitative nature of this study and the sample are not generalisable posing limitation to the findings. The aims of the study were to understand the implications of gender ideologies and understand the financial decision making as a means to facilitate gender equality, however due to the sample size the findings lacked a richness that could have been provided by a larger sample.

The semi-structured nature of the interviews allowed for the participants to control the direct the conversation within the guidelines. The data gathered did not allow for an in-depth exploration of equity theory, however its use is substantiated in discussion above.

Many of the interviews in the study were conducted online via Microsoft Teams or WhatsApp. In building rapport, the researcher switched on her camera as she went through the introduction, however in certain cases connectivity issues necessitated switching off this visual aspect so some of the participants non-verbals could not be picked up for exploration or elaboration. In addition, potentially having the conversations with their partner and/or children within the same household may have limited to the ability to express themselves freely.

There were only two women in cohabitating relationship in this study limiting the depth and richness of those experiences.

5.4 Recommendations

Firstly, a similar study can be conducted with men and women in a focus to get the experiences of both genders and observes the points of contention in the discussion. The non partnered nature of the data collection method would encourage everyone to express themselves freely. It can be assumed that the debates and experiences shared by women may be different to speaking to each of the genders separately.

Secondly, future research should investigate the interplay between gender ideologies and long-term financial planning endeavours of high-income earning women, a topic which could not be explored due to the scope and time constraints of this study.

Lastly, peer marriage counselling materials and interventions should explore the financial nature of the institution of marriage especially those provided by professionals outside the field of psychology.

5.5 Conclusion

To summarise, this study highlights the persistent obstacles that women encounter as they handle gender expectations and make financial choices in relationships. It strongly advocates for

addressing ingrained beliefs and stereotypes about gender to promote enhanced equality between genders.

The research question for this study was answered by the discussion in this chapter which shed light on the intricate interplay between gender ideologies and its effects on women's perspectives and encounters with gender equality. The difficulties faced when trying to leverage their higher incomes to attain influence and achieve a fair sharing of household responsibilities were also outlined and supported. The experience of imposter syndrome at work showcased another domain for gender role negotiations. Despite expressing feminist beliefs, many women still desired for their partners to have better financial positions—revealing an enduring inclination towards conventional gender roles. In the same breath, these women-maintained independence through separate bank accounts within their marriages—a boundary that defied established gender norms and allowed them greater autonomy in decision-making processes.

5.6 Researchers Reflection

My fascination with gender studies began in sociology in second year. As we explored topics like gender inequality, social construction of gender roles, and intersectionality, I became increasingly engrossed in understanding how society perpetuates these dynamics. The more I delved into the subject, the more apparent it became that gender issues are not just confined to personal interactions or cultural norms; they also have significant implications for economic systems and financial decision-making. This fascination led me to reflect on my own experiences witnessing

the dynamics between my parents who have a typically traditional marriage – breadwinning husband and homemaking wife. This curiosity gave birth to the research question as I envisioned myself as a high-income earner who would one day need to negotiate her gender expectations in whatever partnership I chose to partake.

The research process was interesting, initially asking the question was daunting because money and religion are known conversation killers. I was nervous asking the questions I had in the first two or so interviews but as time went on, I gained my confidence which was also facilitated by the women's willingness to share intricate details of their lives with me. My being a stranger to many meant they finally had the opportunity to talk about some of their frustrations and reflect on the experiences that shaped them and their outlook on money.

As someone who strongly believes in gender equality it was important for me to not get lost in the narrative and direct conversations towards the findings I was hoping to see. This meant that I probed what information was shared with me, stepped away from the data to reset my mind and used my supervisor as a sounding board to ensure I was led by the data.

In conclusion, the data illustrated the complex interplay between financial power and traditional gender roles confronted by high-income women, particularly in contexts such as South Africa, revealing deeply rooted societal beliefs that continue to influence their experiences. Despite advances in gender equality, these entrenched ideologies influence relationships, societal

perceptions, and workplace dynamics. It is hoped that this research will help other emerging scholars question similar social issues and add to future gender studies.

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Appendix A: Semi-Structured Interview Guide

Establish Rapport

My name is Silindile Ntshalintshali and as a Social and Psychological Research master's student at the University of the Witwatersrand. We are having this interview to talk about your experiences as a high-income earner, a little about your childhood, your education and career, family life and the way financial decisions are made in your relationship. I will use the information gathered to fulfil the requirements of my qualification and add to the body of knowledge in gender studies. This interview should take about 60 minutes at most, and you are free to stop the interview at any point.

Section A: Demographic and background information

- I would like to know you a little bit better; can you tell me about yourself?
- Can you tell me about your relationship?
- Let us take a step back and briefly talk about your childhood, what was your family structure like?
 - Who did your family consist of?
 - Who did you look up to and why?
 - What roles did the men and women in your family play/perform?

Section B: Home and work life

Next, I would like us to chat about your home and work life.

- How would you describe your home life?
 - Do you and your partner live together?

- What were the circumstances that lead to the that decision?
- Is there anyone else who shares the home with you guys?
- Please talk me through a typical day in your home.
 - What needs to get done in terms of household chores?
 - Who does which chores?
 - How did you decide on who does which chores?

Let us talk about your life outside the home, I would like to know about career and work life.

- When and where did you start your career?

What drew you toward that specific career?

As a [insert work role mentioned above], can you tell me about the difficulties/ problems you have faced in your career?

- What would you say is caused the difficulties?
- How would you describe your work environment?
 - How would you describe the work life balance?
 - What does your management structure look like?
 - How would you describe your career progression compared to male colleagues?

Section C: Finances in the relationship

Now let us chat about the finances in your relationship.

- When you think about money, what comes to mind?
- At what stage of your relationship, did you and your partner talk about your finances?

- What did you both disclose about your financial obligations outside the relationship?
- What, if anything, did you feel was not important to disclose regarding your financial situation and why?
- How did your partner get to know how much you make?
 - Where did the conversation take place?
 - How would you describe that conversation?
 - How did your partner respond to that information?
 - Did anything change?
- How did you and your partner divide the financial responsibilities?
 - Who pays for what toward the household?
 - Where do you keep the money for the household responsibilities?
 - Who manages the money and why?
 - What personal purchases require consultation with the other partner?

Closing: Well, it has been a pleasure finding out more about you. I appreciate the time you took for this interview. Is there anything else you think would be helpful for me to know?

Appendix B: Consent Forms

Dear Prospective Participant

My name is Silindile Ntshalintshali, a Social and Psychological Research master's student currently conducting her research at the University of Witwatersrand. This study will explore the lived experiences of economically empowered women, the influence of this financial power in the dynamics of the relationship and the interplay between their financial power and their 'traditional' or 'expected' gender roles - childbearing, housekeeping, etc.

This research is required for the successful completion of my master's degree in Social and Psychological Research, and I would like to invite you to participate in the research study.

Participation in this study will involve an in-depth semi-structured interview. This interview will be conducted in person at a location that is convenient for us both or online using a platform you are comfortable with during a day and time that is most convenient for you. The duration of this interview will last a period of one hour, maximum. During the interview session, you will be asked questions about your personal life relating to family, career, relationship, and finances. Should any discomfort arise when answering some questions, we will stop the process until you are ready to continue.

Further, you have the right to withdraw from the study at any time without needing to offer any explanation. You may also refuse to answer any questions that you may not feel comfortable to address. Therefore, your participation in this study is voluntary and warmly welcomed. The information you present during the interview, is of utmost value and importance. Therefore, it is important to ensure that everything you express, and state is not misconstrued or misunderstood.

For this reason, I would like to request your permission to use an audio recorder during our interview to further aid in the successful and accurate write-up of the research report. Once we have completed this interview, your audio recording will be stored in a password protected laptop, which will be kept safe.

The audio of the interviews will be transcribed and as such your identity will be protected by myself as the researcher and my research supervisor, at all times. In the transcript and the write up of this report where the research uses a direct speech a pseudonym will be used to protect your identity.

Confidentiality will always be maintained throughout the interview process and as well as after your interview, when data is transcribed and analysed in the research report. Only myself, and my supervisor, will have access to the audiotapes and after my supervisor and I are satisfied that the information has been captured correctly, with your permission, the transcripts may be used for future research. The audiotape recordings will be kept protecting your confidentiality by the researcher.

If you do decide to participate in this study, after the completion of the research report you will be given a summary of all the findings, and a full research report will be made available to you upon request. In taking part in this research, we hope to further understand the influences of gender equality in romantic relationships.

I am available for questions and queries. My information is below. Your participation will be appreciated. You are welcome to contact me directly or alternatively contact my supervisor using the details below.

Ms Silindile Ntshalintshali

silindile84@gmail.com

Ms Lyndall Booth

lyndall.booth@wits.ac.za

Consent for Participation in the Study

I, _____ hereby agree to participate in Silindile Ntshalintshali study on the lived experiences of high-income female earners in romantic relationships.

- Participation in this study is voluntary.
- Refusal to participate will not involve any penalty.
- I have the right to refuse to answer any questions.
- I may withdraw from the study at any time without giving reasons why.
- The information I provide will not be traced back to me and my identity will not be disclosed in any report, presentation, or other forms of distribution.
- I understand that fake names will be used to protect my identity.
- No information that may identify me will be used in the research report. While direct
- Research speech from the interview will be included in the researcher's, the
- researcher will keep all responses as nameless as possible.

I understand that there will be no direct benefit for me in participating in this study and that there are no potential risks involved. I have read and I understand the provided information and have had the opportunity to ask questions. I understand that I will be given a copy of this consent form.

I have read and understood the Participant Information Sheet. My questions about participation in this study have been answered satisfactorily. I voluntarily agree to take part in this study.

Participant

Date

Consent for Audio Recording

I, _____, hereby give consent for the interview (described in the information sheet attached) by Silindile Ntshalintshali to be audio-recorded, with the full understanding that:

- The audio recording will be heard by no other than the researcher, and the supervisor.
- All audio recordings will be destroyed as soon as they have been fully transcribed. Transcripts will be destroyed after the completion of the research and after the qualification has been obtained.
- The recordings will be securely stored on a password-protected laptop by the researcher.
- No identifying information will be used in the transcripts or the research report. Pseudonyms/false names will be used to identify different participants to maintain privacy.

I further give consent to the researcher, Silindile Ntshalintshali, to use direct speech that will not have any identifying information.

Participant

Date

Appendix C: Ethical Clearance Certificate



SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT ETHICS COMMITTEE
CONSTITUTED UNDER THE UNIVERSITY HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)

CLEARANCE CERTIFICATE:

PROTOCOL NUMBER: MASPR/22/09

PROJECT TITLE:

Unpacking the Lived Experience of High-Income Female Earners in Romantic Relationships.

INVESTIGATOR

Ntshaintshali Silindile (943182)

SCHOOL/DEPARTMENT OF INVESTIGATOR

SHCD/Psychology

DATE CONSIDERED

30 May 2022

DECISION OF THE COMMITTEE

Approved unconditionally

RISK LEVEL

Low Risk

EXPIRY DATE

31 December 2024

ISSUE DATE OF CERTIFICATE

19 July 2022

CHAIRPERSON

(Dr Sahba Besharat)

cc: Dr Lyndall Booth (Supervisor)

DECLARATION OF INVESTIGATOR

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

I fully understand the conditions under which I am authorized to carry out the abovementioned research and I guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee.

Signature

Date

_____/_____/_____
Date

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES