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ECONOMIC EXPERIENCES OF SINGLE MOTHERS IN BHAMBAYI, KWAZULU-NATAL, SOUTH AFRICA

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#### Abstract

Women living in low-income communities often initiate livelihood activities as a means to support themselves and their families. Even though these small-scale livelihood activities supplement the household income, they are insufficient to lift single mothers out of poverty. This study explores the economic experiences of 25 single mothers who embarked on individual livelihood activities. Using feminist theory, the paper presents their biographical profile and discusses two key themes, namely institutional barriers leading to economic insecurities, and the strengths and limitations of social networks. The paper concludes with some considerations for harnessing the valuable contributions made by single mothers.

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#### INTRODUCTION

Since the advent of democracy two decades ago, South Africa's economic and policy transformation has placed much emphasis on the promotion of livelihood activities and small, micro and medium enterprises in low-income communities (White Paper on Social Welfare 1997; National Department of Social Development Strategic Plan, 2010-2015). Such self-generating strategies corroborate the developmental approach to welfare, which emphasises social and economic development as two interdependent and mutually reinforcing processes (Patel, 2005; Patel, 2008). In fact Lombard (2008) and Patel (2008) propose that the implementation of income-generating activities is one of the poverty-alleviation strategies that would enhance the transformation and economic development agenda in the country. However, it is important at the same time to acknowledge the arguments put forward by Holscher (2008), Sewpaul (2005) and Gray (2006) that, although various income-generating activities have been implemented with some degree of success, there remain alarmingly high levels of poverty and inequality in South Africa. Triegaardt (2009) indicates that women make up 37% of the economically unemployed in the country. Frye and Kirsten (2012) argue that as a result of the skewed distribution of resources and income, millions of women who embark on small-scale livelihood activities rarely earn enough income to lift themselves and their families out of poverty.

To add to this complexity, women who are single parents from impoverished communities face social and economic exclusion in both the first economy and second economy on the grounds of poverty as well as sexual discrimination (Frye, 2007). Thabethe and Mathe's (2010) case study of rural women's experiences of a poultry project revealed that women do not enjoy substantial economic gains as a consequence of cultural, gender and class divisions. Research that acknowledges these obstacles and prevents poor women from sustaining their small-scale income livelihood is thus necessary. The empirical findings in this paper report on a predominantly informal settlement named Bhambayi in Inanda, KwaZulu-Natal, where 25 single mothers engaged in individual livelihood activities that included agricultural production, beadmaking, catering, hairdressing, gardening and sewing. The analysis examines their biographical profiles and discusses two themes that were distilled from the analysis, namely institutional barriers leading to economic insecurities, and the strengths and limitations of social networks. Using feminist analysis, the central premise of this focus piece indicates that women are unable to break the cycle of poverty and enjoy substantial economic gains from their livelihood activities because of the institutional and gender divisions which have historically been deeply embedded in society.

The research methodology highlights two qualitative approaches, including in-depth interviews and field observations to analyse the economic experiences of 25 single

mothers. The paper suggests that solutions to support poor women's income earning through livelihood activities needs to be based on the realities that affect poor women and the choices they make. The authors argue that unless policy makers and social work practitioners acknowledge the complex intersection of gender identities and economic realities affecting poor women, the policies aimed at improving their quality of life will not change. Moreover, the realization of this social development goal is the responsibility of private businesses, government and non-governmental organisations to provide funding, network support, relevant training and "rationalizing of such community-based groups within their indigenous cultures" (Makhubele, 2008:37).

## WOMEN, POVERTY AND ECONOMIC RELATIONS

There is growing evidence that poverty is becoming increasingly feminised, meaning that a huge proportion of the world's poor are women (Arndt, 2002; Frye, 2007; Nnaemeka, 1995; Sewpaul, 2005). The term "feminisation of poverty" was first used in the late 1970s in the United States, when it was discovered that-female headed households were the fastest growing type of family structure (Pearce, 1978). The increased poverty in these households was evident in the growing number of women and children who were poor (Heintz & Jardine, 2008). It is thus widely acknowledged in the international community that poverty is both quantitatively and qualitatively different for women as a result of the systematic discrimination that they face in education, health care, food security, access to land and employment (Dominelli, 2004; Sewpaul, 2005; Triegaardt, 2009). The UNDP reveals that "although women make up about 50% of the world population they constitute 70% of the world's poor and 66% of the world's illiterates" (http://www.unpac.ca – accessed 25/02/2011).

Frye (2010) argues that neoliberal globalisation has perpetuated the plight of poor women in developing nations who continue to suffer from the structural discrimination inherent in structural adjustment. The past two decades bear testimony to the continued dominance of international institutions such as the World Bank, the World Trade Organisation and the IMF, and the negative effects of neoliberal economic policies of globalisation and privatisation on livelihoods of women (Rowlands, 2002; Sewpaul, 2005). With the global economic downturn, in Sub-Saharan Africa and South Asia, eight out of ten women workers in formal sector employment are considered to be in vulnerable positions (Triegaardt, 2009).

Arndt (2002) argues that the reason for women remaining poor is primarily a result of their relationship with the labour market in the global economy. For example, in the 1980s, as a consequence of the global economic crisis (similar to what we are currently experiencing), many African nation states bore the brunt of structural adjustment programmes imposed by the World Bank and the IMF, which led to mass job losses for women in the public sector and which had negative implications such as state cutbacks on essential services including health, education and welfare (Sewpaul, 2005). Such cutbacks also led to reduced training and economic opportunities for women, while increasing their responsibility as primary caregivers of children and families infected with HIV (Raniga & Mathe, 2011; Raniga & Motloung, 2013).

Despite concerted efforts by the international community to address gender inequality through the 1979 Convention on the Elimination of All Forms of Discrimination Against Women, the 1980 Second World Conference on Women, the 1993 UN Declaration on the Elimination of Violence Against Women and the 1995 Beijing Conference, dominant socio-cultural norms continue to prevail and define women in relation to their "reproductive function". In fact, little attention has been paid to the devastating impact of HIV and AIDS and the burden of care of sick relatives and children on poor women, who are pushed further to the margins of society and excluded from entering the first economy and/or succeeding in the second economy (Raniga & Simpson, 2010). In South Africa the National Minister of Social Development acknowledged at a women's conference in Gauteng in 2011 that an over-influx of women in the informal second economy and underpaying jobs in the formal first economy remains a challenge for gender mainstreaming.

Lehohla (2012) revealed that the average household income in South Africa had increased to R103 204 (Census, 2011) from R48 385 recorded in Census 2001. Although Census 2011 found that household incomes were better, with more money and improved living conditions, the income inequalities remain extreme. The discrepancy between the annual income of females and that of their male counterparts is evident. Females earn an average of R67 3330, while males earn at least R128 329 – an increase of 142% and 102% respectively, when compared to the 2001 Census. Bridging the income gap remains a challenge, especially for the Black-headed households, who averaged an annual income of R60 613, while Coloured-headed household averaged R112 172, and Indian-headed households stood at R251 541 (Census, 2011). These statistics point to the double economic hardships experienced by Black female-headed households (Raniga & Simpson, 2010).

Clearly, the discourse on the feminisation of poverty moves beyond quantifying the poverty statistics of women, but includes deliberations on the impact of neoliberal capitalist policies and their detrimental effect on poor women's access to training and micro-credit, thus perpetuating women's subordinate role in the economy (Frye & Kirsten 2012; Sewpaul, 2005).

### **DELIBERATING FEMINIST SOCIAL WORK**

Gender debates influenced by post-structuralism have traditionally influenced feminist social work, thus increasing our understanding of the complex dynamics influencing the subordinate role of women in society and the diversity of feminisms (Nnaemeka, 1995). Feminist thought forms the conceptual foundation for this study as social work practice has traditionally played a vital role by acknowledging the subordinate economic position and conditions of women in society. Dominelli (2004) argues that feminist social work has challenged the "dual notion" of individual agency versus structural change, which characterises the curricula of most schools of social work. Baines (2007) criticises social workers for adopting conservative interventions, which tend to help women cope more adequately with their prescribed domestic roles and responsibilities. Dominelli (1992:18) echoes these sentiments by aptly stating that feminist social work exhibits

"such a rooted sense that to be caught up in feminism is to be caught up practically in changing the way things are done".

The central focus of this study was not just to understand the life experiences of single mothers who were involved in livelihood activities, but to raise their awareness about the correlates of poverty, gender and economic factors contributing to the sustainability of their livelihood activity. Feminist writers such as Brown (cited in Baines, 2007) and Nnaemake (1995) acknowledge that gender inequities, power imbalances, and undeveloped negotiation and decision-making skills are primary factors contributing to the feminisation of poverty in society.

### **METHODOLOGY**

Situated in one of the most impoverished regions in KwaZulu-Natal, Bhambayi faces high rates of unemployment, inequality and HIV and AIDS, especially among female-headed households. Consequently most households are dependent on state social grants and often tenuous income strategies.

Bhambayi, like other black settlements, developed as a satellite in the Inanda region during the apartheid period. Since its origin in the 1980s, this predominantly informal settlement displays all the characteristics of similar settlements across South Africa (Raniga & Simpson, 2011). It was established to house communities forcibly removed from their rightful homes, designated as an area for Black people, and was the core of political violence in the 1980s and early 1990s. The past two decades have seen the scourge of unemployment, the "deterioration of the physical living conditions" and the devastating effects of the HIV and AIDS pandemic on residents in this community (Raniga & Simpson, 2011); thus a clear need for an integrated anti-poverty strategy in this ward is necessary. The majority of people are Zulu speaking and have lived in the community for more than 20 years, while some may say that Bhambayi is also a demographically fluid community where a minority of the population have migrated from either the Eastern Cape or neighbouring African countries such as Mozambique, Zimbabwe and Kenya over the past decade. There is a limited basic service infrastructure, as well as inadequate recreational facilities and a shortage of social facilities.

## The research process

The University of KwaZulu-Natal: Community Outreach and Research (UKZN: CORE) student training unit has existed since 1996 in Bhambayi, where social work students can provide casework, group work and community work services to residents. Over the years it became evident that many families encountered daily struggles as a result of severe poverty and HIV and AIDS. In 2007 the Bhambayi Reconstruction and Development Forum (BRDF) approached the University of KwaZulu-Natal to embark on a study to investigate the effects of poverty and HIV/AIDS on households. Ethical clearance was obtained in June 2007 from the University of KwaZulu-Natal's Ethics Committee to conduct this study. Phase one of the study comprised a quantitative household-based survey (N=351) which revealed that 67% of the economically active

population were unemployed (Raniga & Simpson, 2011). This paper reports on a qualitative phase of the larger study which aimed to:

- obtain baseline information to construct the biographical profiles of 25 single mothers in Bhambayi;
- gain insight into their economic experiences while involved in an livelihood activity;
- explore suggestions for transformative action.

## **Selection of participants**

Using feminist methodology, we focused on Brown's (2007:128) assertion that "feminist unpacking of women's narratives places the problem stories outside of the women themselves". Thus rather than focusing on their life experiences linked to the pathology of *the poverty deprivation* trap (Swanepoel & De Beer, 2006), the women were encouraged to relate their experiences of implementing their livelihood activities, thereby raising consciousness about the gaps, uncertainties and contradictions of patriarchal institutions in society. A critical part of the research process comprised a literature review of the feminisation of poverty, which focused particularly on the interface of poverty, gender and economic relations. Engaging with community members in a genuine, open and egalitarian manner about the objectives of the study meant several meetings with the BRDF committee members regarding the selection of the participants and the ideological position of the researchers (Marlow, 2012). Selection followed a purposive process where 25 single women were selected through snowball sampling. The secretary of the committee referred five women whom she knew and who fitted the following characteristics for selection and were aligned to the purpose of the study:

- Lived in Bhambayi for more than five years;
- Were self-employed;
- Involved in a livelihood activity for at least one year;
- Was the head of the household;
- Was single with children.

The initial five women were interviewed and they were invited to identify other single mothers based on the characteristics for selection. The advantage of this sampling method was that it allowed the researchers to understand and utilise the existing social networks between the women in the community (Marlow, 2012). The researchers were committed to gaining insight into the uniqueness of each of the woman within her social and economic life situation – thus recognising their individual circumstances while affirming their collective solidarities (Baines, 2007).

## **Data collection process**

Four semi-structured in-depth interviews were held with 25 single mothers. The semi-structured in-depth interviews gave the researchers an opportunity to discuss the objectives of the study, to explore whether the participants were willing to share their life stories and to establish them as equal partners in the research process (Baines,

2007). Secondly, it provided the forum to engage the women in understanding their biographical profiles and experiences within the broader socio-economic and gendered framework. This "conscientisation", which is central to Freirean thought draws on the profound element of human awareness which "forces" the individual to critically engage with their social reality with the potential to transform rather than merely adapt to such a reality (Freire, 1993:41). Each narrative collected during the in-depth interviews provided insight into how living in an impoverished community with high levels of unemployment, disease and poverty had had a profound impact on their experiences of implementing their livelihood activity.

The duration of each of the four interviews was one hour per session. The topics covered in the four sessions included: understanding their life circumstances, previous training and work experiences, economic challenges, balancing domestic responsibilities, and suggestions for enhancing the sustainability of their livelihood activity.

One major challenge experienced during the interviews was time, as a number of women had to leave to take care of sick relatives and/or feed their babies. Since this study presents the findings from a small sample of 25 women, the findings cannot be generalised. However prolonged engagement and the rich descriptive details shared by the participants about their economic experiences served to enhance the trustworthiness of the findings (Terre Blanche, Durrheim & Painter, 2006).

Marlow (2012:64) refers to ethnographic summary as "systematic coding for qualitative analysis". The researchers used this approach to move back and forth between the raw data and the transcripts in order to gain more abstract determination of what themes will go into the ultimate report. The data were thematically and critically analysed with reference to the literature (Terre Blanche *et al.*, 2006) and feminist social work theory. The researchers were constantly mindful of interpreting the single mothers' experiences in relation to gender oppression as constructed by the complex interplay of sociocultural, heath and economic forces (Dominelli, 2004).

In addition to the biographical profiles, two important themes emerged from the data analysis discussed below: institutional barriers leading to economic insecurities and the strengths and limitations of social networks.

#### DISCUSSION OF RESULTS

The findings presented were distilled from the analysis of four individual in-depth semistructured interviews conducted with 25 single mothers as well as from field meetings and observations between researchers on the analysed data. The discussion of the findings will be presented in two sections:

- A biographical profile of the participants;
- A discussion of two themes, namely institutional barriers leading to economic insecurities and the strengths and limitations of social networks

Table 1 provides the biographical profile of the research participants.

TABLE 1 BIOGRAPHICAL PROFILE OF THE PARTICIPANTS

Participant	Age	Number of Persons in	Highest level of education	Income
Number		household		Activity
1	15	6	Grade 6	Bead making
2	17	7	Grade 9	Catering
3	17	6	Grade 7	Gardening
4	17	7	Grade 8	Hairdressing
5	19	4	Grade 10	Gardening
6	18	5	Grade 11	Sewing
7	15	6	Grade 7	Sewing
8	18	6	Grade 10	Bead making
9	19	7	Grade 11	Catering
10	20	8	Grade 12	Hairdressing
11	22	7	Grade 11	Sewing
12	16	6	Grade 8	Gardening
13	18	6	Grade 9	Sewing
14	19	7	Grade 10	Hairdressing
15	15	5	Grade 6	Catering
16	28	22	none	Hairdressing
17	13	8	Grade 4	Vending
18	15	4	Grade 6	Knitting
19	20	7	Grade 5	Vending
20	19	9	Grade 8	Catering
21	30	4	Grade 7	Sewing
22	35	6	Grade 12	Catering
23	40	11	Grade 12	Catering
24	22	13	Grade 4	Sewing
25	25	8	Grade 6	Sewing

Sixteen of the women were aged 15-19, while six were 20-29; two were 30-35, and one was 40 years of age (N=25). The mean age was 20. Participants reported that they were heads of their households and it was not surprising that the average dependency ratio was 7. In South Africa as a whole 41.9% of households are female-headed. Census 2011 reported that 45.1% of households were female-headed. The Inanda node is below the average for KwaZulu-Natal (45.5%), but above the average for all URP nodes (39.6%). All of the single mothers were in receipt of the child support grant of R210 (Social Assistance Act, 2004) at the time of study. The average level of education was Grade 7 and evidently only three (12%) single mothers had completed secondary school. In general, low literacy levels marginalise single mothers' job opportunities in the formal sector (Hays-Mitchell, 2002) and contribute to their low social and economic status. Consistent with other studies, this is mainly linked to limited literacy and numeracy skills, which are widely acknowledged as key determinants of women's poverty (Arndt, 2002; Dominelli, 2004; Sewpaul, 2005). Furthermore, women in most female-headed

households tend to have an increasing incidence of poverty and become the poorest groups in society (Triegaardt, 2009). All of the women rationalised the need to supplement their menial income received from the state child support grant by engaging in a livelihood activity such as sewing, knitting, bead-making, cooking and baking, gardening, hairdressing and vending. These single mothers were doubly disadvantaged, as they were expected to put food on the table while retaining the overwhelming burden of child care and household responsibilities (Raniga & Mathe, 2011).

## Institutional barriers leading to economic insecurity

Mihindou (2006:34) argues that despite the African woman's increasing participation in the labour market, existing gender inequalities have intensified with respect to working conditions and compensation. Consequently self-employed women in low-income communities struggle to lift themselves out of poverty and find it difficult to sustain their livelihood activities. One woman commented that "living in an impoverished community means that daily our lives are filled with insecurity". Another woman who sold fruit and vegetables stated: "I don't make enough money because people tend to go to the Dube Mall to buy their food". Participant 19, who was also a vendor, commented: "the money I make selling door to door is not enough to feed 7 people at home. My business does help me but it is not enough to get out of poverty".

Most of the women unanimously shared that even though they were in receipt of the state child support grant of R210 (at the time of the study), this was insufficient to get by every month.

A major barrier experienced by all the women was the non-access to micro-credit loans from private sector banks and multinational companies. Some of the comments of the women were:

"The male who interviewed me at the bank was rude and unhelpful."

"He made me feel like I was stupid because I could not speak English."

"I was unable to fill in the forms in English so I just left."

"I have to deal with a lot of problems and stress because I am not confident to approach the bank for a loan."

"There are lots of forms which I don't understand and this makes it difficult to get loans from to grow my business."

In many transitional economies poor women have relatively low access to micro-credit schemes and other economic resources (Osman, 2002). Table 1 illustrated that the average level of education among the women was Grade 7 and evidently only three (12%) had completed school. The comments made by the women who were heads of their households reveal the extreme constraints experienced in their attempts to access credit, capital and/or services from private banks (Heintz & Jardine, 2008). Clearly the implication of low literacy levels was that the women were not confident to negotiate with mainly male personnel at the banks that they had approached in their endeavour to access micro-credit to expand their businesses.

In South Africa, even though gender equality is a constitutional right, in reality many women do not possess the confidence and negotiation skills to help them gain access to micro-credit and finances to sustain their livelihood activities. Mihindou (2006:34) aptly remarks that "unequal access to micro-credit loans is one of the most important forms of economic inequality between men and women and has consequences for women as social and political actors". Arndt (2002) relates that African feminists tend not just to criticise the patriarchal structures but attempt to identify new scope and alternatives for women to overcome their oppressions. As such, many of the women perceived the need to join advocacy and lobby groups to ameliorate the obstacles that keep them economically marginalised and prevent them from breaking the cycle of poverty. The women also talked about the unskilled and physically demanding nature of their work, with low productivity and little opportunity for acquiring further training and improving their skills with the goal of sustaining their activities. One woman proposed that they "engage government in establishing poverty-focused development banks as a means of accessing micro credit". Another woman suggested "getting involved in literacy classes, and business training courses". These could be funded by the poverty-focused development bank.

Another key issue that the women felt strongly about and that hindered the sustainability of their livelihood activity was the inadequate support provided by local government to market their products within and outside the community. The majority of the women perceived this to be the function of the ward councillor, who they felt was elected to represent their needs at the eThekwini Municipality. The women suggested the following:

"The eThekwini Municipality needs to provide space in the markets within the Inanda region and outside so that they can sell some of their products."

"Most of the people go to the big supermarkets to buy their fruit and vegetables because they are cheaper."

What was mentioned by the participants was that multinational companies in the Inanda region tended to monopolise the market and that this limited opportunities for single mothers involved in livelihood activities to become economically self-sufficient.

## The strengths and limitations of social networks

Obtaining a balance between domestic responsibilities and implementing the livelihood activity was a frequent concern mentioned by the participants. Nnaemeka (1995) aptly argues that socio-cultural constraints such as the nurturing and caring role played by women in Africa restricts them from developing their potential and realising personal aspirations. One single mother commented: "our involvement in livelihood strategies tends to be perceived as an extension of our household duties". Participants 4, 8, 11 and 15 stated that: "if only we could get support to take care of the children at home, we would be more productive and work longer hours. Now we rush home at 2 pm to see to children after school". These women's comments reflect the difficulties that women who are self-employed in the second economy face in balancing their household responsibilities. Furthermore, they felt that the economic activities that they engaged in

remain unvalued and uncompensated as they do not form part of the formal first economy.

On the other hand, 12 of the single mothers in this sample spoke about the ability of household family members to pool their strengths, identify opportunities to engage in economic activities and build social networks, which often signalled the difference between further impoverishment and greater stability. These women acknowledged the immense support and care that older women (grandmothers, older siblings, aunts) who were living with them in the household played in respect of taking care of children. These women were able to work flexi-hours without the stress of domestic responsibilities. They also mentioned that they were able to reap the economic benefit of this support. One woman stated: "I am able to sew more items and market my items without the worry of rushing home to care for children. My aunt who has lived with me for five years is my biggest support". These informal safety networks were perceived as enhancing the bonding social capital in the community and these social networks provided much needed support in times of economic and social distress precipitated by poverty (Raniga & Simpson, 2010). However, 22 (88%) of the women acknowledged that these support systems are temporary and are unsustainable in the long term. The women recommended that additional early childhood educare projects be set up by the Department of Education and Department of Social Development to provide day care and after-care services to single mothers who were self-employed. Additionally, many of the women believed that budgetary skills and management training workshops were necessary to help them to sustain their livelihood activities over the long term. The findings corroborate Patel's (2008) suggestions that successful realization of social development goals requires effective affirmation and harmonising of existing social networks and community groups implementing livelihood strategies in low-income communities. Further qualitative research is required that will explore sustainable support systems that are essential and beneficial to single mothers involved in livelihood activities.

#### CONCLUSIONS AND RECOMMENDATIONS

Women living in low-income communities often initiate livelihood activities as a means to support themselves and their families. The economic experiences of 25 single mothers in this qualitative study conducted in a predominantly impoverished community called Bhambayi have shown that all of the women embarked on small-scale livelihood activities in order to supplement the menial income received from the state child social grant. A highlight of this study was that single mothers showed a remarkable sense of motivation in wanting to succeed and break out of poverty. Most encouraging was the positive outlook of those with strong informal safety networks, who in spite of high levels of vulnerability and economic hardship displayed a strong desire to succeed in life. Of concern is the finding that none of the single mothers felt confident enough to negotiate access to micro-credit from mainly male personnel employed at private sector banks and multinational companies.

The findings of this study corroborate other South African research by Thabethe and Mathe (2010) and Heintz and Jardine (2008), which revealed that women involved in anti-poverty strategies had no access to power and control over decisions that impacted their lives.

On the basis of these conclusions, the following recommendations are made:

- Transformative interventions should include the establishment of a business forum to assist single mothers to network and lobby for funding and to implement business training programmes;
- It is important that policy makers relate livelihood activities of single mothers to the economic objectives of social development through access to micro-credit schemes, better access to literacy and training programmes, and greater gender equality.
- National policy and regulatory changes which expand micro-credit choices for poor women by private and public donors as well as child care subsidies are necessary in order to assist single mothers to gain more control over their social, political and economic lives;
- Lobbying by social workers and other advocacy groups to ensure visibility and accountability by ward councillors and for them to adequately address the economic and educational needs of single mothers in informal settlements is necessary;
- This study represented a limited sample of 25 African single mothers from an impoverished community and does not represent other population groups in contemporary South Africa. This clearly warrants further qualitative research being conducted with a mixed-race profile to explore the economic experiences of single mothers across different provinces in South Africa.

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