

University of the Western Cape

Institute for Social Development

MA in Social Development

Title:

Livelihood Strategies: Analysis of Female-headed households in Vrygrond, South Africa

**Thesis Submitted to the Faculty of Arts, Institute for Social Development, University of
the Western Cape, In Partial Fulfilment of the Requirement for the MA Degree in
Development Studies**



Student Number: 2634459

Supervised by

Professor O Oloyede

November 2012

CONTENTS

	Page No
Declaration	4
Acknowledgements	5
Abstract and Keywords	6
CHAPTER 1	7-11
1. Introduction	7-8
Aim	8
Objectives	9
1.1 Background information on the research site	9-11
CHAPTER 2 LITERATURE REVIEW	12-31
2. Introduction	12
2.1 Household composition in Cape Town	12-13
2.1.1 Household employment and unemployment	13-14
2.2 Origins of the sustainable livelihood approach	14-15
2.3 Literature informing sustainable livelihood research	15-16
2.3.1 Livelihood research from a political perspective	16-17
2.3.2 Livelihood research from the CARE livelihood framework	17-18
2.3.2 Livelihood research from a DFID framework perspective	18-21
2.4 Sustainable livelihood and poverty	21-22
2.4.1 Resilience through livelihood strategies	22
2.4.2 Intra-household livelihood strategies	22-23
2.4.3 Livelihood strategies viewed in terms of poverty as multi-dimensional	23-24
2.5 Poverty reduction strategies in South Africa	24-25
2.6 Legislative framework resources, capabilities and livelihoods	25-27
2.7 Women, gender and development	28-29
2.8 Empowerment	29-30
2.9 Recognition of human potential	30
2.11 Human capabilities	30-31
CHAPTER 3 THEORETICAL FRAMEWORK	32-45
3. Introduction	32
3.1 Social protection theory	33
3.1.1 Markets	34
3.1.2 Families, social networks and membership institutions	34
3.1.3 Public authorities	34-35
3.2 Inequality, capital and investments needed	35-36
3.3 Livelihood strategies in decision making processes	36
3.4 Informal economy and livelihood strategies	37-38
3.5 Conceptualising the Capability Approach	39-40
3.5.1 Critique and relevance of the capabilities approach	40-41
3.5.2 Why the capabilities approach	41-42
3.6 Alternative approaches	42-43
3.6.1 Humanistic approach	43
3.6.2 Participatory development	43-44
3.6.3 Sustainable development	44
3.7 Operationalizing the study's hypothetical assumption	44

CHAPTER 4 RESEARCH DESIGN AND METHODOLOGY	45-48
4. Introduction	45
4.1 Research design	45
4.2 Qualitative methods	45-46
4.3 Convenient sampling	46
4.5 Gathering data	46
4.6 Questionnaires	47
4.7 In-depth interviews	47
4.8 Data analysis and processing	48-49
4.9 Data interpretation	48
CHAPTER 5 PRESENTAION AND ANALYSIS OF DATA	49-66
5. Introduction	49
5.1 Description of socio-demographic characteristics of respondents	49-50
5.2 Age and household distribution	50
5.3 Property control amongst female headed-households	51
5.4 Female headed-households and the decision making role	52-53
5.5 Dwelling inheritance	53-54
5.6 Family size	54
5.7 Education level of female head	55
5.8 Current occupation of female head	56-57
5.9 Households income	57-58
5.10 Household livelihood production to meet basic needs	58-59
5.11 Households expenditure	59-61
5.12 Household consumption and household income	61-62
5.13 Alternative livelihood strategies in female headed-households	62-64
5.14 Health and emotional well-being in female headed-households	64-65
5.15 Consequences of household struggles for young children in female-headed households	65-66
CHAPTER 6 MAIN FINDINGS AND CONCLUSION	67-76
6. Introduction	67
6.1 Rational variations in female headed-households	67-68
6.2 Rational behaviour in female headed-households	68-69
6.3 Households inheritance, control and decision making power	69-70
6.4 Disparities between education and employment in female headed-households	71
6.5 Households income	72-73
6.6 Household expenditure and debt	74-75
6.7 Alternative livelihood strategies	75
6.8 Ill health and emotional distress in female headed-households	75-76
CHAPTER 7 CONCLUSION	77-81
7. Introduction	77-81
7.1 Limitations of this study	81
8. REFERENCES	82-96
Appendix i Ethical Clearance	97
Appendix ii Consent form	98-99
Appendix iii Questionnaire	100-105

Declaration

Name: Karin Nandoo

I declare that the thesis submitted on

Topic: Livelihood Strategies: Analysis of Female-headed households in Vrygrond, South Africa

for the Maters Degree in Social Development, at the University of the Western Cape, South Africa is my own and has not been previously submitted by me at another University for any degree.

Contributions of others has been clearly marked, with due reference to the literature and acknowledgement of collaborative research and discussions.

The work was done under the guidance of Professor Olojide Oloyde, at the University of the Western Cape, South Africa.



Date: 14th November 2012

Signature:

Acknowledgments

I have been indebted to those whom have supported me along this fulfilling road of completing this task set before me.

First and foremost, gratitude to God for His continuous favour, guidance and blessings in my life.

My heartfelt appreciation to my supervisor, Professor Olojide Oloyede. I could not have asked for a better advisor and mentor for my Masters thesis. His academic experience has been invaluable to me. You have been inspirational, supportive and patient, throughout the time of the research and writing of this thesis.

Sincere thanks to all the females heading their households who have availed themselves to participate in this research. A special thank you to Mymoena Scholtz who has been instrumental in making the kick-off interviews possible.

Collette Schroeder, Arts Faculty Officer, who has been like my surrogate mother since the start of my academic career. Thank you for the work opportunities afforded to me and for bearing the brunt of my frustrations but also for sharing in the joys of my accomplishments. Your efforts have not gone unnoticed.

Gratitude to the National Research Foundation, without the financial support this may not have been possible. I thank you wholeheartedly.

To my dear comrades, cheers to the articles, books and stimulating discussions. For my fellow labmates, much appreciation for working late together before deadlines. Thank you to the staff at the Institute of Social Development, the University of the Western Cape's Main Library and the Faculty of Arts for their procedural guidance and assistance.

Last but not least, thank you to my family for their support and for the spiritual guidance.

ABSTRACT

This study explored the livelihood activities in female-headed households in Vrygrond, Cape Town. The objective of this study was to identify and analyse livelihood strategies adopted by female-headed households. The Capability Approach was used as a theoretical framework of the study. This approach drew on the idea that resources and abilities enable people to achieve a range of valued ways of being and doing.

Keywords:

Livelihoods, Sustainability, Sustainable Livelihoods, Capabilities, Empowerment, Female-headed household, Household relations, Inter-generational transmission, Social Capital, Assets, Poverty, Vulnerability



CHAPTER 1

1. INTRODUCTION

Female-headed households are on the increase in South Africa. Statistics shows that in 1996 there were 3,184,743 female-headed households which increased to 4,933,112 in 2001, an increase of 1,748,369 in a period of five years (SADC, 2004). This increase would seem to be in line with the global trend which Buvinic and Gupta pointed out almost 15 years ago (Buvinic and Gupta, 1997). Then, they noted that in Indonesia, 14% of the households were run by females, in the United States, the figure was 31% and in Botswana 45%. The phenomenon is not new in South Africa considering the fact that females were left behind to take care of households in the absence of male partners who went to work in the mines as the late nine-teenth and twentieth century literature on immigrant labour shows. The female-head took on the responsibility of being the decision maker, the source of income and generally being responsible for maintaining the household. However, such female-headed households did not seem to have a permanency given that male partners do tend to reunite with the female head who then cedes maintenance responsibilities to the returning husband, in cases where the male partner subsequently becomes employed in any other sector of the economy. Current female-headed households would seem different; there is evidence that many women become heads of households after the death of their economically active husbands, mainly from AIDS related mortality. This obviously would tend to create the burden of a loss of human capital and a high dependency ratio in households especially with young children.

There is, in a much wider context, a general agreement that female-headed households in developing countries are generally poorer than male-headed households (Buvinić and Gupta, 1997). Households headed by women in the developing countries have been shown in the burgeoning research literature to live in poverty compared to households headed by a couple. Such households have been pointed to as essentially low-skills households or households that lack skills as in some cases. Children in such households tend to have worse health and educational outcomes. Many writers have suggested that there is a variation in female-headed households. However, this must not be overstretched given what can be said to be the common denominator of these households, the fact of the vulnerability of the female heads. This leaves female-headed households to be more disadvantaged than couple-headed ones. Broadly, women are conceived to be more predisposed to poverty and evidence shows that

this has deepened in developing countries. Researchers have attributed this to the widening economic gap deriving from gender divisions (Moghadam, 2005) in their investigation of the nature of poverty, the dimensions of which are highlighted in terms of income poor and assets poor. The latter refers to physical aspects such as land, livestock or property; it also includes human capital such as education and the number of people available in the household as well as social capital which allow people to engage in networks to develop markets and mitigate risks. Both human and social capital, are, in these poverty studies, considered more important than income in assuring the household's survival and the shaping of its capability to improve its living standards.

Generally, what constitutes poverty as the literature shows is multi-dimensional. It is a factor of not just the material conditions but also of a set of interlocking factors, including physical weakness, social isolation, vulnerability and powerlessness. The poverty of a household is related to its resource endowments, its organisational capacity to manage and utilise its resources, the coping mechanisms available to it and family contingencies. However, poverty is rarely uniformly distributed within an area. Agrawal and Gibson (1999) suggest that communities usually do not represent homogenous collective social units; some in the community are better off than others. One could nevertheless suggest that what could be found in most communities are households with varying degrees of vulnerability to poverty however one defines it. In fact, as pointed out earlier, female-headed households will be more vulnerable to poverty than male-headed households. Some suggest that in South Africa, the degree of vulnerability in a household with a resident male has 28% probability of being poor, whereas a household with a *de jure* female head has a 48% chance of being poor and a household with a *de facto* female head (because the nominal male head is absent) has a 53% chance of being poor (Aliber, 2003). This raises the issue of livelihood strategies in female-headed households as well as the sustainability of such strategies. The question therefore is, what are the strategies employed in female-headed households in relation to livelihood? This singular question begs other questions around which the research revolves. The study being proposed aims therefore to examine a range of key questions relating to livelihood strategies and sustainability of such strategies.

Aim

Given the above, the study aimed to explore and analyse the livelihood activities and the sustainability of these activities in female-headed households.

The objectives

- To establish the nature of female-headed households
- To establish and analyse the range of factors including historical experiences of responses to shocks and stresses implicated in livelihood strategies in female-headed households

1.1 Background information on the research site

The research question was empirically investigated in Vrygrond, a multi-racial community of 30,000 residents. Vrygrond evolved to its current multi-racial community from essentially a squatter camp in the early 1900's in Cape Town, South Africa. It is the oldest informal settlement in the Western Cape situated near the seaside of Muizenberg about 20kilometres from Central Cape Town.



Image Source: Google Earth: www.earth.google.com (The formal and informal regions of Vrygrond alongside the M5 road)

The multi-racial nature of the community made it ideal to explore female headed-households in that it allowed for the significant variable of race to be factored in relative to the level of poverty which has been shown to correlate with racial background. For example, 36.9% of Africans, 21.8% of coloureds, 13.7% of Indians are said to be poor compared to 4.7% White South Africans (Woolard, 2002). Unemployment rates reflect this figure. In terms of households, black female-headed households are reported to receive low annual incomes compared to white, coloured and Indian female-headed households indicating that the black female headed-households are worse off (Narayan, Patel, Schaff, Rademacher and Koch-Schulte, 2000).

Moreover being multi-cultural, it is also multi-national; its residents include Angolans, Malawians and Somalis. It is a community with no recreation facilities, high unemployment and like similar communities across South Africa it is infested with crime, gangsterism, drugs and prostitution which are often the sources of livelihoods. Motivation for embarking on this research is to recognise the need to empower female-headed households; moreover, my view is that women and female children should be educated in order to increase the potential of developing sustainable livelihood strategies. As Masika (1997) states, due to the economic restructuring worldwide the mandate for female labour industries has risen demanding more involvement from the female labour force. However, Gilbert (1997) argues that the female labour participation is often characterised by insecurity and low returns. Gender bias towards empowering women and girls should be challenged and factual data on women should not be necessarily filtered to be female specific. The worth of this study is in identifying the needs of female-headed households and in doing so identifying their empowerment needs. Identifying the specific empowerment needs of female-headed households would have the prospective to reconstruct capabilities in their lives.



Formal dwelling (green) with surrounding backyard dwellings The informal extension of Overcome Heights

Three intricate epochs relating to the historical development of Vrygrond exist:

- the process under which this community was developed i.e. the institutionalised discrimination of apartheid legislation which currently is the underlying factor of the difficulties confronted by many low income communities.
- the challenges experienced in acquiring formal housing provides, perhaps an case in point that community negotiations of state housing policies should take place as a matter of urgency.
- the process of growth and development after formalisation does little to describe the current livelihood risks of the community.

Throughout each of these three periods the capacity of the community for self-organisation in the face of significant external and internal challenges is apparent and this social dexterity seems to be evident in Vrygrond.



Chapter 2

LITERATURE REVIEW

2. Introduction

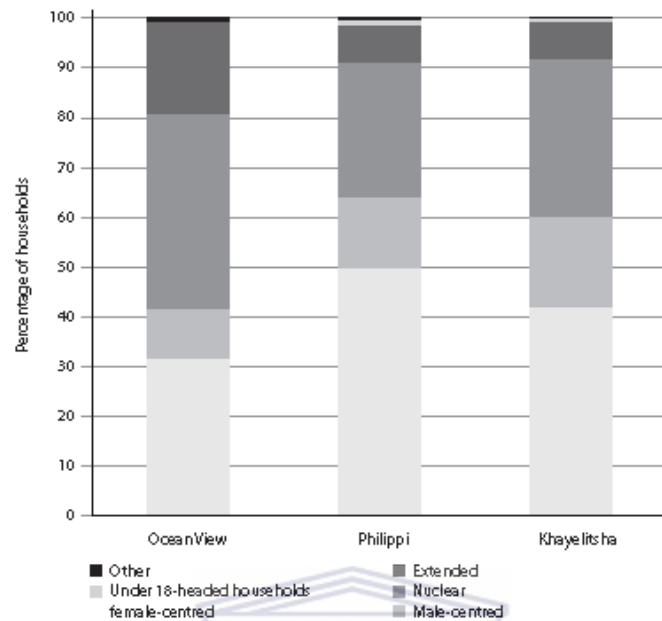
This chapter is informed by key features in existing literature and theoretical perspectives. The literature review contextualizes and defines female-headed households and its relation to poverty both at a global level and in the South African context. The livelihood framework is the basis for this research as it promotes economic growth, human development through acknowledging importance of agency and human development. This task required seeking out relevant books, government documents, research reports and published literature on the subject matter. The first section of the review focuses on pertinent literature on Cape Town, in particular households so as to give a background picture.

2.1 Household composition of Cape Town

According to Statistics South Africa (2008) the population in the City of Cape Town is almost four million and continues to grow at a rapid pace emulating urbanisation patterns throughout Southern Africa. The rapid urban progression proves to be problematic in terms of overcoming the high poverty rates, housing backlogs and widespread urban sprawl (City of Cape Town, 2006). This comes to no surprise as similar expressions are echoed in South Africa's 2012 State of the Nation Address regarding the persistence of the three development challenges specifically unemployment, poverty and inequality that continue, in spite of the progress made (South African Government Information, 2012). Those who bear the brunt are mostly women and children.

Numerous researches in the social sciences field reveal that there has been rapid increase of female headed-households in the world (Habib, 2010; SADC, 2004; Buvinic and Gupta, 1997). This rapid increase positively correlates with the increase of vulnerability amongst women (Habib, 2010). In the AFSUN Survey, Bettersby (2011) reported that the largest category of households were female-headed households at 42% in all those surveyed in Cape Town followed by the nuclear family household at 32%. Precipitating trends are often validated by rapid urbanisation, industrialisation and socio-economic changes. Variations in female-headed households were reported ranging from 32% in Ocean View to 50% in Philippi (See figure 1 for Household Structure in Cape Town Study Areas). The nuclear

family households however seemed more prominent in Ocean View as well as a greater proportion of extended family households were also reported than the other two areas.



The expansion of female-headed households reveals that termination of marriages (either by divorce, death and desertion) does have devastating effects on the family structure. Primarily it is women and their dependent children who are the main victims of being triply oppressed. Women become heads with diminutive or no resources putting them in a position of social and economic penury (Habib, 2010; Buvinic and Gupta, 1997).

2.1.1 Household employment and unemployment

One of the more complicated periods relating to the historical development of periphery areas are the processes under which such areas were established; the institutionalised discrimination of the apartheid legislation which currently is the underlying factor of the difficulties confronted by many in this township. Bettersby (2011) illuminates this statement arguing the apartheid urban model of racial separation and locating black South Africans on the periphery of the city hampers the ability of households to access the urban job market. Therefore the process of growth and development after formalisation does little to describe the current livelihood risks of the community.

Dorward, Anderson, Nava, Pattison, Paz, Rushton and Vera (2009) maintain that households in poor communities often diversify their livelihood and income generating strategies.

However, the AFSUN report showed very little evidence of significant diversification in livelihood strategies in Cape Town (Bettersby, 2011). In effect, the AFSUN study showed that only half of the households called on more livelihood strategies in addition to their main source of income (Bettersby, 2011).

In 2009 approximately a quarter (23%) of Cape Town households earned less than R3,500 per month (Western Cape Provincial Treasury, 2010) while The City of Cape Town (2008) uses a figure of R2,800 per month to determine whether a household is indigent or not. More than likely it is mostly female-headed households that are experiencing income-poverty. Further probing led to questions such as: what prevents poor households in the city of Cape Town from developing more diverse livelihood strategies? Does the scale and form of the city and urban governance shape the ability of households to diversify their livelihood strategies Bettersby (2011). The more general reasons for the poverty of female-headed households can be attributed to unequal access to education and employment opportunities, the triple role of women in society (productive, reproductive and community management) and wider discriminatory laws and practices.

Finally, it is important to note that poverty is not just experienced but also responded to, therefore a livelihoods approach which considers the range and extent of household resources is useful for understanding the dynamic link between female-headed households, poverty and vulnerability.

2.2 Origins of the sustainable livelihood approach

The origins of sustainable livelihoods can be traced back to the work of Robert Chambers in the mid 1980's (Kollimaor and Gamper, 2002). The concept is an endeavour to go beyond orthodox poverty definitions and approaches to respond to the ineffectual outcomes of conventional development thinking about poverty reduction, the way the poor live their lives, and the importance of structural and institutional issues. The notion therefore is to unify socio-economic and ecological considerations particularly in a policy-relevant structure (Krantz, 2001).

Contemporary anti-poverty rhetoric is prevalent amongst development intellectuals with the common view that the poor should be empowered to act on and have control over issues that

affect their existence. This view is supported by Chambers (1995) who asserts that circumstances are continuously atrocious and unbearable for millions of poor people. It is now widely accepted that a shift towards development practices concentrate on various factors and processes which improve the ability of the poor to make a living in an economically, ecologically and socially sustainable manner (Krantz, 2001).

Relevance of this approach is anchored in the fact that a sustainable livelihood approach infers the readjustment of thinking in terms poverty eradication processes toward improving livelihood strategies. The aim of the sustainable livelihood approach is to help people accomplish long-term improvements against poverty. Effective progress may happen if poverty and its causes are systematically analysed and managed, when informed observations are paired with development opportunities and activities that has the potential to aid livelihood priorities and finally placing emphasis on a people-centred approach, placing people and the priorities firmly at the centre of analysis and objective-setting (Carney and Ashley, 1999; de Haan, Drinkwater, Rakodi and Westley, 2002).

Livelihood dialogues are frequently framed within a rural context, however in recognising the dynamism of livelihood strategies Chambers and Conway (1992:2-8) defined a livelihood as:

“...comprising of capabilities, assets (stores, resources, claims and access) and activities required for means of living: a livelihood is sustainable which can cope with and recover from tress and shock, maintain and enhance its capabilities and assets, and provide opportunities for the next generation; and which contributes net benefits to their livelihoods at the local and global level and in the short and long term.”

2.3 Literature informing sustainable livelihood research

The relationship between female-headed households, poverty and vulnerability is well documented in rural settings however this connection is not well documented in urban settings where poverty rates are at an all-time high. The sustainable livelihoods framework plays a pertinent role in the examination of the lives of the poor and factors that influence their existence. It offers a unique way in understanding how poor people view their lives therefore stimulating debate and reflection on how to improve on poverty eradication

approaches. Poverty as a concept is frequently seen as consisting of interlocking factors that consist of both material and non-material characteristics. These interlocking factors give rise to the complex, diverse, dynamic and the local realities of poor people. Deprivation, inequality, vulnerability and social exclusion are all characteristics that accompany people's experiences with poverty (Taylor, 2002; May, 1998).

Patterns in scholarly analysis indicate that in household livelihood strategies, poverty is much more than income and consumption. While income-poverty represents these characteristics it often subsumes them since income-poverty dominates the development arena making poor people's reality to become easily masqueraded both in written text and verbal dialogues. Leading to the misrepresentation that what is not scientifically measurable is not real. From this viewpoint poverty is weighed down by economics and is used to measure poverty lines. The sustainable livelihoods concept offers prospects of a more coherent and integrated approach to poverty. The literature which informs the understanding of coping strategies may be traced to two root sources:

One of the first disciplines to investigate post disaster recovery strategies in the early 1970's was the political ecology discipline. The concept political ecology is a twofold trans-disciplinary field; it studies the relationship between nature and society using the political economy with an ecological analysis in the context of power (Green and Park 1994). The second body of knowledge is significant to this research because it addresses pertinent social, political, and economic trepidations in development studies literature (Padayachee, 2009).

The latter body of understanding is concerned with the sustainable livelihoods framework because it lends itself to the impending "competencies, capacities and strengths instead of perceived weaknesses and needs" of people. (International Federation of the Red Cross and Red Crescent Societies, 2004:18). This implies that its focus is towards intervention strategies that support the potential that exist within a household.

2.3.1 Livelihood research from a political ecology perspective

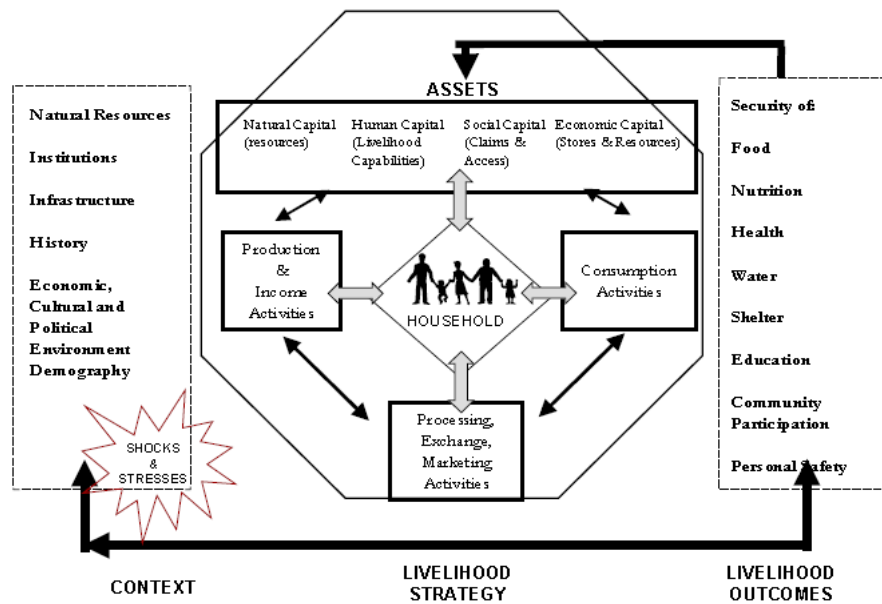
Literature within the political ecology sphere proposed a framework to examine how households cope during shocks and stresses. While the focus is mainly on rural areas (Adger, 1996), household livelihood strategies in urban areas are equally important. Four approaches

are identified in monitoring how households cope with environmental shocks and stresses.

First, loss absorption which refers to a household that absorbs impacts of stress and shocks without being aware of doing so. Second, loss acceptance where losses are accepted by the households however there is no means of intervention. Third, loss reduction whereby the household take positive action to reduce losses. Fourth, radical change referring to when a household can no longer mitigate stress and shocks therefore changes in resource use can occur (Burton, Kates, and White, 1978). Wisner, Blaike, Cannon and Davis (2004) accused this approach for being too linear and suggestions that deviations from such theoretical thinking should occur because there are variations in dealing with impacts of stress and shocks in households.

2.3.2 Livelihood research from the CARE livelihood framework

CARE International developed an urban programme during the mid-1990's based on a household livelihood security framework. While many of the programmes focussed on infrastructure particularly in relation to food for work, CARE expanded to a Peri-Urban Self Help Programme which concentrates on draught relief to upgrade the environmental sanitation conditions in Zambia (Sanderson and Hedley, 2002). Though emphasis is placed on rural livelihoods, CARE expanded their livelihood programme which encompasses both urban and rural contexts which led to two main outcomes. First, a holistic analytical programme was designed and second a programme geared towards improving livelihoods evolved from the former design (de Haan et al 2002). This is evident in a participatory livelihood programme designed in Lomé, Togo to empower girls through the development informal education and skills development which may assist with better opportunity in their lives. The model below attempt to address three crucial elements within the CARE framework: context, livelihood strategy and livelihood outcomes. All are relevant in understanding livelihood strategies of the poor.



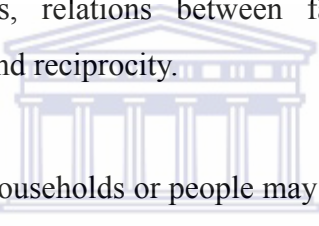
Source: Stewart, Higman, Brown, Robinson and Peachey (2003).

Context gives perspective into a situation particularly at a household and community level when analysing the lives of the poor. Access to resources and assets required to sustain a livelihood are influenced through policies and institutions. Rakodi (2002) claims that primarily it is influenced by governance, government and policies, markets, macro-economic linkages, civil society and broader support networks that are analysed. Influences through these policies, institutions and processes mediate access to the resources and assets required to sustain a livelihood. The purpose of context within this model is to understand the key issues that have an impact on livelihoods. This model describes how not only context yield understanding but also offers consideration of factors affecting livelihood and its outcomes.

2.3.3 Livelihood research from a DFID framework perspective

DFID uses a five capital model to explain the sustainable livelihoods approach which helps in providing accurate and realistic understanding of the strength and capacities people possess. De Satgé, Holloway, Mullins, Nchabeleng and Ward (2002) and DFID (1999) address the five core strengths on which the sustainable livelihood approach call upon. The five capital's model have become common to analyse how household strategies are used to manage shocks or stresses (Moser, 1996; Ibáñez, Buck, Khatchikian and Norris, 2004; Harte, Childs and Hastings, 2009) however it is social capital that proves to be the most called upon by household to deal with stresses or shocks as a coping mechanism. These five models can be briefly summarised as follows:

- Human capital refers to the pursuit of different livelihoods people rely on such as skills, knowledge, ability to labour, the education and health status of members in households to make a living. Woolard (2002) postulates at household level livelihoods are determined by the quality and availability of human capital. For example, ill-health or physical weakness will have an impact on the potential of the household to sustain itself. Additional literature on livelihood strategies at the human capital level includes mobilising additional labour and at a financial capital level includes loans or other means of financial support.
- Social capital refers to drawing on social resources in the quest to achieve livelihood objectives Woolard (2002). Albeit there are debates around exactly what the term mean, the Woolard (2002) guidance sheet states that it is developed through networks and connectedness. It therefore involves social networks and organisations of for example religious groups, relations between family members and the wider community calls on trust and reciprocity.



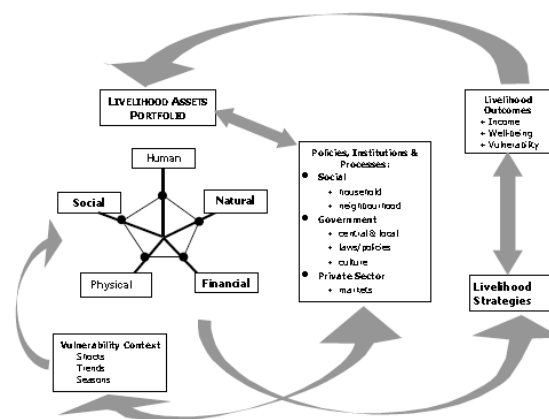
In the context of poverty households or people may isolate themselves however social capital is crucial because it increases people's ability to work together and expand on wider institutions. Likewise relationships of trust and reciprocity help facilitate co-operation and provide a foundation for informal safety nets among the poor. Numerous studies corroborates that social networks are of paramount importance in contributing to resilience when the poor are exposed to shocks or stresses (Buckle, 2000; Buckle, Marsh and Smale, 2000; Handmer, 2003; Wisner et al., 2004). Although social capital offer temporary assistance in for example accommodation or food, informal networks such as friends, family and extended family help with the coping aspects of households to survive they are short lived (Harte, et al, 2009).

- Natural capital refers to land and natural resources which households has access to including a variety of tangible and intangible goods. The term refers to natural resource stock from which resource flows and services useful for livelihoods are derived Woolard (2002). The portfolios of household livelihoods are structured around both tangible and intangible assets.

For example stores that comprise of food stocks, stores of value such as gold, jewellery, cash savings and resources including land, water, trees, livestock, farm equipment are considered tangible assets while intangible assets consist of for example claims such as demands and appeals which can be made for material, moral or other practical support.

Tangible as well as intangible assets are dependent on access which in turn refers to the opportunity to practically make use a resource, stores or service in order to obtain information, material, technology, employment, food or income. Natural capital plays a pivotal role in the livelihoods of people as most resources are based on natural activities or the extraction of natural activities. A positive correlation exist between natural capital and vulnerability Woolard (2002) this is because any threat to natural resources exposes the poor to vulnerability.

- Physical capital is the infrastructure available to the households such as shelter, transport electricity, transport, health services, water, sanitation and information. Woolard (2002) articulates infrastructure is centred on changes in the physical environment that help to be more industrious. In the context of poverty assessment scholars found that infrastructure is the core dimension of poverty thus if there are not adequate access services such as water there is a probability that human life would deteriorate.
- Financial capital includes income, credit, remittances, pension and other resources that people use to attain their livelihood objectives Woolard (2002). Out of the five capitals it is considered the most versatile however tends to be the least available to the poor.



Source: de Haan, Drinkwater, Rakodi and Westley (2002).

These collective ideas clearly illustrate that emphases of the key five capital models in the sustainable livelihoods framework are on household assets specifically physical and social (Sanderson, 2000).

2.4 Sustainable livelihood and poverty

The literature informing the understanding of livelihoods in the context of poverty is drawn from the sustainable livelihoods framework. Substantial evidence points accusing fingers to the measures which are predominantly used to measure poverty. In widespread discourse, poverty is represented in two main models: in the first, common usage, absolute poverty is used in the development sense to refer to severe deprivation of basic human needs such as food, safe drinking water, sanitation facilities, health, shelter, education and information (United Nations, 1995b); in the second usage, relative poverty draw attention to the purpose of measurement and comparison (United Nations, 1995a). Chambers (1995:179) states that the normal meaning of poverty by economists refers to “low income, as it is reported, recorded and analysed, or often as low consumption, which is easier to measure”. In light of these Chambers (1995) express four reasons for the wide spread acceptance of income-poverty as a dominant reflection of poor people’s reality. First, development discourse is strongly rooted in the concepts of economics because economic concepts, approaches and processes are widely used in development practices and policy making. The challenge with this single minded view point is that it becomes the prevailing norm.

Second, power is a fundamental tactic in the industrial milieu where income-poverty is protected by means of its measure-generated and sustained concepts. Poor people in industrial environments rely on cash incomes therefore their economic status is easily captured in cash based consumptions. Third, income-poverty or consumption-poverty is deemed measureable while non-monetary flows for subsistence or consumption is given fiscal value by means of combining two or more items and turning it into value on a single scale. Thus, allowing for comparisons between income-poverty and consumption-poverty in different households to be assessed - reality is based on what is measurable and measured. Fourth, the broad assumption is that poor people live from hand to mouth, in other words the worse off are more engrossed with the need to gain subsistence in order to survive (income-poverty to consumption-poverty).

Given these four factors it is no surprise that the principal objective mentioned in the preface of the Poverty Reduction Handbook is summed by a former president of the World Bank, Lewis Preston that the World Bank's performance will be measured by their sustainable poverty reduction strategies (Kapur, Lewis and Webb, 1997).

2.4.1 Resilience through livelihood strategies

Vulnerability heightens the capacity of the poor to forge responses amidst shocks and stress through resistance and resilience, however, the availability of livelihood assets in the form of the five capital models assist in the increase of resistance and resilience to livelihood threats (DFID, 1999). Resistance is defined as the “capacity of an individual or group to withstand the impact of a hazard” according to their economic, psychological, and physical health and the strength of their livelihood strategies and assets while resilience as the “ability of an actor to cope with or adapt to hazard stress” through behavioural adaptations and preparations (Pelling, 2003: 48). According to Moser (1996:23) emphasis should be placed on vulnerability rather than poverty as the former is able to capture the multi-dimensional aspects of well-being rather than the latter who is more static orientated.

2.4.2 Intra-household livelihood strategies

Knowledge of women's situations and the approaches they engage in for survival is almost non-existent (Laier, 1997). Intra-households resource allocation requires one to move away from hegemonic orthodoxy that households are innately unified. According to Chant (2004) there is constant competition over resources, power, rights and interest, victory is based on effective strategies and negotiations, age, gender and or position within the family hierarchy. Results from various findings show that women dedicate the majority of their earnings to the wellbeing of the whole family compared to males whom are inclined to retain their earnings (Chant, 2004).

From this perspective it is evident that women and girls may have less access to resources and as a result become more dependent on males at the cost of their survival. Research shows that female-headed households are deprived by higher dependency ratios compared to households which include two working parents (Fuwa, 2000). This is one of the reasons why the poverty gap widens within these female-headed households.

Legal demands pertaining to absent fathers are in place in many family policies however there is often inadequate implementation of maintenance payments to wives and children, especially among the poor (van Vuuren, 2003) which add an extra burden on households headed by females. From another perspective however, absence of male heads may not necessarily lead to impoverishment, instead it may enhance the wellbeing of the households due to the fact members in the household are not at the mercy of men (Chant, 2004). This suggest that female heads would opt for independence even if they are poorer as opposed to feeling vulnerable and losing their autonomy.

Some studies highlight that household maintenance and childcare are the main responsibilities in female-headed households and that poor women, have limited material resources and often draw on extended family (Mason and Finch, 1993); friends (Kay-Trimberger, 2002); or what have been referred to as reciprocal networks (Moser, 1996).

2.4.3 Livelihood strategies viewed in terms of poverty as multi-dimensional

This takes cognisance of why the poor make the choices they make needs to be understood within the context in which the household find itself. Chant (2004) directs attention to female heads resisting remittances from male counterparts or absent fathers. Resistance of remittances elevates the importance of self-esteem and autonomy thus escaping the pressures of entering into agreements or sexual encounters.

Female heads are content with losing assets for example the house and social networks to evade abusive relationships (Chant, 2004). While this may have an impact on their household's earning capacity it also reduces their vulnerability of male heads to exert power over family members. It appears that financial burdens experienced by female-headed households may motivate the female heads to search for new partners or in some cases they may return to ex-partners (Chant, 2004). Female-headed households use different livelihood strategies, emphasis on how they go about organising themselves around activities help to show how these households manage to survive.

Inter-generational transmission thus is considered a concept rooted in the degree to which female headed-households experience poverty and how it is inevitably assumed that their offspring will be worse off. Hames, Koen and Handley (2006) adds that it is more so girl-

children from impoverished households that would be encouraged or forced to leave school to help with households tasks or to go work to earn money. Jones (2005) maintain that it pertains not only to economic vulnerability but the credence that dual parenthood offers the best prospects of social, moral and psychological wellbeing for children. This idea is deeply entrenched in many cultures and is unlikely to become unseated during an era in which concern and advocacy for children's rights are at an all-time high.

2.5 Poverty reduction strategies in South Africa

The rights language can easily create an illusion of agreement where there is deep philosophical disagreement. Injustices experienced under apartheid denied many from political participation for example the right to vote for a government of their choice. The African National Congress won the elections by a landslide in 1994 after the old regime was faced with considerable resistance. The ANC was engrossed with the aim of restoring the dignity of black African people as a result the Reconstruction and Development Programme (RDP) was one of the milestones to ensure this aim. The concept of the RDP was to mobilise all people and resources with the objective to build a democratic, non-racial and non-sexist society. Taking on a people-centered approach the RDP was geared towards improving the quality of life of all South Africans. The People-centered approach refers to the poor or marginalised having control over their lives and to increase their capability to mobilise sufficient development resources. Despite the RDP office being closed in 1996 the government in the same year instated a new framework called Growth, Employment and Redistribution (GEAR). GEAR was a well thought out policy but its progression was completely opposite of the RDP. On the one hand allies of GEAR praised the significance it placed on fiscal restraint and the pledge to regulate inflation rates and hassle-free foreign controls, sceptics of GEAR however considered it to be a Neoliberal sell-out by the ANC.

While GEAR was criticised for failing to alleviate the stresses paired with the disparities of apartheid, the welfare approach with its top down approach failed to help people improve their quality of life or standard of living was a method believed to be futile by some development intellectuals. A shift towards a developmental philosophy especially relating to People Centred Development was imminent and the ANC government wanted the state to be the impelling cause behind the economy and the transformation of society.

Major hindrances that prevent the advancement of women in South Africa are under development, inequality and poverty. Economic initiatives produce minimum standard of wellbeing to people who experience chronic poverty. Taylor (2007) argues that because of structural inequalities and chronic poverty, South Africa requires a more active social protection system. Social assistance and grants form significant mechanisms of the programmes to eliminate poverty. These mechanisms play important roles in the lives of women. Previously the distribution of social grants was racially based however since South Africa stepped into its democratic dispensation social grants have been equalised and distributed to all whom qualify to receive it. In 1994, 2.6million people received social grants. This figure has increased to 5.1million in 2003 (Government of South Africa, 2004).

Women and female-children are said to benefit more from old-age grants, disability grants, child support grants, care dependency grants and foster care grants (Steele, 2006). The means test requirements are different for various grants and some recipients experience challenges gaining access to these state grants. For example, in childcare grants, the main caregiver qualify to receive the grant only if there is substantial proof that he or she does not decline work opportunities or participation on development programmes in purpose (Hames, Koen & Handley, 2006). A women's marital status sets the foundation of being a decent benefactor of old age pension and a disability grant. Married women compared to single women qualifies for an old age pension with a combined income of R23,164 per annum while single women qualifies only if her income does not exceed R12,504 per annum (Hames, Koen & Handley, 2006).

2.6 Legislative framework, resources, capabilities and livelihoods

The Constitution's Bill of Rights of South Africa, Act 108 of 1996, Section 27 states that "Health Care, Food, Water and Social Security" is four of the most indispensable elements of well-being.

1. "everyone has the right to have access to
 - a. health care services, including reproduction health care;
 - b. sufficient food and water; and
 - c. social security, including, if they are unable to support themselves and their dependants, appropriate social assistance.
2. The state must take reasonable legislative and other measures, within its available

resources, to achieve the progressive realisation of each of these rights.

3. No one may be refused emergency medical treatment”

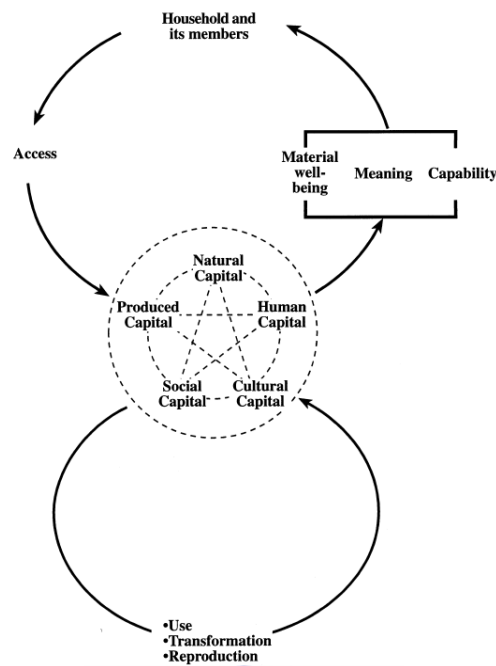
Amartya Sen's notion of entitlements and human rights authority can be read into some sections of the Constitution's Bill of Rights of South Africa. The entitlement approach have been subjected to critical examination that varies from a favourable assessment by Osmani (1995), critiques by Nolan (1993), and even being refuted by Bowbrick (1986). The purpose here is to synthesise and comment on rights as language that creates an illusion of agreement where there is deep philosophical disagreement. In spite of the normative undertone, Edkins (1996: 559) states entitlements “do not reflect in any sense a concept of the right to food”. Devereux (2002:2) concurs maintaining that entitlements are a collection of goods and services an individual can procure by means of changing endowments through “exchange entitlement mappings”.

In 2008 the fin24 an electronic newspaper headlined an article “poor must pull up socks” referring to Trevor Manuel’s (former Finance Minister) plea that the poor should actively get involved in anti-poverty programmes which he argued the two links have unfortunately been lacking in South Africa. My response to this is what if the poor does not have any socks to pull on. This begs the question, what restricts, challenge or even invalidate the entitlement of households to gain access to resources? I would like to suggest that the access to resources, capacity and livelihood particularly in female headed-households makes for ground-breaking contribution to literature in livelihood activities in female headed-households.

The concept of access to resources needs to be understood in a wider sense. In other words, access to resources determines how people process and compose livelihoods. Thus context is crucial particularly when a livelihood shifts from being directly based on natural resources to being directly based on a range of assets, income sources and product labour markets (Bebbington, 1999).

The conceptualisation of rights and resources have related benefits to the capabilities and livelihoods approach as people’s perceptions of their well-being are related to their livelihood choices and strategies. The capabilities that they have and the capacities that they possess both add to their quality of life that also enhances their capabilities to confront the social

conditions that produce poverty (Bebbington, 1999).



Source: Bebbington (1999)

People's assets are not merely means through which they make a living. It gives meaning to their world. This is not to fall into the trap of voluntarism, for of course a person's assets are in large part determined by the structures and logics at work in economic and political spheres. They are, however, also to some extent both reflections and components of the meaning the person has tried to create through their livelihood strategies. This meaning will then be one of several influences in subsequent decisions people make about their livelihood strategies.

In sum, throughout this research mention is made of the five-dimensions of capitals, it is important to look at it not only as resources but also as capabilities that give people the means to be and do. Sen, (1997) concurs that access to capitals allow for people to effectively and efficiently engage more in the world and more importantly allowing them to be change agents of their world. Likewise Giddons (1979) comments, that capitals are not only things that allow survival, adaptation and poverty alleviation but it is also the basis of the agent's power to act and to reproduce, challenge or change the rules that govern the control and use it to use and transform resources for survival.

2.7 Women, gender and development

Since the 1990's the need to differentiate between the needs of poor women relating to their production and reproduction roles surfaced in order to address the challenges they face Pearson (2000). Distinctions by development intellectuals are made referring to the latter as strategic gender interest while the former denotes practical gender interests. The above ideas are useful to understand policies that are appropriate for improving women's positions and their material conditions.

Moser (1993) differentiates between practical and strategic gender needs. Strategic gender needs refers to needs women identify with because of their subordinate positions to men in society while practical gender needs refers to the needs of women in their social accepted roles. Practical gender needs occupies favorable positions in this research because it calls for a response to the immediate perceived necessities within a particular context. Pearson (2000) adds that gender division of labour within the household gives women primary responsibility, not only in terms of domestic responsibility for example child care, family health and food provisions but also for community managing and housing, basic services along with the capacity to earn an income through productive work. From this view, policy planning in terms of the practical needs of women should be geared toward the domestic arena, income earning activities and community level requirements of housing and basic services.

While there are distinct differences between urban and rural environments in terms of context however the one aspect that remains unchanged is people themselves. Wherever people live, they retain essentially the same human needs, and the desire for the same entitlements or rights. They require access to productive resources such as land, knowledge and capital, and from these an income to support consumption needs. They require food, shelter, clothing, access to medical facilities, the ability to educate children, and the ability to participate, in all senses (socially, politically, intellectually and spiritually), in the society of which they are part. Thus these requirements amount to the entitlement each person has to lead a life that is fundamentally secure in respect both of the basic needs and broader social and psychological senses of a livelihood. One way of understanding the sustainable livelihoods system is to analyse how people adapt to certain stress, in this regard empowerment is crucial to help as a coping mechanism.

Hill (2005) argues from a feminist economic perspective that the lives people live are largely determined by their capabilities which in turn are influenced by their social relationships that are structured within institutions. The achievements of social power thus have a significant impact at all levels of society particularly when analysing the well-being of people and the decisions made to enhance human capabilities.

2.8 Empowerment

Quoting Michel Foucault, Fraser (1989:26) reports on the understanding of democracy and the role of self-organisation: “if power is instantiated in mundane social practices and relations, then efforts to dismantle or transform the regime must address those practices and relations”. The application of equity in terms of institutionalised power therefore goes beyond the input of individuals into social decision making (Fraser, 1989). Empowerment becomes a critical element capitalizing not only on self-organisation but also on self-determination in all facets of people’s lives.

Roodt (1996) defines empowerment as “...enhancing the capacity of people to take control of their own lives”. Likewise, Allen and Thomas (2000:35) define empowerment as a “desired process by which individuals, typically including the poorest of the poor, are able to take direct control over their lives. Once empowered to do so, poor people will then be able to be the agents of their own development”. The concept has multiple meanings and linked to a variety of strategies which refers to a range of activities, from individual self-assertion to collective resistance, protests and mobilisation that challenge basic power relations.

Invoked during the 1970’s by Third World feminists and women’s organisations, women’s empowerment was explicitly framed to facilitate the struggle for social justice and women’s equality through transformation of economic, social and political structures at a national and international level (Bisnath and Elson, 1999). To accomplish this Fraser (1989) concludes that emancipatory outcomes especially social processes rely on the expansion of innovative interactions that can be accomplished through communication. Nancy Fraser’s (1989) impression regarding emancipation is irrefutably supported by Folbre (1994) who suggest the dismantling of undemocratic power structures.

In sum, Hill (2005) no differently recognises that those interested in the emancipation of the

subordinate and the oppressed requires changing practices that are embedded in institutions, such as family, state and the firm. Considering this there is a prevailing view that theories on power can assist in the clarification of institutionalised power and the process of democratisation.

2.9 Recognition human potential

A new alternative of development should look at human potential (Allen and Thomas, 2002), this in effect means that development begins not from production but rather highlights people and human needs. From the above Korten (1995) describes the latter body of knowledge as depending on alternative development practices of authentic development namely justice, sustainability and inclusiveness. Justice, he asserts must be given primacy to ensure decent human existence. Sustainability thus is important in ensuring that future generations' well-being by taking care of earth's resources and finally inclusiveness referring to as each person having the opportunity to be recognised as equal contributor to the family, community and society. Similarly Seers (1979:12) added a political dimension and suggested participation in government, belonging to a nation that is independent both at an economic and a political level and adequate educational levels particularly literacy. Analytically the above challenges the economic basis of development arguing that economic development does not inevitably lessen numbers in poverty nor meet other human needs.

The Maslow hierarchy supports the above, arguing that unless the lower needs of the poor are not met they will not aspire to being self-actualised individuals, Atkinson and Hilgard, (1981:317-318) concurs by stating that any scarcities in needs would have an impact on the poor's ability to self-actualize. Empowering the poor is thus the foundation of tapping into the capabilities of the poor allowing for a sense of self-reliance which Max-Neef (1991) argue is not merely a passive state of being but rather an active process whereby the individual has to work toward achieving this state.

2.10 Human capabilities

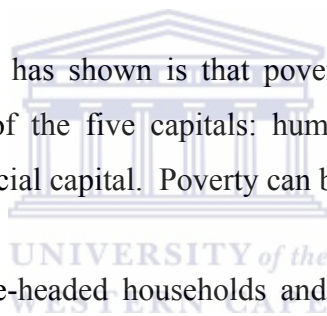
Operating in a vulnerability context, the sustainable livelihoods framework recognizes people as having access to certain assets that may help in decreasing some poverty factors. From this point the environment in which the individual find themselves give rise to how and which livelihood strategies they would use (DFID, 1999). Devereux (2002) defines vulnerability in

the context of livelihood insecurity as being exposed to different livelihood trends and shocks. Households do not automatically turn into deprivation Chant (2004) this is because victims are not passive beings merely waiting for external assistants. This strand of thinking indicates that household threats can be restricted to assets that are required to cope, making the subsequent risk they face seem even harder.

Even so, analysis should be strongly focused on the realities of the poor in this case female-headed households rather than the generalised assumption that they are oppressed. Organising empowerment programmes requires analysis of women in a particular situation, Martha Nussbaum defends this argument in a somewhat eighty pages of *Women and Human Development: the Capabilities Approach* (Mosedale, 2005). Hill (2005) concludes that the capabilities approach is not only a framework for evaluating human welfare but also acts as a basis for advancing it however it is not based on social causes of poverty and inequality.

What the review in this chapter has shown is that poverty is not only material but non-material especially so because of the five capitals: human capital, social capital, natural capital, physical capital and financial capital. Poverty can best be understood relative to all.

So also is the poverty of female-headed households and their livelihood strategies which could be construed around the five capitals. To capture these livelihood strategies, the question is: what framework can better be used for the purpose? The next chapter sets this out clearly.



CHAPTER 3

THEORETICAL FRAMEWORK

3. Introduction

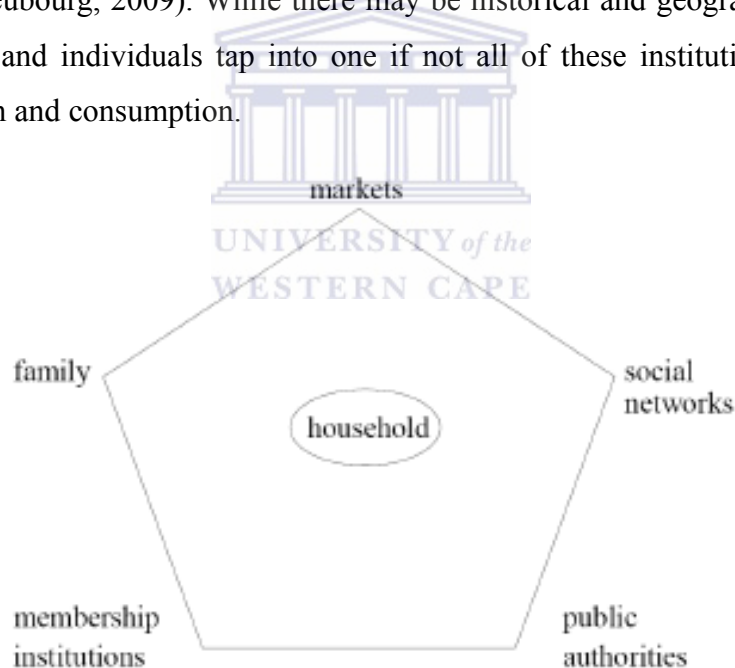
The framework that will be adapted here is the Sustainable Livelihoods Framework referred to in the literature as SL. In general, the framework shows how different contexts, sustainable livelihoods are achieved through access to a range of livelihood resources such as natural, economic, human and social capitals, which are combined in pursuit of different livelihood strategies (see Chambers and Conway, 1992). Its adaptation in this study will centre the analysis of a range of formal and informal organisation as well as family and social networks that influence the sustainable livelihood outcomes in female-headed households. The key question to be framed within this framework which will allow for the capturing of the research questions can be summed up as follows: Given the socio-economic condition of the female-headed households, what combination of livelihood resources in terms of the different capital result in the ability to follow the livelihood strategies in the households and to what outcome? Of particular interest in the framework being designed are the formal and informal social networks which somehow mediate the ability to carry out such strategies.

The framework will allow for the assessment of the sustainable livelihoods of the female-headed households and indeed measure the outcomes. This will be moreso because the anchoring concept is the Capability defined by Sen (1999) as ‘what people can do or be with their entitlements’. It encompasses far more than the material concerns for food intake or income and represents more than human capital which allows people to do things. In social scientific sense the study searches for what strategies female-headed households use. For example if they are employed, what type of employment do they engage in? Is it menial labour and how can they improve their situation. This may mean that they do not have the skills, source of income hence their dependence is mainly on government grants. From this we may ask, why are they not educated or lack necessary skills to better their situation? The answer could lead to lack of capacity to be involved in working conditions that may enhance their livelihoods. This thus means that one is asking a capabilities question which can be captured conceptually and theoretically by the Capability Approach. The concept is discussed later in this chapter.

3.1 Social protection theory

Households and individuals make the best of income when facing constraints and households becoming poor at some point are two common assumptions (de Neubourg, 2009). Analytically, this denotes that households when facing risks will not be in the position to take care of the needs of the members in the household. As a coping mechanism, resources both materially and financially are stretched to make provision for long-term anticipated risks and stresses or alternate arrangements are made.

de Neubourg (2009) claim these methods can only be considered effective if households are able to sustain the wellbeing of the household members even when there is a of lack of income. The welfare pentagon is introduced as an illustrative model presenting how households go about satisfying their needs and in turn sustaining their wellbeing within society through family, markets, social networks, membership institutions and public authorities (de Neubourg, 2009). While there may be historical and geographical differences most households and individuals tap into one if not all of these institutions depending on income generation and consumption.



Source: de Neubourg, 2009, p2.

de Neubourg (2009:3) notes that the welfare pentagon is a central constituent in the livelihood strategies of households not only in terms of generating income but also to even out consumption, asserting that “labour markets, product markets and capital markets allow households to trade and exchange in order to secure resources to satisfy the main needs at a certain moment”.

3.1.1 Markets

The welfare pentagon differentiates between labour market and product markets maintaining that future orientated efforts are manifested by labour to earn a wage while product market efforts are revealed in the producing products or services to earn a profit which may have future benefits.

3.1.2 Families, social networks and membership institutions

Similarly to DFID's social capital the welfare pentagon hold that families, social networks and membership institutions address livelihood risks by means of various mechanisms of solidarity (and exchange).

3.1.3 Public authorities

Public authorities (i.e. macro level assistance) may mediate directly by offering public social protection through for example pension schemes, child benefits, unemployment insurance and other forms of social insurance however indirect assistance may also be helpful by implementing contracts through a judicial system, introducing legislation aimed at correcting market failures and many other public actions.

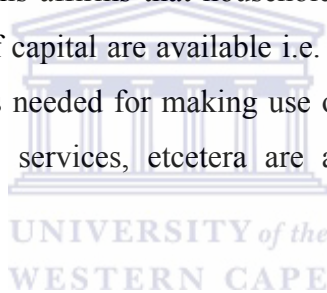
The social welfare pentagon as a theoretical framework stipulates that households may to choose any points of welfare production which one at a time may lead to the satisfaction of their needs, however, complete reliance on the welfare pentagon must not be overstretched; it may be hard but not uncommon for households to forego the institutions of the welfare pentagon. Particularly when part of the population may not have access to a particular consumption smoothing channel because it lacks the required assets to establish an exchange relationship with an institutional counterpart (Siegel and de Neubourg, 2011; de Neubourg, 2009).

To cope, households can internalize income generating activities and consumption smoothing by autarchic home production, accumulating physical assets or holding cash savings" (de Neubourg, 2009:2). In order for households to engage in meaningful livelihood activities they need access to reliable strategies which means having access to relevant institutions of the welfare pentagon. Research show, social security benefits necessitates access to the public authorities that have control over social benefits, earning a legitimate wage is

determined by access to the legal labour market, the level of support from family members dictates the amount of access to a family resources (de Neubourg, 2009).

Institutions on the welfare pentagon are essential to deal with livelihood strategies but it also requires specific assets or capital. Assets or capital may include financial capital i.e. cash, money in bank accounts, savings, stocks; physical capital i.e. land, house, life stock, machines, jewellery; human capital i.e. education, skills, time and social capital i.e. family ties, acquaintances, trust (de Neubourg, 2009; Woolard, 2002). de Neubourg (2009) adds an additional aspect to livelihood strategies namely that of collective capital which relies on citizenship, contribution record.

Research (Woolard, 2002; Sanderson, 2000) corroborate with de Neubourg (2009) arguments that assets or capital can be mobilised when income fail to sustain the livelihood strategy within a household. Logically this affirms that households can effectively deal with shock and stresses if certain amounts of capital are available i.e. human capital is required to enter the labor market, social capital is needed for making use of families and networks, political capital is needed to use public services, etcetera are available to carry out livelihood strategies.



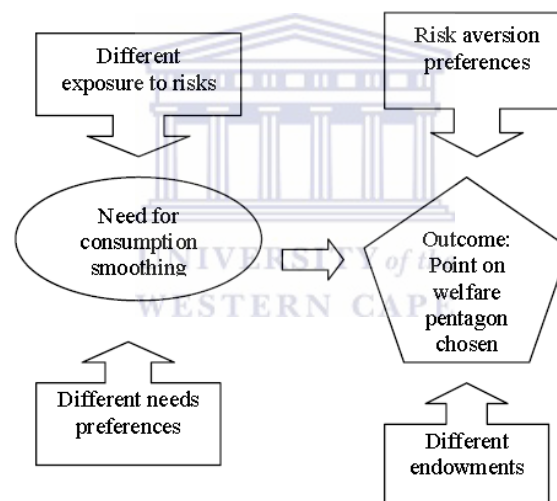
3.2 Inequality, capital and investments needed

The availability of capital differs from household to households. Scrutiny into this statement suggests that households are not homogenous as some are better off than others. de Neubourg (2009) supports this by stating that capital available to a person or a household, however, is neither fixed nor equal between individuals and households. Generally, what constitutes capital availability is dependent on two main reasons; first the capability to generate income is different and on the other hand some individuals are born in an income distribution environment. The former differentiates between the inherent productivity, in age, health and other personal characteristics while in contrast may also differ in immediate constraints such as household composition, for example single parents may have less opportunities to earn a living in the formal labour market while the latter is equally important allowing for endowed wealth to be passed from one generation to another (de Neubourg, 2009).

This clearly illustrates that poverty is rarely uniformly distributed within a household. These differences in principle suggest that households have uneven access to institutions on the welfare pentagon. Noteworthy is the fact that individuals (households) differ in their income generating opportunities and in their access to the consumption smoothing channels. In other words, individuals (households) differ in their initial capacity to follow a successful livelihood strategy (that means a strategy that allows them to fulfil their needs and to smooth consumption to a degree that needs can always be fulfilled).

3.3 Livelihood strategy decision making process

Consequences of the economic variations in households may lead to circumstances where an individual or household cannot satisfy their needs thus have to call on the informal economy (which is not documented on the welfare pentagon). These include personal networks and family more where it is possible to deal with their needs (Woolard, 2002; de Neubourg 2009).



Source: Siegel and de Neubourg (2011); de Neubourg (2009).

There are significant influences that have an impact on the livelihood strategies of the households. While the welfare pentagon suggests a five dimensional approach to livelihood strategies it does not adequately deal with informal networks in the absence of social protection. It is becoming increasingly clear that there are tremendous variations in the economic activities of households which in turn affect their livelihoods strategies (no household is the same).

3.4 Informal economy and livelihoods strategies

Self-sufficiency is often thought of as a quality of life that allows individuals or households to participate in economic activities that include formal employment that protects households from poverty (Slack, 2005). Portes, Castells, and Benton (1989:1) however maintain that the informal economy “has come to constitute a major structural feature of society, both in industrialized and less developed nations”. Unlike earlier expectations the informal economy has shown rapid increase with the development of the modern world (Slack, 2005; Portes, Castells, and Benton, 1989). In addition worries brought on by the economic restructuring led to the inquiry into the ever changing relationship that exist between formal work and economic well-being as well as the role of informal work as a component of family livelihood strategies (Portes et al. 1989; Tickamyer and Bohon, 2000). Mounting interest on livelihood strategies of both rural and urban poor have been driven to ascertain the underlying forces of informal work in more progressive economies (Slack, 2005).

The informal economy “typically, is defined by what it is not: it is not part of the formal economy; it is not regulated; it is not counted in official statistics and national accounting schemes.” (Tickamyer and Wood, 2003:395). Slack (2005) suggest that despite this definition there are several debates concerning the definition and measurement of the informal economy that is brought forth by Tickamyer and Bohon (2000).

Questions relating to the process of the informal economy include for example must the informal economy be a process that is income-generating exclusively, or might it include activities that are done for payment in-kind or even some measure of social capital? Does the informal economy include pure barter? Can it include the barter of labor (“if you watch my kids after school, I’ll fix your car”)? Should self-provisioning be included (e.g., growing food for home consumption), or must it involve exchanges between economic actors? How should the dubious legality of many informal economic activities be handled? Tickamyer and Bohon (2000).

Tickamyer and Wood (1998, 2003) suggested three broad categories of informal economic activity: unreported or ‘under the table’ money exchanges for goods and services; barter and trade of goods and services; and activities done to self-provision or save money. Ferman, Henry, and Hoyman (1987) in their research indicated that as a survival strategy the poor

participated in the formal economy. Similarly, Campbell, Spencer and Amonker's (1993) research showed that participation in the informal economy declined where more cash income was gained in the formal economy. Logical deductions are thus that individuals participate in the informal economy because their situation necessitates it or their livelihood depends on it. In another study Castells and Portes (1989) asserts that the informal economy are not prearranged survival activities that the poor participate in but rather a euphemism for poverty.

As individual or household incomes increase research by Jensen, Cornwell, and Findeis (1995) show that prevalence of informal work decline however this situation did not illuminate the struggles of the lowest income group in their study who were the least likely to report informal activities. Duncan (1992) supports Jensen et al (1995) maintaining that some research suggests that when people are left without sufficient formal sector employment, they turn to informal work as a substitute to help make ends meet.

Informal work as a means to make ends meet may include the collection of junked cars and car parts for self-provisioning and sale as a tremendous resource or childcare, transportation, and housing needs are often satisfied in exchange for cash and/or nonmonetary resources, such as trade in-kind or the implicit promise of future compensation as Fitchen's (1981) ethnographic research expresses. These themes resonated in other studies which found that inter-household nonmonetary exchange were considered substantial enough to posit as informal economic activities that were rendered sufficient to "de-couple the ranking of the quality of life in a community from a positioning based upon formal sector income and employment data" (Levitan and Feldman, 1991:168).

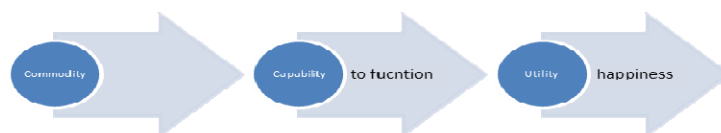
Overall, research shows that informal economic activities are an important component of the livelihood strategies pursued by individuals or households. While it has been argued that social embeddedness (the degree to which social relationships and networks facilitate and constrain economic action, and sanction those who violate the trust upon which such relationships depend) Granovetter (1985), is a particularly important consideration concerning informal economic activity (Portes 1994), this relationship has not been demonstrated empirically.

3.5 Conceptualising the Capability Approach

The Capabilities approach as a theoretical and practical framework has evolved through different epochs which can be traced back to the works of Adam Smith, Karl Marx and Aristotle (Nussbaum, 1988, 1990; Sen, 1982; Sen, 1984; Sen, 1985). Furthermore, Clark (2006) traced additional associations to the notion of self-respect and access to primary goods in Rawl's during 1971 Theory of Justice and the two concepts of liberty by Berlin during 1958.

The capabilities approach can be observed as an intellectual discipline that contributes to the importance of human development. This is echoed in Sen's (1990) argument that while economic growth and the expansion of goods and services are necessary for human development" (Clark, 2006: 3), it is not merely an end in itself. This is reiterated by Sabina (2008) who advises similarly to Sen that people's contexts differ and their social arrangements should thus be observed as their capacity to attain or transform commodities into valuable achievements or functioning is dependent on this context.

The above observations reflects that neither affluence nor utility sufficiently embody human well-being and deprivation. Kabeer (2003) thus maintains that the Capabilities Approach has significant benefits particularly because it focuses not only on commodities but lend itself to understanding how people function with goods and services at their disposal. From this perspective the capabilities approach as a measuring tool allows the researcher to tease out the "substantive freedoms individuals enjoy to lead the kind of life they have a reason to value" (Sen, 1999: 87), "the freedom to lead a one type of life over another (Sen, 1992: 40) or the "ability to achieve functioning". The conceptual foundation of the capabilities approach is therefore concerned with issues of "deprivation of basic capabilities rather than merely lowness of incomes" (Sen, 1999: 87; Crocker, 1992; Clark, 2002). Sen contributes a great deal of attention to three main concepts on which the Capability Approach revolves;



Source: Clark (2006).

Commodities refers to items that are produced within the household or that the household own. Sen in Harrison, (2001:3) argues that it relates to the functionings because it is a reflection of the individual's ability to use available commodities, thus accomplishing their "doings or beings". Functionings as a concept refers to an achievement; it reflects the various ways in which a person manages to be or to do while capability refers to the freedom an individual has (Sen, 1999). In other words it emphasises the opportunities people have to achieve what they want to achieve. For example, households headed by single parents may have to call on more resources (i.e. human capital) compared to nuclear family.

Sawyer (2007) holds that the Capability Approach is twofold particularly in terms of poverty assessment. Firstly, assessing what people have access to and how they are able to utilise these resources should be measured in terms of the freedoms that people have to lead the kind of life they have reason to value (Sawyer, 2007). The second process involves the valuable functionings and capabilities that are chosen by individuals (Sawyer, 2007). The selection processes thus have value and determines the degree of freedom individuals will experience to support their existence (Sen, 1999).

Sen (1992) in Clark (2006) recognises that the capability approach can be developed further by including 'agency' as an integral part of development which advocates a bottom-up approach. This suggests that this framework undoubtedly identifies flexibility and exhibits a substantial amount of internal pluralism that allows for it to be applied in an array of situations (Clark, 2006). For example the capabilities approach has been modified to be applied to situations of inequality, social justice, living standards inter alia.

3.5.1 Critiques and relevance of the capabilities approach

Sen's capabilities approach is not immune to fierce criticism. Notable critics include Nussbaum (1990; 1995; 2000; 2003), Robeyns (2003), Alkire and Black (1997), Alkire (2002) and Desai (1995). Also noteworthy is a matter-of-fact that each of these critics have built on to the capabilities approach by generating lists of human capabilities in an effort to add to Sen's framework. Martha Nussbaum is perhaps considered one the most influential feminist and philosopher to have made an attempt to complete the capabilities approach by developing what she considers a definite list that are central to human capabilities. These include; life, bodily health, bodily integrity, senses, imagination and thought, emotions,

practical reason, affiliation, other species, play and political and material control over one's environment (Nussbaum, 2000:72-5; 2003:41-42; 2005:41-42).

Countering criticism that the capabilities approach lack substance because it does not offer a definitive and fixed list of human capabilities, Sen maintains that the selection and weighting of capabilities depend on personal value judgement (Clark, 2006). Moreover, Sen's refusal to "endorse a unique list of capabilities as objectively correct for practical and strategic reasons" (Sen, 1993:4; Clark, 2002:54) is supported when Sen recognises that human heterogeneity and diversity exist and therefore embracing human agency and participation is crucial to acknowledging that people come from different cultures and societies may have different and aspirations. For this Sen is praised for broadening the informational base of evaluation and refocusing in the people as ends in themselves.

3.5.2 Why the Capabilities Approach

Critics of the capabilities approach raises a key question "what is each person able to do and to be?" Sen (2009:16) suggests that the capabilities approach is an "intellectual discipline that gives a central role to the evaluation of a person's achievements and freedoms in terms of his or her actual ability to do the different things a person has to value doing and being". Furthermore, Sen (1990) observes that the approach does not consider people as passive beings but rather active participants trying to shape their realities (being and doing). If the quality of life can be assessed by people's being and doing's then that capabilities approach offers a unique evaluative procedure for these functions. From the above arguments it is evident that the capabilities approach embodies the lives of people and is therefore considered a bottom-up approach rather than a top-down approach. Robeyns (2003) qualifies the capabilities approach as one that can comparatively assess the quality of life of people and having the ability theorise about social justice.

The effectiveness of the capabilities approach is marked in the works of Nussbaum (2000) in her narratives. Readers are told about the life of Vasanti a woman in her early the thirties living in India. Plausibly Nussbaum (2005:3) attest that "what theoretical approach could direct attention to the most significant feature of Vasanti, promote an adequate analysis of it and make pertinent recommendations for action"? Drawing on Sen's original work of the capabilities approach but also on her expansion of offering a definitive list of capabilities it is

apparent that narratives deliver the most bottom-up motivation for the capabilities, one to which all persons can relate (and it does not require the capacity/ skill to think in highly abstract terms or be fluent in statistics).

More thoughts on the worthiness of the capabilities approach is directed towards earlier discussion in this research about income-poverty (see Chamber, 1995). Robeyns (2003) reiterates discourse on income-poverty is normative in many if not all countries. Concern regarding this view is that reality is based on what is measurable and measured, which can be considered potentially misleading and limiting people's realities which are reduced to mere figures. Undoubtedly this has some serious consequences for policy makers and intervention strategies.

The capabilities approach for this research finds relevance in that it takes into account quality of life people in particular female headed-households are able to build for themselves if they are equipped with the capabilities to do so. Bebbington (1999) postulates that it is important for a framework to incorporate an analysis of the economic, social and political relationships that create poverty and wealth but in such a way that first it recognises these relationships as potentially dependent and subject to re-negotiation and second it links this dependency to the capabilities that people have as a result of the assets at their disposal.

A great amount of research focus on livelihoods within the rural context thus this research shifts the lens to an urban context on the types of resources that households have access in order to compose sustainable livelihood and non-agricultural livelihoods. This arguments is supported by Sen (1999) who holds that is imperative to look at as the different livelihood strategies households engage in order to understand the resource access, capability enhancement and the political economic factors upon which they have been based, and the conditions under which they may become more sustainable and more poverty alleviating (the two are not necessarily the same). Such a framework can help capture the experiences of such households and may help guide interventions (Bebbington, 1999).

3.6 Alternative approaches

There was an imminent need to move away from traditional development theories towards a more sustainable development approach. Davids (2005) argues that models seem dogmatic

in nature and therefore propose overgeneralized macro resolutions to the development procedure of development countries.

3.6.1 Humanist / People Centred approach

Theron (2005) holds that the growing support for the Humanist approach was based on people-centred approach especially regarding the importance to fulfil the needs of the poor. Kotzé (1997:11) identifies four related themes that are considered to be a people centred approach namely: “the integrated nature of the development process, a holistic orientation towards development thinking, the importance of the social, political, economic and environmental context in understanding the integrated and complex nature of development and the relationship between development and the environment”.

3.6.2 Participatory development

Burkey (1993:50) stress that “within humanist thinking, participation is a component of human growth”. There is a notion within development thinking which tends to highlight participation in development, by this it refers to grassroots participation which is suggested by De Beer and Swanepoel (1998) to being the centre of participation of the development process. Therefore, the idea of participation which Burkey (1993) pointed out as part of the humanitarian focus of development.

Babbie and Moutoun (2001) conceptualisation is similar to Burkey (1993) that participatory action research concentrates on development by means of a people-centred approach which responds to the needs of people at grassroots level. Moreover De Beer and Swanepoel (1998) suggests that participation means that people at grass roots levels should be the main role players of the development process, they should be part of the decision making process and development intervention and finally they should own the process.

Likewise, Dale (2004) argues that participatory development programmes should stimulate people to acquire power that will allow them to take control of their lives. What scholars such as (Cypher, Diethz and James, 1997; Roodt, 1996 and Dale, 2004) propose is that agents of development should work towards the betterment of humanity which will in turn help people to help themselves.

In conclusion, this research uses participatory development as reflected in by Babbie and Moutoun (2001) because it frames itself within participatory development. The notion of self-reliance can be fed into development programmes targeted conscious awareness of people being involved in the development process and participate in issues that affect them.

3.6.3 Sustainable development

Treurnicht (2000) argues that the primary agenda of participatory development is sustainable development. Theron (2005) emphasise the notion of participatory development which in turn lead to sustainability because people give meaning to their social context because local choice are made. This implies that the benefactors of sustainable community project are the driving forces behind their own development.

3.7 Operationalizing the study's hypothetical assumption

In relation to the above how does one generate appropriate data and frame it theoretically to make sense of the livelihood strategies in female headed-households. The idea of sustainability will seem to me much more applicable in the sense that it will provide much more insight in the livelihood strategies that female headed-households engage in. This is in the context of South Africa's development at a grassroots level more so because of the participation at grassroots level could alternatively redress the gap of past inequities.

The possibilities of a hypothetical range vary extensively. The five capitals allow for an array of options (if capitals are available) for households to tap into. For example one household may invest in human capital (i.e. training so that people are able to secure better and healthier jobs in the urban labor market) while another may place emphasis more on natural capital (i.e. control over property/land) as means for the livelihood. Further alternatives might stress investments the importance of social capital as more suitable (i.e. facilitating more productive use of remittances).

The next chapter explains how the research was designed to generate appropriate data for the issue of concern generally.

CHAPTER 4

RESEARCH DESIGN AND METHODOLOGY

4. Introduction

The chapter used the following strategies below for the research methodology, study tools and sources of research data and the targeted groups where data was collected and employed to achieve the research aim and objectives.

4.1 Research design

The discussion in this chapter focuses on the methods used to generate data which is generally a qualitative methodological strategy, a method that attempts to make sense of the feelings, experiences, social situations, or phenomena as they occur in the real world (Durheim (2006). Furthermore this research is underpinned by an interpretive perspective (methodology which relies heavily on first-hand accounts) involving people's subjective experiences seriously as the essence of what is real to them (ontology), making sense people's experiences by interacting with them and listening carefully to what they have to say (epistemology). Neuman (2002) postulates using qualitative research method to understand social phenomena have tremendous benefits.

4.2 Qualitative methods

Chadwick, Bahr and Albrecht (1984) argue that methodology requires a way of evaluating the validity of ideas about reality and its existence through a systemic study. In social science research the research methodology entails preparing for a plan of action whereby verifiable knowledge about the research problem is obtained.

Qualitative techniques was adopted as the main research approach for this study. The rationale for selecting this approach was based on the fact that this research sought to gain in-depth understanding of how people, in particular female-headed households, use various livelihood strategies to survive. The qualitative methodology permitted the analysis of the context in which people find themselves. Qualitative research requires emphasis on rapport, trust and participation as measures of avoiding error and establishing validity in research (Babbie & Mouton, 2001).

Stern, Coe, Allan, and Dale, (2004) concurs that qualitative methods encourage more discussion and involvement by the respondents (individuals, and or focus groups). Qualitative research refers to the inductive method of gathering data. It is mainly concerned about the process rather than the outcome. For example, it takes into account how people make sense of their lives as well as their experiences and the structure of their world (Creswell, 1994). Furthermore, Stern et al (2004) argue that qualitative methods encourage more discussion and involvement by respondents.

The quantitative section of this research included a singular, unambiguous interpretation which aims through precise operationalization of variables, accuracy in data collection. This method fosters understanding of the part, if the research at the same level as the participant and therefore research becomes more practical (Mikkelsen, 1995).

4.3 Convenient sampling

This research made use of the random sampling technique. Random sampling permits every individual of a population to have an equal chance of being selected for the sample (Howard, 1985; Terre Blanche, Durrheim and Painter, 2004). Three community organisations were contacted and requested to provide a list of female headed-households. Only one community organisation provided names of female headed-households. Once the general list was generated, I was able, through the female heads to interview and come into contact with other female heads in the community and there after went from door to door to gather data from a sample of 78 female headed-households. As per the rule of thumb sample size was divided by the population and multiplied by 100. The ratio of 10percent was needed because of the relatively large population.

4.5 Gathering data

In order to produce research findings, interviews were conducted. This allowed me to understand and unravel the participant's responses and perceptions of their realities. A semi-structured interview according Remington and Tyrer (1979:1) allows the interviewer to use his or her "skills in eliciting an adequate report". Patton (1982) states that the reason for interview is to see the world the perspective of the person who lives it.

4.6 Questionnaires

In this research, a questionnaire was administered to each respondent in exactly the same way to minimize the role and influence of the interviewer and to enable a more objective comparison of the results. The questionnaire is a formalized schedule for collecting data from respondents so that it can meet the aims of the research, accurately reflect information on the topic of study and be practicable given available time and resources (Center for Science Development, 1993). Survey questions were broadly divided into factual and opinion including attitude questions. Questions were closed, pre-coded and the alternatives are listed on the questionnaire and the interviewer ticks a box next to the appropriate response. In this regard Bless, Korf, Riper and Diemel (1997) explained that questionnaire must be presented to each respondent in exactly the same way to minimize the role and influence of the interviewer and to enable a more objective comparison of the results.

4.7 In-depth interviews

In-depth interviewing was conversational in order to grasp and unravel the participant's responses and perceptions of their realities. The interview was a direct method of obtaining information in a face-to-face situation. This is the type of research in which the aim was to meet the female heads that have developed livelihood strategies to cope with their daily lives. The interviews was conducted in their households to have chance to observe the respondent in the natural setting to gain an in-depth understanding by being intimately involved with the participants. The purpose of interviewing according to Patton (1982) is to allow us to enter into other person's perspective. The assumption is that perspective is meaningful, knowable and capable of being made explicit.

4.8 Data analysis and processing

Data analysis was be done along the five steps of qualitative analysis namely; transcribing notes from interviews; coding data using key words to identify commonalities and variations; identifying common and variable patterns within each participant and finally identifying themes which link or explain the data (Miles & Huberman, 1984). Data analysis requires detailed discussions and takes up more than the actual data collection (Plummer, 1983). It allowed me to reflect on data collected and sought to make sense of the social phenomena. Patterns and themes were identified to make sense of data being collected. By means of making sense of data collected through thematic analysis, data was be interrogated to identify

patterns of inconsistencies and contradictions through comparing it to the literature review. Data analysis took the form of interview notes which describes significant events, feelings and patterns of behaviour and perceptions.

4.9 Data Interpretation

Presentation and analysis of the data follow in the next chapter, This chapter sets set out what was collected and analysed followed in Chapter 6 by the discussion of the data.



CHAPTER 5

PRESENTATION AND ANALYSIS OF DATA

5. Presentation of Data

This chapter present the findings of the study. It begins with the descriptive data, specifically the social demography of the respondents. The data collected from participants are streamlined into themes and categories as shown below. Interviews conducted during the fieldwork allowed for the collection of household information such as household size and household income.

Data was collected from 78 female headed-households by means administering questionnaires in the research site Vrygrond, to establish the nature of female-headed households and to establish the range of factors including historical experiences of respondents to shocks and stresses in their livelihood strategies.

5.1 Description of socio-demographic characteristics of respondents

Attention was paid to the form of female headship in terms of whether the females were widowed, divorced, abandoned, separated, had a husband, partner that was disabled and single which constituted the pool of potential household heads.

As data in Table1 shows, the bulk of the female headed-households tend to be headed by females that are single. This constitutes 29% of the respondents. 23% of the respondents are widowed and those households with females that have been separated constitute 16.7%. Female heads that are divorced and female heads that are married constitute 7.7% each.

Table1: Marital status of female-headed household: N=78

Status	N	%
widowed	18	23.1
divorced	6	7.7
abandoned	12	15.4
separated	13	16.7
husband/partner disabled	6	7.7
single	23	29.5

Data in Table2 shows that women between the ages of 26-35 constitute the majority of female headed-households. This is 20.5% of the total number of respondents and is single.

Those aged between 36-45 tend to be evenly spread in terms of marital status. Amongst this group, which constitute 24.3% respondents that were abandoned constitute 6.4%, separated, 5.1% and a partner with a disability 3.8%. Another influence underpinning female headship structures is the prevalence of female heads that are widowed amongst the age group 46-55 which constitutes 6.4% of the age group category.

Table2: Marital status of female headed-households and age distribution: N=78

age in years	widowed	divorced	abandoned	separated	husband/partner disabled	single	%
18-25	5.1%	0%	1.3%	3.8%	0%	5.1%	15.4%
26-35	3.8%	1.3%	6.4%	5.1%	1.3%	20.5%	38.5%
36-45	3.8%	2.6%	6.4%	5.1%	3.8%	2.6%	24.4%
46-55	6.4%	1.3%	1.3%	1.3%	2.6%	1.3%	14.1%
56+	3.8%	2.6%	0%	1.3%	0%	0%	7.7%

5.2 Age and household distribution

Data in Table3 shows that of the total pool of 33.3% respondents, 19.2% of female headed-households constitute shack dwellers. Amongst the same group they also represent highest prevalence of the age group 26-35. Those living in a room in a backyard constitutes 21.8% tend to be evenly spread. The total pool of squatters constitutes 20.5%. Data reveals that the highest prevalence of 9.0% is found amongst the age 18-25 of which constitutes female headed-households. These patterns reflect a common process of young to middle age female adults moving away from home to seek independence.

Table3: Age of female head by home structure: N=78

age in year	house	room in backyard	room in house	room in flat	shack dwellers	squatters
18-25	1.3%	5.1%	0%	0%	0%	9.0%
26-35	3.8%	5.1%	3.8%	2.6%	19.2%	3.8%
36-45	6.4%	6.4%	1.3%	0%	9.0%	1.3%
46-55	3.8%	5.1%	0%	0%	3.8%	1.3%
56+	1.3%	0%	0%	0%	1.3%	5.1%
%	16.7%	21.8%	5.1%	2.6%	33.3%	20.5%

5.3 Property control amongst female headed-households

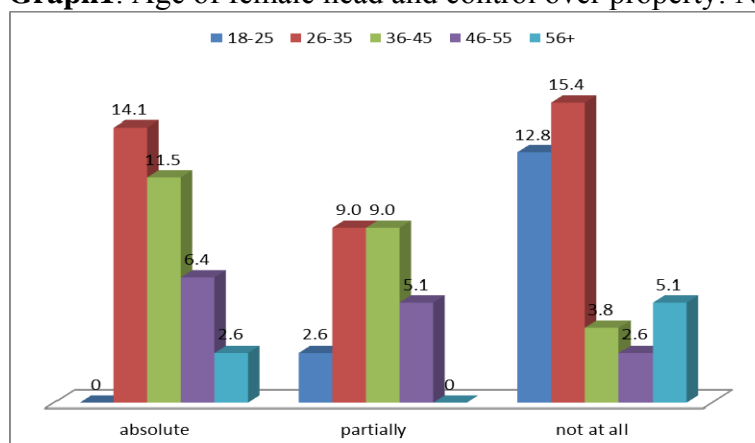
Data in Table4 reveal that 40% constitute no control over property amongst the total pool of female headed-households. The highest prevalence of where heads have no control over property occurs in single female headed-households. 34% constitute the group of female heads that have control over property. Widows and single female headed-households each constitute 9.0% in this group. Female headed-households whom have partial control over property were spread evenly, the highest proportion 9.0% amongst single female headed-households as data revealed. In households where females are the heads and have absolute control over what happens in the household, one may logically presume that children would receive more education. Reasons for this speculation rest on the fact that female-heads may be particularly striving to enhance the earnings potential of children in the households. This could warrant a better future for them while on the other hand the female head may see it as an investment that guarantees support from children them when they are grown up.

Table4: Marital status of female head and control over property: N=78

marital status	absolute	partially	not at all
widowed	9.0%	3.8%	10.3%
divorced	2.6%	1.3%	3.8%
abandoned	3.8%	3.8%	7.7%
separated	6.4%	3.8%	6.4%
husband/ disabled partner	3.8%	3.8%	0%
single	9.0%	9.0%	11.5%
%	34.6%	25.6%	40%

Further findings reveal that 12 out of the total pool of 78 respondents in Graph1 showed a higher incidence of female headed-households whom no control amongst the age group 26-35. Based on previous findings (see Table3) this age group correspondingly represents the bulk of female headed-households who occupy shacks.

Graph1: Age of female head and control over property: N=78



5.4 Female headed-households and the decision making role

Data in Table5 show that out of the total pool 43.6% of female headed-households consult others, 30.8% decide independently and 25.6% of female headed-households whom consult immediate family members.

Table5: Decision making according to dwelling type: N=78

Home type	Marital status	Decide independently	Consult family member/s	Consult others
house	widowed	3.8%	0%	0%
	divorced	2.6%	0%	1.3%
	abandoned	0%	2.6%	0%
	separated	1.3%	1.3%	0%
	husband/partner disabled	1.3%	1.3%	0%
	single	0%	1.3%	0%
room in backyard	widowed	2.6%	1.3%	1.3%
	divorced	0%	0%	1.3%
	abandoned	0%	0%	1.3%
	separated	1.3%	1.3%	1.3%
	husband/ disabled partner	0%	0%	1.3%
	single	1.3%	2.6%	5.1%
room in house	abandoned	0%	1.3%	0%
	separated	0%	1.3%	0%
	single	0%	2.6%	0%
room in flat	abandoned	0%	0%	1.3%
	single	0%	0%	1.3%
shack	widowed	5.1%	1.3%	0%
	abandoned	3.8%	0%	0%
	separated	2.6%	1.3%	1.3%
	husband/ disabled partner	0%	3.8%	0%
	single	5.1%	2.6%	6.4%
squatter	widowed	0%	0%	7.7%
	divorced	0%	0%	2.6%
	abandoned	0%	0%	5.1%
	separated	0%	0%	3.8%
	single	0%	0%	1.3%
%		30.8%	25.6%	43.6%

Household data shows that are headed by widows constitute 7.74%, the highest proportion of shack dwellers. Single female headed-households that are shack dwellers constitute 6.4% whom consult others in their decision making process. Female heads with a husband or disabled partner constitute 3.8% of female headed-household who consult immediate family members. The remaining sample in this category is spread relatively even. Female headed households who decide independently constitute 5.1% of widows whom occupy shack dwellings.

The high number of female heads who are did not decide independently begs the question that the questionnaire did however not establish: does female heads had equal say regarding the final household decision?

5.5 Dwelling inheritance

Research findings in Table6 show that out of the total pool of female headed households a staggering 88.5% constitute female headed-households did not inherit the property they occupy.

The highest percentage in the 88.5% pool is among shack dwellers 14.1% and 9.0% among backyard dwellers who are single female heads. The inheritance ratio among female heads who indicated that they inherited their dwelling constitutes 11.5%. Widows in this pool showed the highest inheritance ratio constituting 3.8%.

Table6. Inheritance dwelling according to marital status: N=78

Home type	Marital status	Yes	No
house	widowed	3.8%	0%
	divorced	2.6%	1.3%
	abandoned	2.6%	0%
	separated	1.3%	1.3%
	husband/ disabled partner	0%	2.6%
	single	0%	1.3%
room in backyard	widowed	1.3%	3.8%
	divorced	0%	1.3%
	abandoned	0%	1.3%
	separated	0%	3.8%
	husband/disabled partner	0%	1.3%
	single	0%	9.0%

Table6. Inheritance dwelling according to marital status: N=78 (*continues*)

room in house	abandoned	0%	1.3%
	separated	0%	1.3%
	single	0%	2.6%
room in flat	abandoned	0%	1.3%
	single	0%	1.3%
shack	widowed	0%	6.4%
	abandoned	0%	3.8%
	separated	0%	5.2%
	husband/disabled partner	0%	3.8%
	single	0%	14.1%
squatter	widowed	0%	7.7%
	divorced	0%	2.6%
	abandoned	0%	5.1%
	separated	0%	3.8%
	single	0%	1.3%
%	11.50%	88.5%	

5.6 Family size

As Table7 show single female headed-households show a frequency of 29.5% of households whom have children. This group however also fall within the lowest range of family size which constitutes 10.3%, likewise widows whose range fall between 9.0%-10.3% within the 1-2 family size range.

Table7: Female headed-households size: N=78

Family size	Marital status					
	Widowed	Divorced	Abandoned	Separated	Husband/ disabled partner	Single
1-2	10.3%	1.3%	3.8%	6.4%	1.3%	10.3%
3-4	9.0%	3.8%	6.4%	3.8%	3.8%	10.3%
5-6	1.3%	1.3%	0%	3.8%	2.6%	1.3%
7-8	0%	1.3%	3.8%	1.3%	0%	1.3%
9+	1.3%	0%	1.3%	0%	0%	0%
Not available	1.3%	0%	0%	1.3%	0%	6.4%
%	23.1%	7.7%	15.4%	16.7%	7.7%	29.5%

5.7 Education level of female head

Table7 below captures the level of education of female headed-household. The bulk of female heads constitute more than half 56.4% of the total pool of female headed-households with a secondary level education. The highest ratio is found amongst single female headed-households at 23.1%. Primary level education constitutes 30.8% with the highest proportion falling amongst widows 11.5%.

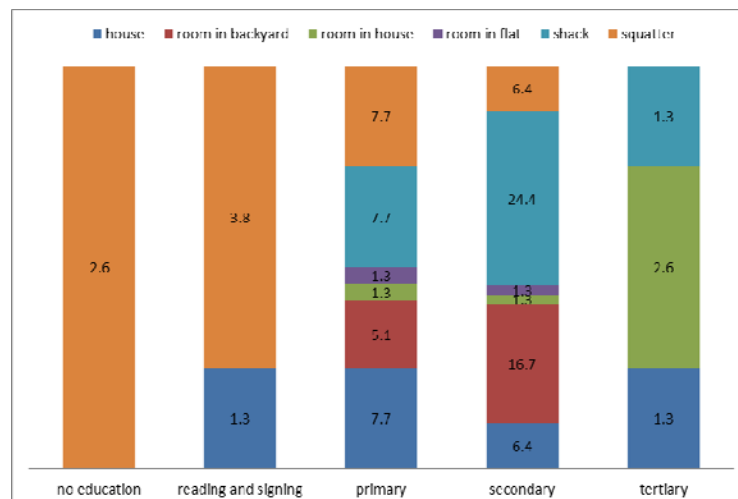
Female headed-households with reading and signing abilities and female headed-households where female head had a tertiary qualification were even spread at 5.1% each.

Table8: Education level of female head: N=78

Marital status	no education	reading and signing	primary	secondary	tertiary
widowed	2.6%	0%	11.5%	9.0%	0%
divorced	0%	2.6%	2.6%	2.6%	0%
abandoned	0%	1.3%	7.7%	5.1%	1.3%
separated	0%	0%	2.6%	12.8%	1.3%
husband/ disabled partner	0%	0%	3.8%	3.8%	0%
single	0%	1.3%	2.6%	23.1%	2.6%
%	2.6%	5.1%	30.8%	56.4%	5.1%

Further thought is given to the type of dwelling females heads occupy and their education level. Data on Graph2 reveal that 24.4% of female headed-households with secondary education live in shacks. Backyard dwellers had the second highest proportion at 16.7% of secondary level education. In comparison, female headed-households with lower levels of education were even spread across the dwelling types.

Graph2: Dwelling and level of education of female head: N=78



5.8 Current occupation of female head

The highest percentage of unemployment rates constitutes 42.3% amongst female headed households despite the high level of secondary education as suggested in Table9. This suggests that that from the total sample female heads face difficulties entering into opportunities in the wage labour market. One can therefore suggest that the relationship between unemployment and level of education is significantly skewed.

Also noticeable, Table9 reveal, females headed-households tend to be headed my female heads whom do not have any leadership responsibility in the workplace. Findings are echoed by the triple role of women in society namely productive, reproductive and community work.

Table9: Level of education compared to current occupation: N=78

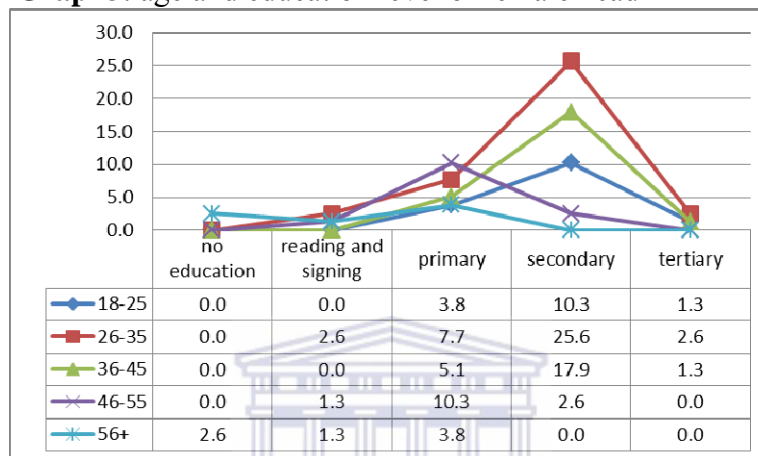
Current occupation	No education	Reading and signing	Primary	Secondary	Tertiary	%
Machinist	0%	0%	3.8%	6.4%	0%	10.3%
Unemployed	2.6%	2.6%	14.1%	23.1%	0%	42.3%
domestic worker	0%	1.3%	2.6%	5.1%	0%	9.0%
waiter	0%	0%	0%	0%	1.3%	1.3%
pensioner	0%	0%	1.3%	0%	0%	1.3%
crafter	0%	1.3%	3.8%	2.6%	0%	7.7%
cashier	0%	0%	0%	5.1%	0%	5.1%
cleaner	0%	0%	1.3%	6.4%	0%	7.7%
hair washer	0%	0%	0%	1.3%	0%	1.3%
teacher	0%	0%	0%	0%	1.3%	1.3%
clerk	0%	0%	0%	0%	1.3%	1.3%
sex worker	0%	0%	3.8%	1.3%	0%	5.1%
grocery packer	0%	0%	0%	1.3%	0%	1.3%
nanny	0%	0%	0%	0%	1.3%	1.3%
street cleaner	0%	0%	0%	1.3%	0%	1.3%
volunteer	0%	0%	0%	1.3%	0%	1.3%
receptionist	0%	0%	0%	1.3%	0%	1.3%

Considering the high frequency of unemployment rates, Graph3 reveals the age group of respondents and their education levels and how this is impacted by the employments rates. The bulk of female headed households ages between 26-35 falls within the 25.6% range with a secondary education level.

Female heads between the ages of 36-45 falls within the 17.9% ratio with secondary level education. Not surprising is the youngest age group 18-25 show a 10.3% of female heads with a secondary education level. This may suggest that there is a high frequency of drop-out rates amongst the age group which is in line with the national trends.

Further findings on Graph3 show that literacy rates are high amongst older female headed households.

Graph3: age and education level of female head



5.9 Household income

In an effort to identify the intrinsic income feature of female headed-households 10 quintile income brackets have been set up based on data. Ranging from high to low, 10 constitutes the highest income per month and 1 the lowest income per month. Data in Table10 show that of the total pool 43.6% of female headed households fall within the 3rd quintile range. The bulk of the 3rd quintile range with an income of R1100-R2000 per month is found amongst 12.8% of female headed-households that are managed by widows and 10.3% of separated female headed-households.

Table10: household income and marital status: N=78

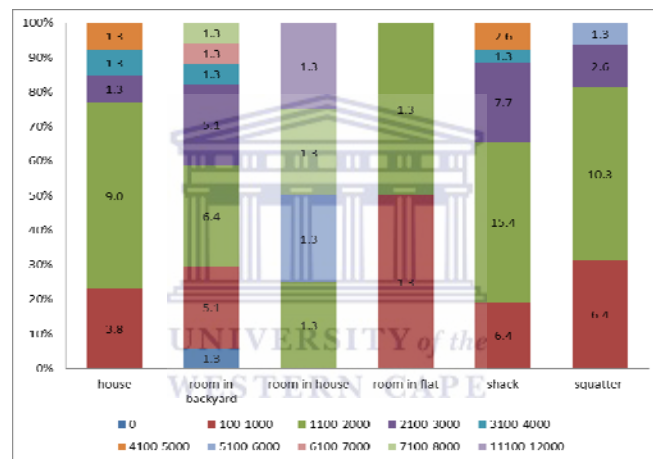
Quintile range	Income per month	widow ed	divorced	abandoned	separated	husband/ partner disabled	single	%
1	0	0%	0%	0%	0%	0%	1.3%	1.3%
2	R100-1000	3.8%	2.6%	5.1%	2.6%	0%	9.0%	23.1%
3	1100-2000	12.8%	5.1%	5.1%	10.3%	2.6%	7.7%	43.6%
4	2100-3000	5.1%	0%	2.6%	0%	3.8%	5.1%	16.7%
5	3100-4000	0%	0%	0%	1.3%	0%	2.6%	3.8%

Table10: household income and marital status: N=78 (*continues*)

6	4100-5000	1.3%	0%	1.3%	0%	1.3%	0%	3.8%
7	5100-6000	0%	0%	0%	1.3%	0%	1.3%	2.6%
8	6100-7000	0%	0%	0%	1.3%	0%	0%	1.3%
9	7100-8000	0%	0%	0%	0%	0%	2.6%	2.6%
10	11100-12000	0%	0%	1.3%	0%	0%	0%	1.3%

The 2nd quintile range has a total pool of 23.1% of female headed-households that manage their household with R100-R1000 per month. The highest frequency in the 2nd quintile range are found amongst 9.1% single female headed-households

Graph4: Intrinsic feature of housing income per month and households structure



Further investigations seek to establish the intrinsic features of household income per month and household structure. Data on Graph4 show that 15.4% of female headed-households live in shacks, 10.3% are squatters and 9.0% live in houses; these frequencies constitute the total pool of female headed-households falling within the 3rd quintile range with an income of R1100-R2000 per month. In the 2nd quintile range constituting 23.1% with an income bracket of R100-R1000, 6.4% of female headed-households for live in shacks and squatters, 5.1% is a backyard dweller while 3.8% live in houses.

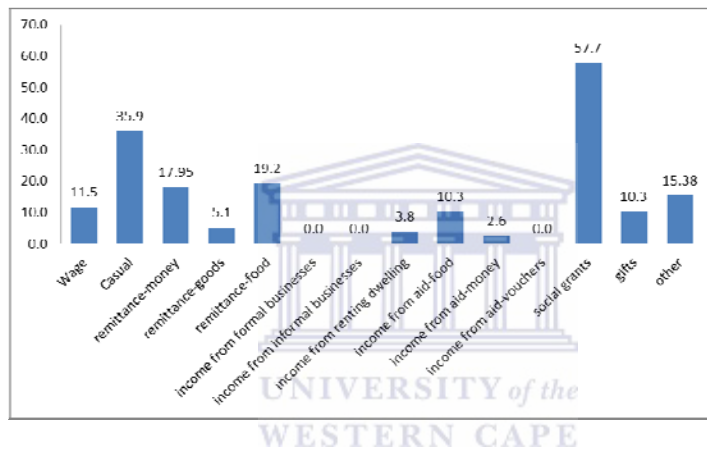
5.10 Households livelihood production to meet basic needs

In order to understand the inner workings of the livelihood strategies in female headed-households it is necessary to establish how these households organise the means of production at their disposal in order to meet the basic needs of the household economy.

It is important to stress that being the female head does not necessarily link with market labour income but rather the means used to obtain income to keep the household alive. From data gathered in Vrygrond, findings in Graph5 show the main elements of the economic production of the household.

Household economies rely on various production activities which include incomes such as wages, casual work income, remittance-money, remittance-goods, remittance-food, income from formal businesses, income from formal businesses, income from renting a dwelling, income from aid-food, income from aid-money, income from aid-vouchers, social grants, gifts.

Graph5: Households economic production



As Graph5 show of the total pool of 100% of female headed-households, more than half, 57.7% of the female headed-households depend on social grants, 35.9% are engaged, 17.9 receive money from remittances, 11.5% work for a wage income, 3.8% received income from letting their dwelling and 2.6% receive income from aid money.

In addition non-monetary items which respondents added a value to include, 19.2% constitute food remittances. 15.3% of female heads expressed borrowing money from neighbours (other) and did not see it as a form of informal form of income credit but rather a neighbourly duty because they “watch out” for each other. 10.3% constitute gifts and 10.3% food from income aid and 5.1% constitute remittance goods.

5.11 Household expenditure

In order to establish the expenditure status of female headed-households, questions were asked regarding their household expenses per month. Expenditure features in female headed-

households were ranged according 6 quintile expenditure brackets 1 equals the lowest expenditure which constitutes R0-R1002 while 6 equals the highest quintile range at R6100-R7002. Data in Table11 show 39.7% of the total expenditure pool of female headed households fall within the 1st quintile range. The bulk of female headed-households in the 1st quintile range constitute 12.8% which is common amongst single female headed-households. Female headed-households managed by widows constitute 9.0% in the 1st quintile range.

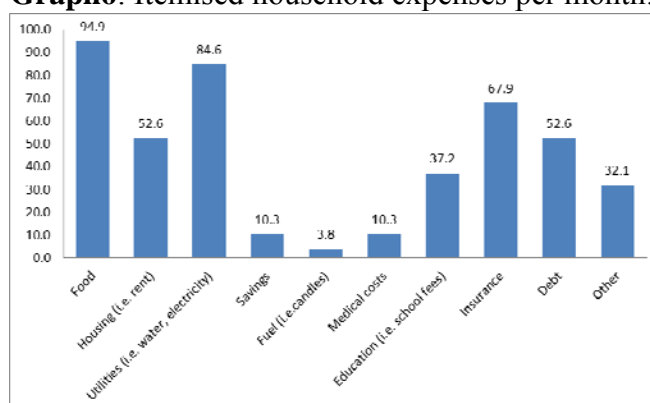
In the 2nd quintile range constituting a total pool of 34.6% with an expenditure bracket of R1100-R2002, 11.5% of female headed-households are found amongst widows while 7.7% are found amongst single female headed-households. The 3rd to 4th quintile range expenditure brackets seems to spread evenly while 5th to 6th quintile expenditure brackets are very low at 1.3% each.

Table11: household expenditure and marital status: N=78

Marital status	0-1002	1100-2002	2100-3002	3100-4002	4100-5002	6100-7002
widowed	9.0%	11.5%	1.3%	1.3%	0%	0%
divorced	3.8%	3.8%	0%	0%	0%	0%
abandoned	6.4%	3.8%	3.8%	0%	1.3%	0%
separated	6.4%	2.6%	5.1%	2.6%	0%	0%
husband/partner disabled	1.3%	5.1%	1.3%	0%	0%	0%
single	12.8%	7.7%	6.4%	1.3%	0%	1.3
%	39.7%	34.6%	17.9%	5.1%	1.3%	1.3

In Table11 female headed-households were asked to identity household expenses per month but to discover the wide-ranging factors that drive female headed-households to spend money in items they render as important are revealed below. Data on Graph6 show direct and indirect expenses with in the household.

Graph6: Itemised household expenses per month: N=78



In the total pool of female headed-households 94.9% of these households spend household income on food, 84.6% spent income on utilities such as water and electricity, 52.6% of household incomes are spent on housing such as paying rent and 3.8% of income goes towards household fuel such as candles. Indirect household expenses include 37.9% that go towards insurance or burial insurance, 52.6% of households expenses are used to pay debt, 37.2% of household expenses are used to pay for education costs such as school fees, 32.1% which headed households referred to as “loose odds and ends” and 10.3% of household expenses go towards savings.

5.12 Household consumption and household income

According to research findings 43.6% of the total pool of female headed-households in Vrygrond with an income of R1100-R200 has the highest proportion 16.7% of household debt with a household size of 3-4 members. Further findings show that households with 3-4 members showed the highest ratio 37.2% of households that are trapped in the debt nightmare. The second highest ratio 33.3% is found amongst female-headed households with a family size of 1-2 members. Patterns amongst female headed-households with more family members show less indebtedness in comparison to smaller households.

Table12. Household debt in relation to income and family size: N=78

Family size	Deficit	Income										Total %
		0	1 -	1100 -	2100 -	3100 -	4100 -	5100 -	6100 -	7100 -	11100 -	
		1000	2000	3000	4000	5000	6000	7000	8000	12000		
1-2	1-500		2.6%	2.6%							5.1%	
	501-600			1.3%							1.3%	
	1001-1500		1.3%								1.3%	
	not available		6.4%	9.0%	3.8%	3.8%	1.3%		1.3%		25.6%	
	%	0%	10.3%	12.8%	3.8%	3.8%	1.3%			1.3%	33.3%	
3-4	1-500		7.7%	2.6%							10.3%	
	901-1000			1.3%							1.3%	
	1001-1500			1.3%							1.3%	
	not available		3.8%	11.5%	6.4%		1.3%	1.3%			24.4%	
	total	0%	11.5%	16.7%	6.4%		1.3%	1.3%			37.2%	
5-6	1-500			2.6%	1.3%						3.8%	
	not available			2.6%	2.6%				1.3%		6.4%	
	total	0%		5.1%	3.8%				1.3%		10.3%	

Table12. Household debt in relation to income and family size: N=78 (*continues*)

7-8	1001-1500	0%	0%	1.3%	0%	0%	0%	0%	0%	0%	0%	1.3%
	not available	0%	0%	1.3%	0%	0%	1.3%	1.3%	0%	1.3%	1.3%	6.4%
	total	0%	0%	2.6%	0%	0%	1.3%	1.3%	0%	1.3%	1.3%	7.7%
9+	not available	0%	0%	2.6%	0%	0%	0%	0%	0%	0%	0%	2.6%
	total	0%	0%	2.6%	0%	0%	0%	0%	0%	0%	0%	2.6%
not available	1-500	1.3%	0%	2.6%	0%	0%	0%	0%	0%	0%	0%	3.8%
	501-600	0%	1.3%		0%	0%	0%	0%	0%	0%	0%	1.3%
	not available	0%	0%	1.3%	2.6%	0%	0%	0%	0%	0%	0%	3.8%
	total	1.3%	1.3%	3.8%	2.6%	0%	0%	0%	0%	0%	0%	9.0%

5.13 Alternative livelihood household strategies in female headed-households

Wage employment plays a crucial role in livelihood aspirations in female headed-households.

As field research of this study has shown poverty creep up on households that are unable to break into wage employment sector. In this regard female headed-households seek alternative strategies to bring survival equilibrium in the household.

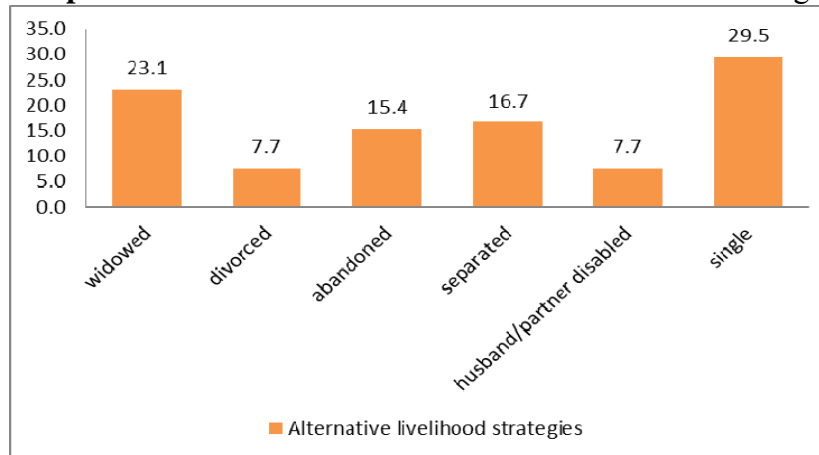
Table13. Alternative livelihood activities in female headed-households: N=78

Alternative livelihood strategies	widowed	divorced	abandoned	separated	husband /partner disabled	single	%
garden crops	1.3%	1.3%	1.3%	1.3%	0 %	0 %	5.1%
trade	0 %	1.3%	0 %	0 %	0 %	1.3%	2.6%
crafts	1.3%	0 %	2.6%	1.3%	0 %	0 %	5.1%
begging	2.6%	1.3%	1.3%	2.6%	1.3%	5.1%	14.1%
gifts	1.3%	0 %	0 %	0 %	0 %	0 %	1.3%
rental space to lodges	0 %	0 %	0 %	1.3%	0 %	0 %	1.3%
formal credit	0 %	0 %	0 %	0 %	0 %	3.8%	3.8%
informal credit	3.8%	0 %	2.6%	2.6%	2.6%	5.1%	16.7%
self employed	2.6%	1.3%	0 %	2.6%	1.3%	3.8%	11.5%
other	0 %	1.3%	0 %	1.3%	1.3%	2.6%	6.4%
not available	10.3%	1.3%	7.7%	3.8%	1.3%	7.7%	32.1%

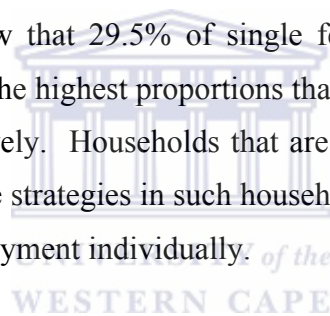
The bulk 32.1% of alternative livelihood strategies could be identified in female headed-households in Vrygrond. Those that were identified included informal credit 16.7% indicating dependence on exchanges between households while 14.1% of female headed-households rely in begging. The self-employment ratio in female headed-households is

11.5% this is not surprising because self-employment do not require hefty investment in human, financial or physical capital.

Graph7: Households reliance on alternative livelihood strategies: N=78



Further findings in Graph7 show that 29.5% of single female headed-households rely on alternative livelihood strategies, the highest proportions that could be reliance on begging and informal credit at 7.7% respectively. Households that are run by widows fell in the second highest ratio at 23.1%, alternative strategies in such households rely on 3.78% informal credit and 2.6% begging and self-employment individually.



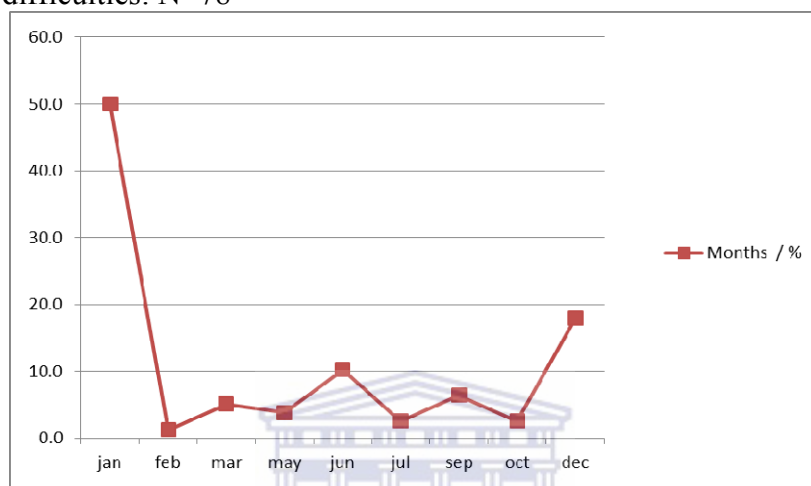
Amongst 16.7% of female headed-households that are run by separated females, begging, self-employment and reliance on informal credit were 2.6% respectively. In 15.4% abandoned female headed-households, 2.6% rely on making crafts and informal credit as an alternative livelihood strategy.

In 7.7% divorced female headed-households reliance on alternative livelihood strategies 1.3% included garden crops, trade, begging and self-employment respectively. While in the 7.7% ratio in female headed-households with a husband or disabled partner, 2.6% rely in informal credit and 1.3% begging and self-employment respectively.

Notwithstanding from the imbalances of monthly income and expenditure ratios and the seeking out of alternative livelihood strategies in female headed-households this research also wanted to ascertain the most vulnerable months experienced by female heads that worsen that further entrapped them in poverty.

Of the total pool of female headed-households 17.9% of the respondents indicated that December 2011 was the month that their household were most vulnerable. During January 2012, 10.3% of the respondents indicated that during June 2011 they experienced setbacks while 50% experienced difficulties during January 2012.

Graph8: Months during which female headed-households experienced difficulties: N=78



5.14 Health and emotional wellbeing in female headed-households

Respondents were asked about their current health situation, 29.2% indicated that they are HIV positive, the highest ratio 2.6% were found amongst separated female headed-households. Findings showed that 12.8% suffer from body pains and aches; the highest ratio is 5.1% which were found amongst single female headed-households. 11.5% female headed-households indicated that they have been diagnosed by a professional some form of mental illness, the highest ratio was found amongst widows. Of the total pool 24.4% of female heads either were not aware of the current health status while other shied away from the question.

Table14. Ill-health and emotional wellbeing in female headed-households: N=78

Type of illness	widowed	divorced	abandoned	separated	husband/ partner disabled	single	%
hiv positive	5.1%	1.3%	2.6%	6.4%	0%	3.8%	19.2%
domestic violence	1.3%	0%	1.3%	1.3%	0%	0%	3.8%
surgical illness	1.3%	0%	0%	0%	0%	2.6%	3.8%
mental illness	5.1%	2.6%	1.3%	1.3%	1.3%	0%	11.5%
body pains and aches	1.3%	0%	2.6%	1.3%	2.6%	5.1%	12.8%

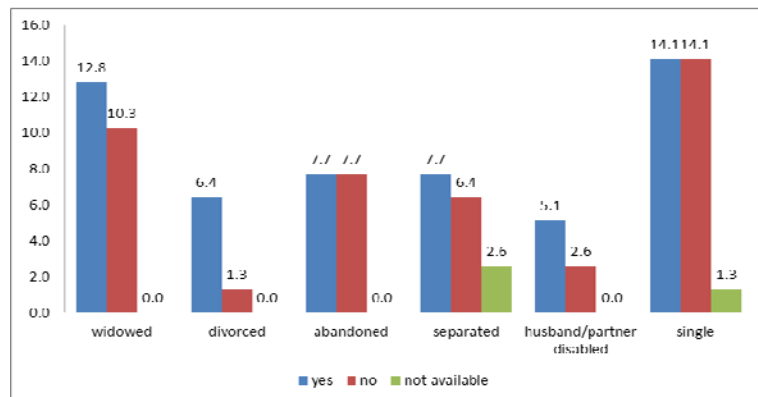
Table14. Ill-health and emotional wellbeing in female headed-households: N=78 (*continues*)

cold/flu	0%	1.3%	0%	0%	0%	1.3%	2.6%
stomach ulcer	0%	1.3%	0%	0%	0%	1.3%	2.6%
cancer	0%	0%	1.3%	0%	0%	0%	1.3%
hip injuries	1.3%	0%	1.3%	0%	0%	0%	2.6%
skin problems	0%	0%	1.3%	0%	0%	1.3%	2.6%
sexually transmitted disease	0%	0%	1.3%	0%	0%	1.3%	2.6%
tuberculosis	1.3%	0%	0%	0%	0%	0%	1.3%
diabetic	1.3%	0%	0%	0%	0%	0%	1.3%
stroke	0%	1.3%	0%	0%	1.3%	0%	2.6%
attempted suicide	1.3%	0%	1.3%	0%	0%	0%	2.6%
arthritis	1.3%	0%	0%	1.3%	0%	0%	2.6%
not available	2.6%	0%	1.3%	5.1%	2.6%	12.8%	24.4%

5.15 Consequences of household struggles for young children in female headed-households

Of the total pool more than half 53.8% female headed-households indicated that there are noticeable changes in the emotional health of young children, the highest ratio are found in 14.1% single female headed-households and 12.8% in households that are run by widows. 42.3% of respondents indicate that there were no noticeable changes in the emotional health of their children while 3.8% of the data were not established by female heads.

Graph9: Emotional health of children in female headed-households: N=78



Findings among school-age children show that 57.7% appeared to have no school performance challenges at school; this ratio is from the perspective of the female head herself. In female headed-households where showed poor performance was 26.9%, as

indicated by a teacher. Family members, friends and data not specified by the female heads were somewhat evenly spread.

Table15: Changes in school of school-age children: N=78

As told by whom	significant changes noted in school performance of children	widowed	divorced	abandoned	separated	husband/partner disabled	single	%
teacher	yes	6.4%	1.3%	6.4%	5.1%	1.3%	6.4%	26.9%
family member	yes	1.3%	0%	1.3%	1.3%	1.3%	0%	5.1%
friend	yes	0%	1.3%	0%	0%	0%	0%	1.3%
other	yes	0%	1.3%	0%	0%	1.3%	0%	2.6%
Female head	no	15.4%	3.8%	5.1%	9.0%	3.8%	20.5%	57.7%
not available		0%	0%	2.6%	1.3%	0%	2.6%	6.4%



CHAPTER 6

MAIN FINDINGS AND CONCLUSION

6. Introduction

This chapter outlines the key findings from the research which are then discussed in terms of relational behaviour: female-headed households, inheritance, control and decision making, education, employment, income and expenditure including debt. The idea is to bring the livelihood strategies of these women to a relief informed by theoretical issues that dominate the discourse of female poverty generally.

6.1 Relational variations in female headed-households

Analysis of the different types of female headed-households in this research study divides the households into two main levels, de jure and de facto female headed households. In the case of the former it is customary for the women to be the “permanent head” of the household (Hossain and Huda, 1995:6). For example households where the female head is widowed, divorced, separated or never married are de jure female headed-households.

The latter heads the household either temporarily because the actual male head is absent most of the time or the female head reports that she is the head despite that there is a male present in the house (Hossain and Huda, 1995:6). For example households where women are married or whose husband is home seldom.

Contrary to Murray’s (1987) literature on female-headed households which show that female headed households are de facto denoted by the fact of absence adult males as breadwinners, women or single mother units have to head the household. Buvinic and Gupta (1997) states that typically it is expected that female headships are likely to increase and such households are being found amongst the poor which is in line with the global trend.

Research findings in Vrygrond lend itself to more current debates that de jure female headed-households in developing countries are more common (Moghadam, 2005; Buvinic and Gupta, 1997). Empirical data in Vrygrond show that 92.4% of female headed-households were de jure while 7.7% were de facto female headed-households. Analysis of the Vrygrond

study alludes that generally female headed-households are increasing rapidly but more so among de jure female headed-households.

Findings seem to suggest that the twenty first century brought on new challenges for households and analysis advocate that female headed-households should not be austere associated with the traditional patterns of the family structure i.e. migrant labour policies. Rather the increase in female headed-households should provide an understanding to the context in which household structures find itself. Findings reveal that new opportunities associated with education, healthcare, employment, high male mortality rates, family disruptions all play a fundamental role in the increase of female headed-households.

Current trends show while female headed-households are deprived by higher dependency ratios (Fuwa, 2000) households which include two income generating parents does not necessarily equate shifts in power relations (Evans, Matola and Nyeko, 2008). Failure in power shifts may result in further destabilisation of household structures.

6.2 Relational behaviour in female headed-households

Enquiry into data findings suggests the high ratio of single female headed-households aged between 26-35 years indicates that at some stage in their lives they were faced with significant choices that spurred on their own development patterns and required them to adjust their life path accordingly.

From a sociological perspective one may question the feasibility of seeking independence as a single female head with children amidst the impacts of poverty and particularly because in some society's women who are over the age of 30 and are not married are frowned upon (Bigombe and Khadiagala, 2003).

In South Africa major trends affecting the traditional family structure is influenced by apartheid policies specifically urbanisation and industrialisation (Bigombe and Khadiagala, 2003) leading to the high number of single-parent families. Other studies show that single-parent family structures are not a new phenomenon, for example in pre-Victorian societies such family patterns were common (Cliquet, 2003).

A distinguishing factor therefore maybe circumstances in contemporary times leading to single-parent household structures and more particularly single female headed-households. Single female headed-households may opt for independence to avoid an already considerable amount of obstacles they face in overcoming poverty. Even more so because in other societies female independence is much-admired showing that women lay off marriage to embrace secular changes in educational status, employment and occupational mobility and in some cases, the decline of marriageable men (Bigombe and Khadiagala, 2003).

6.3 Household inheritance, control and decision making power

The analysis which follows is concerned largely with property inheritance, decision making power and control in female headed-households. Enquiry into Table6 in Chapter 5, suggests that female headed-households are experiencing disadvantages regarding the access to land. This analysis seems to tie in with the universal trend that only one third of women are homeless or live in inadequate housing (Benschop, 2004).

Analysis into dependence on formal and informal credit revealed that female headed-households in this study do not rely on credit from formal institutions i.e. banks neither do they from informal institutions i.e. 'loan sharks (see Graph5, Chapter 5). Common reasons were the lack of collateral that such institutions offer but more so the fear that female heads will be unable to meet financial responsibilities and/or the severe interest tariffs/penalties if they are unable to make monthly mortgage payments. This research suggests that young single female headed-households living in shacks and squatters are particularly vulnerable to the misappropriation of financial assets.

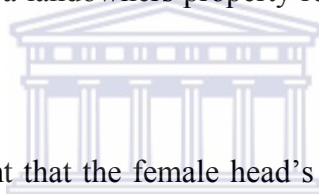
Further analysis revealed that female heads would, instead, depend on their social networks to assist with financial burdens however these are rather small amounts that get the household through the day as oppose to large sums of money to credit the buying of house. In such cases, some female heads indicated that there is an interest fee charged however it does not come close to the interest rates the formal or informal institution would charge.

While this can be considered a livelihood strategy this approach has the potential to fracture decision making power and the control female headed-households are able to employ on the property they live (see Table4 and Table5 in Chapter 5).

Understanding the imbalances of relational power and the complexities thereof help to understand the fragile position female-headed households find themselves in.

Although the female head may contribute the highest income in the household, her economic status does not necessarily equate control over decision-making. If it were, we could then logically assume that income status of the female head would positively relate to decision-making process in the household. In the research survey each respondent was asked about their role in the decision making process. The survey however did not specify whether decision making process were connected to income and other livelihood strategies.

Nevertheless, the decision making processes in female-headed households have been divided along three categories; deciding independently, consulting family members or consulting others i.e. landlord. The third category considers the decision making power that female head is able to employ while living on a landowners property regardless of the presence of a male partner.



From this perspective it is evident that the female head's survival life line stretches beyond the boundaries of the space she occupies within her household. Therefore to understand future security of female headed-households a holistic approach is needed to capture the experiences of female headed-house. The fracturing of control and decision making power may lead to vulnerability and exploitation on an already burdened socio-economic situation in female headed-households.

In households where female heads have children of school going age attending schools, 35.9% had contact either with a teacher, family member, friend or other regarding their child's performance at school (see Table12 in Chapter 5). One may logically presume that children's education in female headed household may be of importance particularly because the female head is striving to enhance the earning potential of children in the households. This could warrant a better future for them while on the other hand the female head may see it as an investment that guarantees support from children them when they are grown up. One must acknowledge that it would have been useful to differentiate between the different capacities in which decisions are made in female headed-households.

6.4 Disparities between education and employment in female headed households

This research suggests that secondary education trends are particularly high among single female headed-households (see Table8 in Chapter 5). While the survey failed to determine the grade level completed by female heads the disparities between education and labour employment underscores that failure to complete school and pursue further studies might be one of the main contributors to the high incidences of poverty in female headed-households.

This is reminiscent of the fact that even though female heads have control over their education they still had difficulty breaking into the labour market (see Table9 in Chapter 5). Hardly a global generalisation but findings in this research show that there are variations in female heads with a primary school level education. Cognisance however needs to be taken of the fact that primary level school educations do not necessarily guarantee literacy. The figures on Graph3 in Chapter 5 show that female headed-households between 46-45 years and 56year and over are less likely to be literate than persons in younger age cohorts while persons in the age cohort 26-35 years are most likely to be literate.

The level of literacy thus begs the question: can education trends be attributed to the gender division of labour that situate women in a position where they are restricted to less productive economic activities particularly among older female heads? Reasons for this inference may be due to the triple role of women in society namely productive, reproductive and community work.

Now that they have become the heads of their households they find even more limited employment prospects leading to high rates of unemployment and low paid informal employment. Findings are confirmed by the high unemployment rates among female headed-households there is a need for livelihood programmes that will allow female heads to access to work opportunities. Furthermore the type of employment female heads are engaged in may suggest early school drop-out consequences. In such cases case programmes opportunities to strengthen their livelihood opportunities is needed such as prospects to finish or further their education or to create skills development programmes. These challenges have the probability to put stress on the livelihood opportunities in female headed-households.

6.5 Households income

Having a reliable and valuable source income has the potential to expose the female head to significant social networks; if not the female headed-households can be seen as a burden to her society. To get an understanding of how female heads manoeuvre their way around income strategies they were asked to identify all income of the previous month (see Table 10 in Chapter 5).

Findings precluded changes since becoming a female head nevertheless such changes can be viewed according to employment activities before and after becoming a female headed-household. One would expect female heads with higher school levels to fall under a bigger income bracket however a noticeable trend is among single female heads that have higher levels of schooling than their counterparts (see table 8 in Chapter 5) yet find themselves in the second percentile group of the R100-R1000 income earning bracket.

This research consequently seems to identify single female headed-households as more vulnerable compared to the total pool of households in this study. Female headed-households varied in terms of the types of income the households rely on to make living. Comparatively high proportions (see Graph 5 in Chapter 5) of female headed-households depend on social grants.

Analysis reveals that in female headed-households wage income were not as much identified compared to the more than half of female headed-households that receive some kind of social grant i.e. old age pension, child support grant, disability grant etc. which acts as a lifeline. Research findings resonate with debates in South Africa concerning the state provision of a basic income grant as a means to alleviate high levels of poverty.

Perhaps a relevant departure from this point is to question whether social grants have an influence on female heads not seeking out job opportunities and does the social grant system allow for a great degree of dependence. Social grants may help overcome or facilitate constraints that female headed-households face particularly in households where children are present. But this reality is short lived considering the female heads primary responsibility is for children in the household.

Interestingly private transfers between family members living away f are common in the research findings (see Graph5 in Chapter 5). Results showed that frequently remittance-money and remittance-food are provided by members of the female head who does not live with her in her households. One may question if these private transfers are sincere selflessness or could it be part of an explicit exchange of services in the future. The latter holds for a strong argument as economic and social reasons such as the lack of employment may help the female head run a smoother household due to her reliance on her social network.

Graph4 in Chapter 5 compares income and housing type, it would be simple-minded to assume that those in informal housing structures are poorer than those who are not. The differences between the different households were not as stark as anticipated. Results declared that the income of the female headed-hosueholds living in squatters or shacks represented the highest proportion of households earning between R100-R1000.

This is particularly thought-provoking in light of comparing the second largest group of households earning between R1100-R2000 which were female headed-households living in houses. Given different household profiles, those earning income in second lowest and third lowest income bracket are not far apart. Analysis revealed that data from gifts and other sources were more difficult to obtain as female heads were reluctant or could not recall how they obtained income from these two sources.

Female headed-households with low incomes and who experience livelihood stressors are extremely vulnerable as findings suggest. But findings seems to advise even though a large proportion of female headed-households have somewhat smaller family sizes (see Table7 in Chapter 5) particularly amongst single and widowed female headed-households, they do not necessarily benefit from their smaller size because there are just as many children to support and care for with fewer adults to do it. Thus women in households with few resources, insufficient access to male labour and little support from spouses or relatives have trouble making ends meet in spite of their agility and competence.

6.6 Household expenditure and debt

Respondents were asked to indicate the previous month's household expenses which were added to a total sum and were placed into an expenditure bracket. Noticeable trends in the findings (see Table 11 in Chapter 5) suggest variations in household expenses among single female headed-households. The largest single female headed-household group show the lowest expenditure tendencies while two other single female headed-households groups seems to live beyond their income means.

In contrast female headed-households managed by widows dominated the second highest expenditure bracket while female heads with a husband/disabled partner were grouped as the lowest expenditure households. As a result it may be argued that female headed-households in which an adult male is present may fare better than other households headed by females.

Variations in the expenditure amounts lead to questions regarding the items expenses go towards. Analysis revealed that more money is spent on food followed by utilities i.e. water and electricity as this is the only monetary requirement that is needed to live on the land. This suggests that female headed-households go the great lengths to ensure that they the households are not susceptible to hunger and that they have a roof over their heads.

Remarkably not too far off were insurance expenses. While insurance amounts varied the total percentage however suggest that upon the death of a family member proper burial is needed. Perhaps this may be seen as dying with dignity amidst the poverty households are facing. Another interesting factor regarding household debt were informal; borrowing from family and friends were generally not considered debt per se but rather as favour, extending a helping hand until the female heads is able to settle the favour.

The demographic profiles of female headed-households in this study presented a general account of the characteristics of such household and the economic circumstances in which they live. Data show noticeable discrepancies in the income and expenditure therefor in lieu of household expenses and household income it is necessary to address household debt because it has the potential to define the poverty level of the household.

Key analysis in Table 12 in Chapter 5 show, despite smaller family size the two groups with the smallest family size were more in debt than their counterparts. Again, arguing that smaller size female headed households do not necessarily benefit from their small size because there are just as many children to support and care for with fewer adults to do it. As a result alternative livelihood strategies are called on to create some equilibrium to maintain the survival of the household.

6.7 Alternative livelihood strategies

Aside from the blatant significance of the high unemployment rates in this research, a trend that is not uncommon in the South African context often an area which is neglected particularly in urban areas are seasonal or environmental stressors that entangles female headed-households deeper into poverty.

As an example, data on Graph 8 in Chapter 5 identified the months over the last year during which female headed-households were most vulnerable. Data revealed three months which were difficult times, June, December and January. All three months poses both environmental and seasonal stresses. For example, during winter Vrygrond due to its peripheral location on marginalised land and illegal electricity connections makes it more vulnerable to fire disasters and or floods.

Other components included death of a spouse, minimal level of employment and peak season expenses in preparation for the big holiday celebrations during December. The beginning of the year January hold other crisis such as preparation for children that have to go back to school meaning that school fees have to be paid, school clothes need to be bought as well as books. Seasonal and environmental stresses stretch far beyond meeting the household needs in fact the research attempted to look at the emotional health of the female head and her household.

6.8 Ill-health and emotional distress in female headed-households

This research study explored the economic resources such as income, psychological resources such as decision-making and control over households and also the alternative livelihood strategies available to the female head. Overall levels of satisfaction with household wellbeing may be influenced by a wide variety of effects.

Based on findings in this research study it would not be premature not to assume that the shocks and stresses female headed-households have to endure place them in a position where they are forced make tough decisions at the expense of their households survival. Such decisions often lead to frustration and emotional distress. Emotional distress often manifests itself as symptoms of depression and anxiety.

As findings suggest the stresses involved in heading a household has the potential to weaken the female heads' health. Illness varied from the high rates of HIV Positive infections to bodily aches and pains and some form of mental illness. Other ill health conditions varied across the spectrum. Findings show that the struggles female heads are experiencing have detrimental effects on the health and development of children. These include developmental risks and behaviour problems. The impacts of challenges faced by female headed-households are worrisome to children's preparedness for school and the performance of those already at school.



Chapter 7 Conclusion

7. Introduction

This chapter concludes the study. It presents a summary of the findings and analyse the data that was discussed in the previous chapter. A brief discussion of the issues thrown up is then followed with a conclusion that points out the limitations of the study. We may want to remind ourselves that the aim of this study was to explore and analyse the livelihood activities and the sustainability of these activities in female-headed households. This is because female-headed households have been shown to be, in a much wider context generally poorer than male-headed households.

The question asked in this research was to establish the nature of female-headed households and to determine and analyse the range of factors including historical experiences of responses to shocks and stresses that bear on livelihood strategies in female-headed households. This was explored in Vrygrond, in Cape Town. Vrygrond is a multi-racial community of 30,000 residents. Vrygrond evolved into its current multi-racial community from essentially a squatter camp in the early 1900's in Cape Town. It is the oldest informal settlement in the Western Cape situated near the seaside of Muizenberg about 20kilometres from Central Cape Town. The multiracial nature of the community made it ideal to explore female headed-households in that it allowed for the significant variable of race to be factored in relative to the level of poverty which has been shown to correlate with racial background.

It is a reasonable example of multi-racial and multi-ethnic settlement that can be found in recent times in South Africa and it provides a good picture of poverty in such communities. In addition it shows a rounded picture of how female-headed households in such communities survive in the face of poverty. As this research shows, aside from the practical significance of gaining an appreciative understanding of the livelihood strategies in female-headed households methodical issues are very significant especially relating to the population studied in a multi-racial, multi-ethnic and increasingly multi-national communities in South Africa. Of significance is capturing difficulties experienced by female-headed households that arise in making poverty comparisons between households have very different demographic characteristics in many other contexts (particularly in the rural South African context).

In Summary, female-headed households' vulnerability are due to various reasons, most of all their domestic obligations, limited economic opportunities and economic institutional arrangements. Contrary to the common view, the research findings in Vrygrond showed that *de jure* female-headed households form a high proportion of the population sample. Family structures appear to be under pressure. Stereotypical views create an illusion that female heads are supported by the father/s of their children. This however is not the case in Vrygrond, the research shows that female headed households are constrained by limited support by male counterparts and therefore have to reach out to other livelihood strategies that does not entirely make them dependent on their male counterparts.

Some interesting and highly significant findings emerged about the relational behaviour, inheritance, control and decision making power in female-headed household. It is often assumed that females would postpone marriage to create for themselves an ideal career path before building their individual lives. This has usually been considered to apply to middle class women however this study shows that it applies working class women as well.

Research findings showed that females in their mid-twenties seek independence to escape the control exerted over them either by other family members or by males. Many female heads deliberately make this decision because they believe it is important to "be there" for their children and would rather escape the abuse to live a somewhat fulfilling life. The attitude toward living a life that they consider is satisfactory to their standards is motivated by the wellbeing of their children despite the poverty they face.

The significance devoted to their household's emotional well-being surpassed that of the household's material well-being. In this regard they are prepared to stick to low paying jobs in order to realise a better life instead of living a life of fear or constantly being controlled balance at the expense of their material standard of living. The percentage of female headed households who feel they make such sacrifices are high in this research.

Analysis in Vrygrond confirms the triple burden of female headed-household is true. Female heads are inclined to be constrained by sexual division of labour and childcare obligations which in turn prevents them from engaging in productive economic activities. There are

major discrepancies between education and employment. Most of the female headed households find it difficult to break into the job market despite having a high school level education. Based on respondents' feedback, employers in the workplace are adjusting work policies (that are more profitable to their business) to suit family life changes rather than focussing on level of education and are offering a variety of work-opportunity in accordance to their policies. Strict rules and regulations limits employment prospects leading to high rates of unemployment and low paid informal employment. The volatile situation in the economy makes it difficult to find good paying employment with a high school education or even lower.

The rare occasion of breaking into the labour market and earning an income provides not only extra income for the households but also significant feelings of satisfaction of carrying paid labour. Negative reflections cast a view on the impact on children in female headed households who are exposed to the callously reinforcing cycle of poverty. In such cases children are less likely to complete their academic careers and start engaging in a low income labour force at a very young age.

Remedial interventions that could eliminate the cycle of poverty in female headed households should focus on assets, be it of an intellectual or physical nature. In enhancing skills, training from an intellectual assets perspective this may act as a safety net against shocks and stresses the households may experience. Furthermore, physical assets such as owning property put the female head in the position to be self-sufficient. Ending wage discrimination plays an important role safeguarding women in general. Stricter legislative measures should be put in place protecting women from losing their jobs be it for seasonal reasons for reproductive reasons.

In addition, stresses associated with income (in particular low paying job) may at times spill over into day-to-day family life. Some of the female heads undeniably admitted to having irritability and bad moods with the family. Acknowledging awareness that their frustrations have negative effects on the welfare of their children. Levels negative impacts differs depending on how the female heads are able to separate work and family life which is difficult because the two are tied together to secure the welfare of the household.

Engaging in a viable income sources expose the female-headed households to significant social networks this however is not the case for female heads in Vrygrond. Significant amounts of female heads in this research are unemployed and more than fifty percent rely on social grants (their main source of income). This of course poses as a dependence on the state threat. The concern then reflects on issues of what type of social grants are most used. One would thus think that where there are children in the households, child grants or foster care grants are most used. Again we need to examine critically the message this is sending to young female adults which is the state provides and income to mothers who are not employed which may directly feed into the significant amount of teenage pregnancies. This is hardly cast in stone as many females do sincerely need government assistance to get by.

Sole or partial reliance on social grants place the household under significant stress whereby they cannot escape debt. Poverty in female-headed households in Vrygrond seems to suggest that households are living from hand-to-mouth. It should not be assumed that households with smaller family size benefit compared to larger households. Evidence suggests their poverty levels have equally detrimental effects on the household.

Crime and violence against women in the country is a harsh reality that thousands of women face each year. Addressing gender-based violence requires a multi-sectoral approach, involving at a minimum the health, education, social, legal and security sectors, and strategically, other key sectors such as labour, migration and urban planning, among others. To work effectively on ending violence against women and girls, it is especially important to become familiar with and be responsive to the specific gender dynamics and social and cultural reference points that prescribe the roles of men and women in any given society.

7.2 Limitations of this study

Since this study is based on very small sample of a particular area there is little scope to generalize the problems of women-headed households for other parts of the country. However, the sociological scrutiny of this group gives a representative picture of what can be said to be obtainable in the country and indeed in contexts such as South Africa. What is presented here can be considered in a similar vein, to speak to and in fact can be fed into the feminist critique of a society that is generally driven by patriarchy in many ways.

8. REFERENCES

Adger, W.N. (1996). Approaches to vulnerability to climate changes. In. Global Environment Working Paper GEC 96-05. London: Centre for Social and Economic research on the global Environment. [Accessed 25 April 2010]

http://www.uea.ac.uk/env/cserge/pub/wp/gec_1996_05.htm

African National Congress (ANC). (1994). The Reconstruction and Development Programme. Johannesburg: ANC.

Agrawal, A. and Gibson, C.C. (199). 'Enchantment and Disenchantment: The role of Community in Natural Resource Conservation'. *World Development*, Vol.27 No.4.

Aliber, M. (2003). *Chronic Poverty in South Africa: Incidence, Causes and Policies*. *World Development* Vol. 31, No. 3, pp. 473–490.

Alkire, S. and Black, R. (1997). A practical reasoning theory of development ethics: Furthering the Capabilities Approach. *Journal of International Development*, 9(2), 263.79.

Alkire, S. (2002). *Valuing Freedoms: Sen's Capability Approach and poverty Reduction*. Oxford: Oxford University Press.

Allan, T. and Thomas, A. (2002). *Poverty and Development into the 21st century*. Oxford: University Press: London.

Ashley, C. and Carney, D. (1999). *Sustainable livelihoods: Lessons from early experience*. Russell Press Ltd: Nottingham

Atkinson, R. and Hilgard E. (1981). *Introduction to Psychology (8th Edition)*. Harcourt Brace Jovanovich Publishers: New York.

Babbie, E. and Mouton, J. (2001). *The Practice of Social Research (SA Edition)*. Oxford: Oxford University Press.

Bebbington, A. (1999). Capitals and Capabilities: A Framework for Analyzing Peasant Viability, Rural Livelihoods and Poverty. *World Development Vol. 27, No. 12, pp. 2021-2044.*

Benschop, M. (2004). *Women's rights to land and property – challenges and opportunities.* Paper prepared for Commission on Sustainable Development Conference on Women in Human Settlements: Development Challenges and Opportunities. Nairobi:UN-Habitat.

Betttersby, J. (2011). “The State of Urban Food Insecurity in Cape Town.” Urban Food Security Series No. 11. Queen’s University and AFSUN: Kingston and Cape Town.

Bigombe, B. and Khadiagala, G. M. (2003). *Major trends affecting families in Sub-Saharan Africa.* Canada: United Nations - Division for Social Policy and Development.

Bisnath S. and Elson, D. (1999). *Women's empowerment revisited. Background Paper for Progress of the World's Women 2000: a UNIFEM Report.* New York: UNIFEM.

Bless, R., Korf, D.J, Riper, H. and Diemel, S. (1997). Improving the comparability of general population surveys on drug abuse in the European Union. Amsterdam: O&S.

Bowbrick, P. (1986). The causes of famine: a refutation of Professor Sen's theory. *Journal of Food Policy, 11,pp. 105–124.*

Buckle, P. (2000). *Guidelines for Assessing Resilience and Vulnerability in the Context of Emergencies.* Melbourne: Victorian Government Publishing Service.

Buckle, P., Marsh, G. and Smale, S. (2000). New Approaches to Assessing Vulnerability and Resilience. *The Australian Journal of Emergency Management 15(2), 8–14.*

Burkey, S, (1993). *People first: A guide to self-reliant, participatory rural development.* London: Zed Books Ltd.

Burton, I., Kates, R.W. and White, G.F. (1978). Natural extremes and social resilience. In. The environment as a hazard. New York: Oxford University Press.

Buvinić, M and Gupta, G. (1997). Female-Headed Households and Female-Maintained Families: Are They Worth Targeting to Reduce Poverty in Developing Countries? *Economic Development and Cultural Change*, Vol. 45, No. 2 (Jan., 1997), pp. 259-280. Chicago: The University of Chicago Press.

Campbell, R.R., Spencer, J.C. and Amonker, R.G. (1993). The reported and unreported Missouri Ozarks: Adaptive strategies of the people left behind In. *Forgotten places: Uneven development in rural America*, T. Lyson and W. Falk (Eds.). Kansas: University Press of Kansas.

Chadwich, B.A., Bahr, H.M. and Albrecht, S.L. (1984). *Social Science Research Methods*. Englewood Cliffs: Prentice-Hall.

Cliquet, R. (2003). Major trends affecting families in the new millennium –Western Europe and North America. In. R. Cliquet. (2003). *Major Trends Affecting Families: A Background Document*. Brussels. United Nations, Department of Economic and Social Affairs.

Creswell, J.W. (1994). *Research designs: Qualitative and quantitative approaches*. Thousand Oaks: Sage.

Cyper, J. and Dietz, L. and James M. (1997). *The process of economic development*. Britain. Redwook Books.

Crocker, D.A. (1992), Functioning and Capabilities: The Foundation of Sen's and Nussbaum's Development Ethic. *Political Theory*, 20(4), 584–612.

Clark, D. A. (2002). *Visions of Development: A Study of Human Values*. Cheltenham: Edward Elgar.

Chambers, R. and Conway, G. (1992). *Sustainable Rural Livelihoods: practical concepts for 21st Century. IDS Discussion Paper 296*. Brighton: IDS.

Chant, S. (2004). Female headship and the 'feminisation of poverty'. In. United Nations Development Programme. *In focus: The challenge of poverty*. Brazil: International Poverty Centre.

Chambers, R. and Conway, G. (1992). *Sustainable rural livelihoods: practical concepts for the 21st century*. Institute of Development Studies Discussion Paper 296. Brighton: IDS.

City of Cape Town (2006). *State of Cape Town 2006: Development Issues in Cape Town*. Cape Town: City of Cape Town.

City of Cape Town, *City's Indigent Policy* (2008) at <http://www.capetown.gov.za/en/Pages/Indigentpolicy.aspx>

Chambers, R. (1995). Poverty and livelihoods: whose reality counts? *Environmental and Urbanisation, Vol. 7, No. 1. Pp173-204.*

Clark, A.D. (2006). *The capability approach: its development, critiques and recent advances*. UK: Global Poverty Research Group.

Durheim, K. (2006). Research design. In. Terre Blanche, M., Durrheim, K. and Painter, D. (Eds.). *Research in practice: applied research for the social sciences*. Rondebosch: UCT Press.

Davids, I. (2005). Development theories: past and present. In. Davids, I., Theron, F. and Maphunye, K.J. *Participatory development in South Africa: a development management perspective*. Pretoria: J.L. van Schaik.

Davids, I., Theron, F. and Maphunye, K.J. (2005). *Participatory Development in South Africa: A development management perspective*. Pretoria: Van Schaik Publishers.

Desai, M. (1995). Poverty and capability: Towards an empirically implementable measure. In. *Poverty, famine and economic development*. Aldershot: Edward Elgar.

Duncan, C.M. (1992). Persistent poverty in Appalachia: Scarce work and rigid stratification. In. *Rural poverty in America*, C. Duncan (Ed.). New York: Auburn House.

de Neubourg, C. (2009). *A livelihood portfolio theory of social protection*. Brussels: Maastricht Graduate School of Governance, Maastricht University.

Devereux, S. (2002). *Poverty, Livelihoods and Famine: Ending Famine in the 21st Century Conference*. Sussex: Institute of Development Studies.

De Satgé, R., Holloway, A., Mullins, D., Nchabeleng, L. and Ward, P. (2002). *Learning about livelihoods: insights from Southern Africa*. Periperi Publications and Oxfam: South Africa.

Department for International Development (DFID). (1999). *Sustainable livelihoods guidance sheets: Introduction overview*. UK: DFID.

de Haan, A., Drinkwater, M., Rakodi, M. and Westley, K. (2002). *Methods for understanding urban poverty and livelihoods*. UK: Department for International Development's Infrastructure and Urban Development.

de Haan, A., Drinkwater, M., Rakodi, C. and Westley, K. (2002). *Methods for understanding urban poverty and livelihoods*. United Kingdom: UK Department for International Development's Infrastructure and Urban Development Department.

Dorward, A., Anderson, S. Nava, Y., Pattison, J., Paz, R., Rushton, J. and Sanchez, E.V. (2009). Hanging In, Stepping up and Stepping Out: Livelihood Aspirations and Strategies of the Poor. *Development in Practice* 19(2) (2009): 240-7.

De Beer, F. and Swanepoel, H. (1998). *Community development and beyond*. South Africa: National books printers.

Edkins, J. (1996). Legality with a vengeance: famines and humanitarian relief in “complex emergencies”. *Journal of International Studies*, 25, pp. 547–575.

Evans, J. L., Matola, C.E. and J.P.T. Nyeko. (2008). Parenting challenges for the changing African family (Chapter 14). In. Marito Garcia, Alan Pence and Judith L. Evans. (2008).

Fitchen, J.M. (1981). *Poverty in rural America: A case study*. New York: Westview Press.

Ferman, L.A., Henry, S. and Hoyman, M. (1987). Issues and prospects for the study of informal economies: Concepts, research strategies, and policy. *Annals of the American Academy of Political and Social Science*, 493: 154-172.

Folbre, N. (1994). *Who Pays for the Kids?* New York: Routledge.

Fraser, N. (1989). *Unruly Practices*. Minneapolis: University of Minnesota Press.

Fin24. (2008). Poor to pull up their socks. South Africa: News24. [Accessed 28 February 2012] <http://www.fin24.com/Economy/Poor-must-pull-up-socks-20080521>

Finch, J. and Mason. (1993). *Negotiating family responsibilities*. London: Routledge.

Fuwa, N. (2000). The poverty and heterogeneity among female headed households revisited: *The Case of Panama*. *World Development*, 28:8, 1515-42.

Granovetter, M. (1985). Economic action and social structure: The problem of embeddedness. *American Journal of Sociology* 91: 481-510.

Giddens, A. (1979). *Contemporary Problems in Social Theory: Action, Structure and Contradiction in Social Analysis*. Macmillan: London.

Green, J.B. and Park, T.K. (1994). Political ecology. *Journal of Political Ecology*, Vol. 1, pp. 1-12.

Gilbert, A. (1997). Work and poverty during economic restructuring: the experience of Bogota, Colombia. *IDS Bulletin, Vol 28 No 2*. Brighton: Institute of Development Studies.

Government of South Africa, (2004). *Towards a ten year review: synthesis and implementation review*. South Africa: Government of South Africa.

Hossain, N. and Huda, S. (1995). *Problems of the Women Headed Households. Working Paper Number 9*. Bangladesh: BRAC-ICDDR.

Howard G. S. (1985). *Basic Research Methods in the Social Science*. Boston: Little, Brown and Company.

Harrison, M. (2001). *From theory to measurement: some issues raised in operationalizing Professor Sen's Capability Approach. Paper presented at a Conference on justice and poverty: examining Sen's Capability Approach. Unpublished paper*. Cambridge: St Edmund's College.

Hill, M. (2005). Development as empowerment. *Feminist Economics, 9(2/3)*, pp. 117–136.

Hames, M., Koen, K and Handley. (2006). *Beyond Inequalities 2005: women and South Africa*. Cape Town: University of the Western Cape.

Harte, E.W., Childs, I.R.W. and Hastings, P.A. (2009). Imizamo Yethu: a case study of community resilience to fire hazards in an informal settlement Cape Town, South Africa. *Geographical Research, Vol, 47, No2, pp142,154*.

Handmer, J., 2003: We are all vulnerable. *The Australian Journal of Emergency Management* 18(3), 55–60.

Habib, T. Z. (2010). Socio-Psychological Status of Female Heads of Households in Rajshahi City, Bangladesh. University of Rajshahi: Bangladesh. *Journal of Anthropology 2010, Vol. 6, No. 2*.

Ibáñez, G.E., Buck, C.A., Khatchikian, N. and Norris F.H. (2004). Qualitative analysis of coping strategies among Mexican disaster survivors. *Anxiety, stress and coping*, Vol. 17, No 1, pp69 – 85.

International Federation of the Red Cross and Red Crescent Societies (2004). *World disaster report, 2004: focus on community resilience*. United Kingdom: International Federation of the Red Cross and Red Crescent Societies.

Jensen, L., Cornwell, G.T. and Findeis, J.L. (1995). Informal work in non-metropolitan Pennsylvania. *Rural Sociology*, 60(1): 91-107.

Jones, G. A. (2005). Children and Development: Rights, Globalisation and Poverty. *Progress in Development Studies*, 5:4, 336-42.

Kotze, D. A. (1997). *Development administration and management; a holistic approach*. Pretoria: J. L. Van Schaik.

Kabeer, N. (2003). *Gender mainstreaming in poverty eradication and the Millennium Development Goals: A handbook for policy makers and other stakeholders*. Ottawa:

Common Wealth Secretariat- International Development Research Centre. [Accessed 29 April 2011] <http://www.idrc.ca/openebooks/067-5/>

Korten, D. (1995). Steps toward people-centred development: vision and strategies. In. Heyzer, N., Riker, J.V. and Quizon, A.B. (Eds.) *Government – NGO Relations in Asia: prospects and challenges for people-centred development*. Pg165-89

Kay-Trimberger, E. (2002) *Friendship Networks and Care*. Working Paper No. 31. [Accessed 28 February 2012] <http://www.workingfamilies.-edupapers-31.pdf-Friendship>

Kapur, D., Lewis, J. and Webb, R. (1997). *The World Bank: its first half century*. Washington D.C.: The Brookings Institution.

Kollmair, M and Gamper, St. (2002). *The sustainable livelihood approach: input paper for the integrated training course of NCCR North-South*. Switzerland: Development Study Group, University of Zurich.

Krantz, L. (2001). *Livelihood Approach to Poverty Reduction: an introduction*. Sweden: Swedish International Development Cooperation Agency (Sida).

Laier, J.K. (1997). *Women's work and households in Latin America: a discussion of the literature*. CDR Working Paper 97.5. Copenhagen. Centre for Development Research. Meggaleen Geographix SM: Santa Barbara.

Levitan, L. and Feldman, S. (1991). For love or Money: Non-monetary economic arrangements among rural households in central New York. *Research in Rural Sociology and Development*, 5: 149-172.

Miles, M., & Huberman, M. (1984). *Qualitative data analysis: A source book for new methods*. Thousand Oaks, CA: Sage Publications.

Plummer, K. (1983). *Documents of life. An introduction to the problems and literature of a humanistic method*. London: George Allen Unwin.

Murray, C. (1987). Class, gender and household: the developmental cycle in southern Africa. *Development and Change*, 18(2): 235-249.

Moghadam, V.M. (2005), The 'Feminization of Poverty' and Women's Human Rights. SHS Paper in Women's Studies/Gender Research, UNESCO, Paris.

Mikkelsen, B. (1995). *Methods for Development Work and Research: A Guide for Practitioners*. New Delhi: Sage.

Max-Neef, M. (1991). *Human Scale Development*. The Apex Press: New York.

Mosedale, S. (2005). Policy arena assessing women's empowerment towards a conceptual framework. *Journal of International Development*. Vol, 17, pp243-257.

Moser, C. O.N. (1993). *Gender Planning and Development: theory, practice and training*. Routledge: London.

Moser, C.O.N. (1996). *Confronting crisis: a summary of household responses to poverty vulnerability in four poor urban communities*. *Environmentally Sustainable Development Studies Monograph Series, No. 7*. Washington D.C.: The World Bank.

Sanderson, D. (2000). *Cities, disasters and livelihoods*. *Environment and Urbanisation, Vol.12, No 2, pp93-102*.

May, J. (Ed.). (1998). *Poverty and inequality in South Africa*. Report prepared for the office of the Executive Deputy President and the Interministerial Committee for poverty and Inequality. [Accessed 12 September 2011]
<http://www.polity.org.za/polity/govdocs/reports/poverty.html>

Masika, R. (1997). *Urbanisation and Urban Poverty: A Gender Analysis Report prepared for the Gender Equality Unit, Swedish International Development Cooperation Agency (Sida)*. UK: Institute of Development Studies.

Moghadam, V. (2005). *Feminisation of poverty and women's human rights*. *Social and Human Sciences Paper in Women's and Gender Studies Research, No. 2*. Paris: UNESCO.

Neuman W.L. (2000). *Social research methods: qualitative and quantities approaches*. USA.

Nussbaum, M. (1990). *Aristotelian social democracy*. In Bruce Douglas, Gerald Mara and Henry Richardson (Eds). *Liberalism and the Good*, New York: Routledge.

Nussbaum, M. (1995). *Human capabilities, female human beings*. In. Martha C. Nussbaum and Jonathan Glover (Eds), *Women, Culture and Development*, Oxford: Clarendon Press.

Nussbaum, M. (2000). *Women and human development: the Capabilities Approach*, Cambridge: Cambridge University Press.

Nussbaum, M. (2003). Capabilities as fundamental entitlement: Sen and Social Justice. *Feminist Economics*, 9(2-3), 33-59.

Nussbaum, M. (1988). Nature, functioning and capability: Aristotle on Political Distribution. *Oxford Studies in Ancient Philosophy*, 6, Vol., 145-184.

Nolan, P. (1993). The causation and prevention of famines: a critique of A.K. Sen. *Journal of Peasant Studies*, 21, pp. 1–28.

Narayan, D., Patel, R., Schafft, K., Rademacher, A. and Koch-Schulte, S. (2000). *Voices of the poor: Can anyone hear us?* Oxford University Press: Oxford.

Nussbaum, M. (2005). Well-Being, Contracts and Capabilities. In Lenore Manderson (Ed.). *Rethinking Well-Being*, Perth: API Network.

Osmani, S. (1995) The entitlement approach to famine: an assessment. In. Basu, K., Pattanaik, P. and Suzumura, K. (Eds.) *Choice, Welfare and Development*. Oxford: Oxford University Press.

Patton, M. Q. (1982). *Practical evaluation*. Newbury Park: Sage Publications.

Portes, A. (1994). The informal economy and its paradoxes. In. *The Handbook of Economic Sociology*, N.J. Smelser and R. Swedberg (Eds.). Princeton: Princeton University Press.

Portes, A., Castells, M. and Benton, L.A. (1989). Introduction. In. *the informal economy: studies in advanced and less developed countries*,. A. Portes, M. Castells, and L.A. Benton (eds.). Baltimore: The Johns Hopkins Press.

Pearson, R. (2000). Rethinking gender matters in development. In. Allan, T. and Thomas, A. (2000). *Poverty and Development into the 21st century*. Oxford: University Press: London.

Pelling, M. (2003). *The vulnerability of cities*. Earthscan Publications Ltd. USA.

Padayachee, V. (2009). Development issues for the future: a South Africa perspective. *European Journal of Development Research*, Vol. 21, No 1, pp 15-20.

Remington, M and Tyrer, P. (1979). *The Social Functioning Schedule - A Brief Semi-Structured Interview*. England: University of Southampton.

Robeyns, I. (2003). Sen's capability approach and gender inequality: Selecting relevant capabilities. *Feminist Economics*, 9(2-3), 61-92.

Roodt, M.J. (1996). Participatory development: a jargon concept? In: Jan K Coetzee and Johann Graaff (Eds.) *Reconstruction, development and people*. Oxford University Press: Johannesburg.

Rakodi, C. (2002). A livelihoods approach: conceptual issues and definitions. In. Rakodi, C. and Lloyd-Jones, T. (Eds.). *Urban Livelihoods: A People-Centred Approach to Reducing Poverty*, Earthscan, London, pp. 3-22.

Sawyer, A. (2007). *The application of Sen's Capability approach to selected women in Khayelitsha: a mini-thesis submitted in partial fulfilment of the requirements for the degree of Masters of Arts in Development studies under the Institute for Social Development*. Cape Town: University of the Western Cape.

Sabina, A. (2008). *Choosing Dimensions: The Capability Approach and Multidimensional Poverty*. Munich: Munich Personal RePEc Archive.

Stern, R., Coe, R., Allan, E. and Dale, I. (2004) *Good statistical practice for natural resources research*. Oxfordshire: CABI publishing.

Sen, A. (1990). Development as capability expansion. In. Clark, A.D. (2006). *The capability approach: its development, critiques and recent advances*. UK: Global Poverty Research Group.

Sen, A. (1999). *Development as freedom*. Oxford: Oxford University Press.

Sen, A. (1997) Editorial: Human capital and human capability. *World Development* 25(12), 1959-1961.

Sen, A. (1992). *Inequality Re-examined*. Oxford: Clarendon Press.

Sen, A. (1993). Capability and well-being. In Martha C. Nussbaum and Amartya K. Sen (Eds). *The quality of life*. Oxford: Clarendon Press.

Sen, A. (2009). The idea of justice. Library of congress cataloguing-in-publication data. USA.

Sen, A. (1982). *Choice, Welfare and Measurement*. Massachusetts: MIT Press.

Sen, A. (1984). *Resources, Values and Development*. Oxford: Massachusetts Harvard University Press.

Sen, A. (1985). Well-being, agency and freedom: the Dewey lectures 1984. *Journal of Philosophy*, 82.

Sen, A. (1999). *Development as freedom*. Oxford: Oxford University Press.

Siegel, M. and de Neubourg, S. (2011). *A historical perspective on immigration and social protection in the Netherlands*. Netherlands: Maastricht Economic and social research Institute on Innovation and Technology and Maastricht Graduate School of Governance.

Slack, T. (2005). *Work, Welfare, and the Informal Economy: An examination of family livelihood strategies in rural Pennsylvania*. Louisiana: Louisiana State University

Steele, M. (2006). *Report on Incentive Structures of Social Assistance Grants in South Africa*. South Africa: Department of Social Development.

Seers, Dudley (1979) 'The Meaning of Development. In. *Development Theory: Four Critical Studies*, Dudley Seers, E. Wayne Nafziger, Donal Cruise O'Brien and Henry Bernstein (eds), Frank Case: London.

Sanderson, D. and Hedley, D. (2002). Strengthening urban livelihoods in Zambia: PUSH II and PROSPECT. In. Rakodi, C. and Lloyd-Jones, T. (Eds). *Urban Livelihoods: A People-Centre Approach to Reducing Poverty*, Earthscan, London, pp.247-56.

Stewart, J., Higman, S., Brown, L., Robinson, D. and Peachey, V. (2003). *Increasing the contribution of forest certification to sustainable rural livelihoods: paper presented at The International Conference on Rural Livelihoods, Forests and Biodiversity*. Bonn: DFID.

Statistics South Africa, (2001). Statistics South Africa, Census Report. In. SADC Secretariat. (2004). *Progress report on the implementation of the Beijing platform for action by SADC Region*. Addis-Ababa, Ethiopia. SADC. [Accessed 12 September 2011] www.uneca.org/beijingplus10/SADC_Report.doc

Statistics South Africa (2008). Community Survey 2007: Basic Results: Municipalities. Pretoria: Statistics South Africa.

SADC Secretariat. (2004). *Progress report on the implementation of the Beijing platform for action by SADC Region*. Addis-Ababa, Ethiopia. SADC. [Accessed 12 September 2011] www.uneca.org/beijingplus10/SADC_Report.doc

South African Government Information (2012). *State of the Nation Address By His Excellency Jacob G Zuma, President of the Republic of South Africa on the occasion of the Joint Sitting of Parliament*. Cape Town. South African Government. [Accessed 14 March 2012] <http://www.info.gov.za/speech/DynamicAction?pageid=461&sid=24980&tid=55960>

Treurnicht, S. (2000). *Sustainable development*. In *Introduction to Development Studies*. F. De Beer and H. Swanepoel. Cape Town: Oxford University Press.

Theron, F. (2005). Trends in micro-level development. In. Davids, I., Theron, F. and

Maphunye, K.J. *Participatory development in South Africa: a development management perspective*. Pretoria: J.L. van Schaik.

Terre Blanche, M., Durrheim, K. and Painter, D. (Eds.). (2004), *Research in practice: applied research for the social sciences*. Rondebosch: UCT Press.

Tickamyer, A.R., and Teresa Wood. (2003). The social and economic context of informal work. In *Communities of work: Rural restructuring in local and global contexts*. W.W. Falk, M.D. Schulman, and A.R. Tickamyer (eds.). Athens: Ohio University Press.

Tickamyer, A. and Bohon, S. (2000). The informal economy. In *The Encyclopedia of Sociology*. E.F. Borgatta and R.J.V. Montgomery (Eds.). New York: MacMillan Reference.

Tickamyer, A. and Wood, T.A. (1998). Identifying participation in the informal economy using survey research methods. *Rural Sociology*, 63(2): 323-339.

Taylor, V. (2007). *A choice of change: social safety net or comprehensive social protection*. *New Agenda Third Quarter*. Cape Town: University of Cape Town.

Taylor, V. (2002). What kind of social security? *New Agenda*, 5: 6-47.

United Nations (UN). (1995a). *Report of the World Summit for Social Development, Copenhagen*. New York: UN.

United Nations (UN). (1995b). World Summit for Social Development Copenhagen: Copenhagen Declaration on Social Development. [Accessed 26 April 2011] http://www.un.org/esa/socdev/wssd/decl_intro.html

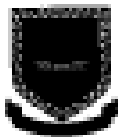
van Vuuren, A. (2003). *Women striving for self-reliance: the diversity of female-headed households in Tanzania and the livelihood strategies they employ*. Leiden: African Studies Centre.

Wisner, B., Blaike, P., Cannon, T., and Davis, I. (2004). *At risk: natural hazards, people's vulnerability and disasters. (2nd Ed.)*. USA: Routledge.

Woolard, I. (2002). *An overview of poverty and inequality in South Africa. Working Paper prepared for DFID (SA)*. South Africa: DFID.

Western Cape Provincial Government (Provincial Treasury), "Regional Development Profile: City of Cape Town," Working Paper, Cape Town, 2010, p.16.





UNIVERSITY of the
WESTERN CAPE

**OFFICE OF THE DEAN
DEPARTMENT OF RESEARCH DEVELOPMENT**

23 February 2012

To Whom It May Concern

I hereby certify that the Senate Research Committee of the University of the Western Cape has approved the methodology and ethics of the following research project by:
Mr K. Nandoa (Institute for Social Development)

Research Project: Livelihood strategies: Analysis of female-headed households in Vrygrond, South Africa

Registration ref: 11/04/21



UNIVERSITY of the
WESTERN CAPE

*Mr Patricia Austin
Research Ethics Committee Officer
University of the Western Cape*

CONSENT FORM

Livelihood Strategies: Analysis of Female-headed households in Vrygrond, South Africa

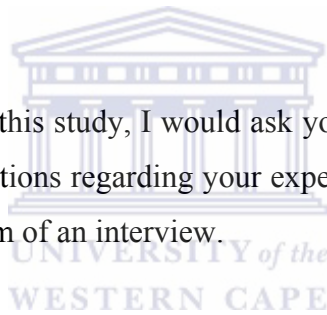
You are being asked to participate in a research study conducted by Karin Nandoo in partial fulfilment of the requirement for the MA Degree in Development Studies to the Institute for Social Development, University of the Western Cape. In general this research is contributing to the mounting levels of poverty in female-headed households. The increase in Female-headed households has become of concern amongst policy makers, NGO's working within the development field and academic enquiry.

THE PURPOSE OF THIS STUDY

This study seeks to explore the livelihood activities in such households. The aim of the study is to identify and analyse livelihood strategies adopted and part of the objective is to establish a baseline data of female headed-households in Vrygrond, Cape Town.

PROCEDURES

If you volunteer to participate in this study, I would ask you to do the following things: You would respond to a series of questions regarding your experiences as a female headed. These questions will be asked in the form of an interview.



DISCOMFORTS

Speaking about your experiences as a female head may be uncomfortable. If you feel uncomfortable about discussing your experiences, feel free not to participate or to decline to answer any specific questions.

BENEFITS TO PARTICIPANTS AND/OR TO SOCIETY

There are no direct benefits to the subject for participating in this study. This research aims to assist in better understanding the livelihood strategies in female-headed households.

CONFIDENTIALITY

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission or as required by law. Confidentiality will be maintained by means of the use of pseudonyms and the removal of identifying information from records. Confidentiality will be ensured by making

the collected data available only to the main researcher and the lead supervisor.

PARTICIPATION AND WITHDRAWAL

Participants will receive no payment for participating in this study. You can choose whether to participate in this study or not. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind. You may also refuse to answer any questions you don't want to answer and still remain in the study.

IDENTIFICATION OF INVESTIGATORS

If you have any questions or concerns about the research, please feel free to contact

Professor Olojide Oloyde, Tel: 084 945 5051 / 021 959 2836, email: ooloyede@uwc.ac.za

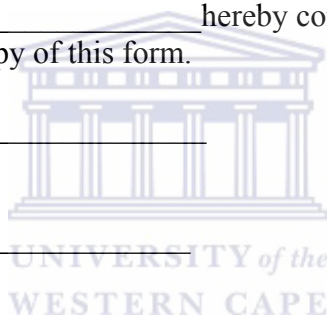
SIGNATURE OF PARTICIPANT

I, _____ hereby consent voluntarily to participate in this study. I have been given a copy of this form.

Name of /Participant

Date

Signature



HOUSEHOLDS BIOGRAPHICAL DATA

1. Nature of Housing: Interviewer to complete nature of housing type :
 - House [1]
 - Room in backyard [2]
 - Room in house [3]
 - Room in flat [4]
 - Squatter / shack [5]
 - Other (specify) [6]

2. Residential ownership
 - Own house [1]
 - Rented house [2]
 - Public land house [3]
 - Other.....

3. Property inheritance
 - Yes [1]
 - No [2]
 - Other.....

PSYCHOLOGICAL RESOURCE CHARACTERISTICS

4. How much control do you have of the property?
 - Absolute [1]
 - Partially [2]
 - Not at all [3]

5. Role in decision making
 - Decide independently [1]
 - Consult family member [2]
 - Consult others [3]

BIOGRAPHICAL DATA OF FEMALE HEAD

6. Race
 - Black [1]
 - White [2]
 - Coloured [3]
 - Indian [4]
 - Other.....

7. Age in years
 - 18-25 [1]
 - 26-35 [2]
 - 36-45 [3]
 - 46-55 [4]
 - 56+ [5]

8. Social circumstances leading to FHH
 - Widowed [1]

- Divorced [2]
 - Abandoned [3]
 - Separated [4]
 - Husband/partners disability [5]
9. Education level
- No Education [1]
 - Reading and signing [2]
 - Primary [3]
 - Secondary [4]
 - Tertiary [5]

10. Occupation before female headed-household
- Occupation.....
- Type of employment.....
- Industry employed in.....

11. Occupation now
- Occupation.....
- Type of employment.....
- Industry employed in.....



HEALTH STATUS

12. Health
- When last were you ill.....
- What was the illness.....
13. What was the main contributing factor that resulted in the illness.....
-
14. What is current health condition?
- Good [1]
 - Bad [2]

HOUSEHOLDS COMPOSITION

15. Family size
- 1-2 [1]
 - 3-4 [2]
 - 5-6 [3]
 - 7-8 [4]
 - 9+ [5]

16. Do you have a live in partner?
 Yes [1]
 If yes how long?
- No [2]
 If no do you have a regular partner/s?.....

SUPPORT CHARACTERISTICS

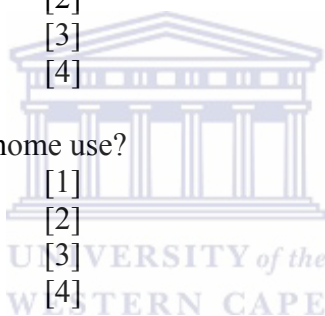
17. Identify household income from all sources
 Wage [1]
 Casual work [2]
 Remittances-money [3]
 Remittances-goods [4]
 Remittances-food [5]
 Income from formal business [6]
 Income from informal business [7]
 Income from renting dwelling [8]
 Income from aid –food [9]
 Income from aid –cash [10]
 Income from aid –vouchers [11]
 Social grants [12]
 Gifts [13]
 Other (specify).....
18. How important are remittances for the survival of the households?
 Important [1]
 Very important [2]
 Neutral [3]
 Not important [4]
 Not important at all [5]
19. How regular do you call on these strategies to survive?
 Never [1]
 About once a month [2]
 About once a week [3]
 More than once a week but less than everyday of week [4]
 Everyday [5]
20. What other strategies do you use to make a living?
 Garden crops [1]
 Trade [2]
 Crafts [3]
 Begging [4]
 Gifts [5]
 Casual labour [6]
 Rental to space to lodges [7]
 Formal credit [8]
 Informal credit [9]

Self-employed at home [10]
 Other Specify [11]

21. Identify household expenses for all expenses.
- Food and groceries [1]
 - Housing (i.e. rent) [2]
 - Utilities (i.e. water, electricity, telephone etc) [3]
 - Savings [4]
 - Fuel (i.e. candles, paraffin, firewood etc) [5]
 - Medical (i.e. medical costs) [6]
 - Education (i.ee school fees, books, uniforms) [7]
 - Insurance (burial payments etc) [8]
 - Debt [9]
 - Other.....

HOUSEHOLD POVERTY INDEX

22. How regularly, if ever, have you or households gone without the following?
 Adequate food to eat:
- Never [1]
 - Just once or twice [2]
 - Many times [3]
 - Always [4]
23. Adequate clean water for home use?
- Never [1]
 - Just once or twice [2]
 - Many times [3]
 - Always [4]
24. Medicine or medical treatment?
- Never [1]
 - Just once or twice [2]
 - Many times [3]
 - Always [4]
25. Electricity in your home?
- Never [1]
 - Just once or twice [2]
 - Many times [3]
 - Always [4]
26. Enough fuel to cook your food?
- Never [1]
 - Just once or twice [2]
 - Many times [3]
 - Always [4]
24. A cash income
- Never [1]



- Just once or twice [2]
- Many times [3]
- Always [4]

25. During which month over the past year were your household needs not met?
- January [1]
 - February [2]
 - March [3]
 - April [4]
 - May [5]
 - June [6]
 - July [7]
 - August [8]
 - September [9]
 - October [10]
 - November [11]
 - December [12]

EMOTIONAL HEALTH OF FEMALE HEAD

26. Does your responsibility have an effect on your emotional health?
- Yes [1]
 - No [2]
27. Do you feel sad and/or grumpy?
- Yes [1]
 - No [2]
28. Do you have less interest in normal activities?
- Yes [1]
 - No [2]

SOCIAL CONSEQUENCES OF EMOTIONAL HEALTH OF FEMALE HEAD ON THE HOUSEHOLDS

29. What is the effect of emotional health of the female head on members in the household?
- Negative [1]
 - Positive [2]
30. Is there emotional activity level change in household members?
- Negative [1]
 - Positive [2]
31. Is there physical activity level change in household members?
- Negative [1]
 - Positive [2]
32. Is there a significant difference in school performance of the child/dren in the household (if children are present in the household)?
- Negative [1]

	Positive	[2]
33.	As told by whom?	
	Teacher	[1]
	Family member	[2]
	Friend	[3]
	Neighbour	[4]
	Other.....	

