CHAPTER 1

‘Sharing the little I have with my family’: the allocative rules of household resources and income
This chapter provides a narrative of household resources and income in Mpumalanga and Enhlalakahle. With the collapse of formal factories in the two areas, described in the previous chapter, and the subsequent absence of wage employment, the household has become the sole node of production for many people. This state of affairs is pushing many households to the brink of collapse. The people in these households are not, as proposed in the livelihoods literature, managers of complex assets. In fact, many of them have almost no assets to speak of, and many households exhibit signs of extreme poverty as their resources diminish. More and more, they are unable to secure alternative and sustainable livelihood sources and income. In such circumstances, people's primary goal becomes naked *survival*, rather than the development of strategies that might enable them to achieve better livelihoods.

Household income is derived chiefly from state grants and employment in the informal economy. However, the potential of the informal economy – street selling and home-based work – to alleviate income insecurity is extremely limited. Food becomes the priority. Households spend little on health and education as a result. The cost of essential services makes household income even more inadequate and exacerbates food insecurity. In such a situation, many households turn to illicit activities such as crime or illegal electricity connections in order to earn additional income or cut costs.

This chapter investigates the response of households in Enhlalakahle and Mpumalanga to the crises of unemployment and poverty. The focus is on household resources, sources of income and the allocation or distribution of income. The next chapter will examine the struggles that emerge in households as a result of a lack of income.

**CLUSTERING OR OVERCROWDING?**

Poverty and unemployment are changing the structure and size of households as more individual adults and children move to those households where there is a stable income. However, households with a secure source of income are becoming the exception. State transfers have become the panacea. Elizabeth Francis’s (2000) research in the North West province of South Africa corroborates this picture. She identifies three strategies that households pursue in the face of poverty and unemployment:

- diversification: diversify livelihood activities;
• clustering: cluster around each other, increasing the size of households; and
• shutting-down: unable to create adequate livelihood activities; some households barely survive or collapse.

Francis questions the sustainability of all these strategies. She points out in relation to diversification, for example, that ‘problems of mobilizing, motivation, and supervising labour were recurring themes in the life-histories of people diversifying for growth (Francis, 2000).

Various pieces of legislation, especially those that regulated the migrant labour system and created the bantustans, put enormous pressure on the African household during the apartheid era. Townships were not established in order to maintain, nurture and reproduce families and kinship systems, but to create labour reserves that were directly linked to ethnic homelands. People were forced to depend on the most common traditional form of clustering, the extended family, which was underpinned by labour migration and remittances (Nattrass, 1984; Sharp & Spiegel, 1985; May, 1987; Murray, 1987). Today, however, many people express mixed feelings about the living arrangements that accompany the extended family:

I do not mind staying with my children and their children. I take care of their kids while they are at work, and when they get paid, they buy food and pay rent. But the problem with this is that they are not working. Everyone depends on me financially. It is a heavy load (MaDhlamini, Enhlalakahle).

What do you do when your daughters don’t get married and they have children? Do you throw them out on the street? In my culture, you don’t do that; they are family and families stick together. Space has never been an issue; we are used to living like this (MaSonto, Mpuimalanga).

When I got married years ago, I was expected to live with my mother-in-law and I obliged. Today, I am old and living with my daughter-in-law and see no problem with it (MaMnisi, Enhlalakahle).

Many African households are under threat in the post-apartheid era. They face unemployment, poverty, and AIDS. Vulnerable people rely on family and kinship networks in order to survive. The households that do have stable incomes become overcrowded as more and more people seek refuge in them.

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It is not uncommon to find three or four generations living together in one household. Most of the households whose members were interviewed in Enhlalakahle and Mpumalanga consisted of six to nine people. Some households were even bigger, though, with ten or more people living in them. The Hlongwane family was a case in point. The family had grown from five members in 2000 to nine members in 2003, and were expecting two more babies at the beginning of 2004.

The process of clustering is influenced by the need to secure income and food. The prevalence of AIDS in the two communities, and the growing number of orphans produced by the epidemic, has also affected the structure and size of households. Grandmothers are the key caregivers and providers in many of these households. Their access to state grants and government houses makes them central household members.

The extension of the size of the extended family is not consciously seen as a strategy for survival by most people. It is viewed, rather, as a natural phenomenon. Cultural or traditional values are generally cited as the reason for accepting additional household members. Women consider it as part of their extended parental responsibilities:

These are my sons, daughters, and grandchildren. I cannot be seen to be throwing them out in the cold. That would be a sin in the eyes of the Lord and in my culture. I will take care of them forever (Sizakele, Mpumalanga).

We eat from one pot and should always help each other. It is my responsibility to make sure that there is food on this table every day. I brought them into this world; I have to take care of them until I die (Masonto, Mpumalanga).

I have to share the little I have with my family. That is my duty as a parent. There are no jobs anymore; my children and grandchildren look to me to buy food with the little money I get from the government (MaDhlamini, Enhlalakahle).

However, the growing size of households often results in greater income insecurity and overcrowding. Lack of space and resources limits the potential benefits of family and kinship networks. What stable household income there is, mostly from state grants, is insufficient to meet the needs of enlarged households:
There are now more mouths to feed from the same income. There are more children in this house who depend on my income (MaDhlamini, Enhlalakahle).

The fact that the majority (72 per cent) of the people interviewed in Enhlalakahle owned three- or four-roomed houses helped considerably with income insecurity. They could use their money for things such as food and paying for services instead of paying for rented accommodation. Seventeen of the 29 houses in the two townships in which the informants lived consisted of three or four rooms while ten had one or two rooms. Unfortunately, though, even four room houses are not big enough to accommodate all the people who are moving into them. Space has become a contentious household issue. The use of limited space is made more difficult by age and gender dynamics. This is particularly the case with regard to sleeping arrangements:

I share my two-bedroom house with 11 children – that is, my son, his wife and his three children. I also have four daughters and two grandchildren. My son, who is the eldest one, uses the one bedroom with his wife. I do not expect him to share the bedroom with anyone except his wife. He needs his privacy. The rest of us sleep in the other bedroom and some sleep in the living room. We use foam mattresses for those who sleep on the floor. We have plenty of blankets for everyone. It is okay for the girls to share the space because they are not married and do not need much privacy (MaMnisi, Enhlalakahle).

Household conflicts also frequently involve disputed claims to family houses. Claims about who is entitled to inherit a house are shaped by age, gender and income status. Houses are important assets for vulnerable people and struggles about rights of ownership can be fierce.

Many households have built shacks in their yards. These are used as bedrooms and are linked to the main house. Sometimes, however, a group of shacks constitutes a separate household altogether, usually inhabited by family or kin.

There was no space in the house for my family and me so I asked my mother if I could build a shack in her yard. At first, I shared everything with my family. We cooked in one pot and ate together. But then I decided to

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stop doing this. I wanted to buy things for my immediate family only and not for the rest of the family. I started cooking in my shack for only my immediate family and buying groceries for just us. I help my mother when I can, but not always. We are still a family, but we do not eat from the same pot anymore (Vusimuzi, Mpumalanga).

It is clear that the growing size of households is not a feasible solution to poverty in a context where there is rising unemployment and an increasing commodification of essential services such as water and electricity. Expansion in a context of shrinking resources places an unsustainable burden on the household.

HIDING POVERTY, HIDING DISEASE: THE POWER OF RURAL TIES

Poverty is generally seen as the responsibility of the individual. People are ashamed of being poor and try to hide it. The household, with its private character, is the obvious place in which people can conceal their poverty. The stigma attached to those living with and affected by AIDS makes households convenient hiding places for them as well. This places an even heavier burden on already over-stretched household resources.

The retreat to the household is spread geographically, with people moving between rural and urban households. Many people were linked to two households during the apartheid years: an urban and a rural one. The urban-rural relationship was critical in a context of repressive legislation and was sustained by remittances from wage income. The relationship has been maintained in the post-apartheid era, but it no longer rests chiefly on remittances and legislation. In recent years, the rural areas have served primarily as ‘hide-away’ places for the destitute and those living with HIV and AIDS. The stigma that is still attached to HIV and AIDS has weakened notions and practices of social cohesion. Rural areas provide places of escape for individuals who fear victimisation and also become their final resting places.

Lindiwe has been living with the evil disease for the past four years. Her daughter passed away when she was only six months old. Her source of support comes mainly from me, the church, and an AIDS organisation she joined two years ago. It saddens me to see how the community is not being
supportive of my family and many other families in Mpumalanga. Even our neighbours do not talk to us anymore. All her friends have turned their backs against her. At the end of the month, I am taking her home, where I was born, near EShowe. My aunt will nurse her and she might recover or she will die peacefully and with dignity (Nomalindiwe, Mpumalanga).

The nature of the urban-rural connection has been changing due to poverty and HIV and AIDS. Previously the linkage included a strong economic component, with remittances moving from the cities to the countryside (Murray, 1981; May 1987; Bozzoli, 1991). Unemployment has made this economic exchange increasingly rare (Sharp & Spiegel, 1985).

Gone are the days when you would find a factory job in Hammarsdale. It is even more difficult for our sisters back home in the rural areas. Often they do not believe us when we tell them there are no jobs anymore. It is a sad situation for those who come to Hammarsdale in search of work. Like us, they cannot find anything. They are then forced to go back home. I believe that things are the same in Johannesburg. There is nowhere to hide (MaNtombi, Mpumalanga).

Rural-urban linkages frequently contain a ceremonial or spiritual component. The majority of people whom I interviewed went back at least once a year to the rural areas for burials, visiting cemeteries and annual rituals.

I do not send money back home anymore. I am unemployed and have no money. However, I visit them every year to speak to my ancestors to ask for guidance and protection from evil spells. The last time the family was there, was to bury my brother (Mzwandile, Enhlalakahle).

Not everyone, though, has a rural ‘home’ to go to. Many of the people who are born in the townships lose their ties to the rural areas after their parents and grandparents pass away. Some people lose their rural links because of family misunderstandings. There are also those who turn their backs on their rural homes when they come to the urban areas. While some workers send money home, others start new families and forget about the families they have left behind. In his study of Zambian Copperbelt workers, James Ferguson describes how people often come to view the ‘rural futures [as] unappealing’ and disregard the rural-based obligations of wide kin networks,
remittances, visits home and ‘the cultural style that signifie[s] the acceptance of these obligations’ (Ferguson, 1999:231). He asserts that many have little choice but to sever their ties with their home village: ‘squeezed between the rock of high urban costs of living and the hard place of unreceptive rural “homes”, they usually had few options and faced terrible risks’ (1999:165). It is difficult for such people to go back to the rural areas in times of need.

**HOUSEHOLD ‘INCOME POOLING’ AND EXPENDITURE**

Changes in household income in post-apartheid South Africa have affected household resources and relationships. It is not only the mix or pooling of income that is important, though, but also the different forms that it takes in the household and in the broader economy (Smith and Wallerstein, 1992). Household income is derived from both monetary and non-monetary activities that take place inside and outside the household: the wages of household members, state grants, gifts or remittances from parents or friends, and income from selling goods or services. Household expenditure, access, allocation and distribution also have to be taken into account when considering household income.

Only four of the 29 households whose members I interviewed had access to a wage income. And even this income was unstable, since most wage earners were not hired on a permanent basis. They were casual or temporary workers and were not protected by labour legislation.

I will tell you this; my job is no longer secure. My employers, Rainbow Chicken, changed my contract from a permanent to a casual one. Unlike before, when I worked every day and was sure of my R1500 salary at the end of the month, now I work when they want, when there is more work, but for less money. What can I do? There are no jobs in Hammarsdale (Mr Zwane, Mpumalanga).

I passed Standard 10 seven years ago and have been unemployed for the most part since then. I have only had odd jobs here and there. Now the government has come with this idea of rebuilding houses that were damaged during the violence in the township. I will be employed in this project. However, this job is also not permanent. When it ends, and it will be soon, I will be unemployed again (Sibusiso, Mpumalanga).
I worked for Bata Shoes ten years ago. I had all the benefits. I had a union, a medical aid; the list is endless. Now I work as a domestic worker with no benefits and earn very little (Veronica, Enhlalakahle).

The historical dependence of households on the local labour market and monetary income has stifled the emergence of alternative livelihood activities in the two communities. Their vulnerability is tied directly to the changing nature of the labour market – workplace restructuring, retrenchments, casual or temporary labour, and unemployment. All the interviewees believed that the solution to their poverty was employment:

All we want are jobs for our children. I am too old to be working but my children are unemployed and have never worked before. We just depend on state grants, which do not give us enough money (MaDhlamini, Enhlalakahle).

When I finished school seven years ago, I did not have money to go to university. I started looking for a job and, up until today, I have not found anything. My matric certificate is worthless (Nomagugu, Mpumalanga).

We want jobs for our children. The government must do something and create jobs for our children who are turning to crime to make money and making babies just to access the state grant (MaMnisi, Enhlalakahle).

Most people thought that the government was to blame for their poverty and unemployment. Many felt nostalgic towards the past:

Things were much better during apartheid; there were jobs and factories did not close down. Mandela came in and there was unemployment and now that it is Mbeki, things are even worse (MaMnisi, Enhlalakahle).

The government is doing nothing to create jobs for us. All they know is how to drive their expensive cars and make promises that they know they will not keep (Thulisile Zondi, Mpumalanga).

Before, things were better. It was apartheid but there were jobs. Now, there are no jobs. White people do not want to give us jobs because it is Mbeki who is the president (MaDhlamini, Enhlalakahle).

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Given the lack of employment opportunities in the two areas and people's reluctance to explore other livelihood options, it is not surprising that household income is mainly derived from state grants such as pensions, child support grants and disability grants. 45 per cent of households in the study depended on state transfers to pensioners, women with children under the age of fourteen and the physically disabled, including AIDS patients. These households were generally very poor (Francis, 2000; 2001).

Yes, I receive a child support grant for my two children. The money is too little but it is better than nothing. I do this and that with it. It helps me just to survive (Phindile, Mpumalanga).

Eighty-six per cent of the households in the study had a total monthly income of less than R800. The people who had access to income, in the form of either a grant or a salary, expressed concern about being the sole breadwinners in their households.

I understand that I am the only one who works in this house. My job is secure and there are no real prospects of being retrenched any time soon. But my salary is not enough to feed so many mouths. It is just enough for me and my daughter (Matilda, Mpumalanga).

However, seven per cent of the households relied on remittances from parents and friends. Such income sources were neither regular nor permanent.

My sister usually sends me money at the end of the month. But sometimes she does not send a cent because she, too, is unemployed and has to wait for her husband to give her money. She often takes some of her grocery money and gives it to me. Her husband is not aware of this (Phindile, Mpumalanga).

I live like a beggar. I ask my parents and friends for food and money each month. They give me R50 here and R20 there. They never say they don’t have anything. They give me whatever they have. They know I have to buy bread for my children. Besides, when I had a job, I used to give them money as well (Nathi, Mpumalanga).

Households depend on income from a range of sources. There is a great deal of financial insecurity because many of these sources of income are
unreliable or unsustainable. People who earn regular salaries in the formal economy or who receive grants from the state often carry the burden of supporting the whole household. Their income is usually inadequate to meet all the household costs. Most households augment their income in various ways, many of which are unsustainable. Obtaining loans from mashonisa (an isiZulu word for money lender) or ‘loan sharks’ is common. The danger with loan schemes is that people, especially unsuspecting pensioners, quickly find themselves steeped in debt. Many people also become victims of pyramid schemes that claim to invest their money with a promise of huge monetary returns. A community church leader described the situation to me:

People are desperate. They are poor and others take advantage of them. This is especially true of pensioners. They accept anything that comes their way and they always have problems later on. There is a problem in our community with loan sharks. These people only come to the township once a month, when it is payday for pensioners. They lend them money and then keep their cards. They wait for them on pay day and take their money with high interest. Pensioners end up asking for another loan because all their money has been taken and/or because they are afraid of their children back home who are expecting them to bring money home (Bafana, Enhlalakahle).

Collecting information about finances can be difficult. Respondents find their poverty embarrassing and are reluctant to discuss their incomes honestly. Many people simply do not know what the combined income of their household is because it comes from various sources and involves different relationships. It is also difficult to corroborate the accuracy of the reported amounts, except in the case of payslips and government grants. Another difficulty is that people do not share their incomes equally. Some do not share them at all. It is commonly assumed that it is appropriate to refer to household rather than to individual income. The evidence does not always support this assumption.

I have avoided a simplistic reading of the information that I received about income because of the difficulty of accessing reliable monthly household income data. Using income alone as a well-being indicator for the households would be misleading in any event. It is not how much income households have that determines the well-being of individuals but rather their access to the household income. The rules of allocation

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depend on who brings in the income and who has control over it. These rules frequently correspond to specific traditional roles that are informed by gender and age. Income allocation is a common cause of conflict in households. These conflicts are exacerbated by changing gender roles and by the inadequacy of the available income to meet the varying needs of the people in the household.

It was no surprise that the majority of households in both townships spent their money on food, their primary need, and not on education, health or clothes. It emerged that 41 per cent of the households in the two townships spent R60-R150 a month on food. Four per cent spent only R10-R50. Fourteen per cent of households said they did not know how much they spent a month. Alarmingly, 43 per cent of the households reported spending nothing at all on food. It is not necessarily the case, though, that people without money to spend on food actually go hungry. Even the poorest interviewees stated that there were not many days when they went to bed on an empty stomach. People often relied on vegetable gardens or donations of food made by neighbours, family and friends.

Income is very irregular, and many interviewees reported that they did not have a set amount to spend on food each month:

I would be lying to you if I were to tell you that there is a set amount of money that we spend a month on food. It varies and it depends on how much money we have. Occasionally when I have money, I buy food (Nathi, Mpumalanga).

Do not ask me how much I spend on food a month. Ask me how much I spend on food when I have money. Last month I spent R200, which is not enough for seven people (Phindile, Mpumalanga).

I don’t know how much we spend on food. Last month we didn’t spend anything but three months ago we spent R200 (MaSonto, Mpumalanga).

Most of the money goes on staple foods, such as maize meal, flour, sugar and tea:

I spend most of my pension money on food. I always buy maize meal. You know, with maize meal you can survive. All you need is cabbage or potatoes and you have a meal (MaMnisi, Enhlalakahle).
Things are so expensive nowadays that I cannot even think of buying extravagant things such as rice and spices. I buy simple things such as maize meal, tea and sugar. All I do during the month is buy something to go with the porridge. Obviously not meat, since it is so expensive (MaDhlamini, Enhlalakahle).

The fieldwork that I conducted revealed that people respond to both income and food insecurity in a number of ways (see Figure 1.1). While the diversification of livelihood activities can reduce the impact of insecurity on households, a number of these activities are unviable. As mentioned earlier, borrowing money from loan sharks is not a viable strategy, since they

**FIGURE 1.1** Summary of livelihood responses to income and food insecurity in Mpumalanga and Enhlalakahle Townships

- **Protect food consumption**
  - Income = purchase food
  - Labour income, borrowing, state transfers

- **No income = receive free food**
  - Remittances, reciprocity, borrowing

- **Reduce food consumption**
  - Fewer meals per day

- **Diversify food consumption**
  - Staple food, vegetable gardens

- **Modify food consumption**
  - Process of clustering

- **Reduce food consumers**

*Source: Fieldwork 2001-2004 (adapted from Devereux, 2001)*

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charge crippling rates of interest. Other non-viable, survivalist livelihood activities include running illegal shebeens, selling sexual favours, skipping meals and reducing food consumption. More viable livelihood options include borrowing from friends or family, remittances, state transfers, labour income, reciprocity, eating only staple foods, growing vegetables and reducing the number of people in the household.

A lack of income has a disastrous effect on education. School fees are rarely paid. Schools respond to the non-payment of fees by refusing to issue reports or to register children for the following year.\(^1\) The cost of school uniforms is another serious problem for poor families.

I am a pensioner who has been left alone with these orphans. Why do these teachers expect me to pay for school fees, school uniforms and food? I cannot afford all of that with the little money I get from the government (MaMkhize, Mpumalanga).

I did not have money to pay school fees last year. My children were sent home more than four times. They missed school because I did not have money. I then raised the matter with the ward councillor, and he intervened. My children went back to school. This year it is going to be another struggle (Nonjabulo Mazibuko, Enhlalakahle).

My son repeated Grade 2 because I did not have money to pay his school fees. The teachers did not give me his report, showing whether he had passed the grade or not. When I took him to a different school the following year; I only had a Grade 1 report (Hilda, Enhlalakahle).

Some parents opt to take their children out of school until they have money. This leads to a disinvestment in education that has long-term implications at individual, household and community level. The cycle of poverty is perpetuated when short-term survival decisions take precedence over the long-term strategic investment in education. It is a vicious circle. The main reason that most households are ‘trapped in poverty’ in South Africa is their low educational level (Adato\ et al.,\ 2006\ and May\ and Woolard,\ 2007).

The spending pattern on health is similar to that of education. While seven of the 29 households in the study spent up to R200 a month on health, 73 per cent of them did not spend anything at all. Most of the little
money that was spent on health went on over-the-counter medication and private doctor consultations. People often used the medicines that were at hand, regardless for whom and why they were originally prescribed.

Why bother going to the clinic when you are sick. They give you the same cheap medication. They always give you paracetamol for pain. I have a lot of those pills in my house. When I have my usual back pains, I take two pills. That is better than waking up in the morning, taking a taxi to the clinic and spending the whole morning waiting for a doctor or nurse (Nomalindiwe, Mpumalanga).

Health care is critical, of course, especially in a situation in which AIDS affects the majority of households. However, there is a general dissatisfaction with the public health care system.

I do not trust these hospitals and clinics. People die there. Besides, there are so few of them and yet there are many sick people in this community. They are under-resourced. All they give you is painkillers, nothing else. There are few hospital beds and patients sleep on the floor. There are also only a few nurses and doctors. There is no point in going to the hospital; rather die peacefully at home (Fezeka, Mpumalanga).

We need more hospitals and clinics for our people. Health care and education has to be free for all. As the church, we cannot give people medication or free education. People come to me every day asking for money to go to the doctor or to pay their children’s school fees. The church does not have money (Mr Zondi, Enhlalakahle).

**ESSENTIAL SERVICES: HOUSEHOLD ACCESS AND EXPENDITURE**

Only three of the 29 households in the study did not have access to electricity. Instead, they used paraffin, coal and candles for lighting, heating and cooking. The rest were provided with electricity by the national supplier, ESKOM. However, 48 per cent of the households did not pay for their electricity. They either relied on illegal connections or did not make use of the electricity that was available to them. Of the 44 per cent of households who did pay for electricity, 31 per cent paid between R10 and R50 and 14 per cent paid between R60 and R100 a month.
Electricity was used mainly for lighting in both communities. Some women ran businesses that used electric sewing machines. Paraffin and coal stoves were usually preferred to electricity for cooking since paraffin and coal are relatively cheap. Most households used coal stoves (referred to as imbawula in isiZulu) for heating. Some respondents expressed their reservations about using these sources of energy:

It is not safe to use paraffin. It is so easy for this paraffin stove to fall and the house to burn to the ground. I also have small children who might easily mistake the paraffin bottle for water and drink it. Even worse, they might get burnt (Nathi, Mpumalanga).

I sometimes use a coal stove when there is no electricity. Coal is much cheaper than electricity, but it is such an inconvenience. During winter, the coal stove is just fine because we can use it for both cooking and heating the house. But, in summer, we just do not need it. But what can we do, we have no choice? (Fezeka, Mpumalanga).

Most households had either a television set (93 per cent) or a radio (38 per cent); some had both. The radios were mostly run on batteries but the television sets were powered by electricity. While only a few households had an electric stove (seven per cent) or fridge (17 per cent), most had an electric iron (69 per cent) and a kettle (65 per cent). However, as one respondent stated bitterly:

I have all these electrical appliances but no electricity. My fridge will get damaged (Busisiwe, Mpumalanga).

All the households had access to clean running water. The majority (93 per cent) had taps in the yards outside their houses. Only two households, though, had taps inside their houses. Only six of the 29 households paid for water, between R10 and R50 a month. 70 per cent of the households did not pay for their water. This can be attributed partly to a history of non-payment in the two areas, but the majority of households simply did not have the money to pay for services. At the time the study was conducted, the households in the two areas had not yet benefited from the government's free basic water and electricity policy. Most of them owed the municipality a great deal of money because of the arrears that had accrued over the years.
I owe the municipality R4320.89 and have no money. The municipality can cut our water at any time. I am unemployed. Where do they expect me to find the money? Why are poor people like me expected to pay for basic things such as water? (MaMnisi, Enhlalakahle)?

Non-payment has prompted the government to introduce an unpopular card payment system for electricity and water as part of a cost-recovery strategy. The result has been to further undermine the ability of households to obtain their basic needs. This has led to serious confrontations between the municipalities and communities.

As with electricity, the municipality is installing a water card system. This means, if you don’t have money to put in your card, you won’t have water to drink, bath and cook. Life will stop because no-one will want to give you their water (Busisiwe, Mpumalanga).

This card water system will affect us all. Before, when I did not have water, I would go to my neighbours and they would be happy to assist me. Now I cannot do that because they are also on the card system and want to save their water (MaMnisi, Enhlalakahle).

We knew how expensive the card system would be because we heard about it from other townships. We protested and challenged the municipality but they never listened (Fezeka, Mpumalanga).

However, local government officials disagreed that the community had rejected the card system. The problem, they said, could be attributed to a few individuals who were trying to derail the process.

As government, we consulted with people about the installation of new pipes and the card system. Generally, people were happy with it. There were a few concerns which we addressed. We asked those people who would not be able to pay for their services to come forward. We also visited a number of households to hear their grievances (Councillor X, Mpumalanga).

It is clear from this discussion of household income and expenses, such as food, education, health and services, that people’s ‘assets’ are usually too limited to secure and sustain their livelihoods.

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BEYOND CAPITALIST COMMODITY PRODUCTION

The breakdown of the industrial nodes in both townships has led to the near collapse of capitalist commodity production in the two areas. This has resulted in unemployment and a scarcity of stable incomes. Workplace and industrial restructuring in both the clothing and textile and the footwear industries has had a devastating impact on households in the two communities. People have responded in various ways. Three main types of economic response can be identified:

- social reproduction;
- subsistence production; and
- petty commodity production.

In different ways, each of these responses signals a shift from employment to a broader notion of work, one which encompasses all the economic activities that take place in the household. The change is linked mostly to a ‘defensive strategy of minimalist survival’ (Burawoy et al., 2000) and represents a retreat to tradition rather than a step towards modernisation. This is a phenomenon that contradicts modernisation theory and its teleological basis in many ways.

Changes in South Africa’s labour market have led to the growth of the informal economy. Only ten per cent of the respondents were employed full-time in the formal sector at the time of the study. Another 20 per cent had irregular or casual employment. New forms of income-generating activities were becoming more and more common in both townships. Working in the home was a common option in Mpumalanga while 30 per cent of the respondents in Enhlalakahle had turned to selling curios or fruit and vegetables.

The highest contributor to the survival of households (40 per cent of respondents) in both townships was social reproduction. This was indicative of the fact that there was a much greater reliance on the household than had been the case in previous years, when households had depended almost entirely on permanent wage labour for their survival. In the absence of formal employment and wage income, the work done in households becomes critical to the survival of its members. Older women, in their role as caregivers and providers for the extended household, do most of this work. The impact of AIDS and unemployment on younger women, makes older women central figures in poor households today. The importance of their role is further strengthened by their access to a source of stable income in the form of pensions.
Social reproduction: women vs. men

In all communities around the world, women devote more time to performing household tasks than men do (Sullivan 1997). That this unequal and gendered division of labour is especially strong in Mpumalanga and Enhlalakahle is not surprising given the social and cultural context of the two communities. Women are expected to perform most of the household work. Their leisure time, in consequence, tends to be more fragmented than that of men. Some of the women reported that they had less spare time than they had had in the days when they were still employed. More and more members of the household had come to depend almost exclusively on women’s unpaid work.

Gone are the days where instead of growing my own vegetables, I used to buy them. There was money then. I was employed and so were my brothers and sister. Now everyone is unemployed and no-one has money to spend on luxury items such as tomatoes. My job then was just to cook, clean and take care of the kids. Now that everyone wants food from me, I have to always try to make ends meet (MaNtobi, Mpumalanga).

I do more work now in the house than I ever did when I was working, everyone in the house was working, and the children were going to school. It is different now that there are no jobs. I am not paid for making sure that all ten mouths are fed and that everyone wears clean clothes and lives in a clean house. It is not fair to me but what can I say; I am a woman (Khethiwe, Enhlalakahle).

There are more expectations now since I do not have a full-time job but do piece jobs at home. I wake up in the morning, do my housework and then, and only then, do I have a bit of time to do my real job. There is not enough time to do all of that. I have to juggle my limited time so that I am able to run this household and make extra cash from my piecework. I end up sleeping on this sewing machine (MaNtombi, Mpumalanga).

The unequal division of labour in households is socio-culturally sanctioned. Most women accept that it is normal and natural for them to do all the household chores, regardless of how busy they are. Household conflicts usually involve disputes about the distribution of income rather than complaints about unpaid household work and the unfair allocation of time. Women believe that ‘their place is still in the kitchen’:
Women, not men, have a natural instinct for caring and nurturing. Men are simply providers (Nontobeko, Enhlalakahle).

Women’s lack of social power and the perpetuation of gender-role ideology in the traditional context of patriarchy lead them to accept their unequal position in the household. ‘Women’s work’ is still defined narrowly as childcare and household work. Ideas of motherhood are linked to the division of labour in the household. Many of the women whom I interviewed argued that their roles as mothers and ‘good wives’ included working in the house and caring for their husbands and children:

I am both a mother and a wife in my household. These two roles are linked and I take them seriously. See, when I got married, my in-laws told me about my roles. I also grew up in a family where my mother cared for us. I was expected to help and my brothers were not. As a mother, I have to take care of my own children but also my neighbours’ children as well. See, being a mother does not just end in this household; it goes beyond these four walls. As a wife, I have a responsibility to my husband. I have to clean and cook for him (Senethemba, Mpumalanga).

The position of men in households and communities is closely linked to their economic role. This has been badly undermined by unemployment. Most of the men whom I interviewed expressed a sense of defeat:

When I lost my job, my manhood was taken away from me. I became useless to my family, as I was unable to provide for them. My position as the authority in this house was seriously undermined. I try to enforce rules in this house but they do not listen to me anymore; hence, you see my daughters having children out of wedlock. It is not acceptable in my culture. I am the head of the household and they have to listen to me. I am also not taken seriously and respected in my community. I am unemployed (Mr Mhlongo, Mpumalanga).

By contrast, women’s position as managers of the care economy has been strengthened. Unemployment has actually reinforced their role in the household. The importance of their role, though, has not changed their status in what is still a strongly patriarchal society. Nevertheless, while the possibilities for social change are limited by traditional gender-role ideology, young women – especially those who are educated and economically independent,
often through access to child support grants – are starting to resist the tra-
tional gendered division of labour in the household. This has led to serious
inter-generational conflict in relation to traditional cultural values and the
distribution of household income. One young woman commented angrily:

> I cannot be expected to clean the house alone, just because I am a
woman. S’fiso, my brother, does not do anything around the house. He just
sits the whole day but expects food on the table every day. I have a
problem with a culture that expects women to be slaves for men. I am not
anyone’s slave. I know that my mother did that with her brothers and my
father. I am not my mother. Times have changed (Nomagugu, Mpumalanga).

The meanings of gender and age roles are continually negotiated at the
level of the household, mostly by younger women. These negotiations
have implications for the economic and social well being of households as
young women refuse to take on traditional gender roles and to share their
earnings with the rest of the household. Notions of collective household
strategies are challenged in the process and individual livelihood strategies
emerge in their place.

All of this suggests that households and the gender roles that charac-
terise them change over time (Levy, 1982; Guy, 1990; Geisler, 1993; Smith
and Wallerstein, 1992), contrary to arguments that assert that households
are static and immune to change. Social relations are transformed as roles
are contested. These contestations have become more intense in post-
apartheid South Africa than they were before because the constitution
encourages gender equity and welfare policies offer women more economic
resources than they do men.

Despite the challenges to the gender status quo by younger women,
an unequal and gendered division of labour is still the norm in poor house-
holds. Women, grandmothers in particular, carry an enormous burden.
Their difficult position is exacerbated by a lack of resources, such as food,
health services and medication, all of which make it impossible for them
to take care of their sick children and orphaned grandchildren adequately.

> I am fighting a losing battle. I do not have the means to take care of my
dying children. I do not have enough food to feed them or the money to
take them to hospital or bury them. Our sick children are heavy burdens
placed on our shoulders (Magaumede, Enhlalakahle).

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It is sad to see our children, sick and succumbing to this dreaded disease. Equally sad are the faces of the children they leave behind. As parents, we do not have any alternative but to take care of them until their last day on earth. It is my responsibility to do that (Mrs Zwane, Enhlalakahle).

Not only do older women take it on themselves to take care of their immediate families and households in the face of the HIV and AIDS epidemic, they also extend their services to the broader community through voluntary work. They care for their communities by participating in various community organisations. This will be discussed at some length in chapter three.

It became clear in the course of my fieldwork that poverty, growing unemployment and the AIDS pandemic place a heavy load on women in their role as caregivers and managers of households. The gendered division of labour forces them to multi-task in order to ensure that their extended families survive. Their work is central to the survival of their households and their communities, a fact that has not yet effected a role reversal in the household, elevated the status of women or undermined the system of patriarchy to a meaningful extent. Even though gender relations are sometimes contested, patterns of male dominance are maintained. This has resulted in the intensification of household struggles and conflict, as will be shown in the next chapter.

Shift from wage goods to subsistence production

The relations of reproduction that are largely determined by gender and age also determine the relations of production in the context of subsistence agriculture. The production of food is seen as primarily the responsibility of women, in accordance with their traditional role in the family. The absence of wage incomes has resulted in an increase in household agricultural production. Instead of buying vegetables, women are now expected to till the land and grow food for their households.

My whole family depends on me for food. I plant vegetables, such as potatoes, spinach, tomatoes and beans for them to eat. It is my responsibility as a woman in this house to provide my family with food. I sometimes get help from my husband and grandchildren, but never from my older children, who think that growing food is old-fashioned and embarrassing (MaMkhize, Mpumalanga).
In the past, I would go to the market in town to buy my vegetables. While I used to have this vegetable garden, we did not depend a lot on it. Gardening was just one of my many activities in the house. It was just my pastime activity, nothing serious. Now the vegetable garden is the key to our survival (MaXulu, Mpumalanga).

The shift from wage labour to direct subsistence production has been more prominent in Mpumalanga than in Enhlalakahle. There is arable land in Mpumalanga and a long history of subsistence farming. This is not the case in Enhlalakahle. A woman from the township complained:

If I had more space in my yard, I would certainly have a vegetable garden. I do not have enough space. My children built themselves two shacks in the little space that we had in our yard (MaNkosi, Enhlalakahle).

As a result of this shortage of space, food insecurity is worse in Enhlalakahle than it is in Mpumalanga. It is common for households in Mpumalanga to rent out their back yards, and sometimes front yard space as well, to people who want to grow vegetables. Rent is usually received in kind, in the form of vegetables, rather than cash. Households with extra space and a lack of time or inclination for growing vegetables often choose this option.

**Petty commodity production:** working in the informal economy

Households generate income in a number of ways. Some have members who have permanent jobs. Some people work on a casual or contract basis, usually in department stores or as domestic workers. Ten of the 29 households relied mainly on the informal economy for income. The decline of the formal economy has led to the growth of two forms of income-generating activities in the two townships: home-based work in Mpumalanga and the selling of curios, fruit and vegetables in Enhlalakahle. It is mostly women who pursue these sorts of livelihood activities. The informal economy has traditionally been classified as a women’s sector. Their social and economic roles in the household reinforce each other in this respect (Benton, 1989).

My family depends a lot on the money I make in town selling fruit and vegetables. That’s how most families survive nowadays in Enhlalakahle. Besides, there are no jobs anymore (MaKhumalo, Enhlalakahle).

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After I was retrenched, I looked for another factory job but was not lucky as most factories were closing down. I was then advised by my friend to buy a sewing machine and start my own business (MaNtombi, Mpumalanga).

There are sometimes linkages between the informal and formal economies. Workplace restructuring in the clothing and textile industry has resulted in the outsourcing of parts of the production process to home-based workers in places such as Mpumalanga (Theron, 1996). Subcontracting, through labour brokers or subcontractors, is also becoming more common (Bezuidenhout & Kenny, 1999). The policy of reducing costs through outsourcing has resulted in job losses and insecurity in the area overall. Although home-based workers earn low piece rates, many retrenched women from the clothing and textile factories in Hammarsdale have no option but to pursue this means of earning an income. Many of them used their retrenchment packages to buy sewing machines to start their own businesses, having acquired the necessary skills while working in the factories.

The only thing I got from Hebox, my previous employer, was not a retrenchment package or the money they owed to me but a skill. I left with the skill of sewing. Today I can make a fancy dress from scratch. I can make a living now, thanks to Hebox (MaZondi, Mpumalanga).

Those of us who were lucky to receive something from the factory after being retrenched were wise enough, and we bought sewing machines. Depending on how much we got, we bought a small or big sewing machine. I got a small amount of money, and I bought a small machine that could only do basic things (Zanele, Mpumalanga).

The capacity of the informal economy to mitigate the effects of poverty and unemployment in the two communities is limited. Activities such as sewing do little more than enable people to survive at a basic level.

I am my own boss now. I do not have an employer to report at 8 a.m. every day. I work from home. My clients know where to find me. I use my time the way I want. However, I have no regular salary. I don’t know how much I will make each month; it depends on how many people come (MaZondi, Mpumalanga).
I make children’s clothes and sell them in Mpumalanga. Sometimes people do not buy what I have made. They, too, do not have money. I tend to sell to those I know and trust on credit, with the hope that they will pay me when they have money (Sipho, Mpumalanga).

I have a stall in Greytown, next to the taxi rank. I sell food, drinks and sweets. I make just enough money to survive (Veronica, Enhlalakahle).

Most of the home-based workers in Mpumalanga have no capital to invest in their businesses and lack the education and social networks that could enable them to apply for tenders and pursue other business opportunities. Some workers, however, have formed groups and obtained tenders from government and factories that wanted to outsource some of their production in order to cut back on labour and capital costs. These women have been able to make a living and obtain a stable source of income.

There are so many women who are in this sewing business in Mpumalanga and other townships. Amongst us, there are those who just make ends meet. A few have made it because they are the ones who get government tenders and are well-known (MaZondi, Mpumalanga).

There are many companies that issue tenders, but these tenders are only given to a select few. These people have connections in the tender office (Sipho, Mpumalanga).

Success stories are few and far between. Aili Mari Tripp (1992:176) concludes, in relation to women’s home-based work in Tanzania, that ‘even though some women have managed to enter into more lucrative enterprises, most women, for whom access to capital is a serious problem, have little hope of expanding beyond small microenterprise, selling pastries or porridge.’ Lauren Benton (1989:264) describes the difficulties that women experience when working from home. She argues that the combination of housework and industrial work is physically and mentally demanding. In addition, ‘women’s isolation, gruelling schedules, and low remuneration make it extremely difficult for them to play the part of creative entrepreneurs.’ This is particularly true of women who have to look after young children or the sick.

Labour legislation does not protect people working in the informal economy as home-based workers or street traders. This has encouraged

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many factory owners to cut the cost of labour and bypass labour legislation by outsourcing work. None of the women to whom I spoke belonged to an organisation that could represent their interests as informal-sector workers. They also operated at too low a level to benefit from various government initiatives such as lending facilities for small, medium and micro enterprises (SMMEs) like Khula Enterprise Finance Limited. It is clear that the employment that is created through the informal economy is not generally sustainable. In its present form, informal sector work does not constitute a viable developmental strategy.

THE FLUIDITY OF POVERTY

The urban poor cannot be viewed as an undifferentiated mass. They have to be disaggregated in order ‘to reflect their differential status and the dynamic condition of poverty itself’ (Longhead, 2000). Each of the 29 households in the study pursued multiple and diverse livelihoods according to their opportunities and access to resources. The households could be placed in three categories: those that were declining, those that were coping and those that were improving. Of the 29 households in the study, fourteen were declining, nine were coping and five were improving.

Declining households are those that face multiple sources of vulnerability and risk, such as ill health, lack of income and lack of food. These households do not have access to essential services such as shelter, water and electricity. Coping households are vulnerable but have a few assets and are ‘able to meet their basic needs in the present’ (Longhead, 2000). Improving households are less vulnerable, and have more assets and resources. These categories are not fixed, though. Households move in and out of poverty, according to the threats, risks and shocks that they face at any one time.

An ‘improving’ household: the Zondi family

The Zondi household in Mpumalanga exemplifies one of the few households in the area that falls into the improving category. It is a female-headed household that has access to key resources and assets, including income. Thulisile, 52 years old and head of the household, lost her husband as a result of political violence. He was killed on his way to work in 1993. Thulisile was left to take care of the three children. She was retrenched from her job in a local factory six months later.

Thulisile used the money from her retrenchment package and the
payments she received from insurance policies and burial societies after her husband’s death to buy five big sewing machines. Her expertise, experience and social networking skills have made her well-known as the best dressmaker in the community. She has also sometimes obtained tenders from government departments and outsourcing factories such as Playtex (a leading underwear company). She has been able to employ other women in the community. Despite her modest success, Thulisile is angry about the way in which tenders are awarded:

You should go to the government’s tender office where we are supposed to get forms and the list of government tender opportunities. It is just inhumane. In the office, you are shown this window and, on the other side, there is an unfriendly Indian man who is meant to help us. He does not. He gives tenders to his sisters and brothers in Chatsworth, hence there are so many garage factories in that area. There was once a black man working in that office; he was helpful, and I often got tenders.

She also expresses misgivings about both the local and the national governments:

There are no jobs anymore in Hammarsdale. Before Mandela and, even worse, Mbeki, came to power, we had jobs but now there are none. All our politicians do is take care of themselves and they remember us when there are elections. They have left the community and they now drive expensive cars. We have been left behind to fend for ourselves. Things are worse than they were when white people ruled this country.

Thulisile receives individual orders from public servants in her community. She even gets orders from places as far afield as KwaMashu Township. She earned R4 000 a month in 2003, ten years after she began. She also hires out a machine to a family member in KwaMashu at R200 a month and rents out her front yard to a neighbour to grow vegetables.

Thulisile’s household depends almost entirely on her. She has invested money in education. She has been able to send her three teenage children to university and technikon. The family lives in a two-bedroom house with water and electricity. She also has a car and is a member of a burial society.
She saves at a local bank for ‘a rainy day.’ She had decided to build a garage since her car has been broken into four times in six months.

These unemployed youth find refuge in crime. They break into our cars at night and take our cell phones. Crime has become their form of employment. They use that money for alcohol and drugs. Government should give them employment so that I can feel safe in my house.

A ‘coping’ household: the Mazibuko family

A number of the households in the study fall into the coping category. These households manage to meet their basic needs but are unable to move out of poverty. Their assets are limited. Nonjabulo Mazibuko’s household in Enhlalakahle is typical of this category.

Nonjabulo is 65 and lives with her children and grandchildren. Her husband passed away a few years ago after a long illness. She worked for Bata Shoes for a number of years but quit due to ill health. Her oldest daughter, Nozipho, took over the job but lost it when the factory relocated to Kranskop. Nonjabulo explains:

I am diabetic and was forever off sick so I decided to negotiate with my employers to release me and take my daughter. I was 56 when I left Bata Shoes. That was almost ten years ago. My daughter worked for the factory for five years, before the factory relocated to Kranskop. Politicians wanted to run the factory. They differed as to how many people from Enhlalakahle should be employed in the factory. The political violence was also about that. People were killed for working in the factory. The factory had no option but to move to where the politicians would not interfere.

Nonjabulo is not the only household member who is ill. Her two daughters are also sickly. She does not know what is wrong with them.

My two daughters are very sick and they have small children whom they are going to leave behind. Six months ago, I buried my eldest daughter. She, too, was ill and the doctors did not know what was wrong with her. If you ask me, I think she had that dreaded disease that I cannot even call by name. I also think that my daughters have that disease. I am expected to
bury my children and take care of their children. Things have changed. It is no longer children taking care of their parents and burying them.

Nonjabulo’s house is too small to accommodate her four children and six grandchildren. The family has built two shacks outside to more make space but the family is still growing. Although the house has access to water, the council has threatened to close their water supply because they are unable to pay for it. They use coal instead of electricity as they cannot afford to pay their electricity bills.

The household income of R1250 a month is made up of state grants – three child support grants and an old-age grant. Nonjabulo’s son works for a furniture shop in town on weekends as a casual worker. He does not share his income with the family, though. He says:

I do not earn enough money to provide for the whole family. I have needs, too. I take care of my son. I do not know why my sisters are not working. My family expects me to work for them. I cannot. I help when I can, but not always (Mthokozisi, Enhlakakahle).

Nonjabulo often gets help in the form of food parcels and home visits from members of her local church. She is very grateful for all the help and support the church has given her. The church and her neighbours contributed towards the burial of her eldest daughter. Nonjabulo is also a member of a women’s group that meets once a month at the municipal hall to discuss issues that affect older woman. The group has volunteers that visit households in which there are sick people as well as child-headed households and those that have to organise a funeral.

As women, we have to come together and help each other. These are difficult times, worse than apartheid or the political violence of the 1990s. We have to take care of each other. Our sons and daughters are dying every day. We need to join hands and solve these problems.

**A declining household: the Mhlongo family**

Although it is necessary to appreciate the coping abilities of poor people and acknowledge the ways in which they compensate for the ‘impossibility of their everyday lives’, it is also important to recognise that many people
are not managing to cope with poverty at all (Hecht & Simone, 1994, cited in Ferguson, 1999:165). Indeed, an overwhelming number of households in South Africa are in decline and on the brink of collapse.

Declining households do not have access to a regular income from employment or state grants. They form the single biggest category in the study. Nonhlanhla Mhlongo’s family consists of five people, herself and four children between the ages of eight and fourteen. They share a single rented room in a four-roomed house. The house has running water but no electricity.

Nonhlanhla was retrenched from a local clothing and textile factory in 1995. After her husband chased her out of the house in 1997 she moved first to her sister’s house and then to the room she is still renting.

My husband and I worked for the same factory. We were retrenched at the same time. He was very angry and bitter about the retrenchment. That is when the fights started. He beat me up every day when he came home drunk and I asked him what he did with his retrenchment package. He chased us out of the house, and eventually I moved out with my children because he was threatening to kill me.

When Nonhlanhla moved out, she took her three children with her and also her sister’s child who had been living with the family. Her sister promised to send money every month. Four children needed to be fed and educated. Nonhlanhla searched for work but could not find any. She bought herself a small sewing machine to make clothes to sell with what was left of her retrenchment package. She initially made R400 a month but this later decreased to R200. Her sister no longer sends her money because she is now unemployed herself and has to ask for money from her reluctant husband. Nonhlanhla’s biggest regret about leaving her home has been the friends that she lost in the process. She no longer visits them for fear of meeting her husband, and they do not know where she lives. She has also left her church because she is embarrassed about her situation.

I had plenty of friends whom I could rely on. They used to help me a lot during hard times. I left them all behind when I came to live in this neighbourhood. I no longer go to my church because I think they will judge me for leaving my husband. Things are different now. One minute you have a job, home, friends and a church you belong to, and the next minute it all disappears.
SOME CONCLUSIONS

The unemployment that followed South Africa’s entry into the global economy has shifted the focus of survival and economic activity from the factory to the household. There is a greater reliance on family networks and state grants, and a ‘turn towards self-provisioning’ (Burawoy et al., 2000). Contrary to views held by mainstream economics, households are not just places of consumption and leisure but significant places of production and the provision of services, especially in the context of unemployment, poverty and the AIDS epidemic.

This chapter has explored the shift from the traditional workplace to the household as the nodal point of economic activity. Clearly, work has to be defined more broadly so as to include social reproduction. As the traditional workplace ceases to exist for many South Africans, the household and community become central places of work. Despite the critical role played by households in the context of the crisis represented by unemployment, poverty and AIDS, the potential for households to become the basis for eradicating poverty remains limited. Many of the livelihood activities they pursue are survivalist and unsustainable in the long run. The standard of living in most households has declined noticeably. The lack of stable income, especially from wage labour, has cast doubt on the ability of many households to even survive. Unequal access to economic resources and activities continues to be the ultimate difference between families like the Mhlongos and the Zondis.

State transfers are the most common source of income for most households. However, they are not sufficient for household survival on their own. The long-term consequences of a state of affairs in which households cannot afford to spend money on nutrition, education and good health are very serious. The inability to invest in education, for example, robs children of the opportunity to escape the cycle of poverty in the future. Poverty is passed on from generation to generation in this way. The sick deteriorate or die because they do not have money to spend on their health and distrust the ability of the public healthcare system to help them. Not only are they unable to work themselves, they become a drain on the resources of those who can.

I have argued in this chapter that the distribution of income is not only influenced by how much money there is in a particular household, but by rules of allocation, which are informed by traditional attitudes

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towards gender and age. There is often conflict about who should spend the money and what it should be spent on. The next chapter provides empirical evidence of the nature of the struggle in households, as members compete for limited resources.
NOTES

1. It should be noted that although both of these practices are illegal, a number of schools still engage in them.

2. Households that earn less than R1000 a month can apply to receive the first 6 000 litres of water and 50kWh of electricity free each month.

3. Khula Enterprise Finance Limited was established in 1996 as an agency of the Department of Trade and Industry in order to facilitate access to credit for SMMEs. Khula offers loans or provides loan guarantees and seed funds through intermediaries such as commercial banks, retail financial intermediaries and micro credit outlets. Khula also provides financial guidance (DTI, 1997).

4. Livelihood diversification is defined as the process by which ‘households construct an increasingly diverse portfolio of activities and assets in order to survive and to improve their standard of living’ (Ellis, 2000:15, cited in De Haan & Zoomers, 2003:356).


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