

**FEMALE HEADED HOUSEHOLD AND POVERTY IN THE NORTH WEST
PROVINCE, SOUTH AFRICA**

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**MINI-DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
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POPULATION AND SUSTAINABLE DEVELOPMENT AT THE NORTH-WEST
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DECLARATION

I, Providence Kelebogile Rapoo-Pheelwane, student number: **16762746**, declare that the mini-dissertation entitled **“Household headship and poverty in the North West Province, South Africa”** hereby submitted for the degree of Master of Social Science in Population and Sustainable Development has not previously been submitted by me for a degree at this or any other university. I further declare that this is my own work in design and execution and that all materials contained herein have been duly acknowledged.

Providence Kelebogile Rapoo-Pheelwane -----

Date -----

DEDICATION

I dedicate this great achievement (Research Project) to my lovely mother, Mrs D. Rapoo, for her support and encouragement during my studies. Despite all the trying and difficult moments after the death of my sister in 2016, she has always been by my side to see me progress in my academic career. I really love you mom. Thank you believing in me and for raising me.

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May God bless you all!

ABSTRACT

A historical overview of families in South Africa reveals that significant changes have occurred over the years, brought about by historical as well as changing socioeconomic conditions. These changes have contributed to the transformation of the family structure and family relations, leading to the proliferation of female-headed households and the resultant poverty in these households. The main objective of this study was to assess the prevalence of poverty in female-headed households using income as a measure of poverty, and identify factors that might predict poverty in such households. Data was obtained from the 2011 census conducted in South Africa. Chi-square statistic was used to examine differentials in poverty status of female-headed households while the logistic regression model was used to identify predictors of poverty in female-headed households. The study revealed that female-headed households in the North-West Province are predominantly poor. More than 80% of all households studied earned less than 30,000 per annum, which was considered to be low and categorised as poor. The bivariate results showed that low household income was significantly associated with age of the female head, population group, level of education, place of residence, employment status, source of water, type of household toilet facility, availability of electricity, sources of fuel for heating, household size and house ownership. At the multivariate level, the results revealed that the most important determinants or predictors of poverty at individual level were age of women, level of education, place of residence and level of employment. At the level of household, the findings revealed that availability of household electricity and household size were predictors of poverty among female-headed households in the North West Province. It is, therefore, concluded that there is an increase in female-headed households in the Province. Consistent with evidence elsewhere, the increase in female-headed households in the North West Province has been associated with and led to poverty. The main

factors predicting higher levels of poverty in female-headed households are age group of women, place of residence, employment status, marital status and household size. From the findings of the study, it is recommended that the following interventions needs urgent implementation to mitigate the poverty situation in such households: more opportunities for employment of women heading households; greater opportunities for education and skills training of members of female-headed households to enable them enter the job market; more support systems for young females (by increasing the amount of child and destitute grants to support their families more effectively); and greater access of poor families to essential services such as housing, food, energy and water to mitigate the impact of poverty on such households through exemption from paying certain services or subsidisation.

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CHAPTER ONE

BACKGROUND OF THE STUDY

1.2 Introduction

A historical overview of families in South Africa reveals that significant changes have occurred over the years, brought about by historical as well as changing socioeconomic conditions. These changes have contributed to the transformation of the family structure and family relations in a significant manner. Unlike in the past, the nuclear family, cohabitation and single parents (mostly mother alone families) have emerged as the most dominant family unit among people of higher socio-economic status. At the same time, however, multigenerational and extended families remain relatively common among people of lower socio-economic status. These family structures appear to have shaped the profile of household poverty in South Africa.

The most affected family structure in South Africa (in terms of poverty) is the single female-headed family system. Before appropriate exposition to poverty in this family system can be discussed, it is important to elucidate the causes of the female-headed family system in South Africa. The increasing prevalence of female-headed households is not only a problem in South Africa. In developing countries (Bongaarts, 2011) and indeed in the Southern African region (Bridget, 1997), female-headed households have increased, largely due to various factors. However, the main reasons for the increase in female-headed households could be linked to three processes namely; male migration, high mortality of males due to conflict and wars and premarital childbearing by young women.

South Africa has one of the highest prevalence rate of female-headed households with nearly half of all households headed by women (Department of Health, Medical Research Council, ORC Macro, 2007). The frequently quoted causes of female-headed households are: low marriage rate (Posel, 2001); the historical patterns of patriarchy and apartheid which separated families by recruiting men (migrant labour) in urban townships leaving their spouses in rural areas (Goebel *et al.*, 2010; Posel *et al.*, 2006); and high male mortality due to AIDS (Gilbert *et al.*, 2010). Although the apartheid economic and social structures were dismantled after 1994, the legacy it created in the form of rural underdevelopment and unemployment, continue to fuel rural-urban male migration streams (Campbell *et al.*, 2008). Additionally, it has been argued that availability of social grants in respect of children born to single mothers encourages single motherhood and indirectly, the creation of female-headed households in South Africa.

Historically, gender disparities between men and women have been pervasive. The disparities are manifested in a number of areas, including education, employment and decision-making. However, a new global challenge faced by women is the phenomenon of female-headed households, which has been reported in both developed and developing countries. For example, in the United States of America, the number of female-headed household more than doubled from 13 to 30% between 1870 and 1992 (Triegaard, 2005:5); in the Philippines, the number of female-headed households increased by 42.7% between 1988 and 1997 (Moranda *et al.*, 2005). In South Africa, Venter and Marais (2005) found that female-headed households constituted nearly 42% of all households in 2001. At this point, it is perhaps appropriate to provide a definition what a head of household is. In everyday usage, a head of household is the individual who provides actual support and maintenance to one or more individuals who are related to him or her through adoption, blood, or marriage (Venter and Marais (2005). In this regard, a female head of household

is that female member who bears the responsibility for care of all other members in the household (Buvinic & Gupter, 1997). Due to the significant challenges women face as heads of households, such households are more likely to be poor (World Bank, 2005).

1.2 Poverty among female-headed households

Previous studies have identified a number of factors to explain the high prevalence of poverty among female-headed households. Some of the common factors are: the high prevalence of unemployment among women (StatsSA, 2009; Venter & Marais, 2005; World Bank, 2001); low level of education or higher rate of illiteracy among women (Gangopadhyay & Wadhway, 2003); and a higher incidence of diseases such as HIV and AIDS among women (UNAIDS, 2005). Another factor which illustrates discrimination against women, mostly associated with patriarchy and contributes to poverty is low and unequal pay between women and men for similar work (Moranda *et al.*, 2005). Furthermore, female-headed households often have more people, especially children to look after with little resources (Hindson *et al.*, 2003).

Poverty and inequality are central to development debates in South Africa today. The legacy of apartheid confers certain characteristics on the distribution and depth of poverty and on patterns of inequality in South Africa today, its strong spatial dimensions and its correction with racial and gender divisions (Wilson and Pamphle, 1989). Racial capitalism under apartheid unleashed processes of underdevelopment and impoverishment which affected both men and women. However, their experience in terms of poverty and dispossession differed. The system of controlled labour migration under apartheid denied family members of Africans residence in urban areas, while requiring them to work there. Since the system specifically discouraged rural women from entering towns, particularly with the introduction of pass laws for African women in 1959, and

most labour demand was for African men, women's options were to remain in rural areas and confined to rudimentary agriculture, informal earnings, or reliance on remittance and transfer (Wilson and Ramphele, 1989).

If women had access urban employment, it was mostly in the form of insecure and low paid domestic work. Women's lack of residence rights in urban areas made them vulnerable to arrest or removal when visiting husbands and vulnerable to the whims of partners and employers on whom their presence depended. Separation from male partners made it difficult for women to access their income for household purposes. It also deprived women of male labour for agricultural or other labour around the homestead and rendered them vulnerable to attacks and theft. Women's access to land and other resources in rural areas was also weakened due to the absence of males and was dependent on the discretion of relatives or chiefs (Wilson and Ramphele, 1989). While the restrictions on movement and residence have formally ended, and efforts are being made to redress imbalances in terms of access to resources and social provision, much of this legacy remains thus perpetuating poverty of the African woman, especially those who head households.

Apartheid and its associated system of separate development also imposed restrictions on spatial mobility, education, and employment of black South Africans by forcibly resettling them to homelands. This regime supported a migrant labour system, of circular character, which involved a large segment of the African adult population and affected almost every African household. Through the enforcement of influx control laws, African men working in the mining industries or white farms and in towns and cities, were systematically denied the right to settle there with their families. Single sex hostels were built in all major cities to host rural African labourers. This system encouraged male out-migration and kept families divided by forcing heavy restrictions on

residential changes of migrants' wives, children and elderly relatives (Murray 1980, 1987; Russell, 1998).

The system transformed rural households into "stretched households", that is, spatial units connected by kinship and remittances (Spiegel, Watson and Wilkinson 1996). After the collapse of apartheid and the reintegration into South Africa, migration streams was broadened to include women (Posel and Casale 2002; collision *et al.*, 2003). The intensification of migration resulted in the rapid urbanisation of formerly rural areas bordering large metropolitan areas and in the swelling of the population of Black Townships living in informal settlements (Kinchella and Ferreira 1997; Spiegel *et al.*, 1996; Pervival and Homer-Dixon 1995). The intensification of migration flows coincided with the drying up of sources of labour absorption, particularly mining (Seidman, 1997) resulting in the shortage of urban housing and high rates of unemployment (Cunningham *et al.*, 1997).

Furthermore, under apartheid, exclusively male migration may have included the merging of households headed by young adult women with those headed by elderly parents or parents-in-law, resulting in a high prevalence of extended families and an older mean age of household heads. The end of apartheid tilted the age distribution of heads of households towards younger ages. Additionally, the lifting of migration restrictions also intensified the stimulus for migration of different members of the household, which triggered an increase in the migration of younger people, mostly men and women from rural to urban areas (Cunningham *et al.*, 1997).

1.3 Statement of the problem

Men and women are affected by poverty differently. The most vulnerable group of women are female-headed households. The prevalence and severity of poverty in female-headed households has been noted to be high in populations in transition demographically, socially, economically and politically. The South African population, especially the black population, is in a phase of transition from the apartheid social and political system which imposed a strict separate development system for all races in which blacks were particularly impoverished; there is significant demographic shift reflected in the youth bulge; and there is a significant decline in the economy in the face of widespread rural-urban unemployment which has spurred significant rural-out migration in recent years; as well as the effects of the widespread HIV/AIDS epidemic.

These changes have resulted in one significant feature in the South African population. There is an upsurge in family disruptions which have increased the prevalence of female-headed households. Anecdotal evidence suggests that the above changes have increased the level of poverty especially among black South Africans in general and among female-headed households in particular. However, the exact prevalence of poor female-headed households remains unknown and the factors that may predict poverty in such households are also unknown. The main objective of this study was to assess the prevalence of poverty in female-headed households using income as a measure of poverty, and identify factors that might predict poverty in such households. The 2011 national census data was used in the study.

1.4 Justification of the study

South Africa has experienced a significant increase in the prevalence of female-headed households, especially in rural areas since 1994. Much of these has been caused by historical factors such as rural-urban male migration during the apartheid era; continuing rural-urban

migration in which both young males and females constitute significant proportions; increasing single mother only household; HIV/AIDS mortality, among other causes. These causes have forced females, young and old, to take up the role of the head of household. However, with little support, they have been unable to sustain their families, thus resulting to poverty.

Female-headed households are particularly disadvantaged in a number of ways and requires more systematic ways of poverty comparisons than has been done so far. Some of the main ways through which females have been disadvantaged are as follows: limited access to control of economic resources in patriarchal societies such as South Africa; discrimination in employment and equal pay in jobs in which women and men have the same tasks; low female participation in empowering education; and female greater share of responsibilities in household matters given their double role as producers of household food and other needs, and reproduction. Additionally, in most households, it is women who take greater responsibility in health care and nutrition needs of family members. In this regard, therefore, examining the effects of female headship on poverty levels of female-headed households is important for epistemological as well as ontological and programmatic reasons.

Epistemologically, although the prevalence of female-headed households has increased in the North West Province, as is the case in other areas of South Africa, access by women to resources has not increased. Instead, the rise in the number of female-headed households has seen increased levels of unemployment and underemployment not only among the general population of South Africa, but among women in particular. Despite the increase in the prevalence of female-headed households, the poverty or rather wellness status of these households remains unknown. More specifically, the main predictors of the poverty status of female-headed households are also unknown. In this study, it is, therefore, hypothesised that more female-headed households live in

poverty and that demographic and socioeconomic factors are significant predictors of poverty of female-headed households. According to the study done by Margot Bertelmaann (17 February 2016), it is evident that there is a rise in female being the head of household because too many South African children live without their father and the reason is the women does not want to force men to be with women they don't love. Again research from United States, where fathers are found to be absent when children grow up was on of factors associated with poor educational outcomes, antisocial behaviour and delinquency, and disrupted employment in later life. In fact, W. Bradford Wilcox of the world family Map project confirms that the female headed households are poor because they have fewer resources and they depend on the external family members to provide support financially. The other factor causing the rise of female headed household is preferable to the abusive partners and women tend to file for divorce Margot Bertelmaann (17 February 2016). Programmatically, the situation of female-headed households cannot be improved without a clear understanding of their poverty situation and their causes. However, anecdotal evidence suggests that poverty is rife among female-headed households in the North West Province. In this regard, the findings of this study will provide information that could be used to respond to the poverty levels of female-headed households in the North West Province more realistically.

1.5 Main objective of the study

The main objective of this study was to examine the relationship between female-headship and household poverty in the North West Province. The specific objectives of the study were to:

- i. Estimate the prevalence of poverty among female-headed households;
- ii. Examine differentials of poverty among female-headed households; and
- iii. Identify factors that contribute to poverty among female-headed households.

1.6 Hypotheses

The following hypotheses were tested in the study:

- i. Women with low levels of education are more likely to be heads of their households after controlling for demographic and other social attributes of women; and
- ii. Unemployed women are more likely to be affected by poverty than women in formal employment after controlling for demographic and other social attributes of women.

1.7 Organisation of the study

This study is divided into five chapters as follows: Chapter one is the introduction and provides the background to the study, problem statement, main and specific objectives of the study. It also presents the hypotheses tested in the study as well as the significance of the study. Chapter two is the literature review. The theoretical model used in the study and the conceptual framework that guided the analysis are also presented in this chapter. Chapter three is the research methodology. In this chapter, the research design, source of data and methods of data collection as well as methods of data analysis are presented and discussed. Chapter four is the presentation of results of the study. Chapter five focuses on the discussion of results, summary of findings and recommendations for further research. The next chapter is the literature review

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The previous chapter has presented the objectives and significance of the study on female-headed households and poverty in the North West Province. In this chapter, the literature on female-headed households and poverty is examined in detail. Previous studies have identified female-headed households as one of the factors influencing household poverty (Medeiros & Costa, 2006; Woolard & Liebbraint, 1999). Recent studies have revealed that the phenomenon of female-headed households is increasing and is influenced by many factors, including the high rate of divorce and widowhood due to HIV and AIDS.

According to World Bank 2016 Poverty means not having enough money for basic needs such as food, drinking water, shelter, or toilets. Many people in different countries live in poverty, especially in developing areas of Africa, Latin America and some parts of Asia. There are different ways to measure poverty. According to World Bank, poverty is extreme in someone who has less than US\$1 a day to live on (that dollar is an ideal one). It has been changed to rule out certain effects such as inflation, meaning that prices of things rise higher than what a person is paid, and other price level differences. Moderate poverty is when people have to live on less than \$2 a day. In the year 2001, 1.1 billion people were seen extremely poor, and 2.7 billion were seen as moderate poor (World Bank 2016).

Female-headed households comprise of at least two types. Those who are single and heading their households due to widowhood, divorce or separation and who have never been married, and those

separated from their husbands due to migration. It is thus difficult to conceptually study female-headed households with a definite clarification of the type of female-headed households. In this study, female-headed households do not include those resulting from migration.

2.2 Overview of the literature

Examining the prevalence of female-headed households and poverty is motivated by three related assumptions. The first assumption is that the role of the head of the household in accessing social and economic resources is important in influencing whether or not poverty will be experienced or not. This role is assumed to be different for men and women and, therefore, predisposes them differently to the risk of household poverty. The second assumption is that the head of the household takes full responsibility for the economic wellbeing of the household. In this regard, women have always been seen to be more disadvantaged, especially if they head households (Rajaram, 2009). The third assumption is based on gender differences in the manner in which household resources are utilised and disbursed within the household, and the manner in which households are networked for exchange of resources with other households. For example, female-headed households have less access to property and labour markets (Katapa, 2006).

The economic and social status of households headed by women is expected to be different from those headed by men. Although women heading households are socially more autonomous, they are economically poorer because of their inability to have and control resources. The economic status and sustainability of female-headed households and the relative vulnerability of those who live in such households will then depend on factors such as the characteristics of the household head, the composition of the household, the relative disadvantage that women face in accessing societal resources compared to men (Horrel and Krishnan, 2006). It is the greater vulnerability of

people living in female-headed households to poverty that motivated the researcher to undertake a study in order to assess the prevalence of and predators of poverty in female-headed households. However, before doing this assessment, a literature review on female-headed households and poverty dynamics in such households was done in order to have a better understanding of the issue being investigated. The literature review is divided into three sections as follows: The first section focuses on the global dynamics of female-headed households and poverty; the second section provides insights on the dynamics of female-headed households in sub-Saharan Africa; while the third section focuses on the dynamics of female-headed households and poverty in South Africa.

2.3 The global prevalence of female-headed households and poverty

Female-headed households have been on the rise over the past years all over the world. Historically, such households consisted of lone women raising children without the support of their absent fathers due to high instability of unions (Osborne, Manning, & Smock, 2007; Villarreal & Shin, 2008). This phenomenon was associated with the feminisation of poverty and contributed to the increased level of female-headed households (McLahanan, 2006; Peterson, 1987; Ruggles, 2015). These changes in family patterns have affected older female-headed households due to the high dependence on their male counterparts. Historically, younger women experience higher instability of unions, especially in the form of cohabitation (as one of the main causes of female-headed households) (Liefbroer and Dourleijn, 2006; Ruggles, 2015).

Research has confirmed that another cause of female-headed households is widowhood. Several studies have revealed that mortality rates in unions are higher among men than women (Joshi, 2004; Bhan, 2001). Studies by Chen and Dreze (1992) and Lloyd-Sherlock et al (2015) also revealed that widows are more likely to be poorer than non-widows due to little or no access to economic support from their communities or other family members. According to Moghadam

(2005), majority of female-headed households in developing countries are widows of conflict and war. Widows mainly live alone or with other elderly family members (King *et al.*, 2007) which makes them particularly vulnerable to poverty (World Bank, 2001; Lampietti and Stalker, 2000; Klasen *et al.*; 2011). For example, a study in India by Chen and Dreze (1995) and Lloyd-Sherlock *et al.* (2015) found that widowhood is a cause of economic deprivation. Widow-headed households tend to have less productive assets and fewer savings than widowers, are less likely to have pension income, and often depend heavily on the economic support of their sons (Chant, 2008). Consequently, they are often over-represented among the poor (Koc, 1998; Klasen *et al.*; 2011). Furthermore, in Asia, empirical evidence indicates that access to land is positively associated with higher incomes (World Bank, 2007). However, female land owners commonly possess less land than their male counterparts, which further disadvantages female-headed households. Women and widows in particular, also suffer from limited access to formal credit markets since their loans are rejected or charged higher interest rates (Brück and Schindler, 2009).

Furthermore, the high level of separation between wives and husbands due to migration is another cause of female-headed households. This situation results in a large number of women migrating for work purposes or husbands who migrate for similar purposes, thus leading to high numbers of female-headed households. For example, female internal migrants from rural to urban areas form a large number of migration streams in many countries in Latin America and contribute significantly to the rise in female-headed households in the region. Many of these women end up in slums and informal settlements in major cities and live in poverty (Chant, 2015). Female-headed households are higher in urban areas because women have access to independent housing, earn higher salaries compared to women in rural areas due to rural-urban migration patterns (Chant and McIlwaine, 2016). The prevalence of poor female-headed households was higher in the Latin

America region during the financial crisis of the 1980s and 1990s than anywhere else in the world. This decade was marked by significant social and economic downturns which resulted in declining wages and lower female labour force participation and increased family instability mostly due to male migration (Lozaet al., 2007; Sana & Massey, 2005). Additionally, intergenerational transmission of poverty has also been observed in female-headed households in Latin American countries (Avarado Merino &Lara, 2016; Chant, 2008).

Women also have less access to the labour market than men. During childhood, when households invest, they invest less in the education of girls, leading to unequal labour opportunities (Dieterich, A Huang, AH Thomas, 2016). Full time jobs during set hours effectively exclude mothers from employment, thus leading to the perpetuation of women to domestic work. However, even if female shares in formal employment are high, which is predominantly the case in East and South East Asia, women are paid significantly less than men regardless of similar characteristics such as education and experience (Klasen, Lechtenfeld, Povel, 2011). Therefore, female-headed households continue to be vulnerable to poverty.

2.4 Female-headed households and poverty in in sub-Saharan Africa

The Millennium Development Goal of eradicating extreme poverty and hunger before 2015 was not achieved in most of sub-Saharan Africa. This is mainly due to a number of factors: macroeconomic instability such as the increase in the rate of inflation and instability in exchange rate; socio-political instability due to ethnic/religion and civil conflicts, external debt burden, adult illiteracy, lack of social services such as health care, safe water and sanitation; and the high prevalence of HIV/AIDS (Sembene, 2015). These and other factors have made the sub-region one of the poorest in the world with 46.4 percent of its people living on less than \$1 a day. This is

despite the fact that a number of studies now show that sub-Saharan Africa has been experiencing a falling aggregate poverty incidence (Pinkovskiy, Martin, 2014; Young, 2012).

According to assessment of poverty in West and Central Africa, there is a significantly higher proportion of female-headed households living in poverty in sub-Saharan Africa. This has been exacerbated by three factors, including violence, widowhood and migration (Dominique Van De Walle, 2015).

Violence against women is a universal phenomenon and affects women of all social attributes (Watts and Zimmerman, 2002; Heise *et al.*, 1994; Mishra *et al.*; 2014). Violence, especially domestic violence, has been identified as one of the main factors that contribute to female-headed households (Koenig *et al.*, 2003; Meherun *et al.*; 2017). As a result, it has been blamed for the rising levels of divorce which is one of main causes of female-headed households and poverty among women. Violence against women is pervasive in many sub-Saharan African societies to the extent that it is socially tolerated, mainly because the patriarchal systems in these societies condone it on the basis that women are subordinate to men (Karamagi *et al.*, 2006; Meherun *et al.*, 2017). Violence against women in these societies can take several forms, including verbal and physical abuse. Most violence against women that end up in divorce, takes place in their homes and is perpetrated by their husbands.

Another violence associated with female-headed households is war. War has been regarded as one of the important causes of female-headed households in sub-Saharan Africa. War creates female-headed households through three processes as follows: displacements; abandonment by spouses; and widowhood. Of these three processes, displacement is a common cause of female-headed households in conflict societies around the world. Women and children abandoned due to

displacements, often have to depend on humanitarian agencies for extended periods of time and lose nearly all abilities to survive independently. Women are often forced to flee in order to avoid conscription as sex slaves as their husbands are forcefully conscripted as soldiers or murdered (Pham, 2007). A study by Michael and colleagues revealed that war is responsible for the uprooting and displacement of millions of people around the world and majority of these people are women and children (Micheal *et al.*, 1993). Due to displacement, many of these people live in abject poverty under horrendous conditions (Mooney, 2005).

Another factor responsible for female-headed households in sub-Saharan Africa is high labour-related migration dominated by men. Men migrate to seek employment in urban areas and leave their households to be headed by women (Buvinic and Gupta, 1997; Shin, 2014; Nagla, 2008). Regardless of the gender of the migrant, migration has for long been considered as one of the processes of people engaged in while trying to better their lives. A study by Todaro (1971) revealed that in developing countries in sub-Saharan Africa, rural to urban migration is one of the most common forms of migration motivated by the search for economic opportunities such as employment. Brockerhoff and Eu (1993) also observed that single women and those with few children are more likely to migrate to urban areas than those in unions and many children. However, for many of these women, migration does not become the golden opportunity they expect. A study by Tacoli (2012) revealed that for some of these women, migration to urban areas ends up to be an invitation to urban poverty.

The high prevalence of HIV and AIDS has also been associated with the increasing burden of female-headed households and poverty in such households, especially in Southern Africa (Masanjala, 2007; Foster and Williamson, 2000; Schatz *et al.*; 2011); and violent civil conflicts that have generated family dislocation and widows in central Africa (Draman, 2003). These three

factors collectively have generated a large number of female-headed households in sub-Saharan Africa. Intimations of rising female-headship in many parts of sub-Saharan Africa have heightened fears of greater future increases in poverty, given the well-documented economic disadvantages faced by women (Chant 1997, 2008; Buvinic and Gupta 1997). Changes in demographic and population characteristics, social norms, education and the nature of the family appear to be encouraging female-headed households in the region at a faster rate than their ability to cope economically.

2.5 Female-headed households and poverty in South Africa

South Africa is, perhaps, the country in sub-Saharan Africa with the highest proportion of female-headed households. Female-headed household in South Africa are regarded as the most vulnerable households due to lack of access to resources, property, land and finance (Rogan, 2014). These households also bear a bigger share of poverty in South Africa. The source of poverty among women can be countless. Garidzirai (2013) suggests discrimination, low levels of education and wage gap between male and female earnings as the sources of female poverty. A recent study by Munakamwe (2014) revealed that the gender pay gap persists in South Africa where lack of human capital is more prevalent among women than men. According to Borat and Goga (2012), gender-based pre-labour market factors account for low employment among women. Another contributory factor to poverty among women is the high dependency ratio and higher share of children in households headed by females (Milazzo and van de Walle, 2015).

There is also a higher incidence of poverty among female-headed households in rural areas (Klasen, 2002; May and Govender, 1998) than in urban areas. Though living in rural areas, where

land is vast, women remain landless since rights for women are neither a reality nor a priority to traditional institutions (Meer, 1997), which makes poverty a social and an economic problem since it relates to the allocation and distribution of resources. Traditionally, the patriarchal social structure in Southern Africa discriminates against women regarding inheritance, decision-making, even on issues that pertain to their own lives and wellbeing (Kalabamu, 2006), thereby increasing female poverty in general and poverty of female-headed households in particular.

Like in other parts of the developing world, the gap between male and female poverty in South Africa is due to the inequality between men and women, neglect for women's rights, lack of effective policies and programmes for women to access property and resources (Amadiume, 2015). The prevalence of poverty among female-headed households, therefore, poses several challenges. With low human capital, majority of women are concentrated in the low pay, long hours, and minimal jobs benefit brackets and are often in lower echelons of the formal sector (Allison and Harpham, 2002; Campbell et al., 2008; Feldacker et al., 2010).

The situation of female-headed households in South Africa is similar to those in other developing countries. These households are frequently confronted by severe idiosyncratic risks which include household-level shocks, such as illness, death, injuries and unemployment, job loss, asset loss and crop failures; and covariate risks, including community shock such as natural disasters or epidemics which result in high income volatility (Ligon, 2003; Devereux, 2001). The social mechanisms to mitigate the effects of these risks are usually very underdeveloped. The education and literacy level of female heads of households is critical for poverty. Whereas, a household headed by a woman with a higher level of education is better positioned to cope with risks and uncertainties, a household headed by a woman with no education or illiterate woman is not (Naude & Serumaga-Zake, 2001; Onuoha, T Munakata, PAE Serumaga-Zake, 2009).

Unemployment has also been reported to be high among women in South Africa (Stats SA, 2009). In some cases, where women are employed, they receive a lower wage compared to their male counterparts due to labour market discrimination and unfair labour practices. The low income levels expose women to harsher socio-economic challenges than men. High unemployment prospects among women is compounded by their general low level of education which is exacerbated by discriminatory cultural beliefs and practices, and high rates of teenage pregnancy (Kalabamu, 2006). The above study also revealed that traditionally, the distribution of inheritance in the African society favoured men. It further discriminated against women regarding decision-making, particularly on issues that pertain to their own lives and wellbeing. Female-headed households were thus affected and were unable to have assets such as land and livestock. These practices significantly affected and continue to affect women whenever they become widows.

Poverty in female-headed households in South Africa is higher among older women than younger women. This is due to better education among the youth and poverty reduction programmes developed after the end of apartheid to reduce poverty among this age group. The level of poverty among female-headed households in South Africa is also not even among the different races (May and Govender, 1998). Black female-headed households are poorer, followed by Coloureds and Asians. White female-headed households experience the lowest rates of poverty in South Africa (Living Conditions of Households in SA 2008/2009). This is perfectly explained by the historical differences experienced by the different races in South Africa.

In South Africa, the challenges that come with heading a household have prompted females to devise numerous survival strategies. Some households survive on niche services which include backyard activities, domestic labour, part-time jobs and governmental social grants. Community-based networks and networking with relatives is also another adopted means of survival (Averbeke

and Water, 2007). Unfortunately, the harsh socio-economic environment faced by majority of women has contributed to the growing involvement of women in alcoholism and prostitutions (Mulia *et al.*, 2008).

Female-headed households also face an array of social problems arising from the HIV/AIDS pandemic. This is partly because women are generally more vulnerable to HIV infection, but also because women take the lion share of responsibilities associated with HIV and AIDS mortality. One of these is the care for orphans, and the increasing need for home-based care-givers (Schatz, 2011). This is seen in the increasing number of elderly women who have been forced to take up the position of heads of households and assume the responsibility of catering for young family members, including grand children orphaned by the disease (Schatz, 2007). This situation has placed undue burden on elderly female-headed households. Unfortunately, these problems are compounded by the ineffectiveness and unreliability of traditional safety nets of the extended family as elderly women become the principal breadwinners and caregivers to orphans and their own children who are suffering from AIDS. Incidentally, the emergence of elderly women heads of households is occurring at a time when the traditional familial care and support for the elderly are declining among family members (Goebel *et al.*, 2010, p. 578). Interestingly, this declining or erosion of the traditional safety net has been exacerbated by the disintegration of the family as the basic unit of production and reproduction under the process of modernisation, urbanisation and industrialisation in South Africa.

2.6 Female-headed households and poverty in the North West Province

Although South Africa's progressive constitution and legislative framework provide the legal framework for equality and non-discrimination, poverty in general and among female-headed households has remained high. This has been blamed on the challenges faced in implementing measures to combat poverty and improve the standard of living of the historically disadvantaged black population. This is evident in the realities in service delivery or lack thereof, as well as its impact on family well-being and quality of life of the majority black population. Additionally, the working and living conditions of this population group has, by and large, not changed since the democratic dispensation in 1994. The many informal settlements, sprawling townships, unemployment and under employment all speak to this reality (SSA, 2011).

Women are the ones who constitute the majority of the poor and who live mostly in rural areas and informal settlements, which have little or no provision of services. Since women, based on their reproductive and care-taking roles, are the main consumers of services, they are mostly affected when services are inadequate. Women carry the brunt of the burden of finding alternatives for lack of service provision or when services are inaccessible due to costs. In other words, the provision of basic services is not only fundamental to women's health and wellbeing, but also impacts on the quality of life of their families (General Household Survey 2016).

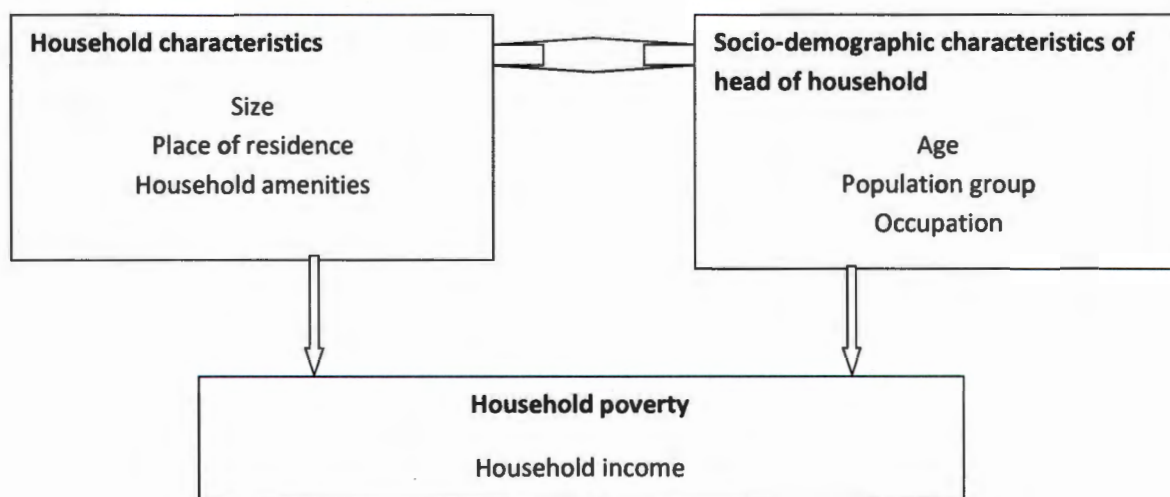
The North West Province is one of the most rural and poor provinces in South Africa. According to the National Census of 2011, the North West Province is home to 8.2% of South Africa's population. Measured by its total current income, the North West is the fifth highest total income earner in South Africa. However, in terms of per capita income, the province ranks seventh (SSA, 2011). As is the case with most of the other provinces, poverty among blacks in the North West Province is high, and high inequalities in the distribution of income between men and women

household are persistent. In the face of this reality, the situation of female-headed households and poverty dynamics in these households remain largely unknown due to lack of empirical analysis. This study, therefore, assessed the prevalence, poverty status and predictors of poverty in such households in the North West Province In order to fill the gap in terms of knowledge with the view of developing interventions to address the problem North West Community Survey 2016.

2.7 Theoretical and conceptual framework

The liberal feminism perspective was used in this study in order to examine the prevalence of and identify factors associated with poverty among female-headed households. The theory purports that there is no universal standard for equality between women and men and that women are often discriminated against based on their gender (Freedman, 2001). Two main attributes (education and employment) were examined in this study as the main factors predisposing female-headed households to poverty. The theory argues that for women to be truly integrated and benefit from the fruits of development, they should have equal access to education and employment as the means of advancing their participation in and benefiting from the benefits of development and reduce poverty and vulnerability (Ackerly, 2000).

2.8 The conceptual framework for this study is based on the



In this study, it is proposed that the effects of education and employment in mitigating poverty among women are greatest for women in female-headed households. However, the effects of these two factors in improving the lot of female-headed households are strongly influenced by the demographic and other social attributes of women. These include age, social groups and place of residence of women. In this regard, it is argued that households headed by older women and female-headed households in rural areas are significantly poorer than their counterparts who are younger and live in urban areas. Additionally, racial differences also play a key role in differentiating the level of poverty among female-headed households in the North West Province, with black female-headed households poorer than those belonging to other racial groups (North West Community Survey 2016 results).

It was also revealed that poorer female-headed households have certain characteristics that their counterparts considered to be better off do not possess regardless of educational and employment status of the women. These attributes include type of source of water, type of toilet facilities and availability of electricity. Other attributes include source of heating and home ownership (North West Community Survey 2016 results).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology used in conducting this study, the research design, source of data and methods of data collection. It also describes how the data was analysed focusing on three main aspects as follows: the description of the study population through selected demographic and socioeconomic characteristics of the participants; examination of differentials in poverty status; and determination of significant aspects that might have influenced factors responsible for poverty among female-headed households.

3.2 Study area

This section describes the study area with particular focus on the geographic location of the area, economic and demographic profiles of participants. Geographically, the North West Province is situated in the northern part of South Africa, and shares a common border with Botswana to the north. It also shares borders four other provinces (Gauteng and Limpopo in the east, Northern Cape in the west and Free State in the south). The Province occupies a surface area of 104,882 square kilometres and contributes 8.6% of the total land area of South Africa. It is currently divided into four districts (Bojanala, Bophirima, Modiri-Molema (formerly Central) and Southern). Bojanala and Southern districts are predominantly urban while Bophirima and Modiri-Molema districts are mostly rural. The greater part of the North West Province, with the exception of the Southern district, was formerly under the jurisdiction of Bophuthatswana

homeland administration before 1994, the year apartheid political and socioeconomic system ended. The location of the North West Province is given in the inset in the map of South Africa presented in Figure 3.2 and the location of the four districts (Bojanala and Modiri-Molema (formerly Central), Bojanala and Southern) is provided in Figure 3.3.



Figure 3.2: Inset of the North West Province in the map of South Africa

North West province boundary changes

There has been some municipal boundary changes over the period 2011-2016. In 2011, the Municipal Demarcation Board proclaimed new municipal boundaries. Data for Census 2011 was disseminated based on these boundaries. In 2016, new municipalities were proclaimed. In the 2011 the Municipal boundaries, North West province had 4 districts and 19 local municipalities. The new proclaimed 2016 boundaries provides for 4 districts and 18 local municipalities. The latest demarcation resulted in the amalgamation of Ventersdorp and Tlokwe local municipalities to form Ventersdorp/Tlokwe Local Municipality (NW405). The new name for the municipality is now JB Marks Local Municipality

North West

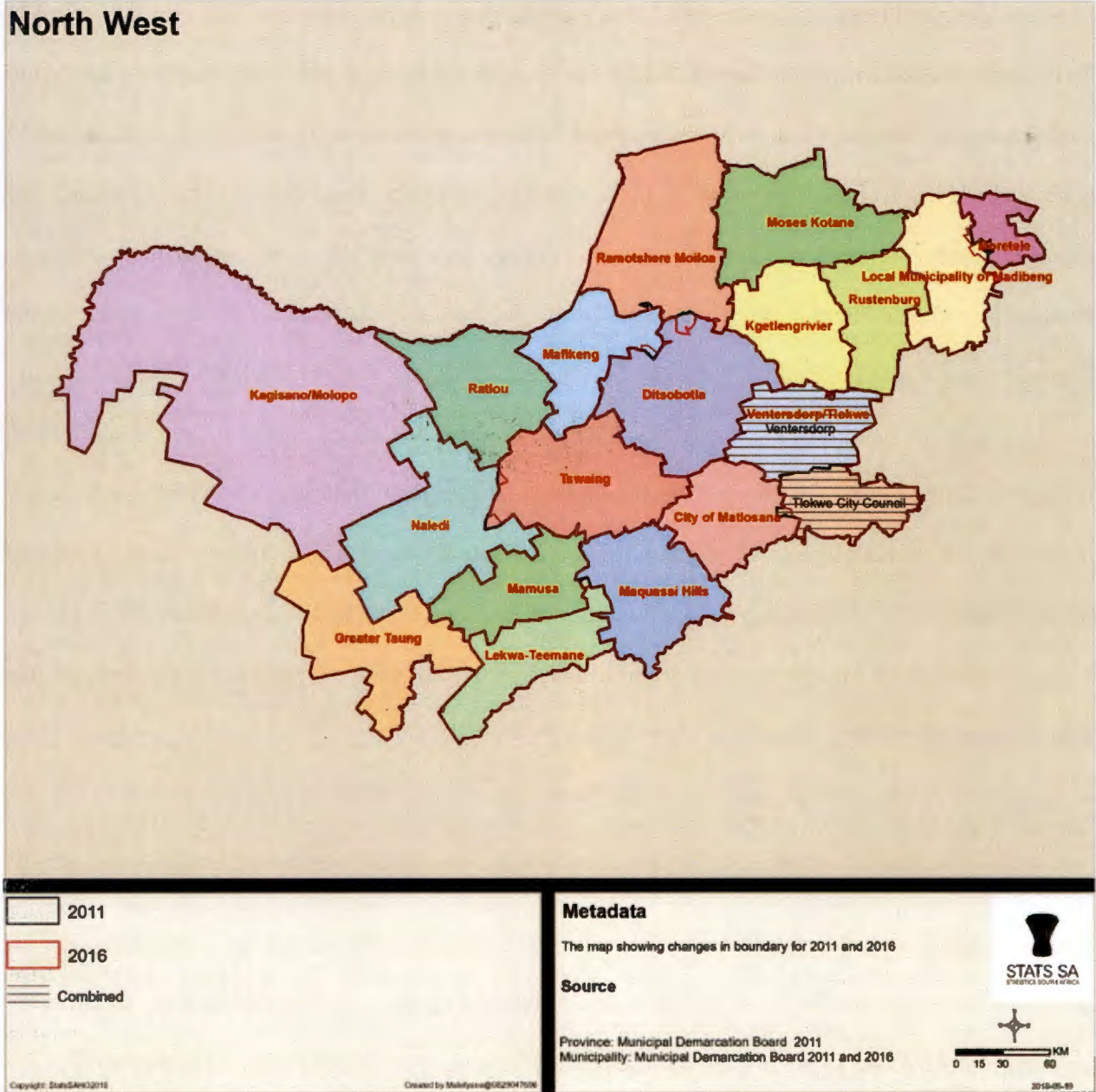


Figure 3.3: Map of the North West Province showing the four districts and its local municipalities

Source: Statistics South Africa

Economically, the Province contributed 7.3% of the total gross national product (GDP) of South Africa in 2001 (State of the Environment Report, 2002). The economy of the Province is driven mainly by mining and agriculture. Platinum mines in Rustenburg and Brits, both in Bojanala District, are some of the largest platinum production sites in the world, and considered an economic hub of the Province. As a result, the Province is often referred to as “*The platinum Province*”. Additionally, gold and uranium mines in Klerksdorp and Stilfontein, both of which are in the Southern District, makes the Province one of the biggest mining regions in South Africa. On the other hand, Vryburg (situated in Bophirima District) has one the largest cattle production farms in South Africa. Crop production, especially maize and sunflowers, is also found in parts of Bophirima and Modiri-Molema. The economic potential of the Province has made it one of the major destinations for migrant labour within the Southern African region. Since a greater of the population in the Province is poor, opportunities offered by the mining and agricultural sectors present a serious challenge for the educational sector as these sectors have the potential to attract young people who are expected to be in school.

Regarding the demographic profile, the population of the Province was estimated at 3.5 million in 2010, with females constituting 50.7% of the population. The bulk of the population is mainly Blacks (90.8%). Whites make up only 7% while Coloured and Asians constitute the remaining 2.2%. Although the dominant language spoken in the Province is Setswana, English is commonly spoken, followed by isiXhosa and Afrikaans (Stats SA, 2009). The population of the Province is relatively young, with 31.3% of the population under the age of 15 years in 2010, an indication that a large proportion of the population belongs to the school-going age group. Total Fertility Rate (TFR) of the Province was estimated at 3.0, which, with the exception of Limpopo, is higher than other provinces in South Africa (Statistics South Africa, 2010).

3.3 Source of data and method of data collection

Data for this study was obtained from the 2011 census of South Africa. From the data, all the variable records for the North West Province were extracted through the select data option using the Statistical Package for the Social Sciences (SPSS, version 21). From the data records of the North West Province, data on female-headed households were selected along with all relevant variable records attributed to women. The Census data records were selected for analyses mainly because they could be used to assess poverty status of women and also because the data had information on the demographic and socioeconomic characteristics of women. The Census data was also selected because it could be used to analyse the main objective of the study which was to assess the poverty status of women heading households and identify factors influencing poverty of female-headed households. The 2011 Census of South Africa was conducted by Statistics South Africa, which had the mandate to collect and manage statistical data in South Africa. The 2011 Census was the third of its kind conducted in South Africa since 1994.

3.4 Study design

A census is the complete count of the population in a designated administrative area, usually a whole country or a delineated part of a country. The count does not only include the size and structure of the population by age and sex, but also by socioeconomic characteristics, including level of education, employment, marital status and income. Other characteristics that are usually collected include household characteristics such as availability of water, electricity, type of toilet facility and other household facilities. Data was collected through a structured question. Questionnaire items requested information on demographic characteristics of respondents such as age, sex, ethnicity/population group, fertility and mortality at the household. Information on the socioeconomic characteristics of respondents was also

requested such as current schooling status, current employment status, and level of education, marital status, relationship with head of household, sex of head of household and household facilities. A census is a principal means of collecting basic population and housing statistics required for social and economic policy formulation, planning and programme interventions design, implementation and evaluation.

3.5 Variables

The dependent (outcome) and independent (explanatory) variables are presented in this section.

3.5.1 Dependent variable

The dependent variable in this study was poverty status and was assessed by the level of income. The level of income was assessed by what women heading households reported they earned in the 12 months preceding the census. This was used to categorise the women as poor if they earned below the minimum national income cut off point used to categorise households as poor and not poor if they earned above that level. Women who earned below the national cut off point were categorised as poor and coded "1" and those who earned above the cut-off point, were categorised as not poor and coded "0".

3.5.2 Independent variables

A number of explanatory variables were identified to explain the prevalence of poverty among female-headed households and these are described below by relevant demographic, socioeconomic and household characteristics. The demographic characteristics are age (which was categorised as less than 25, 25-34, 35-44 or 45 or higher); household size (categorised as one, two and three or higher); population group (categorised as African, Coloured, Indian or Asian or White). The occurrence of mortality was also assessed and categorised as at least one death and no death at all in the last 12 months. Additionally, place of residence was also assessed and categorised as urban and rural.

Among the socioeconomic characteristics of women, income was assessed and categorised as no income, less than R38,400 or more than R38,400. Women who earned no income and less than R30,000 were grouped together to form the category of women considered to be poor and those earning more than R30,000 were considered not to be poor. Women were also assessed for employment status and categorised as employed and unemployed. Furthermore, household characteristics of female-headed households were also collected to assess whether or not the level of income of women affected their access to household facilities. Household facilities (on which data was collected) included access to pipe water (which was categorised as yes in dwelling, yes in the yard, communal stand pipe and no access to pipe water). Other household characteristics on which data was collected included toilet facility (which was categorised as no toilet facility, flush toilet or pit latrine); access to electricity (categorised as no electricity or having electricity); and ownership of the residence (categorised as rented, owned house or free occupation but not owned). It is important that all the above independent variables are able to independently explain the change in the dependent variable. The stronger the correlation, the more difficult it is to change one variable without affecting the other. In essence a higher multicollinearity ensures that the results of the model are not a true reflection of the relationship between each independent variable and the dependent variable.

Furthermore, multicollinearity reduces the accuracy of the estimate coefficients which may negatively impact the statistical power of the model. This means that the p values of the independent variables that are significant may be over exaggerated.

3.6 Data analysis

Data was analysed using the Statistical Package for the Social Sciences (SPSS version 21) software. Analysis was done at three levels (univariate, bivariate and multivariate).

3.6.1 Univariate analysis

At the univariate level, the sample was described according to demographic, socioeconomic and household characteristics of respondents. Univariate analysis was used to describe the profile of women who reported to be female heads of households. Frequency distribution was also used to assess the prevalence of poverty among female-headed households. All the results were presented as frequency distributions. Descriptive analysis was carried out for the purpose of giving a brief summary of the data as well as to provide descriptive frequency characteristics of each variable considered in the study for higher level analysis (Cooper, 1983).

3.6.2 Bivariate analysis

This was the second level of analysis. According to Shumate and Palazzolo (2010), bivariate analysis takes four steps with the first step assessing whether the values of the dependent variable relates to the values of the independent variable. This is done by identifying the nature of the relationship between the two variables, especially in relation to the reference category. Secondly, bivariate analysis also indicates the direction of the relationship between the associated variables in order to assess whether or not the independent variable, in some way, influences the dependent variable (which in this case, is poverty status). Bivariate analysis also helps to reveal the significance of the relationship between variables under evaluation using the value of the Pearson's Chi-square statistic and the p value associated with each independent variables. Such method of analysis is also used to establish the pattern and differentials of poverty of female-headed households according to selected demographic, socioeconomic and household characteristics. This revealed the pattern and variation of poverty level of female-headed households through the different socio-demographic and household characteristics of women.

With the aid of Pearson's Chi-square test, the relationship between selected demographic, socioeconomic and household characteristics was determined. Due to the nature of the dependent and independent

variables, Pearson Chi-square test was considered to be the most relevant choice for the bivariate analysis.

In this regard, the form of the chi-square used for the analysis was of the form:

$$x^2 = \sum_{i=1}^l \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

The association between poverty status and selected demographic, socioeconomic and household characteristics was determined at 95% confidence interval and a 5% level of significance where variables which produced a p value of less than 0.05 in the chi-square test were considered to have a significantly influenced poverty status of female-headed households. On the other hand, variables with p values higher than 0.05 p value did not statistically influence the poverty status of women.

3.6.3 Multivariate analysis

At this level, the binary logistic regression model was used to examine predictors of poverty on the one hand and whether or not poverty status influenced the availability of selected household facilities on the other. In both cases, the independent variables selected for the multivariate analysis were those that had significant association with poverty at the bivariate analysis. These are variables with a p value of less than 0.05. Multivariate analysis refers to a broad category of methods used to predict variables that significantly influence the outcome variable after controlling for the effect of other variables simultaneously. In this analysis, the binary logistic model was chosen because of the dichotomous nature of the dependent variable which was either poor coded as "1" or not coded as "0". In this regard, the variables satisfied the conditions required for the use of the binary logistic regression model.

The model fit of the analysis was assessed using results of the omnibus model fit which indicated a p value of less than 0.0001, an indication that the model was a good fit. In fitting the logistic regression model, all selected demographic, socioeconomic and household variables were included in the model. Using the

binary logistic regression, the examination of the likelihood of poverty among female-headed households under the differing measurements of predictor variables was done.

Odds ratios were used to interpret results in this study. According to Bland & Altman (2000), the odds is the ratio of the probability that the event of interest occurs to the probability that it does not. This is often estimated by the ratio of the number of times that the event of interest occurs to the number of times that it does not. The odds ratios are very useful in the interpretation of results in that firstly, they provide an estimate (with confidence interval) for the relationship between two binary outcomes, usually coded “1” which is the event category and “0” which is the reference category. In this study, odds ratio is the likelihood of a female-headed household belonging to a category of an independent variable compared to the category of the same variable which was chosen as a reference category. The greater the odds ratios are from one, the greater the likelihood of female-headed households being poor. In the model, the reference category of the response variable is the measurement not poor coded as “0”. The logistic regression equation used in testing the model is of the form:

$$y = \alpha + \beta_1 X_{1i} + \beta_2 X_{2i} + \dots + \beta_n X_{ni} + \epsilon_i$$

$$y = \text{Log}_e \frac{P_i}{1 - P_i}$$

3.7 Ethical considerations

According to WHO (2011), in line with the sensitivity and confidentiality of information gathered, respect and protection of the confidentiality and anonymity of respondents was followed in the analysis of data. Recommended procedure was strictly adhered to when collecting, recording and processing data for analysis. Prior to the study, ethical clearance was obtained from the relevant government agency within the Statistics Office; all respondents provided informed consent; and they were treated as autonomous

agents able to control and determine their own responses. During the data collection process, all interviews were conducted in utmost privacy and only after securing the approval and confidence of respondents.

3.8 Limitations of the study

As is expected in large-scale data collection processes such as a census, it was possible that some households were not included in the data collection. This is particularly possible with hard to reach households and individuals due to their poor socioeconomic circumstances (such having no fixed place of abode). It was also possible that members of the public, including those travelling and illegal immigrants could have been excluded from the census. Nevertheless, significant efforts was made to minimise the number of individuals and households that could have been missed by massive public awareness about the census, spending at least a week in every area for data collection and using the de-facto method of data collection to avoid double counting while at same time, ensuring that data on all available household members, including visitors was collected.

3.9 Summary of chapter

Chapter three focused on the research methodology used in conducting the study. An introduction of the research procedure was provided, followed by the scope of the study/ study area and the research design. This was followed by a brief explanation of the sources of data, and description of instruments used in data collection. An explanation of the variables used in the study was provided as well as a detailed definition of the different variables and their measurements. The methods used in analysing data were described and an explanation of the three levels of data analysis provided (Univariate, Bivariate and Multivariate). The next chapter is the presentation of results.

CHAPTER FOUR

PATTERNS AND PREDICTORS OF POVERTY AMONG FEMALE-HEADED HOUSEHOLDS

4.1 Introduction

This chapter presents the results of the study. The results are presented at three levels as follows: The first level describes the profile of female-headed households according to selected characteristics of women and households. The second level provides an analysis of differentials in the status of household income (categorised as low and middle/higher according to individual characteristics of women and households). The aim of the analysis was to identify significant factors that influence low household income using Pearson's Chi-square statistic. The third level examined predictors of low household income of female-headed households. At the third level, which is the multivariate level, significant predictors of low household income were identified using the binary logistic regression model.

4.2 Profile of female-headed households

This section provides a detailed description of the profiles of female-headed households according to their individual characteristics.

4.2.1 Profile according to selected individual characteristics of women

The profile of female-headed households as described by individual level variables is presented in Table 4.1. The Table shows that the median age of women was 41 years. Majority of women were

in the 45 years or older age group followed by those in the 35-44 years age group (11.4%) and 25-34 years age group (19%). Only 6.4% of women were less than 25 years. The population of women analysed (over 92%), was predominantly black African followed by Whites with 5.8%. Coloureds and Indians/Asians represented only 1.6% and 0.2% of the study population respectively. Furthermore, more than 6 in 10 of female-headed households lived in urban areas; 35.2% lived in traditional homelands; while only 1% lived on farms. Additionally, the prevalence of unemployed women in the study area was 61.5%. Only 38.5% of women in the study area were employed.

Table 4.1: Distribution of female-headed households according to selected individual characteristics

Variables	Number	%
Age		
<25	703	6.4
25-34	2083	19.0
35-44	2462	22.4
45 and above	5741	82.2
Population group		
Black African	10148	92.3
Coloured	178	1.6
Indian/Asian	26	0.2
White	637	5.8
Place of residence		
Urban	7003	63.7
Traditional	3871	35.2
Farm	115	1.0
Employment status		
Employed	4236	38.5
Unemployed	6753	61.5
Total	10989	100.0

4.2.2 Household profile of female-headed households

In Table 4.2, a description of female-headed households is provided according to selected household variables. The variables include source of household water, type of toilet facilities, and access to electricity and ownership status of households. The profiles of the women according to

type of fuel used for heating and household size are also provided. These variables were used in the study because they are likely to be associated with level of household income.

Table 4.2 shows that majority (42.3%) of female-headed households obtained water from stand pipes in the yard within the household followed by 38.1% who obtained water from pipes in dwellings. 11.4% of respondents obtained water from communal stand pipes. Only 8.3% reported having no source of clean water. The distribution of female-headed households according to toilet facilities shows that over 6 in 10 households used flushed toilets, over 3 in 10 households used pit latrines while nearly 3% did not have toilets within the household.

Table 4.2: Distribution of female-headed households according to selected characteristics of households

Variables	Number	%
Source of household water		
In dwelling	4185	38.1
In yard	4645	42.3
Communal stand pipe	1248	11.4
No piped water	911	8.3
Type of household toilet facility		
None	306	2.8
Flush toilet	6753	61.5
Pit latrine	3754	34.2
Others	176	1.6
Availability of household electricity		
No	1266	11.5
Yes	9723	88.5
Source of fuel for heating		
None	1515	13.8
Electricity	7784	70.8
Gas	172	1.6
Others	1518	13.8
House ownership		
Rented	2334	21.2
Fully owned	5070	46.1
Free not owned	2692	24.5
Partially owned	893	8.1
Household size		
1	2132	19.4

2	2076	18.9
3	1983	18.0
4	1666	15.2
5+	3133	28.5
Total	10989	100.0

Only 1.6% used other facilities, including bucket toilets and chemical toilets. Furthermore, majority of households (88.5%) had access to electricity. However, only 11.5% reported they had no access to electricity.

Table 4.2 also presents data on the distribution of female-headed households according to ownership of houses. From the table, 46.1%, 24.5% and 21.2% of female-headed households fully owned their houses, lived in free but not owned houses and rented houses respectively. Only 8.1% lived in partially-owned houses, an indication that they were still paying their housing loans. Table 4.2 further shows that just over 7 in 10 of the households used electricity for heating, 13.8 each used other sources of fuel, including wood for heating and did not heat their homes at all. Only 1.6% of female-headed households used gas for heating their homes. Regarding the distribution of female-headed households according to size of household, nearly 3 in 10 and 19.4% of female-headed households had 5 or more members and only 1 member respectively within the household. 18.9% and 18% had 2 and 3 members respectively in the household. Only 15.2% of female-headed households had 4 members in the household.

4.3 Level of household income

The original data as processed by Statistic South Africa presented the level of household income at three. These are presented in Figure 4.1. The Figure shows that household income of female-headed households in the North West Province is predominantly low. Over 8 in 10 female-headed households had low household incomes while only 16.1% had middle household incomes.

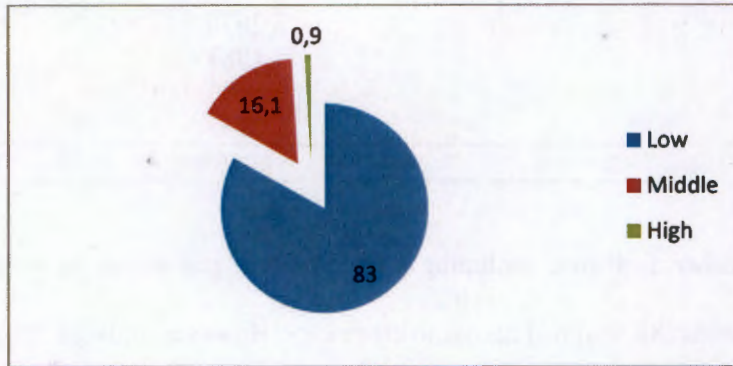


Figure 4.1 Distribution of female-headed households according to household income

Furthermore, less than 1% of female-headed households in the Province reported a high level of household income. For further multivariate analysis, the level of household income was regrouped into low and middle/higher levels and are presented in Figure 4.2. The results revealed that 83% and 17% of female-headed households had low and middle/higher household incomes respectively.

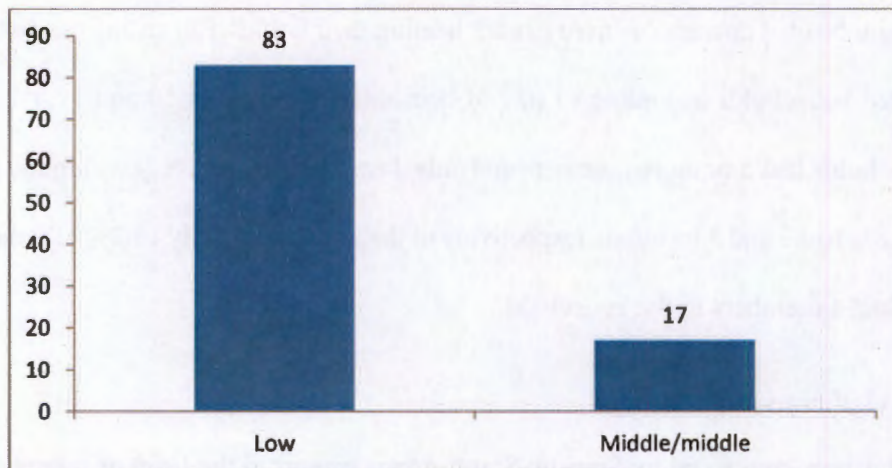


Figure 4.2 Distribution of female-headed households according to household income

4.4 Differentials in household income

This section presents differentials in household income of female-headed households. The presentation is done at two levels. The first level presents differentials according to individual characteristics of women while the second level presents differentials according to characteristics of households of female-headed households.

4.4.1 Differential in low household income according to individual level variables of women

Age is an important determinant of income and could be used to assess the level of income poverty within a population. This is because income poverty decreases from a young age to middle age and starts to increase as people grow older. In this study, differential in low household income among female-headed households was assessed according to age of head of household and the results are presented in Table 4.3. The Table shows that low household income of female-headed households is generally high (83%). Low household income is more prevalent (at 91.9%) among female-headed households with the head of household less than 25 years followed by those aged 45 years or older at nearly 83%. Low household income is lower among female-headed households aged 35-44 years at 81.2%. The results show that low household income among female-headed households is significantly associated with age at $p < 0.0001$.

Furthermore, Table 4.3 presents differentials in low household income among female-headed households according to population groups. In South Africa, more than 5 decades of apartheid created significant socioeconomic differences between the four main population groups. In this study, differentials in low household income according to population groups were assessed and the results are presented in Table 4.3. The results revealed that low household income was highest at nearly 85% among households headed by black African women, followed by nearly 8 in 10

households headed by Coloureds and just over 6 in 10 households headed by Indians. Conversely, only 54.6% of households headed by White women had low household incomes. Differentials in low household income of female-headed households is statistically and significantly associated with population groups at $p < 0.0001$.

Table 4.3: Differentials in poverty among female-headed households according to characteristics of women

Variable	Household income status		X ²
	% low income	% middle/high income	
Age			
<25	91.9	8.1	45.7****
25-34	82.5	17.5	
35-44	81.2	18.8	
45 and above	82.9	17.1	
Population group			
Black African	84.8	15.2	393.6****
Coloured	83.7	16.3	
Indian/Asian	65.4	34.6	
White	54.6	45.4	
Level of education			
No/primary education	85.1	14.9	125.3****
Secondary or higher	55.4	45.6	
Place of residence			
Urban	79.7	20.3	154****
Traditional	89.0	11.0	
Farm	87.0	13.0	
Employment status			
Employed	68.4	31.6	1134.1****
Unemployed	92.2	7.8	
Total	9123	1866	
	*=p<0.05	**=p<0.01	***=p<0.001
			****= p<0.000

Place of residence is an important determinant of household poverty. In this study, differentials in household incomes of female-headed households was assessed and the results are presented in Table 4.3. The Table shows that low household income is common among female-headed

households in traditional rural areas (89%), followed by female-headed households living on farms (87%). Nearly 8 in 10 female-headed households in urban areas reported low household incomes. The Table further shows that low household income among female-headed households is statistically significant with place of residence at $p < 0.0001$.

Previous studies have identified employment status as an important determinant of income. These studies were able to demonstrate that level of income varies according to employment status. In this study, differentials in low household incomes of female-headed households was assessed according to the employment status of the head of households and the results are presented in Table 4.3. The Table shows that over 9 in 10 female-headed households (in which the head of household was unemployed) had low household incomes compared to 68.4% among female-headed households in which the head of household was employed). The study revealed that low household income of female headed household is statistically significant with employment status of head of household at $p < 0.0001$.

4.4.2 Differentials in low household income according to selected household variables

Table 4.4 presents differentials in low household income according to selected characteristics of female-headed households. The Table shows that irrespective of the source of household water, most female-headed households are poor. The Table further shows that majority (86.1%) of female-headed households with low household incomes obtained household water from communal stand pipes (94.2%) followed by over 9 in 10 who had no access to household water and 9 in 10 who obtained household water in the yard. However, only nearly 7 in 10 female-headed households with low household incomes obtained water inside their dwellings. The level of household incomes of female-headed households is significantly associated with source of

household water at $p < 0.0001$. This suggests that there is an association between household source of water and poverty among female-headed households.

The type of household toilet facility is an important indicator of poverty. Poor households are often associated with lack of toilet facilities mainly because their household incomes are far too low to afford appropriate toilet facilities. The differentials in low household income among female-headed households according to type of household toilet facilities are presented in Table 4.4. The Table shows that with nearly 96%, female-headed households with no toilet facility had low household income, followed by about 9 in 10 households with pit latrines. About 88% of households had other types of toilet facilities. Conversely, nearly 8 in 10 female-headed households with flush toilets had low household income. The results show that low household income among female-headed households is significantly associated with type of toilet facility at $p < 0.0001$.

Furthermore, differentials in low household income among female-headed households was examined according to access to electricity and the results are presented in Table 4.4. Previous studies have associated access to electricity with level of income. The results presented in Table 4.4 show that over 95% of female-headed households with no access to electricity had low household income. Conversely, 81.4% of female-headed households with access to electricity also reported low household income. Table 4.4 further indicates that low household income among female-headed households is significantly associated with access to electricity at $p < 0.0001$.

Source of fuel for household heating is an indicator of income level. Low household income has been associated with type of fuel used for household heating. In this study, the effect and differentials in household income of female-headed households was examined according to source

of fuel for heating and the results are presented in Table 4.4. The Table shows that the prevalence of low household poverty was highest among female-headed households reporting other sources of fuel (95%), including wood and kerosene, followed by no source of fuel for household heating (91.6%). Nearly 80 and 68% of female-headed households with electricity and gas respectively (for household heating) reported low household income.

Table 4.4: Differentials in poverty among female-headed households according to characteristics of households

Variable	Household income status		X ²
	% low income	% middle/high income	
Source of household water			
In dwelling	69.7	30.3	858.3****
In yard	90.1	9.9	
Communal stand pipe	94.2	5.8	
No piped water	92.8	7.2	
Type of household toilet facility			
None	95.8	4.2	377.4****
Flush toilet	77.6	22.4	
Pit latrine	91.6	8.4	
Others	87.5	12.5	
Availability of household electricity			
No	95.3	4.7	154.1****
Yes	81.4	18.6	
Source of fuel for heating			
None	91.6	8.4	334.2****
Electricity	79.4	20.6	
Gas	68.0	32.0	
Others	95.0	5.0	
House ownership			
Rented	79.4	20.6	781.5****
Fully-owned	86.0	14.0	
Free, not owned	90.8	9.2	
Partially owned	52.0	48.0	
Household size			
1	88.5	11.5	56.6****
2	81.8	18.2	
3	81.3	18.7	
4	81.2	18.8	
5+	82.2	17.8	

Total	9123	1866
*=p<0.05	**=p<0.01	***=p<0.001
		****= p<0.000

As expected, households using electricity and gas for heating reported lower proportions of female-headed households with low household incomes. The result shows that low household income among female-headed households is significantly associated with source of fuel for household heating at $p < 0.0001$.

House ownership is an important indicator of socioeconomic status. Previous studies on household ownership and level of income found that low household income is an important determinant of lack of housing. In this study, differential in household income among female-headed households was assessed according to household ownership status and the results are reported in Table 4.4. The result shows that just over 9 in 10, nearly 9 in 10 and 8 in 10 female-headed households with free, not owned houses, fully-owned houses and rented houses respectively had low household income. Surprisingly, over 5 in 10 female-headed households with partially-owned houses had low household income. The result also shows that low household income among female-headed houses is significantly associated with ownership of houses at $p < 0.0001$.

In this study, differentials in low household income among female-headed households were assessed according to size of household. The analysis revealed that the proportion of female-headed households who reported low household income declined with household size from 88.5% among female-headed households with one member to just over 8 in 10 among female-headed households with 2, 3 and 4 members. However, there was a slight increase of household that reported low incomes among female-headed households with 5 or more members. The results also revealed that low household income among female-headed households was significantly associated with household size at $p < 0.001$.

4.5 Predictors of poverty of female-headed households

Predictors of poverty in female-headed households were assessed at individual and household levels. The individual level predictors of poverty among female-headed households are presented in section 4.5.1 while predictors of household level poverty among female-headed households are presented in section 4.5.2.

4.5.1 Individual predictors of poverty among female-headed households

Individual level variables predicting poverty among female-headed households include current age of women, the population group of the women, place of residence and employment status. The results are presented in Table 4.5. The Table shows that employment status is a significant predictor of poverty among female-headed households, an indication that the likelihood of being poor is nearly 4 (CI=3.55-4.43) times significantly more likely if the women were not employed. The result also shows that households headed by women with no/primary education are 1.25 (CI=0.21-0.97) times significantly more likely to be poor than households headed by women with secondary or higher education.

Conversely, Table 4.5 shows that female-headed households are significantly less likely to have been poor if they are aged 25-44 (OR=0.42, CI=0.33-0.53); 35-44 (OR=0.67, CI=0.58-0.78); and 45 years or older (OR=0.72, CI=0.63-85). Additionally, examination of different population groups revealed that compared to African female-headed households, Coloureds female-headed households are 52% (CI=0.39-0.59) significantly less likely to have been poor. The results presented in Table 4.5 also show that female-headed households in urban areas were significantly less likely to have been poor. The Table further shows that compared to female-headed households in rural areas, those in urban areas are 24% (CI=0.64-0.90) significantly less likely to have been poor.

Table 4.5: Logistic regression model showing Odds Ratios predicting poverty of female-households according to characteristics of women

Variables	B	OR	CI
Age of women			
<25 ®		1.00	
25-34	-0.87	0.42***	0.33-0.53
35-44	-0.40	0.67***	0.58-0.78
45+	-0.33	0.72***	0.63-0.85
Population group			
African ®		1.00	
Coloured	-0.73	0.48***	0.39-0.59
Indian/Asian	0.39	0.67	0.45-1.02
White	-0.03	0.97	0.48-1.98
Level of education			
No/primary	0.231	1.25**	0.21-0.97
Secondary or higher		1.00	
Place of residence			
Rural ®		1.00	
Urban	-0.28	0.76**	0.64-0.90
Employment status			
Employed ®		1.00	
Unemployed	1.38	3.96***	3.55-4.43

*=p<0.05 **=p<0.01 ***=p<0.001 ****= p<0.000

4.5.2 Predictors of household poverty among female-headed households

Table 4.6 presents factors predicting poverty of female-headed households according to selected characteristics of households. The characteristics analysed include source of household water, type of household toilet facility and availability of household electricity. Also analysed were source of household heating and household ownership. The Table also shows that female-headed households are significantly more likely to have been poor if they did not have a source of household pipe water (OR=2.01; CI=1.60-3.04) compared to female-headed households with pipe water in the yard. Female-headed households are 1.1 (CI=1.27-2.37) times significantly more likely to have been poor than those with no household toilet facility if they had a pit latrine.

Table 4.6: Logistic regression model showing Odds Ratios predicting poverty of female-headed households according to selected characteristics of households

Variables	B	OR	CI
Source of household water			
In yard ®		1.00	
In dwelling	-0.24	0.79*	1.57-2.56
Communal stand pipe	0.10	1.11	0.88-1.39
No piped water	0.69	2.01***	1.60-3.04
Type of household toilet facility			
None ®		1.00	
Flush toilet	-0.31	0.74	0.47-1.17
Pit latrine	0.09	1.09*	1.27-2.37
Availability of household electricity			
No ®		1.00	
Yes	-1.24	0.29****	0.24-0.34
Source of household heating			
None ®		1.00	
Electricity	-0.87	0.92	0.74-1.14
Others	-0.39	0.48***	0.25-0.75
House ownership			
Free housing, not owned ®		1.00	
Rented	-0.16	0.17*	0.48-0.98
Owned	-0.310	0.37**	0.18-0.57
Household size			
1 ®		1.00	
2	-0.66	0.52****	0.46-0.58
3	-0.25	0.77****	0.70-0.87
Experience of household mortality			
No ®		1.00	
Yes	-0.20	0.82	0.63-1.10

*=p<0.05 **=p<0.01 ***=p<0.001 ****= p<0.000

However, the analyses revealed that as expected, female-headed households with household water in the dwelling are nearly 21% (CI=1.57-2.56) significantly less likely to have been poor than female-headed households with pipe water in the yard. Furthermore, Table 4.6 shows that female-headed households with electricity are nearly 70% (CI=0.24-0.34) significantly less likely to have been poor compared to female-headed households with no electricity. The effect of type of heating

facility on poverty status of female-headed households was also assessed. The result presented in Table 4.6 shows that compared to female-headed households with no heating facility, those with gas heating are 52% (CI=0.25-0.75) significantly less likely to have been poor. Female-headed households with rented houses and owned houses are 0.17 (CI=0.48-0.98) and 0.37 (0.18-0.57) times respectively significantly less likely to have been poor. The role of household size in predicting poverty in female-headed households was also examined and the results are presented in Table 4.6. The Table shows that female-headed households with 2 and 3 household members are 0.52 (CI=0.46-0.58) and 0.74 (CI=0.70-0.87) times significantly less likely to have been poor compared to female-headed households with only one member.

4.6 Summary of chapter

This chapter has presented the profiles of female-headed households according to individual level characteristics of women and characteristics of households. It also described the level of household income. The chapter has also presented differentials in household income according to characteristics of individual households and according to women and female-headed households respectively. At the third level, predictors of low household income were identified and explained. The next chapter presents the results of the multivariate analysis.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The aim of this study was to examine the relationship between female-headship households and household poverty in the North West Province, South Africa. This was done using data obtained from the 2011 Census of South African. This chapter presents the summary of main findings, the discussion of main results, conclusion and recommendations.

5.2 Summary of findings

The major findings from the study revealed that most respondents were in the middle to older age groups and lived in urban areas of the North West Province. The following are the main findings of the study:

- Majority of female-headed households were unemployed but had access to electricity, used the flush toilet facility, fully owned their homes and their source of water was within their yards;
- Majority of female-headed households had low household incomes with less than 1% in the high household bracket;
- Results of the bivariate analysis revealed that low household income was significantly associated with age of female head, population group, level of education, place of residence, employment status, source of water, type of household toilet facility, availability of electricity, sources of fuel for heating, household size and house ownership;

- At the multivariate level, the results revealed that the most important determinants or predictors of poverty at individual level were age of women, level of education, place of residence and employment level. While at household level, the results showed that availability of household electricity and household size were predictors of poverty among female-headed households in the North West Province.

5.3 Discussion

Female-headed households are prevalent in the North West Province and are consistent with the level observed elsewhere in South Africa. According to the 2011 Census, there is a growing number of female-headed households, although the average household was still headed by men. Of the 15 million households counted during the 2011 Census, nearly 30% of all households consisted of traditional household families made up of married parents and their children. The Western Cape and Gauteng provinces had the highest number of households headed by men (with about 70%) with most female-headed households living in the Eastern Cape and Kwa Zulu Natal provinces. The main reasons advanced for the increase in female-headed households are associated to the desire for independence by women (Stats SA, 2011).

About one in four households in Africa is headed by a woman. However, those in Southern Africa are substantially higher than anywhere in Africa. West African countries are least likely to have female-headed households (Van De Walle, 2015). It is postulated that economic growth brings lower female-headship as it reduces the migration by men to other economically vibrant areas. However, changes in social norms may also contribute to the current state of affairs where women would prefer to have children on their own without necessarily living with a male partner (Stuart, 1996). In a study conducted in the Bophelong area, over 70% of women preferred staying alone,

citing reasons of wife beating and fear of non-acceptance of children by the new partner if they were to engage in another marriage (Dubihlela, 2010).

In most societies, women play an important role in terms of supporting their families and have thus, assumed the role of caregivers and heads of households. However, in their assumption of this role as bread winners, they face a number of challenges with regard to education, income earnings, basic human rights, and economic opportunities making a case for targeting female-headed households to reduce poverty more critical than ever (Rajaram, 2009).

In this study, results of the multivariate analysis revealed that older female-headed households were less likely to be poor, thus reducing the likelihood of living in poverty. This is because older females are expected to be working and are in a better position to support their families. It is also postulated that older females have accumulated some savings as a result of their long services or employment history compared to younger females who may have just started their working careers or are unemployed (Felker and Woo, .2012; UNDP, 2002). A recent study conducted in Bophelong also revealed that the age of female heads of households was significantly associated with poverty such that the older the age of the female household head, the lesser the chances of poverty in that household (Sekhampu, 2012). Females between the ages of 25 to 44 constitute those in their prime working ages and, at least, should have attained a form of tertiary education which is a pre-requisite for getting better employment opportunities. Education is not only a consumption good but also an investment as it leads to increased productivity, leading to higher earnings and, therefore, lower poverty (Living conditions in SA 2016).

Education of females also plays a significant role in predicting the likelihood of poverty in the household. The results revealed that those with no or primary education, were significantly more

likely to live in poverty than those with secondary or higher education. As a result of no or limited education background, the female head is unable to enter the labour market and increase chances of receiving better incomes required to improve their overall living standards and that of their families (Rajaram,2009). Female-headed households with no education end up in the informal sector where they are exploited and receive low pay, leading to poverty (Dubihlela, 2010).

The results also showed that place of residence is associated with poverty of female-headed households. This could be explained by the fact that the place of residence influences socio-economic opportunities which may increase or decrease the chances of employment. The results also revealed that female-headed households in urban areas are less likely to be poor and thus, living in poverty than female-headed households in rural areas. This finding is consistent with a study conducted in Vietnam which found that female-headed households in rural areas were more vulnerable to poverty than female headed households in urban areas (UNDP, 2002). It is plausible that female-headed households in urban areas are actually employed in formal jobs and, therefore, are in a better position to provide adequate support to their families. This is supported by a study on the economic challenges of female-headed households in Africa where female-headed households in urban areas were less deprived in terms of assets than their rural counterparts (WHO, 2005). In contrast, a study in the United States also found that female-headed households in non-metro and non-central city residents had higher poverty levels than those in suburban metro residents (Snyder *et al.*, 2006).

As expected, the finding of this study reveal that women (who were unemployed) were poorer than those who were employed. Being employed increases the chances of affordability of basic services as well as other durable goods that can contribute to improved standards of living. The term

unemployment is a broad concept and can create challenges, especially when it comes to defining it as it also incorporates underemployment where people end up taking jobs below their skills level. The high levels of unemployment in the Province could lead to poverty among affected households. There could be various reasons for the high levels of unemployment such as lack of economic opportunities or a weak economic base where the informal sector is dominant. The informal sector, however, is characterised by low and inconsistent salaries/wages with no additional benefits. Several studies have pointed to the fact that women in developing countries are frequently employed in the informal sector and work in lower occupational positions than their male counterparts (Lopez-Carlos and Zahidi, 2005; United Nations, 2005).

At household level, female-headed households who had access to electricity and used gas as their source of heating, were less likely to be living in poverty. According to the National Income dynamics study, use of electricity for cooking and lighting by female-headed households has been on the increase in the North West Province representing 82% and 73% respectively (Bhorat *et al.*, 2009). This may partly explain why 7 out of 10 households have access to electricity in this study. Interestingly, the results also showed that larger female-headed households were less likely to be poor, thus minimising the chances of being vulnerable to poverty. This could be due to the fact that there are several members of the household who might be working, thus boosting the overall annual income of the household. The presence of extended kin can also reduce vulnerability by bolstering income-earning capacity (Chant, 1997). However, where households are mainly made up of young children with only one breadwinner may increase the chances of poverty, brought about by the urgent need for more basic services, including the provision of education, household and food insecurity (Hackett *et al.*, 2008). A recent study conducted in the North West Province revealed that where the household size exceeded four people, poverty was more likely if the

household had a single breadwinner (Dubihlela, 2010). The survival means employed by a single breadwinner could be to borrow from existing neighbours and induce rationing, including involuntarily skipping of meals.

5.4 Conclusion

Although South Africa has been experiencing an increase in female-headed households exposed to poverty in all racial groups, the proportion of poor female-headed households is significantly higher among black women. This pattern of household poverty has also been experienced in the North West Province. This has warranted the need to investigate factors that contribute to the increase in poverty among female-headed households in the Province. Consistent with evidence that is available elsewhere, the increase in female-headed household in the North West Province has been associated with poverty. The main factors predicting the higher level of poverty in female-headed households were: age group of women; place of residence; employment status; marital status; and household size. Based on the results presented in this study, it could, therefore, be concluded that the chances of female-headed household being poor or living in poverty in the North West Province are high and are influenced by socio-demographic characteristics of women (Living Conditions of Households in South Africa 2008/2009).

5.5 Recommendations

The current findings of this study should act as a catalyst in creating programmes that are geared towards addressing the needs of female-headed households. This study may have focused on the North West Province but its findings could still be used to draw similar programmes for other areas with similar socio-economic characteristics as the North West Province. Based on the findings of the study, the following recommendations are advanced:

- Considering the fact that two-thirds of female-headed households were unemployed, there is an urgent need to provide job opportunities for these females as they have a huge task of supporting their families. This would go a long way in boosting their income levels, which is important for their ability to provide basic services. Other plausible alternatives could be to train family members of female-headed households with skills that can enable them enter the job market.
- There is a need to put in place special support systems to support young females who, unfortunately, have to support their families. Opportunities should be given to such females to further their education in order to be able to stand higher chances of employment. This would also go a long way in preventing them from engaging in societal ills such as prostitution.
- Since there is a direct link between affordability of services such as electricity and water and income earned, there is a need to put systems in place in order to ensure that those with no income or earning less than a particular level of income per annum, are exempted from paying for certain services. Such services could also be subsidised in order to allow poorer female-headed households to afford such services, especially in rural areas.
- Finally, as already indicated, there is also a need to focus on gender-based interventions based on ethnicity. Results obtained in this study show that Black female-headed households are more vulnerable to poverty than Coloured female-headed households. (Stats SA, Community Survey 2017).

5.6 Recommendations for future research

- It is recommended that future research should explore and identify main factors predicting the increase in female-headed households in the North West Province. Such research

should also examine survival mechanisms of female-headed households, especially those who are not employed and yet, must provide for their households.

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