

“My family eat this money too”: pension sharing and self-respect among Zulu grandmothers

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Abstract

The non-contributory state old-age pension is one of the main sources of income for poor households in South Africa. It is usually assumed that pension income is shared by co-residents in multigeneration households. A study undertaken among urban, peri-urban and rural female pensioners in late 1995 explored the significance of pension income for the household budgets of multigeneration households. In individual and focus-group interviews with 50 grandmothers who were all pensioners, the study inquired into the meaning of pension income for family welfare and the self-respect and empowerment of pension recipients. The study found that pensioners regarded the pension as individual rather than family income, although pension sharing was the norm. The amount of the pension was inadequate for family needs, although most households applied numerous methods of adding value to pension monies. The pension enhanced the self-respect of older women who prided themselves in their economic self-reliance and creditworthiness. Grandmothers derived pleasure and self-esteem in pension sharing but were also frustrated that their own needs were neglected in the interests of family welfare. To increase the benefits of pensions to older women, the grandmothers recommended that the income-earning opportunities of the younger generation should be improved. Widows, particularly those who likened government transfers to remittances from their deceased husbands, looked to the government to provide education and jobs for their children and grandchildren in future.

Introduction: pension sharing and poverty

Older women are generally overlooked as agents of development. Yet in many developing countries they make an important contribution to the economy by working in paid and unpaid jobs (Rix, 1991). In South Africa the majority of older women are state old-age pensioners. Government transfers and remittances represent two of the most important sources of income for poor households in rural areas (Ministry in the Office of the President, 1995). A commonly-held assumption is that pensioners pool their pension money with other sources of income in the household (Ardington & Lund, 1995). As the vast majority of African pensioners live in three-generation households, pension sharing is very likely to be a common practice. According to one school of thought, the expectation is that pension monies will be spent on items that will enhance family wellbeing and the life chances of individual household

members. Beyond the most basic of needs, pension income will contribute to children's education, medical expenses and the job search, and will not support "vices" or luxuries such as alcohol or entertainment. Unpublished income and expenditure studies tend to support this viewpoint. Nevertheless there are numerous unknowns concerning the practicalities of pension sharing and its effect on family welfare and inter-generational relations. For example, little is known about the process of drawing up the household budget in pensioner households and prioritizing the needs of individual household members. This study aimed to produce qualitative evidence on pension expenditure to complement quantitative studies under way to explore these types of questions.

The study

To better understand the social as well as the economic significance of pension earnings, an inquiry was conducted among female pensioners to explore the manner in which they spent their pension income. The inquiry was part of an on-going larger study of grandmotherhood and intergenerational respect relations.

In-depth interviews were conducted with 50 grandmothers singly or in groups in September and October 1995. Accounts of individual experiences were probed in interviews with individuals. The focus-group method was considered the ideal vehicle to elicit the underlying norms, attitudes and opinions of pensioners on pension expenditure in general (Knodel, 1995). Topics discussed included an assessment of the contribution that pensions made to the wellbeing of the respondent and her family, how the pension money was spent, and the proportion and type of expenditure on self and family. Further probes explored popular perceptions of pensioner and grandmother status, and the manner in which pension monies and pensioner status contributed to self-esteem and standing in the family and wider community.

Interviews were conducted in Zulu by the second author using a prepared guideline. The interviews took on the form of an intergenerational discourse characterized by the older women counselling the younger researcher. Interviewees tended to address the interviewer as "my child" in acknowledgement of her youth and need to learn from the experiences of older women (cf. Makoni, 1996: 11). The interviews were taped except in the case of a group interview conducted with women in Tugela Ferry which was recorded from memory. The interview protocols which were prepared by the second

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author are verbatim translations into English of the entire conversations held with the women. Commentary on topics under discussion here were content-analyzed according to recurrent themes.

This account is based exclusively on the information and commentary supplied by the 41 grandmothers in the survey who were also pensioners: Two grandmothers in this group indicated that they were receiving disability rather than old-age pensions. In one case the pension had lapsed but the pensioner hoped that payments would be resumed in the near future.

The sample

Pensioners were interviewed individually and in groups in urban, peri-urban and rural areas of KwaZulu-Natal. Individual interviews were carried out among women living in the formal and shack areas of Umbogintwini which lies to the south of Durban and in three townships in the greater Durban area: Lamontville, Umlazi and Clermont. Pensioners were contacted mainly at pension pay points for individual interviews. Group interviews were conducted with older women in peri-urban Inanda on the outskirts of Durban and in the traditional rural areas of Tugela Ferry and Kranskop. Three of the ten grandmothers in the group interviewed in Inanda were pensioners. The four interviewees in Kranskop, all grandmothers and pensioners, included a chief's mother and widows who had been party to polygamous marriages. Four of the six grandmothers interviewed in Tugela Ferry were pensioners. The older women interviewed in group sessions were brought together by a local contact person.

Additional individual and household information was collected from the 30 women interviewed individually in the urban and peri-urban areas. The age of the respondents who were pensioners ranged from 57 years (a disability pensioner) to 83 years. The average age of the pensioners was 67 years. Twenty-five of the women were widows. The estimated average household size was 6,8 persons. An estimated 109 grandchildren and great-grandchildren were co-residents in the households. The reported sources of income for the 30 households were full-time jobs (13), part-time jobs (5) and pensions (30). In addition, one respondent indicated that she received welfare grants for three resident grandchildren. One household in this group was drawing two pensions for an elderly couple. The only source of income in 14 of the households was a pension income. In five cases between nine and 12 persons were dependent on a state old-age pension which was the only source of income for the household. Grandmothers were asked to indicate their socio-economic status on a descriptive scale ranging from "scraping an existence," to "making ends meet," "living comfortably" and "wealthy." With the exception of a grandmother who stated that she and her family were "scraping an existence," all indicated that they were "making ends meet" but had "no luxuries."

The four Kranskop grandmothers reported a total of eight grandchildren; the three pensioners in the Inanda group reported a total of 18 grandchildren, of whom 12 were co-resident.

It was evident that many of the women had experienced violence in their daily lives. One woman had taken refuge in the township after fleeing the violence in an area on the south coast. The Kranskop women told the researcher that they had lost all their possessions in faction fights in the area. Violence was reported to be endemic and hindered development activities in Tugela Ferry and Inanda. Some of the women had also known domestic violence, family disputes and personal hardships. A few widows had fought hard to keep their property after their husbands' death. One woman described

how she had been humiliated in a public court case which had damaged her self-esteem and status in the community. Two women had received threats to their lives from children and relatives. One of these women had been accused by her children and stepchildren of murdering her husband. Another woman's life was in danger when her house was firebombed – supposedly by members of the family. She had fled to her home area and rebuilt a house using her pension monies.

All the grandmothers in the survey lived with family, in the majority of cases in three-generation households. One grandmother lived in a granny flat on her child's property. Caring appeared to be second nature to most of the grandmothers in the study. One couple living on a disability grant and a state old-age pension had taken in a neighbour's child. Many grandmothers looked after the illegitimate children of their teenage daughters and granddaughters. One of the Inanda grandmothers was supporting seven orphaned grandchildren on her pension. To add to the burden, some grandmothers were caring for physically or mentally disabled children or grandchildren.

Results

This report on the findings is divided in two parts. The first part focusses on the economic significance of the pension, expenditure of pension income and budgeting. The second part deals with the social significance of the pension income for intergenerational relations. The report follows the flow of conversation closely. Informants are identified numerically (individual interviews) and alphanumerically (group interviews) at the end of excerpts from the interviews. Select background information on the individual informants is given in Note 1.

Pension budgets

One of the first questions put to the pensioners was how the pension helped them and their families. A further probe inquired into all the goods and services which pension monies had bought in the past month. According to the responses elicited through these probes, the pension is a wonderfully flexible resource. Pensioners stressed that their pension met a wide range of needs. "I pay for many things," was the typical response. In the case of pensioners who were the sole breadwinners in the family, the variations on the typical response were "I paid for everything," "I do everything," and "I buy everything they need."

The bundle of goods and services which a pension buys varied from one household to the next. Chart 1 shows the major items purchased with pension monies in approximate order of frequency of mention and perceived importance.

Reports indicated that pension monies were used primarily to meet basic needs. Food was a major expenditure item in almost all households – "the main thing is food" – followed by clothing.

Clothes and food. I also buy clothes for the children. (6)

I buy all types of bags, e.g. sugar, flour. I also buy tea, oil, this and that, and it gets finished. (KR2)

It helps me because I do everything. ... I use this money. I buy food, I buy clothes. Even though it does not satisfy me, it makes ends meet. (3)

Virtually all pensioners lamented that the amount of the pension paid to them was not all that helpful because it was "finished" before all their basic needs were met. This viewpoint was common to pensioners living in town and country. A Lamontville widow who admitted that she still owed the

Chart 1
Major expenditure items

Food
Clothing and footwear
Household utilities
– Electricity
– Telephone
– Water
– Rates
– Rent
Household ("things for the house") and consumer goods
Education (school fees, school uniforms and shoes, bus fare)
– Creche fees
Transport
Medical expenses
Stokvel contributions
Burial society dues
Church dues
Savings

everything that we don't have at home, even small things like salt, everything I buy ... (4)

Extended basic needs

In urban areas, increasingly higher standards of living have introduced new financial commitments for township households. It was evident that for some households electricity was a major expenditure item. Electricity figured as a costly but taken-for-granted expenditure item in more than half of the households. Noteworthy is that in a number of reports on household expenditure electricity featured as the first item on the list.

I bought an electricity card – it is too expensive, rice, mealie meal, all these things, and bread, tea, coffee and Cremora, etc. I also went to see many, many doctors last month. (13)

[Last month] I paid the electricity bill and the telephone bill. I also paid the R30 that my granddaughter owed at school. I bought food with the rest of the money. (16)

I pay for my electricity bill, for water and a waste-paper basket. I also buy food and clothes. (18)

This money is too little, I cannot afford everything. So I pay the electricity bill and house rates. I also buy clothes and food. I also use it if I go to see the doctor. (14)

Attitudes to electricity were ambivalent: it was both a blessing and an economic burden. In response to the question on how the pension was useful to her, an Umlazi pensioner replied without hesitation: "I pay for electricity." For another woman, the fluctuations in the household's electricity bill represented the single greatest problem in managing her pension budget. The women in the survey repeatedly complained that "food is very expensive." In the urban areas the echo was: "Electricity is very expensive."

This electricity ... it is so expensive. Sometimes the bill goes to R200 and sometimes less than that. This electricity is the main problem. Even if you try to save electricity, it remains the same. (10)

Medical expenses

Medical expenses were a major expenditure item for both rural and urban households. Many respondents spontaneously reported that they spent pension monies to care for their own health. Others confirmed expenditure on health care in reply to probes. Simply the knowledge that money was available for health care should it be required, appeared to be reassuring for many pensioners.

It helps me because it meets all my needs. I buy food. I go to the doctor if I am sick. I also ask the Zulu traditional healer to come and heal me if I am sick. It really helps me. ... I am proud because I get everything I need using this pension money. I know even if I am sick, I will use this pension and go to the doctor and get well. (KR4)

I bought food. I also went to the doctor in Durban. Doctors examined me and I came back. It [the pension] was finished. (KR1)

I go to the doctors. Even children use this money when they go somewhere and when they are ill. (KR3)

If I get sick I go to the doctor using this pension money. (18)

I buy clothes and go to the doctor. I am sick all the time. (15)

local shopowner R200, summed up her expenditure list under only two headings: "I bought food and paid my bills and that's all. It's finished."

Worth noting is that expenditure on basic needs, such as food and clothing, also met higher-order needs, such as social and religious participation.

The main thing is food and electricity. If there is change from this pension money I give it to my children to buy shoes or clothes because they like going to church. (1)

I do everything for them, like buying a goat and slaughtering it and communicating with the ancestors. I buy food and clothes for them. (KR4)

Basic expenditure patterns varied according to location. In rural areas basic items were mainly food and clothing. Closer to town, modern utilities and conveniences were also considered essential to urban living.

I bought a goat. I slaughtered it and ate the meat. I bought food from the shop. I bought beans. That's all I bought. This money gets finished quickly because food is expensive in the shop. (KR2)

I paid my house rates. I bought food. I paid my shop account for the stove I bought on account. I finished it last week. I also pay for my telephone bill because there is a telephone at home. (19)

Food is so expensive, especially meat, so food takes much of this pension money. I paid for electricity – the bill is very high. I also paid for water. We need a telephone, but the problem is we cannot afford it. (10)

[Last month] I paid R210 for my cupboards and R20 for my curtains. I bought things for the family: rice, mealies, vegetables. My bed. You know, once you change the money you use all of it. I gave the family R50 for meat. I buy

Education expenses

It was evident that the women in the survey placed a high value on the education of their grandchildren. The Kranskop grandmothers stated that the support of school-age children was the most useful contribution of pension income to their own and their family's wellbeing. Expenditure on school fees, school uniforms and transport to school figured as important expenditure items in the budget accounts of households located in urban, peri-urban and rural areas. Education expenditure, especially if the household included many children of school-going age, placed a heavy burden on pensioners who were sole income earners. A Lamontville widow in a household with ten grandchildren and great-grandchildren said she suffered economic hardship at the beginning of the year when school fees were due. Responses suggest that grandmothers are reliable educational sponsors. In their view educational debts must be honoured like all other financial commitments. Grandmothers endeavoured to pay school fees on time and to see that their grandchildren were well dressed for school. In the case of grandchildren whose parents were deceased, unemployed or negligent, pensioners felt obliged to pay for the children's education. In other sections of the interview grandmothers told the researchers that they worried about who would care for and educate their grandchildren when they would no longer be on earth to take on this responsibility.

They all attend school, so I hope that education will give them a better future. (30)

[The pension] helps in supporting children. There are many children in this home, they all attend school. (KR1)

If my grandchildren owe some money at school, I give them money and they pay at school. They have no one else to help them except me. Their parents died. (KR2)

I pay school fees, transport, and I clothe them. (7)

We [grandmothers] use it to pay transport to school for the children. (IN)

And I gave my granddaughter money for bus fare because she is studying far from home. (2)

Other expenses

Expenditure on the last group of items listed in Chart 1, contributions to stokvels² and burial society funds, church dues and savings accounts, were in general regarded as less urgent and tended to be irregular. Pensioners reported that payments were sometimes delayed or dispensed with altogether in order to meet immediate needs.

I joined a food stokvel but I didn't pay in the last three months, but I am going to pay for those months before this month ends. (10)

Sometimes I put R100 in the bank. (2)

It was observed that expenditure on food and clothing was spontaneously mentioned in the majority of cases. In urban areas, spontaneously-mentioned priorities also included rent and household utilities. The researcher often had to prompt for other expenditure items. Some respondents stated that it was difficult to account for every last cent of their pension money because they bought in bulk, ran up accounts with shopkeepers and neighbours, or belonged to a stokvel.

I don't know how much I used for food because I borrowed money from other people, so I paid them. I bought a fridge and paid the fridge in instalments. This month I am going to pay for the TV. If I don't have it, I borrow money from

other people I know and I pay them back when I get the pension at the month end. So that is why I cannot say that I have done this and that with the money because there are lots of things happening in the middle of the month and I cannot remember all of them. (6)

It's difficult to remember what was for me and what was for the family. At the beginning of the year, we join a stokvel. So we pay every month some money and keep it till December. Then we draw it in December and buy food and divide the food among ourselves. This is what makes it difficult to say exactly what I have done with the money. (3)

Running up accounts

In response to the question on how pensions helped respondents and their families, a typical response was that pension income helped to "make ends meet." Pensioners are creditworthy. Running up accounts is the back-up system to ensure that households with pension income do make ends meet. A wide range of goods and services were bought in instalments including furniture and appliances, and school fees. Some households also bought groceries on credit.

I bought my bed and a cupboard, I'm still paying. (7)

We wouldn't be able to make accounts in shops if there was no pension. ... If I go to the doctor I know, he or she gives me treatment and tells me to pay when I get my pension money. Even in the shops, other shopowners give me food and tell me to pay when I get the pension. (14)

I bought food, but not everything I need for the family. Twenty-five kilograms of mealie meal and 12,5 kg flour. They don't last, they only take two weeks. After that I have to make accounts because my family is too big. (8)

[My granddaughter] is studying at an Indian school. She uses a school bus. It is R70 a month. If I don't have money, I go to the bus driver and beg him to take my grandchild to school and tell him that I will pay the bus fare later when I get my pension money. Well, the driver will let the child use the bus and I pay when I have money. (21)

It was apparent that a large proportion of pension monies was spent in response to external pressure. Reports on expenditure suggested that a high priority each month was payment of outstanding debts. In some households the first task on receipt of the pension was to "pay my accounts."

Oh, I paid for everything like electricity, telephone, rubbish bin and water. We pay our bills every month. We bought food with the other money and it gets finished. (17)

The reports on expenditure suggested that pensioners were very strict about meeting their obligations to pay their accounts with public and private institutions – behaviour which would enhance their creditworthiness and their standing in the community. Two Lamontville pensioners interviewed while waiting in the pension queue stated that paying accounts was a budget priority.

I have made accounts for food in shops. Now I am going to pay my accounts with this money. (5)

I am making accounts. So when I get it [pension] I make sure that I pay my bills. I also buy food ... (8)

An Umlazi widow and pensioner, whose R101 electricity bill in the survey month had been her highest priority expenditure item ("I have to pay it"), complained that pensioners, although creditworthy, did not benefit from discounts. In her opinion,

pensioner discounts, which would enhance the pension's buying power, were an equity issue.

We buy food in a supermarket, where everybody buys, even the rich people use the same shop. They don't give us discounts. Even the doctors are not fair to us pensioners. They charge us the same money as the rich people. (14)

Adding value to pension monies

In spite of careful budgeting pensions did not fulfill all the needs of the household. However, while the money lasted it was put to optimal use.

I am able to rent my house. I am able to buy food. When it is finished it is finished. I have to wait for a month to end and get the money. (12)

The accounts of the previous month's expenditure indicated that the women had devised various ways of making ends meet and adding value to their pension. A few women reported that they saved by buying less expensive or second-hand goods. A few women produced food for consumption and sale. Other methods of making pension monies last longer or appear to go further included bulk-buying, and rotation and incrementalist spending patterns. In urban households larger items were bought on credit and gradually paid off over a longer period. By rotating benefits to different members of the household in turn, the needs of all members of the family were satisfied in time ("rotation"). In the case of the Kranskop households who had lost all their worldly possessions during faction fights, smaller household items were purchased gradually until the original stock was replenished ("incrementalism").

We had violence in the past eleven years. They destroyed everything we had. We were left with nothing. They took our clothes, blankets. They even took our cattle, goats, everything. They destroyed everything. Now we are trying to buy the things we don't have with this pension money. We get the pension money this month and we buy something for the house. Next month we buy another thing needed at home. ... This pension money helped us a lot because I don't think we should have rebuilt our homes after the violence if we didn't have this pension money. We are still buying the things we lost during the violence. (KR2)

Chart 2 lists examples of methods of making pension money go further. The excerpts from interviews suggest that the penny-wise methods not only added monetary value to pensions but also instilled a sense of security and satisfaction among pensioners that they were improving family and personal wellbeing.

The right size pension

Most respondents made it clear that their pension money was not enough to meet their own and their family's needs. "What can I do with R400? I get it today and tomorrow it is finished," lamented a Lamontville grandmother with eleven dependents. However, most grandmothers resigned themselves to being grateful for small mercies and the government's concern for their wellbeing.

Even though I am not satisfied, I thank it because it is a gift from the government. I didn't work for it. I must thank it, but if the government can increase this money, I will be very happy. (19)

I have to be happy because I didn't work for this money, it is a gift. My children are not working. If I was not getting this money, I wouldn't be able to make ends meet. (17)

Chart 2 Adding value to pensions

Cost savings

I bought food for the whole month. I bought rice, the cheapest one, samp, beans and oil. And other small things for my grandchildren. (9)

I also buy small things here [at the pension pay point]. I sometimes buy second-hand clothes for my grandchildren. (12)

Production

I grow vegetables and eat them when they are ripe. (13)

I bought chickens for breeding and I am going to sell them once they grow up. (10)

Bulk buying

I am not spending much money on food like rice and mealie meal, because I buy big bags of mealie meal, rice, samp and beans. They last me for three months. (18)

Rotation

If one of the grandchildren does not have school shoes, I try to buy the things they don't have. (12)

It is better now because we get R400. Now I am able to use R200 to buy food, R100 for the electricity bill, and I use another R100 to buy clothes for one child this month and another one next month and so on. (1)

Incrementalism

I do some things and leave others for the next pension money. (6)

I pay my accounts this month and if I didn't finish them, I try to finish them next month. (21)

I made many accounts during the wedding of my son, so I paid some of them last month. (3)

How can we survive without it, us the poor people? If there was no pension, I would be dead by now. So I thank this money. (13)

If there was no pension money for grandmothers, we won't have anything to eat. I am surviving because of it. If I was not a pensioner I would be dead by now because of poverty and my children would be moving up and down the street, hungry with no one to support them. But now we are surviving with this R400. I am proud because I get the pension money. The government is helping us. I really thank the government ... There is nothing to cry about because we get this money as a gift. We don't work for it, we just get it. (12)

One woman compared the current pension amount to one which she received many years ago. Inflation had eroded the value of the pension in spite of massive increases. The living standards and aspirations of pensioners had also risen accordingly.

I don't want to lie to you. It is the same as the 30-something rand we used to earn before. Now it is R410. It is the same because we finish it the same day. I pay my accounts here and there and it's finished. (4)

They increased our money to R400 and we hoped that it was going to cover our needs but it didn't. Instead we increased our needs. Now we are above what we get. (6)

When asked how much was needed to meet their needs, women mentioned an increase of between one and two hundred

red rand. The increase would allow women to contribute to burial funds or, in the case of the peri-urban shack dwellers of Inanda, to build on an extra room. A resident of Lamontville wished for a pension increase to meet the additional payments she anticipated in future.

*I would like to 'earn' at least R600. It would pay creche fees for our grandchildren. It's going to pay my house rent. We were asked to pay rent but I don't have money. At the moment they told us to stop paying the house rent here at Lamontville for a while. They said they are going to tell us when we have to pay.*³ (9)

Pensioner status and respect

Many facets of receiving and spending pension income promote the self-confidence and wellbeing of older women. Earlier studies have shown that gaining access to a pension confirms the elder status and represents an important milestone in the lives of older black South Africans (Møller, 1984). Access to pensions was not the main focus of this study and only few references were made to this topic. In some instances respondents reported that the pension clerks were giving them "a hard time," suggesting that the administration of pensions was tighter than formerly. Two respondents reported problems with their pensions. In both cases proof of identity was at the root of the problem.

I used to get it, but they took it [away] last year in November. I went to Umbumbulu and they told me that my ID [identification] numbers are wrong. But now they say there is nothing wrong in my ID, I must go to the pension point and check. I went there and they said I must go back to Umbumbulu. At Umbumbulu they wrote a letter and said I must take it to Kwa Dop and they fixed the problem. So they told me to come back and check if it has come out yet. But until now it has not yet come out. (29)

Virtually no one perceived an unfavourable aspect of receiving a pension. However, one woman pointed out that the pension queues did somewhat detract from the dignity of elders.

You see now, we are squeezed against each other at this age. I woke up at 3 a.m. Up to now [14:00] we have not received it. (16)

A number of widows likened the role of government in supporting them and their families to that of their husbands when they were still alive.

This money plays the role of my husband. I don't have anyone to help me with my family. (KR3)

You see this pension makes us feel we are still with our husbands, it does the work of our husbands. My husband died 28 years ago. There is nothing we can do without this pension. (7)

I am very happy because it plays the role of my husband, such that I don't feel his absence. I managed to build a two-room house with this pension money. (24)

Even though it does not meet all my needs, I know that at the end of the month, my husband is going to give me pension money. We call the government our husband, because the government is going to give us money to buy food and to meet the demands of the family. It is very helpful because my husband died and I am left with these children to support. (1)

Pensioner self-esteem

Pensioner status acts as an equaliser among older women. All women are treated as equals when their pensions are disbursed at the pension pay points. As a Lamontville widow commented with reference to the paymaster system: "I'm like everybody else who is a pensioner. We all get the pension in the same window."

The value of the pension has for many years been equivalent to that of a domestic worker's salary. In the case of women who have never held down a job, the amount may be the largest sum of cash that they ever had at their disposal. For the women in the survey, the extra income meant that they could now afford modern conveniences, or adapt their standard of living to those of their better-off neighbours.

I have things that other people have. Before I didn't have a fridge, a stove, a TV, and I was using candles. Now I have all that. (6)

I have to be happy. I have a telephone and electricity at home and we need these things. (16)

The women stated that they were proud to be blessed with long life and government support in old age. As much as they were blessed in old age, they wished their families to benefit in turn.

God loves me, so he helped me get this pension. (6)

God has really helped me. Even if I die, my family will say grandmother has helped a lot. (2)

I thank God for helping me get this pension money because if I didn't get it, I wouldn't be in a position to buy food. I thank it because I eat. I am so proud. (1)

When asked how being a pensioner earned respect for them, many respondents cited the dignity and self-respect born of self-sufficiency. Most pensioners remarked on their good standing as financially-independent persons in the community. Pensioners did not ask for "salt" or "sugar" from their neighbours.

I am respected because they see that I have my own things. I eat my own food. I don't go to my neighbours to ask for food. (20)

I am proud because I don't get any other money from elsewhere except this money. (14)

I am proud because now I don't knock at other people's doors asking for food like rice, oil and other things. Now I get this pension money and buy the things I need at home. (11)

I am proud because I am not poor as a grandmother. I am smart and neat. I really take care of my body. (10)

A woman who had lost her husband and her children in mid-life contrasted the financial hardship she had experienced as the sole caregiver of her orphaned grandchildren before and after achieving pensioner status.

I experienced problems in raising these children. This was a painful problem losing all my children and my husband. At that time I was moving up and down trying to make money. As time went on I became old and I looked for the pension money. Now I am respected a lot. I don't ask things from other people. I don't bother anybody. I know that at the end of the month I am going to get my money. (22)

While many women expressed their pride in not having to rely on the charity of neighbours, only a few explicit mentions

were made of pensioners being proud of having gained financial independence from their sons.

It is better to be a pensioner because now I don't ask money from other people. I don't ask my son. They give me if they want to. (15)

My son doesn't give me money. I don't care because the government is giving me money. I am proud of that. (KR2)

Grandmotherhood

All the women in the survey were proud to be grandmothers. They indicated that pensioner status added value to grandmotherhood. As pensioners, grandmothers were able to care for their families even if they were widowed and no longer able to hold down a job. Pensioner grandmothers were in a position to spoil their grandchildren and to promote budding talent. As one respondent put it, the best thing about being a grandmother is being able to help your grandchildren. The survey evidence indicated that grannies were particularly keen to indulge the educational and church-related wants of the children in their care, values of which they approved.

If I were not a grandmother, nobody would be supporting my family as there are no jobs. So that is what makes me happy; it's to be a grandmother and a pensioner. (1)

If my granddaughter is around, she does all the housework for me and I make her happy when I get my pension money. I buy her nice things. (13)

I buy food for everyone in my family. If my grandchildren owe some money at school, I give them money and they pay at school. They have no one else to help them except me. Their parents died. (15)

I pay for whatever the teachers need at school. We buy these things because children like school. (28)

Pensioner empowerment

There was little evidence that older women wielded much power as the holders of the pension purse-strings. The grandmothers who claimed to have the exclusive use of their pension, or met their own as well as their family's needs from pension monies were the exceptions.

I use it for my own things. I just give them but not every time. I give them if they are really in a big financial problem. (15)

I am respected. I have money. I buy what I like. I also buy the things that make my family happy. I also give them what they like. (KR1)

As reported earlier, most pensioners did prioritize expenditure items to cover basic needs. However, once these priorities were met, very little was left. As pension money was spent only on necessities in most households, pensioner control over expenditure was limited to expenditure on incidentals. Medical expenses were frequently cited as unanticipated expenditure items which pension incomes could meet. In other cases, the many demands on the pension money were simply overwhelming and there was in fact very little discretionary expenditure.

The main thing is food and electricity. If there is change from this pension money I give it to my children to buy shoes or clothes because they like going to church. So they always ask for this and that and I buy everything they need. (1)

How can I be proud because this pension is very little. I buy things everyday: Ma, ma, granny, granny, we want this and

that. This money is very little. There is really not much I can do with this money. (9)

As a general rule, grandmothers were more willing to support the members of the bottom than the middle generation. Adult children, in the grandmothers' opinion, were old enough to support themselves. However, the older women did make allowances for the bleak job situation which made it difficult for a son or daughter to hold down a steady job. Unemployment in the family was often cited as the major reason for the low spending power of pensioners. On the other hand a number of women reported that a son or daughter who was now holding down a job contributed regularly towards a certain expenditure item for which they were grateful.

If grandchildren ask for something, I'll buy it for them but not for my children because they have grown up, so they must be responsible for themselves. (D)

I am proud because I do things for the family. If I was not getting it, we wouldn't be able to make ends meet because my son is not working. (16)

I try to buy the things they don't have. Because their mothers are not working, they can't find jobs. (12)

Now that my son is working, I asked him to help me with the electricity bill. Now he is paying for electricity. (4)

Very little explicit mention was made of family members being appreciative of grandmothers contributing from their pension monies to meet family needs. The following excerpt from an interview suggests that the helping behaviour of grandmothers is taken for granted in terms of the extended family system.

My daughter is not married and she has children, so I help her in supporting [her] children with the hope that one day they will help us in return. (28)

Aspirations for self

The women in the survey were asked what proportions of their pension monies were used for their own and for family needs. The impression was gained that the question was a difficult one to answer and might have seemed an absurd one to some of the women. A common reply was that the pension money met both the needs of self and family. Indeed, it might be difficult to make a distinction between the needs of different members of the household: "It's difficult to remember what was for me and what was for the family." Some replies intimated that grandmothers' needs were very modest in comparison to the needs of the younger generation. Interestingly, modern services, such as electricity, were variously cited as expenditure on own needs, in some cases only because the older woman used electricity for cooking.

I buy food. I don't buy anything for myself because this money is very little. I buy a petticoat or a doek [head scarf] sometimes. I get clothes from other people as a present. (9)

I don't buy many things. If I want something, I don't buy it if I cannot afford it. I use more money to buy things for my family because they are still young and they want their needs to be met. I don't buy many clothes for myself, I am old now. I buy more things for the children because they need clothes. I cannot let them starve, though I starve sometimes. (14)

Many contributions to the discussion indicated that until such time as the family's needs were met, the women felt they could not indulge in their own wants.

I cannot leave my family without blankets and clothes, so I also buy these things for them. I use much money for my family because supporting them is not an easy task. I cannot buy things for myself because this money is too little and my family needs food and clothes. (12)

You know I don't use this money for my personal things. I buy food and it is finished. I cannot even buy underwear. I use all of it to buy food. (10)

Electricity and telephone are my own things. It is only food that is for the family. I was going to enjoy this money and buy everything I want. The problem now is that I am the only breadwinner at home. I cannot do all the things I want to do with this money. (16)

A number of grandmothers pointed out that their families were large. The needs of a large family soon exhausted the grandmothers' pension income and crowded out their personal needs. According to an Inanda hawker who supported seven orphaned grandchildren with her pension: "It's better if you have a small family, but if your family is big, it's very difficult." Grandmothers were particularly concerned that insufficient provision had been made for a decent burial due to other pressing family needs.

I cannot afford the community burial fund. I buy food for my family and it is finished. I cannot afford to buy things that I like as a grandmother. It is too little and my family is big. They need food. (8)

If my children were working, I was going to say I am happy with the way I use it. I may have even banked some money so that if I die there is some money for my funeral. I cannot afford the community burial fund and support my family at the same time with this R400. (12)

I am not happy because I would like to keep some of this money but the circumstances don't allow me to do that. It is good to keep some money because one day you will die and if you did invest money, there will be money for the funeral. It is the circumstances that make me use all this pension money. But deep down in my heart I don't want to use all of it. I would like to invest some of it because if I don't invest money, my children will suffer if I die. (KR2)

Many of the women also feared that their families would be destitute if they died and their pensions were no longer paid out. A Lamontville grandmother told the researcher that it was only with great difficulty that she put aside about a quarter of her pension money every month as a death benefit for her family. "If I die what are they going to eat if we don't keep other money?" she worried.

Whose pension?

Some of the women, including women in the rural areas, had been informed that state transfers were intended for individual rather than family use.

My family eat this money too. But according to the government's law, this money is mine. I am the one who tells my grandchildren to buy the things I need at home. They buy those things. (KR2)

When they give us this pension money, they tell us that we must not use it for our family. We must use it for our own things. But we cannot do that. We always help our daughter when she needs financial help. (11)

A number of women reported that they sometimes resented the fact that pension monies, which were really theirs by rights, were spent on family. They yearned for the day when

they would be relieved of some of their financial responsibilities for the family and could indulge themselves. They dreamt of "nice" food and smart clothes for themselves.

I am not happy at all, to tell you the truth, because I want to keep my money with me and do whatever I like to do with it but I can't. Here is my family and they need me. (4)

Supporting the family with the pension money is a big problem. It is very difficult. Ever since I had children I was supporting them. Now I am also supporting my grandchildren. I don't know when I am going to stop supporting them and use my pension money for my personal things. (6)

Many pensioners complained that they were in a double bind. As much as they resented having little money to spend on themselves, they simply could not hardheartedly let their families starve. On the other hand they did not approve of the thoughtlessness of the younger generation, who in spite of their admonitions, had not chosen a life-style of which they approved.

As we have grandchildren born by our daughters it becomes very difficult when they enter creches because I am the only one who is responsible for their fees. I sometimes don't pay their fees because I have to buy food too. (1)

These children get pregnant and their fathers don't support them. This becomes my problem. I also find it difficult to understand why some people bring children into this world and neglect them with the hope that granny is there, she will take care of the child. If I ask her to look for a job, she says, oh granny, where am I going to get the job. It is like a joke to her that there is no job. I am going to die and leave them suffering if she cannot stand for herself and look for the means of surviving. (14)

These children who get pregnant all the time, there is no future there. They give birth to children and leave them with us. We have to support them. It is very difficult to raise and support the grandchild and also support and raise your own child who will then get pregnant. (4)

My children are not working, my daughters have illegitimate children and they are not working. I am the only one who supports them. I have many problems. My grandsons ask me for money for transport but they have not yet found a job. I don't know what to do, there is no job. I want the government to open jobs for our children because we are going to die one day and if they don't have jobs, nobody will support them. They are going to suffer a lot. (9)

The solution to their problem, as the last woman cited above concluded, would be for the government to create more jobs to employ their sons and daughters so they would become financially independent of the old-age pensions earned by mothers. The grandmothers also hoped their granddaughters would remain in school and receive the right education to access suitable jobs. Only then would they feel fulfilled as grandmothers.

I can only be proud if these children can get a job and help me. Then I will know that I can use my pension money to buy my own things and keep some money at the bank. (5)

I will be very happy if the government will educate them [granddaughters] so that if I die I will know that they won't suffer, the government will take care of them. (8)

Discussion and conclusions

The discussion returns to the questions posed at the outset: what is the economic and social significance of the pension in the lives of older women?

Regarding the economic significance, the study showed that pensions were regarded as individual income but provided household income. The women definitely perceived the state old-age pension to be their own earnings. However, given the fact that most pensioners lived in multigeneration households, pension sharing was the rule. Pension sharing conforms with the ideals of the kinship support system. The sharing of pension income with other members of the household explains why pensioners stereotypically tend to see themselves as "poor" in spite of the fact that they may have a higher monthly income than at any other time of their lives.

Many of the women in the study identified themselves as the sole breadwinners in the family. In a number of such cases the households which depended exclusively on pension income were above average in size. The finding that many older women supported large numbers of unemployed children and their illegitimate offspring is supportive of the idea that pensions act as a magnet for economically-weaker family members who form multigeneration households around female pensioners. An additional attraction of pensioner-headed households was evident in the survey findings. The budget accounts indicated that female pensioners can be trusted to meet their family obligations without fail. In spite of the heavy family burden, the responsible attitude exhibited by the women was exemplary. Beyond food and clothing the women ensured that the educational and health care needs of the children in their care were met. Although caring for a large family might result in buying goods and services on credit, every effort was made to settle debts regularly.

Without exception the women complained that the pension paid to them was inadequate for their family's needs. This sentiment was expressed by women living in urban, peri-urban and rural areas. The women were aware that the root cause of their poverty was the needs of their family over and above their own needs. However, the women were adamant that unless family needs were met, they did not feel that they were entitled to use their pension money for their personal needs. Smaller households obviously fared better than others in making ends meet. Pensioners who were more satisfied than others with the purchasing power of their pensions typically came from smaller households, or were not obliged to support all members of the household solely on their pension income.

The conversations explored ways and means of increasing the disposable income of pensioners. These included an increase in the amount of the pension and subsidies for pensioner households. In the interim many pensioners cut back their own expenditure to benefit the younger generations. The grandmothers rejected out of hand, the solution that would allow them to use the pension exclusively for their own needs. This was unthinkable in most cases. Only one grandmother in a disharmonious family situation dared to explore a solution which violated the ideal of mutual aid which is the foundation of the extended family system. Dispossessed of the very house she had inherited from her deceased husband, she dreamt of leaving her estranged son and daughter-in-law to set up house on her own. It is perhaps telling that in another section of the interview this woman strongly recommended that the new government's development programme should concentrate on building more houses for the poor.

Many grandmothers placed their hopes on increasing the earning power of the family in future. A particular concern was the lack of employment opportunities for young people

coupled with the lack of the will of young people to plan their careers and to save for the future. The women called on the government to increase the job opportunities of the younger generation, which would relieve them, the older women, of the burden of caring for large numbers of dependents. Typically, the pensioners hoped that the next generation would find jobs to escape the poverty cycle.

The study found that pensions were used mainly to cover the basic needs of pensioners and co-resident members of the household. A recurrent theme was the high cost of basic needs, especially food. Reports on expenditure clearly showed that electricity had become a basic need whose fulfilment competed with that of the traditional necessities of food and clothing. If the choice was theirs, the pensioners wished to eat "nice things" and to dress well for the sake of morale and standing in the community. Similarly, the respondents reported that access to electricity had enhanced their social status as pensioners.

Caring for the welfare of the family instilled a strong sense of purpose in everyday life. Pensioners felt particularly proud that their pension earnings helped the household to "make ends meet," even if they were forced to run up accounts. Pensioners, by virtue of their creditworthiness, gained respect from family and the community. It was apparent that many women would rather be indebted to an institution or to the local shopowner, than to neighbours. Negotiating accounts with the shops was seen as a straightforward business transaction which empowered pensioners, whereas indebtedness to neighbours was taken as a sign of poverty and incurred shame. While pension sharing commands respect for older breadwinners, it also disempowers those pensioners who are prevented from contributing regularly to *stokvels* and burial societies. *Stokvels*, in particular, offer the few means for the poor to accumulate larger amounts of cash for special projects.

A pertinent question concerning the morale of older women is whether pensioner status is associated with financial independence and economic self-sufficiency. Other research has found that older women feel entitled to pension money as a reward for a long working life or for taxes paid over many years (Møller, 1984; Ardington & Lund, 1995). In contrast, the older women interviewed in this study stated that they were grateful for pension monies which they claimed were a gift rather than earnings. Although the grandmothers and widows took great pride in their financial independence as pensioners, they stated clearly that it was not of their own making. Both rural and urban women produced the metaphor of government as "husband" and thereby endorsed their need of economic support throughout the life course. The metaphor implied continuity of financial security in that government transfers to widows take over where remittances from husbands left off. Other research among rural women in migrant households has referred to "dead" husbands in the case of migrants who are negligent in fulfilling their responsibilities as breadwinners (Jordan, 1996). Migrant husbands who forget to remit regularly may be as good as "dead." Unlike the "dead" husbands, the government with few exceptions had proved to be a reliable breadwinner for the pensioner households in the study.

With regard to the "crowding out" of private transfers by public ones, the study found only scattered references to situations where the state-supported financial independence of grandmothers had "crowded out" remittances from sons. According to African values, remittances from sons have more than material value; they are also expressions of filial piety. It is important to note that both rural and urban grandmothers said they did not really care whether their sons

remitted or not. These comments might be taken as expressions of pride in economic self-sufficiency. At the same time the women also intimated that their self respect might suffer if their sons forgot to acknowledge them from time to time.

In conclusion, the study found that the state old-age pension is associated with financial independence in the first instance, and status and power. However, in the co-resident family situation the purchasing power of the pension is severely restricted. Most of the women had found small but significant ways of increasing the spending power of their pension monies. Although pension sharing was regarded as a familial duty which gave great pleasure to grandmothers living in a harmonious family situation, signs of resentment were detected, especially in non-harmonious circumstances. Some older women admitted that they sometimes were frustrated that there was little or nothing left of their pension money to spend on their personal needs. Many hoped to increase the sources of income for the family so that they might in future enjoy a larger share of their pension earnings. Only if their children and grandchildren escaped the poverty cycle, would they feel fulfilled as grandmothers.

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Notes

1. Descriptive notes on the 30 interviewees who gave individual interviews follow. (Unless stated otherwise, the women were all state old-age pensioners and lived in formal housing.)

(1) A 65-year-old Lamontville widow who lived with three grandchildren and unemployed children in a household of nine. (2) A 71-year-old Lamontville widow who received welfare grants for three grandchildren. Ten persons lived in the household including her daughter's illegitimate child. (3) An 83-year-old Lamontville widow who lived with her son and daughter. (4) A 65-year-old Lamontville widow with a working son who lived in a household of six persons. (5) A 70-year-old Lamontville widow whose co-resident daughter had a part-time job, who lived in a household of seven persons. (6) A 60-year-old Lamontville grandmother who lived with her pensioner husband in a household of nine persons. (7) A 70-year-old Lamontville widow who lived with sons and the daughter-in-law whose deceased husband took over her house; a household size of eight. (8) A 65-year-old Lamontville widow who lived with a daughter and ten grandchildren and great-grandchildren. (9) A 57-year-old married woman who drew a disability grant. The Lamontville household of nine, which included a mentally-retarded son and five grandchildren, was reportedly "scraping an existence." (10) A 59-year-old disability pensioner whose husband was also a pensioner. The Lamontville household of four included a neighbour's child. (11) A 65-year-old Lamontville married woman with an epileptic son. Both she and her husband drew state old-age pensions and her daughter had paid work. A household size of six persons. (12) A 64-year-old Umlazi widow living with five daughters and six grandchildren. One of the grandchildren, who was orphaned when his father committed suicide, was her responsibility. (13) A 75-year-old Umlazi pensioner who lived in a granny flat. Her daughter's

husband was the head of a household of eleven. (14) A 74-year-old Umlazi widow who lived with a child and four grandchildren. (15) A 66-year-old Umlazi widow who lived with a son who had a job and with six grandchildren. (16) A 65-year-old Umlazi widow who lived with an unemployed son and four grandchildren. (17) A 70-year-old Umlazi woman who lived with her husband. (18) A 67-year-old Chesterville widow with a part-time job as well as a pension, who lived with a daughter who worked and two grandchildren. (19) A 71-year-old Clermont widow who lived with a working son, a daughter and seven grandchildren. (20) A 69-year-old Clermont widow who lived with a daughter and three grandchildren. (21) A 72-year-old Clermont widow who lived with six grandchildren and great-grandchildren whose son paid the rent. (22) A 73-year-old Clermont widow whose children had died. She lived with her orphaned grandchildren and great-grandchildren and an affine in a household of six. (23) A 66-year-old widow who lived with one of her children and their child in an informal settlement near Ntuzuma. She was interviewed in Clermont when she collected her pension. (24) A 67-year-old widow who lived with five of her children in a shack area of Clermont after her township house was burnt down. (25) A 62-year-old Clermont widow who lived with three sons, two daughters and three grandchildren. One of the daughters had a job. (26) A 60-year-old Clermont widow who lived with her son who was still in school. (27) A 62-year-old Clermont widow who lived with two daughters and their two children. The widow was also supporting two co-resident sons who had been retrenched from their jobs. (28) An 82-year-old Umbogintwini widow supporting five grandchildren on her pension. (29) A 61-year-old widowed Umbogintwini shackdweller whose pension had lapsed. (30) An 83-year-old Umbogintwini widow who lived with two grandsons and a mentally retarded son.

Descriptive notes on the 20 participants in group interviews:

IN: Inanda group interview (10 participants). Three of the ten interviewees were pensioners. (2) A 65-year-old Inanda hawk who supported seven orphaned grandchildren with her pension. (3) A 61-year-old Inanda widow who lived with two of her five grandchildren. (4) A 62-year-old Inanda who lived with three of her six grandchildren.

KR: Kranskop group interview (4 participants). All four women in the group were widows, pensioners and grandmothers. One was the chief's mother. The women did not know their chronological age but recalled significant events at the time of their birth.

TG: Tugela Ferry group interview (6 participants). Four of the six interviewees were pensioners. No detailed background information was collected.

2. Stokvels is a type of rotating credit union in which a group of people agree to contribute a fixed amount at regular intervals. Members of stokvels are entitled to payouts of larger sums in times of crisis or on a rotating basis.
3. Lamontville was at the forefront of the rent boycotts in the 1980s. The democratically-elected local governments of the post-apartheid era called for people to resume payment for municipal services. Presumably reference is made here to the local government elections which were scheduled for a later date in KwaZulu-Natal than in the other provinces.

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