



**INFORMAL SUPPORT NETWORKS AS A SOURCE OF STRENGTH FOR  
MOTHER-HEADED HOUSEHOLDS IN CATO CREST INFORMAL  
SETTLEMENT, eTHEKWINI**

This work is submitted in fulfilment of the requirements for the Masters in Health Sciences Degree at the Durban University of Technology

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## DECLARATION

I, Memory Ngwazi, declare that this dissertation originates from my own work, except where otherwise referenced. All the sources used have been cited and acknowledged.

This dissertation has not been previously submitted to any tertiary education institution.

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## **DEDICATION**

I dedicate this dissertation to my late parents, Mrs Claudia and Mr Wise Ngwazi, and my late brothers, Kephaz and Nicodemus.

## **ACKNOWLEDGEMENTS**

I thank God for granting me the strength and wisdom to complete this study.

I wish to express my gratitude and appreciation to my Supervisor, Prof Ray Bhagwan. I thank you for your patience and investment in me and for guiding me through this research process.

Special thanks go to Lyrise Naidu and Shannal Rowkith.

I also wish to thank my family for their support.

## **ABSTRACT**

The purpose of this study was to explore how informal support networks are used as a source of strength among mother-headed households in an informal settlement. The four objectives of this study were to understand the challenges mothers face in mother-headed households in an informal settlement; to explore how mothers deal with such challenges personally, within their families and in the context of the settlement; to inquire about what support systems exist to strengthen mother-headed households in informal settlements; and to understand how such support systems are used to transcend difficulties experienced.

This study used a qualitative descriptive design which explored the experiences of mothers between the ages of 21-59, who headed households in eThekweni, KwaZulu-Natal. Purposive, convenience and snowball sampling were used to recruit participants for this study. The data was collected through 12 semi-structured interviews and subsequently analysed using thematic analysis. From the study, four main themes emerged.

Theme one focused on the nature of the support systems. The three sub-themes that emerged were the social systems that participants got from religious organisations/churches; family and neighbours; and social media sites.

Theme two related to the benefits of social networks experienced by the participants. The three sub-themes that emerged were dealing with personal difficulties and celebrating success; comfort and support during death and bereavement; and economic benefits.

Theme three focused on the challenges faced by mothers who head households. The nine sub-themes that emerged were stress and anxiety; overload of the role as a mother; unemployment and poverty; food insecurity; poor infrastructure, service delivery and unhealthy living conditions; energy poverty; exposure to natural vulnerabilities and shack fires; discrimination, social class bias and stigmatisation; and crime and gender-based violence.

Theme four focused on the coping skills used by the mothers. The three sub-themes that emerged were the coping skills based on the informal social support; degree of spirituality and religiosity; and resilience and hope.

This is one of the first qualitative studies in KwaZulu Natal, known to the researcher, to highlight how informal support networks are used as a source of strength among mother-headed households in an informal settlement. It emerged that informal support networks are a source of strength for mothers; hence it improved the quality of life. All participants had favourable experiences with informal social networks, with some mothers expressing that informal social networks were the most effective way of accessing their social and livelihood needs. This was despite their experience with different socio-economic challenges. This study builds on the body of knowledge for informal social networks management and supports the use of these networks for livelihood and household management.

Future studies should include more qualitative research studies on the psychosocial impact of informal networks amongst the informal settlement population. The impact of poverty, inequalities and crime on informal networks should be further investigated in other qualitative studies. A more detailed study should be undertaken to ascertain the impact and efficacy of informal networks for the reduction and eradication of socio-economic challenges faced by residents in the informal settlements.

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## **CHAPTER 1**

### **INTRODUCTION AND BACKGROUND TO THE STUDY**

#### **1.1 Introduction**

*“The greatness of a community is most accurately measured by the compassionate actions of its members,”* Correta Scott King (Bomeisler, 2018: 1)

The above quote by the late Correta Scott King, an American author, activist, civil rights leader and the wife of Martin Luther King Junior, reflects the salience of informal social support within a society. King’s sentiments reflect that informal social support reflects the hearts of family, friends, neighbours, and total strangers who check in on each other and lend helping hands in times of need and distress (Canda, Furman and Canda, 2019: 6). Informal social support is often formed, sustained, and experienced through a wide range of relationships that are bound in shared social narratives, beliefs, and practices (Oakley, 2018: 6). As such, informal settlements are made of households who share common social issues and challenges.

#### **1.2 Background to the study**

Mother-headed households are a global phenomenon, especially within war torn regions of Asia and Africa. In Senegal, approximately 25% of households are headed by women (World Bank, 2022: 1). Similarly, mothers head 47% of Somali homes, with 72% of them being married and 14% of them being divorced, widowed, or single (Horn Population Research and Development, 2020:7). Across the world, mother-headed households in informal settlements face major challenges because of high numbers of socio-economic issues. Even though poverty affects the health of a population, its prevalence continues to increase globally, especially among mother-headed households. Mother-headed households are a common and resilient phenomenon in South Africa, where women head about 40.5% of households. These households are frequently characterised by constrained availability of resources and financial fragility, but they also show remarkable adaptability and coping mechanisms (Stats SA, 2020).

When mothers are dealing with health, emotional, social, and economic issues affecting their households, they face many challenges, such as balancing caregiving duties with work; and not having enough networks or support systems. However, the use of informal support networks by mothers heading households in informal settlements requires greater understanding, particularly how they act as a source

of strength (Hall and Mokomane, 2018: 217). This study is situated in the context of how social networks in mother-headed households in South Africa help them to deal with different socio-economic challenges.

### **1.2.1 South African context**

According to Oakley (2018: 14), social support network research first emerged in the 1950s. The social science citation index indicated that by the 1960s, there were 10 articles on social support research, which rose to 76 by the 1970s, 94 by the 1980s, 1394 by the 1990s, and 2687 by the 2000s. Within this body of research, little exists regarding a contextualised and qualitative approach to understanding informal social support in relation to mother-headed households in informal settlements in the KwaZulu Natal province of South Africa. While studies of female-headed households and poverty exist globally, there is a dearth of studies that explicitly explore how they utilise informal social support as a source of strength for their livelihoods, especially during and after the COVID-19 lockdowns (Muldrew, Fee and Coates, 2022: 1275). This study will shed light on how informal support networks within the informal settlements nurture and strengthen mother-headed households.

In South Africa, women headed roughly 31% of households in 2009. This number rose to 39.4% in 2011, 41.36% in 2015, and 47% in 2017 (Statistics South Africa, 2009: 1; 2011: 1; 2015: 1; 2017: 1). South Africa had 18 million households in 2021, of which 7.6 million (42.1%) were led by women (Statistics South Africa, 2023a: 3). Gauteng has the highest percentage of female-headed households, followed by KwaZulu-Natal, which is home to an estimated 1.5 million female-headed households (48.3% of the population) (Statistics South Africa, 2023a: 3). Additionally, Statistics South Africa (2023a: 4) reported that women-headed households have increased across all four population categories. The Coloured population constitutes 44% of women-headed households, followed by Blacks at 43.4%. Statistics South Africa (2023a: 4) also highlighted that women-headed households have a higher proportion of unemployed members (57.6% in 2017 and 56.2% in 2021) compared to male-headed households (42.4% and 43.8%, respectively). Female-headed households with five or more children have the largest percentage of unemployed individuals (74.5% in 2017 and 80.3% in 2021) (Statistics South Africa, 2023a: 4). These figures showed that mother-headed families are rapidly increasing in South Africa.

About 12% of South Africans live in informal settlements (Statistics South Africa, 2022:42). It is against these statistics that the survival strategies adopted by different households should be explored, particularly those headed by mothers. The phenomenon of households and headship is contextually defined. Household headship, particularly in patriarchal societies like South Africa, is mostly associated

with men (Mubiru, Nuhu, Kombe and Limbumba, 2023: 3). As such, households headed by women, particularly mothers, are exposed to stigmatisation.

### **1.3 Problem statement**

There are many challenges experienced by individuals who are classified as a woman, heading a household, and living in an informal settlement. These may be mothers, who are crucial in helping children develop emotionally and socially in order to be ready to enter the academic and social surroundings. Since the middle of the 1950s, social sciences have been researching social networks (Kilduff and Brass, 2010: 317). Mother-headed households in informal settlements benefit from informal networks in a variety of ways, including kinship ties, community groups, and neighbourly support. It is in this context that this study explores how these networks affect these households' capacity to deal with psychological, social, and financial difficulties. This highlights how crucial these networks are for mothers who are in charge of home leadership in informal settlements. However, little research has been done on the types and advantages of informal support networks in these settings.

Many researchers have focused their attention on the debate surrounding informal settlements, primarily on concerns relating to the insufficient provision of public infrastructure in informal settlements (Obermayr, 2017; Araya, Faust and Osman, 2019; Satterthwaite, Archer, Colenbrander, Dodman, Hardoy, Mitlin *et al.*, 2020: 144 ). Researchers have found a connection between the issues with informal settlements and the lack of public infrastructure, such as sewage and water systems (Purwar, Sliuzas and Flacke, 2020: 1; Tjia and Coetzee, 2022: 1). Tjia and Coetzee (2022: 1) did a global review on the requirements for geospatial information for upgrading informal settlements and reported that any effective intervention to upgrade informal settlements must start with accurate, current and comprehensive information. The women in Massey's (2017: 205) study redesigned their new informal settlements to accommodate their social networks. These knowledge gaps about the utilisation of informal networks among mother-headed households has motivated the study to explore this phenomenon in the context of Cato Crest informal settlement in KwaZulu Natal province. Some of these households lack family support and, or adequate means to survive. In this study, the challenges experienced with mother-headed households were explored from the perspective of informal settlements. However, the researcher is aware of, based on literature, women who chose to be single, live independently as a single woman, head their household, are empowered and resilient and may not necessarily need any external support, hence their exclusion from this study.

## **1.4 Aim**

To explore how informal support networks are used as a source of strength among mother-headed households in an informal settlement.

## **1.5 Objectives**

1.5.1 To investigate the challenges mothers face in mother-headed households in an informal settlement.

1.5.2. To explore how mothers heading households deal with such challenges within their families and in the context of the informal settlement.

1.5.3. To inquire about what support systems exist to support mother-headed households in informal settlements.

1.5.4. To establish how such support systems are used to transcend difficulties experienced.

## **1.6. Research questions**

1.6.1 What challenges do mothers face in mother-headed households in an informal settlement?

1.6.2. How do mothers heading households deal with such challenges within their families and in the context of the informal settlement?

1.6.3. What support systems exist to support mother-headed households in informal settlements?

1.6.4. What forms of support systems are employed to overcome the challenges faced by mother-headed households?

## **1.7 Significance of the study**

Globally, Africa still lags behind the West in the fight against poverty. Moreover, several African countries are also at risk of conflicts, droughts, fluctuations in commodities prices, and health hazards (Mohiuddin, 2023: 13). However, Sustainable Development Goal 1 aims to eradicate poverty in all forms by 2030. Poverty covers more than just financial deprivation; it also includes access to services and social protection, as well as equitable work possibilities. According to the World Bank (2022:1), the current global extreme poverty rate is US \$2.15 per day. According to Statistics South Africa (2023b: 18), South Africa's poverty rate was 26.3% in 2009, but decreased to 18.8% by 2015. According to Statistics South Africa figures (2006, 2009, 2011, and 2015), over 10.6 million South Africans lived on less than \$1.90

per day in 2015. Across all four data points, females are consistently more likely than males to live below the international poverty line (Statistics South Africa, 2023b: 19). In South Africa, households headed by women are particularly impacted by poverty. Women bear a substantial share of the responsibility of parental duties and have little access to financial opportunities (Nwosu and Ndinda, 2018:2.). In 2020, 24.7% of households headed by men and 43.8% of households headed by women in South Africa were below the poverty line (Statistics South Africa, 2020:1). Additionally, the same study discovered that, in contrast to 34.6% of homes headed by men, 63.9% of households headed by women reported experiencing hunger (Statistics South Africa, 2020:1). These figures demonstrate how critical it is to remove the systematic and structural obstacles that keep women-headed households in poverty.

It is essential to investigate the difficulties and lived experiences of mothers leading households in order to comprehend the intricate interactions between structural, economic, and social elements that influence their lives and to develop interventions and policies that promote their resilience and well-being in the face of social exclusion, poverty, and inequality. In light of the aforementioned, South Africa and other Sub-Saharan African nations must prioritise eliminating poverty and vulnerability. The Sustainable Development Goals (SDGs), which include SDG 1 (eradicating poverty), SDGs 2-6 (achieving zero hunger, education, health, gender inequality, and access to water) and SDG 10 (reducing income inequalities), are now thought to be impossible to achieve without enhancing social protection systems (Cluver, Orkin, Meinck, Boyes, Yakubovich and Sherr, 2016: 1). Based on the above assertions, the main aim of this study was to explore and describe how mothers in mother-headed households in an informal settlement use informal social support as a source of strength for their survival. The aim of the study was to understand how mothers used their informal social networks to help them through difficult times.

Because formal social network systems cannot meet demands, informal social security agreements have become more common in Africa (Dube and Edwell, 2018: 158). Informal social security arrangements not only represent African values but are also essential in terms of bridging the gap produced by the absence of established social security institutions. These arrangements are firmly rooted in African cultural values, such as 'Ubuntu'. Rugaranganda, Rugaranganda and Mabvurira (2018: 40) explained that 'Ubuntu' is a South African phenomenon that emphasizes the importance of human interdependence.

In this context, Petersen, Kruss, Gastrow and Nalivata (2018: 865) argued that it is crucial to take into account the potential and window of opportunity for public policy interventions to improve informal social structures. Informal settlements are an integral part of any urban community, as they contribute to the livelihood of the economy by providing essential services, such as the labour force. Turok (2015: 3) argued that informal settlements provide social support networks that promote human capital. However, hunger, unemployment, inequality, and poverty are rampant in South Africa, and these issues were

further exacerbated by COVID 19, which had an impact on the people in informal settlements' lives as well as society at large (Triegaardt, 2023: 513). Such adversities alter individual life opportunities and chances, consequently showing detrimental effects on the family structure.

Several studies have been carried out on the political and economic livelihoods of informal dwellers in eThekweni municipality (Turok, 2016: 1; Parikh, Bisaga, Loggia, Georgiadou and Ojo-Aromokudu, 2020: 1). However, there are few studies focusing on how informal support systems and networks can be used to assess female-headed family vulnerability, suffering and resilience. There is a dearth of studies on addressing the issue of how mother-headed households in informal settlements informally create, utilise, and sustain survival and coping mechanisms to navigate socio-economic challenges they face. This is what makes this study significant.

## **1.8 Definition of terms**

This section explores the definition of the main terms used in this study.

### **1.8.1 Informal social support networks**

Informal social support is any type of assistance and protection provided to people, particularly by family, friends, and neighbours, as a crucial component of a functioning social interaction (Sandoval, Tamiya, Lloyd-Sherlock and Noguchi, 2019: 548). The term "informal social support" mostly refers to the network of social support that is formed by kinship and geography and encompasses financial assistance (Wang et al., 2022:1122). Similarly, Saitadze and Dvalishvili (2024:106) defined informal social support network as people who can provide in a variety of ways, such as money support, food and clothing assistance, knowledge sharing, and emotional support (love, caring, etc.). From these three definitions, it emerges that informal social support network is relational or non-relational social networks for socio-economic support that individual get in their communities.

### **1.8.2 Mother-headed households**

Households are a social institution to explore informal support networks as a source of strength in informal settlements. Households were defined by Statistics South Africa (2018: 1) as all people who reside under the same roof or in the same yard, and who share resources like food or money to keep the household afloat. The notion is distinct from the idea of a family, which typically refers to people who are connected by blood but may reside in quite different places. Although blood ties are typically among

household members, they are not a requirement for the creation of a household (Statistics South Africa, 2018: 1). Similarly, a woman (for example, a mother) who is in charge of running a family as a result of a divorce, separation, immigration or widowhood has been referred to as the head of a household (Yoosefi Lebni, Mohammadi Gharehghani, Soofizad and Irandoost, 2020: 2). One can argue that mother-headed households can be viewed from a gender perspectives and related vulnerabilities, such as poverty, violence and stigma.

### **1.8.3 Informal settlements**

The main factors that contribute to health, illness, and well-being in urban informal settlements are highlighted in several definitions of informal settlements (Corburn and Sverdlik, 2019: 155). These factors include spatial segregation, precarious housing, poverty, and employment, the structural quality of the housing, energy, water, sanitation, transportation, violence, climate change, and services. As such, informal settlements, also referred to as slums and squatter settlements, are unplanned towns and shantytowns, frequently unlawful, highly improvised foothold communities built by the poor in developing-nation cities, particularly by rural migrants who move to metropolitan regions in pursuit of jobs, education, and other possibilities (Abunyewah, Gajendran and Maund, 2018: 239). From these definitions, it is clear that informal settlements face a myriad of socio-economic challenges, ranging from the provision of basic infrastructures and necessities.

### **1.8.4 Resilience**

Resilience is the ability to bounce back and flourish in the face of adversity while adjusting and working towards peak performance (McNatt, Boothby, Wessells and Lo, 2018: 14). Individuals with resilience can adjust to challenging circumstances and bounce back from them (Dantzer, Cohen, Russo and Dinan, 2018: 28). Similarly, Waugh and Sali (2023:158) explained that resilience is sometimes defined as the result of maintaining one's well-being in the face of challenges to it. Thus resilience is often entails the ability to rise up against adversities.

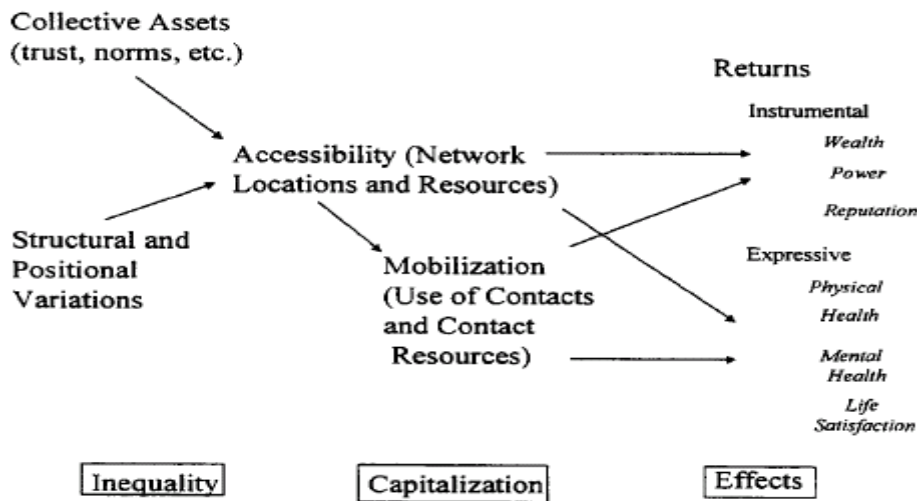
## **1.9 Theoretical Framework**

This section describes the theoretical framework used to guide this study. A theoretical framework is a set of concepts and premises that are logically formed and interrelated, derived from one or more theories, and designed by a researcher to support a study (Varpio, Paradis, Uijtdehaage and Young, 2020: 990).

The researcher must define all theories and concepts that will serve as the foundation for the investigation, logically connect them, and connect these notions to the study that is being conducted in order to develop a theoretical framework. As such, a theoretical framework is the application of a theory in a particular study by the researcher. This study adopted the social capital theory. It offers a framework for how people use social relationships, networks, and community resources to access opportunities (Lin, 2017:3). This is especially true for households led by mothers, who frequently depend on informal networks and community connections for survival.

### **1.9.1 Social capital theory**

According to Jason et al. (2020:645), social capital theory was first defined by Bourdieu in 1985 as “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition.” Furthermore, key thinkers associated with this theory include Pierre Bourdieu, James Coleman, and Robert Putnam (Martikke, 2017:3). With the aid of the social capital theory, it is possible to analyse systems in terms of the connections between the various actors. The core tenet of the social network perspective is that access to valued resources can be made easier or more difficult depending on how social interactions are structured. This is highlighted by Schramski and Barbosa de Lima (2022: 2), who argue that during food scarcity as a result of drought, people rely on social networks for food access. Social capital theory emphasizes the benefits of social networks, relationships, and communal resources as the means of encouraging collective effort and long-term growth (Alshammari, Thomran and Alshebami, 2023:9). This study highlighted the need to identify the forms of social capital that contribute to informal social networking and socio-economic mobility among mother-headed households in informal settlements. This was highlighted by Chetty, Jackson, Kuchler, Stroebel, Hendren, Fluegge *et al.* (2022: 108), who noted that one of the best indicators of upward income mobility was the proportion of social networks of friends with high socio-economic status among those with low socio-economic level. This helped researchers understand the issues faced by marginalised populations and the frequent failure of anti-poverty policies. Inequality, capitalisation and the effects thereof were the three aspects of social support networks that Lin’s social capital theory model highlighted (Dubos, 2017: 21). Lin’s social capital approach is highlighted in Figure 1.1 below.



**Figure 1.1 Social capital theory**

**Source:** Lin (2017: 14)

Lin (2017:14) argued that large networks enable people to get new resources. Mother heading households use their networks to access resources, as highlighted in this sub-section, which explores three elements of Lin’s model as it relates to this study. According to Dubos (2017: 21), Lin’s social capital theory entails structural determinants in communities that may include finance and technology. On the same level, positional variations included various social, cultural and political affiliations amongst individuals, households and communities. These variations determine how rich or poor an individual, household or community is (Dubos, 2017: 21). Social life is made up of relations and the networks formed in these relations, which is an investment with expected returns (Dubos, 2017: 6). This is further supported in the remarks by a famous 18<sup>th</sup> century Scottish Enlightenment philosopher, David Hume, who described the farmer’s idea of how best to use and access human capital through the social support network for the benefit of mankind. He remarked that, “Your corn is ripe today; mine will be so tomorrow. This is profitable for us both, that I should labour with you today and that you should aid me tomorrow. The seasons change; and both of us lose our harvests for want of mutual confidence and security” (Reddy, 2016: 55). Hume believed that high levels of moral sense enhance social cooperation in large modern society (Curry, Mullins and Whitehouse, 2019: 51).

In addition, social capital theory entails the investment of resources in trusted reciprocal relationships and acquiring the necessary cultural knowledge to build these relationships (Hidalgo, Monticelli and Vargas Bortolaso, 2021: 3). Social capital allows households to mobilise resources that ultimately improve their livelihoods. While social capital theory examines the dynamics of group network structures, it is necessary to look at the effects of network factors, like having a lot of relationships or

being in the middle of things. Similar to this, Li, Huang, Ge, He, Cui, Huang *et al.* (2021: 3) further argue that social capital theory provides an overview of how people behave in social networks and how those networks materialise depending on the origins of network ties, the functions they play, and the advantages they provide when used. Furthermore, Halstead, Deller and Leyden (2022: 93) argue that social capital highlights the role played by civil society's infrastructure in determining how some communities appear more vibrant and effective than others. For instance, social capital theory explains how social relationships can enhance or hinder information sharing, participation, and collaboration among mothers who head households.

Mothers can have ties with people they know well, such as family members, household members, friends, colleagues and neighbours. Social networks also enable people to bond and link with each other. According to Rayamajhee and Bohara (2021: 1493), bonding fosters trust amongst people, which can make it easier for communities to move forward with various development programs and objectives. In contrast, bridging entails formal and informal horizontal relationships between people who have various socio-economic, political, cultural, or demographic characteristics (Laishram and Haokip, 2023:3059). As such, Hillig and Connell (2018:310) explained that linking capital, ties the poor and marginalised groups of people to rich, hence promoting long term development. This theory helps this study to explore the bonding, bridging and linking strategies used by mothers who head households.

Social capital theory shows that there is a causal sequence in which available resources either prohibit or enable individuals to access various other resources (Lin, 2017: 38). Furthermore, Dubos (2017: 21) argued that being a bridge or being closer to a bridge makes one mobilise more embedded resources than being further away. Gupta, Trivedi and Singh (2024: 213) also posited that social capital theory can also be explored through social network analysis, which is a measurement of social interaction traits based on structures of the network and their implications. According to Brass (2022: 230), researchers can use social network analysis to enhance standard attribute-based research with a relational, social network approach, leading to various design options. Brass (2022: 230) proposed the following six questions for the researcher who wants to use social network analysis: i) Should I focus on a specific type of tie or collect data from numerous types?; ii) Should I treat the ties as binary (present or absent) or collect valuable information about their frequency or salience?; iii) Should I analyse the real network through archive records or observations, or rely on respondents' perceptions through questionnaires or interviews?; iv) Should I collect ego-network data assuming indirect connections (friends of friends) are unimportant?; v) Or, should I attempt to collect the entire network? vi) When deciding on network data, where should the network be bound? The social network analysis can include analysis of social media nodes such as a user on Twitter, Facebook, Wikipedia, and Instagram. In this study, social nodes

constitute integral roles for how mothers connect with their peers, families, or colleagues. Furthermore, social network analysis enabled this study to explore social network structures and the social ties of people living in informal settlements. In this study, social network analysis was utilised to explore how connected the mothers were, how they interacted with people who were similar to them (such as those who are the same age or income level), and how social networks affected their access to resources (such jobs and healthcare).

### **1.10 Overview of the research methodology**

According to Gupta and Gupta (2022: 3), research methodology refers to the general approach a researcher takes when carrying out a study. A research phenomenon can be identified, chosen, processed, and analysed by the researcher using a set of prearranged study procedures. It also enables the reader to examine a study's validity and reliability critically. According to Pandey and Pandey (2021: 78), research methodology explores how data is collected or generated and how it is analysed. The above definitions emphasise how crucial a carefully thought-out study approach is when examining the struggles, experiences, and resiliency of mothers who are the heads of families.

This study used a qualitative descriptive research design to narrate and describe how mother-headed households in informal settlements use informal support networks as their source of strength. In order to achieve this, the researcher selected a study sample of 12 mothers who live and head households in the informal settlement of Cato Crest. The researcher used her networks to identify the target sample, then she utilised her inclusion and exclusion criteria. Prior to the selection of the participants, a gate keeper's letter was sought from the eThekweni Municipality.

### **1.11 Structure of the research project**

The research is made up of five chapters. The introduction, which is the first chapter, covers the study's background, problem statement, aim and objectives, including the research questions. The social capital theoretical framework, which serves as the study's foundation, was also discussed in Chapter 1. The literature on mother-headed households, informal settlements and informal social networks is reviewed in Chapter 2. The research methodology utilised to address the study objectives is covered in Chapter 3. This chapter also goes into further detail about the study's setting and its target audience, that being mothers who head households and live in informal settlements. The chapter also highlights the study sample, sampling process, data collection process, data collection tools used, procedure for data collection, data capturing and analysis methods used, ethical considerations and trustworthiness of the

study. The analysis of the findings and interpretation of the data gathered is presented in Chapter 4. The results are also related to pertinent literature. The focus of Chapter 5 is on conclusion, along with recommendations and ideas for further studies on mother-headed households in informal settlements. In addition, the chapter outlines the key findings of the study so as to align with the conclusions and recommendations

### **1.12 Conclusion**

This chapter gave an overview of the study's context, research topic, goals and key questions, as well as the explanations of key words that were utilised throughout the study. Chapter 2 that follows presents the literature review.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 Introduction

*“We think sometimes that poverty is only being hungry, naked, and homeless. The poverty of being unwanted, unloved, and uncared for is the greatest poverty. We must start in our own homes to remedy this kind of poverty,”* Mother Theresa, the Founder of Missionaries of Charity (Tulane University, 2018: 1)

Some of the primary arguments in this section were built on the basis of the aforementioned motivational phrase. A survey of the academic literature from peer-reviewed and non-peer-reviewed published textbooks and periodicals is presented in this chapter. Fink (2019: 3) defined a literature review as a collection of written arguments that support a researcher's assertions and findings following a review of previous pertinent research. It provides context and background on the current research attitude (Fink, 2019: 3). This research used literature on the global view of informal settlements and informal support networks. The United States, Brazil, India, Bangladesh, Iran and African nations like Nigeria, Kenya, Zimbabwe, Ghana and South Africa were used as examples. This study incorporated scholarly data from journals, conference papers and online books from Google Scholar. The study also made use of documents issued by a number of states, multilateral organisations (such as the United Nations, African Union and Southern Africa Development Community) and non-governmental organisations. In addition, the social network theory served as a guide for this research. Informal settlements are introduced in the following section of the review. The sub-headings reviewed included characteristics of informal settlements, the phenomenon of mother-headed households, challenges faced by mother-headed households in informal settlements, coping mechanisms used by mother-headed households in informal settlements and informal social support structures and how they were used by mothers as a source of strength. In addition, the review explored the factors that influence social support networks and the benefits of these networks.

#### 2.2 Informal settlements

Research conducted both internationally and in South Africa has shown that while informal settlements, poverty, and mother-headed homes have increased rapidly, the study of informal social support networks as a source of strength for these households has received less attention (Pietras-Eichberger, 2021: 421; Posel and Hunter, 2022: 2). In addition, Williams, Máñez Costa, Sutherland, Celliers and Scheffran

(2019: 157) posited that households in informal settlements are exposed to high socio-economic vulnerabilities and natural disasters. As a result, women who head households in informal settlements face many risks, such as exposure to crime. This vulnerability was important to understand as it highlighted the survival strategies used by mothers in their daily lives. As such, this study explored the notion of support in informal settlements, with particular reference to mother-headed households. Mother-headed households in informal settlements need to be understood within the context of their social networks and community organisations for health-related lifestyles, which are often described as self-management (Gurbanaliyeva, 2023:11). This also includes their psychological, social, geographic and religious attributes (Koetsenruijter, van Lieshout, Vassilev, Portillo, Serrano, Knutsen *et al.*, 2014).

In an effort to present a more comprehensive understanding of informal settlements, Morgner, Ambole, Anditi and Githira (2020: 489) examined the dynamics of social networks. The study discovered that the informal settlement residents rely on a web of solid, largely familial relationships. These friendships and ties define their lives, and create systems to obtain services and employment (Morgner *et al.*, 2020: 489).

This study contributes to literature on informal settlements by exploring each woman's personal experience of informal social support networks within these settlements. The research also provides information on the specific knowledge and skills required by women-headed households to utilise and strengthen their informal social support networks. Similarly, it is important for mothers to have a deeper understanding of how informal social support networks can be used to mitigate life challenges.

The availability of inexpensive and accessible housing has not kept pace with the population growth, and this has led to the emergence of informal settlements. According to Onyishi, Ejike-Alieji, Ajaero, Mbaegbu, Ezeibe, Onyebueke, Mbah and Nzeadibe (2021: 1230), living in informal settlements is riddled with deprivations, threats to wellness, difficulties, and social contestations for rights, tensions, and competition for survival. Residents in these settlements perceive that they are socially excluded from urban socio-economic programs by urban planners, political leaders, and other civic institutions. They are also geographically, economically, and socially cut off from the mainstream economy (Jones, 2017: 1441).

Informal settlements have unique social traits that are dominated by poverty and inequality. Park, Fan, John, Ouyang and Chen (2019: 1) highlighted that informal settlements are mixtures of heterogeneous people and are mainly composed of in-migrants from diverse socio-economic backgrounds, which are generally perceived as people with no or little education and skills to work in the formal sector of the economy. Park *et al.* (2018: 240) further argued that because of a lack of adequate skills and education, most residents in informal settlements work in low-income jobs, which is a root cause for them to have

a limited source of income and unstable livelihoods. Nakamura and Avner (2021: 1) emphasised the fact that most people living in these informal settlements are low-wage, unskilled labourers. In addition, children in informal settlement communities do not have access to proper infrastructure, such as playgrounds, which forces them to spend most of their time outside and exposes them to social issues. There are not many studies on how informal settlements affect people's opportunities in life (Turok, 2016: 162). In spite of these difficulties, people who live in informal settlements must learn to support and sustain informal social structures in order to improve their quality of life.

According to Abunyewah *et al.* (2018:238), a sizable portion of urban population growth takes place in squatter colonies. According to the United Nations, informal settlements have five features, which are the lack of access to clean water, sanitation services, adequate living space, long-lasting housing, and tenure security (United Nations Habitat, 2021: 3). In addition, Oduor, Omwenga, Ouma, Mutinda, Kiplangat, Mogeni *et al.* (2023: 3) emphasised that children are especially at risk due to the extraordinarily high death rates in informal settlements.

Shimamura *et al.* (2017: 157) highlighted how informal settlements develop, which involves four stages. Firstly, they posit that stage one begins with the rural-urban migration process. The second stage entails settling in an informal sector, thereafter, followed by establishment of livelihood strategies through self-help groups and local enterprises. The last stage is whereby informal settlements residents expand stable economic activities. However, this developmental stage may not be true, in terms of chronology of events, when it comes to the South African context.

### **2.2.1 Informal settlements in the global context**

The population of informal settlements, however, has dropped since 1990 (United Nations Habitat, 2015: 8). According to the United Nations Habitat (2019: 2), between 2000 and 2014, the percentage of urban residents living in slums decreased by 20% globally (from 28% to 23%). This upward trend stopped abruptly, and in 2018, the percentage increased to 23.5%. Over 1 billion people live in slums or informal settlements worldwide, and 3 regions account for 80% of the total: Eastern and South-Eastern Asia (370 million people), Sub-Saharan Africa (238 million people), and Central and Southern Asia (227 million people). The percentage of urban populations living in informal settlements in Sub-Saharan Africa countries highlights the need for housing for most urban dwellers. According to the United Nations Habitat (2019: 32), about 38% of Cameroon's urban population lived in informal settlements, Burkina Faso had 65.8%, Benin 61.5%, Democratic Republic of Congo 74.8%, Ivory Coast 56%, Lesotho 50.8%,

Namibia 39.4%, Nigeria 50.2%, Rwanda 53.2%, Senegal 39.4% and South Africa 33%. These figures are attributed mainly to a global shortage of urban housing, which some researchers state is contributed to by socio-economic challenges. Urban development can be classified into 'formal' and 'informal' continuum, whereby the urban built environment constitutes compliance with government legal and regulatory requirements (Satterthwaite *et al.*, 2018: 3).

According to Lemon (2021: 8), in South Africa, informal settlements have a lengthy history that dates back to the colonial era when the majority of Black people were excluded from the cities' authorised residential areas, which were allocated for Whites. In order to find affordable housing, Black people who moved to the city in a quest for better employment possibilities had to establish informal settlements (Mutisya and Yarim, 2011: 198). In addition, the number of people living in cities is growing faster than the supply of housing, which has resulted in the formation of informal settlements (Zivhave and Dzvairo, 2022: 121). This strengthens the claim that a lack of housing is the primary cause of informality in most urban regions. In other Sub-Saharan African regions, such as the Great Lakes and East Africa, socio-economic and political instability has also compounded the issues related to growing urbanisation (Ogwu, 2019: 29).

The World Bank (2020: 1) stated that about 51% of Kenya's urban population resides in informal settlements. According to Todd, Msuya, Levira and Moshi (2019: 193), the rapid expansion of informal settlements is the fault of post-colonial regimes. For instance, they contended that Kenya's housing policy and the government's indifference do not present options for getting rid of informal settlements.

### **2.2.2 Informal settlements in the South African context**

The percentage of households living in formal dwelling units rose from 65.1% in 1996 to 88.5% in 2021 (Statistics South Africa, 2023c: 2). It is against these statistics that the survival strategies adopted by different households should be explored, particularly those headed by mothers.

According to Statistics South Africa's General Household Survey of 2022, approximately 12% of the South African population live in informal settlements (Statistics South Africa, 2022: 42). Informal houses were most common in metro cities: City of Cape Town (19.6%); Johannesburg (19.1%); Ekurhuleni (18.4%); and Nelson Mandela Bay (7.1%) (Department of Human Settlement, 2021: 3). According to the KwaZulu-Natal Department of Human Settlement (2019: 1), there were 4 297 'informal settlements' in South Africa, with KwaZulu-Natal having the largest number at 530. This translates to 1 112 923 informal settlements households in South Africa. Gauteng Province had the highest number of informal settlements households, registering 339 497, followed by KwaZulu-Natal with 268 800. The Eastern

Cape Province had 133 384, the Western Cape, 116 944, the Free State, 103 071, Mpumalanga, 60 541, North West, 57 765, Limpopo, 23 666, and the Northern Cape had 9 254 informal settlements households in 2019. The eThekweni metro in KwaZulu-Natal had the highest number of informal settlements households in the country, accounting for 25%, followed by Lejweleputswa in the Free State with 21%, Ekurhuleni in Gauteng with 19%, UMgungundlovu in KwaZulu-Natal with 16%, and the City of Tshwane in Gauteng at 15% (Statistics South Africa 2015:1). These statistics indicate that the shortage of housing is a societal issue that needs to be addressed by the government. Recognising the need for housing provision, the Housing Development Agency Act, No. 23 of 2008 (Republic of South Africa [RSA], 2008) was promulgated to allow the Housing Development Agency (HDA) to assist the South African government with the upgrading of informal settlements. It is within this context that mother-headed households exist.

Shimamura *et al.* (2017: 157) posited that rural-urban migration, used by the poor as a financial livelihood strategy, is one of the main reasons behind the proliferation of informal settlements, especially in developing countries. Refugees are made up of people fleeing from their countries because of socio-economic and political persecutions.

### **2.3.1 Perspectives about informal settlements**

The characteristics of informal settlements are highlighted by Turok (2016: 3), who expanded on two contrasting views that informal settlements are either a step out of or towards poverty. Table 2.1 below outlines the details of these contrasting views.

**Table 2.1: Different viewpoints on the functions of informal settlements**

	<b>Ladder out of poverty</b>	<b>Poverty trap</b>
<b>People and community</b>	People migrate to urban areas with high hopes, resourcefulness and determination. Social networks support individual endeavour and enterprise, leading to enhanced human capital.	People migrate to urban areas under duress. Lacking education and skills, they are at the back of the queue for jobs. Shack dwellers struggle to progress beyond dead-end, precarious jobs.
<b>Place and location</b>	Informal settlements are well-located. Shelter is affordable and appropriate for low incomes. Hence these places function as low-cost gateways to economic opportunity.	Informal settlements are on marginal land, exposed to hazards and are unauthorised. Insecurities and vulnerabilities limit people's attachment to the place and discourage investment.
<b>Economy</b>	Aspiring entrepreneurs generate energy, creativity and dynamism.	Employers and investors discriminate against shack settlements and their residents.

**Source: Turok (2016: 3)**

### **2.3.1.1 Informal settlements as a means of escaping poverty**

Bandauko *et al.* (2022: 3) argued that informal settlements lift rural households out of poverty by providing access to urban jobs. The argument is that informal settlements are entry points into the city job market because they provide low-cost housing. When migrants get jobs, they may learn new skills and advance upwards and outwards to better housing in better neighbourhoods (Turok, 2016: 3). This is supported by Turok and Borel-Saladin (2018: 768) who argued that urban informal settlements may be springboards to middle-class prosperity that lead to the full integration into the urban economy. Furthermore, most informal settlements are well-located near job markets, which save workers living in those settlements a great deal of transport costs. For instance, if they located near low density suburbs, some women may find jobs as domestic workers at a walking distance from work. Informal settlements also promote entrepreneurial skills that enhance people's livelihoods (Orwa, David and Elishiba, 2021: 175).

### **2.3.1.2 Informal settlements as poverty traps**

There is a contested view that most people move and live in informal settlements under duress because of rural insecurity, misery, poor financial status, and low education (Turok, Budlender and Visagie, 2017: 2). In most cases, they only get the lowest-paid and menial jobs. This is further compounded by a

development in economic notions that high levels of unemployment keep wages low and working conditions poor, thereby throwing people in dead-end and undesirable jobs. Turok (2016: 4) observed that in this scenario, some informal settlement residents engage in recycling waste, in most cases working in landfills. Such working conditions destroy their subjective well-being. Their aspirations for a better life are further dashed by the crime, violence and illness that is rife in informal settlements. Even more so, the majority of informal settlements are situated on marginal land that is susceptible to disease, fire, flash floods and inclement weather.

In their study Williams *et al.* (2019: 157) explored how informal settlements and climate change increase the vulnerability of poor urban communities to natural hazards, thereby affecting urban resilience. As a result, these recurring disasters cause harm, mental suffering, impeded livelihood opportunities and damaged property for residents of informal settlements. The fourth notion that pits informal settlements into poverty traps is that they are detached from the main economy of the cities because of poor household financial reserves. For instance, they cannot get loans from major banks because they do not have collaterals, hence subjecting themselves to informal credit loan providers who charge exorbitant interests (Srinivas, 2016: 2). On the same note, Corburn and Sverdlik (2019: 155) highlighted that most infrastructures such as schools, health care and roads may be of poor quality in comparison to those in affluent areas or formal housing, which ultimately affects the prospects of future generations.

### **2.3.2 Livelihoods in informal settlements**

Avis (2016: 2) posited that living in informal settlements disproportionately affects many informal settlement dwellers through lack of basic services, urban poverty, conflict, and violence. Since most informal settlements are on the periphery of urban areas, they lack access to many socio-economic opportunities. This may make it more difficult for them to access opportunities for employment, particularly for women. Mntambo, Adebayo and Ndinda (2023: 3) noted that women in informal settlements spent more time searching for basic services than their urban counterparts, which limited their capacity and ability to earn through paid employment. When evaluating the living conditions of households and individuals in informal settlements, a variety of living standard indicators can be used. These factors include access to critical socio-economic services like water, sanitary conditions and energy. Ndolo (2018: 118) wrote that a high number of widows in Kenyan informal settlements participate in organized group empowerment initiatives as their sources of livelihood. The nature of informal settlements poses unique challenges because they are unplanned residential establishments whose dwellers were using the scarce resources available to them to construct temporary housing on interstitial or peripheral land, which is often close to their livelihood (Satterthwaite *et al.*, 2018: 10).

According to Avis (2016: 33), the urban poor, including those living in informal settlements, use three forms of action modes to fight poverty and earn a better livelihood, which are autonomous action, claim-making and co-production. Avis (2016: 36) further stated that in the past, many informal settlements engaged in lengthy and difficult talks with the authorities for amenities, tenure and residential improvements.

In South Africa, informal settlement dwellers perceive that the government takes too long to fulfil their demands; hence, they frequently embark on service delivery protests (Mujere, 2020: 66). A study by Morudu (2017: 13) reported that the majority of service delivery protests in South Africa's impoverished communities were a result of poor service delivery. This concurred with an earlier study by Diedericks and Van Eeden (2016: 147), which found that 78% of households in the informal settlement of Bekkersdal in Gauteng, South Africa, believed that the lack of service delivery affected their livelihoods, thus justifying their participation in service protests. Co-production action against poverty, on the other hand, entails collaborating with governments and humanitarian groups on poverty alleviation measures that replace local government inputs with those from communities (Avis, 2016: 36).

### **2.3.2.1 Urban agriculture**

Agriculture plays an integral economic role and can contribute significantly to household food security (Pawlak and Kołodziejczak, 2020: 5488). Bisaga, Parikh and Loggia (2019: 5660) explored the difficulties and prospects of sustainable urban farming in three Durban case studies as an integrated environmental management approach for the improvement of informal communities. This included home gardening, group gardening and dry land farming predominantly done by women. The study also revealed that, while urban agriculture projects' total impact to household earnings and food safety was marginal, the gains also included community and individual interactions and cohesion, spirituality, gender identity and utilisation of existing capabilities (Bisaga et al., 2019: 5660). However, the study also indicated that lack of water and land were major impediments to enhancing poverty alleviation through urban agriculture. Another study conducted in Cape Town informal settlements (n=220) on the socio-economic profile of urban farming revealed that most households, especially female headed households, supplement their income through urban farming (Swanepoel, Van Niekerk and D'Haese, 2017: 134).

## **2.4 Mother-headed households**

The study of mother-headed households has garnered the attention of many researchers worldwide and there has been an increase in the number of these households (Mkwanzani, 2019: 319; Kaveh, Sadeghi

and Motamed-Jahromi, 2022: 90; Mekonen, 2022: 21). Globally, there are many mother-headed households, especially in Asia and Africa. In South Africa, women headed 42,2% of the households (Statistics South Africa, 2022:5). The percentage of female-headed families in KwaZulu-Natal, the Eastern Cape, and Limpopo is greater than the national average, at 53,1%, 51,9%, and 51,6%, respectively (Statistics South Africa, 2023:2). Lopata (2017:23) wrote that the effects of family dissolutions in urban areas globally, have adversely affected women, who have been traditionally associated with the family roles that are now changing so rapidly. Avis (2016: 28) further argued that most women and girls in urban areas face poverty, unequal treatment and marginalisation in urban governance mechanisms. Mother-headed households (MHHs) consist of lone women who have to take care of children without the support of their absent fathers (Freeman, 2017: 675).

Most prior studies on women-headed households focused on adverse outcomes because researchers examined the phenomenon through a family-deficit perspective lens, which viewed these households as pathological, colloquially referring to them as torn-up or disrupted (Uchenna, 2013: 16). A study conducted in Ghana by Kpoor (2014: 1959) discovered that female parents take care of most of their households' demands and are therefore primarily accountable for household decision-making. Moreover, Nomaguchi and Milkie (2020: 199) revealed in a study conducted in Nigeria that, while the majority of children in single parent homes grow up to be successful and mature adults, many of them may not reach their full potential due to poverty.

Wineman (2019: 197) highlighted that household union instabilities can be as a result of desertion, cohabitation, separation, divorce, widowhood, and migration. According to Kpoor (2014: 1961), a woman may also, by choice, decide to be a single mother in order to gain a sense of independence and efficacy. In the context of the adverse economic effects of COVID-19, Jusoh and Latada (2020: 81) reported that mother-headed households were as a result of loss of income generation by males due to unemployment or illness.

## **2.5 Challenges faced by mother-headed households in informal settlements**

Informal settlements face chronic socio-economic, health and safety challenges. According to Kamau and Njiru (2018: 322), some of the most prominent challenges faced by slum dwellers is the availability of clean water, better sanitation, decent housing, garbage disposal, adequate universal healthcare, safety and electricity. Additionally, the lack of schools and educational centres and a huge deficiency of other urban infrastructure is common in most informal settlements. Human waste, garbage, smoke, dust and other waste causes pollution in informal settlements (West, Bowyer, Apondo, Bükler, Cinderby, Gray *et al.*, 2021: 2). Additionally, Simiyu, Cairncross and Swilling (2019: 234) highlighted that residents in informal settlements have poor and unstable incomes and pay high prices for basic necessities. They

endure inadequate rights protection as a result of the legal system's operations and are voiceless and powerless within political systems, have poor housing, electricity, water, roads, infrastructures, do not have collateral for accessing loans from banks, have little or no cash reserves and face significant health hardships as a result of malnutrition and the use of low-quality meals, energy and water.

Jiusto and Kenney (2016: 255) argued that informal settlements are places of socio-economic resilience that react to strong social forces and human aspirations. They are vibrant, diverse places that constantly respond to everyday events and desires for employment, authority, schooling and safety. Conversely, informal settlements are confronted by physical vulnerabilities, socio-economic issues and health problems and therefore lack access to basic services (Tagliacozzo, Pisacane and Kilkey, 2021: 1904). In the context of South Africa, informal settlements are a subject of human rights debates (Socio-Economic Rights Institute of South Africa, 2018: 3). In 2018, the United Nations Special Rapporteur on the right to appropriate housing declared that the topic of informal settlements and human dignity would be the focus of the next presentation to the United Nations General Assembly. Furthermore, the Socio-Economic Rights Institute of South Africa (2018: 1) pointed out that basic services are rarely accessible or provided in South African informal communities.

Women, who reside with their children or other family members, serve as the family's head and are in charge of ensuring their social, psychological and physical well-being (Van Schalkwyk, 2019: 2). However, they face many challenges that are socio-economic in nature. According to Malama, Logie, Okumu, Hakiza, Mwima and Kyambadde (2023: 53), the main obstacle faced by women in informal settlements is time poverty, a phenomenon where they are involved in double tasks at home and work, which limits their access to the public sphere. Unfortunately, these challenges may have a negative impact on the mothers' well-being, unless their social support networks and coping mechanisms are strong.

Most significant, however, is that the economic security and well-being of mother-headed households suffered greatly as a result of COVID-19 (Correa, Tulane, Edgar and Baker, 2022: 2). There were numerous psychosocial (like stress and anxiety) and economic (like food poverty) stressors that many women, particularly mothers who live in and run households in South African informal settlements, had to overcome (Nadat and Jacobs, 2021: 88).

### **2.5.1 Water, sanitation, and hygiene**

Access to potable and clean water is also a global human right challenge in informal settlements (Oskam, Pavlova, Hongoro and Groot, 2021: 10529). United Nations Water (2023: 1) estimated that two billion people globally do not have access to clean and safe drinking water. Furthermore, approximately

3.6 billion people (46% of the world's population) lack adequate sanitation services. On the other hand, rapid urban population growth and formation and expansion of informal settlements render more challenges on water provision by the State (Adams, 2018: 870). This should be viewed in the context of Sustainable Development Goal 6 (SDG 6), which aims to ensure the availability and sustainable management of water and sanitation for all by 2030 (United Nations Water, 2023: 1).

Water insecurity is further worsened by climate change, such as droughts. Water capacity is also worsened by poor water infrastructures. According to Beker and Kansal (2023: 1), existing urban drinking water systems are overburdened and unsustainable, especially in light of changing hydroclimatic conditions, population increase, changing socio-economic situations, poor governance and other policies. Adams (2018: 869) explained that informal settlements had also previously received poor water-policy treatment in comparison to other urban centres. In informal settlements, water is primarily obtained from shared water sources (Socio-Economic Rights Institute of South Africa, 2018: 3). The Cape Town Project Centre (2015: 5) argued that there are acute shortages of water, sanitation, and hygiene (WASH) infrastructure and policies in informal settlements. The most common water, sanitation, and hygiene issues include the access, cost, and quality of basic service delivery.

Poor environmental hygiene causes many diseases, and it also impacts negatively on the environment and the preservation of water. One of the health issues that arises from informal settlements on riverbanks is that residents do their laundry in the river, as is the situation in one of the Alexandra informal villages named Stjwetla (in Johannesburg, South Africa), which is closest to the Jukskei River (Gqomfa, Maphanga and Shale, 2022: 28). More so, residents also draw water from leaky pipes. These water sources are dirty and have the potential to spread contagious diseases (Connolly, Keil and Ali, 2021: 247).

In South Africa, the problem of access to safe drinking water in informal settlements has been widely acknowledged (Matamanda, Dunn and Nel, 2022: 309; Kekana, Ruhiiga, Ndou and Palamuleni, 2023: 2). Approximately 28 million people in South Africa, mainly residents in informal settlements, do not have piped water in their homes (Oskam *et al.*, 2021: 10530). This figure falls short of some of the goals that various municipalities have set. For example, the City of Cape Town intended to be install one water tap for every 25 families within a 200 metre radius (Socio-Economic Rights Institute of South Africa, 2018: 1). In many informal settlements this has, regrettably, not yet been achieved.

Furthermore, the water, sanitation and hygiene concerns also entail the need for proper education and awareness regarding conservation, safety and good health practices. Residents dispose grey water from dishwashing, bathing and cooking onto the street. Grey water contains waste from laundry and food

pollutants which, when thrown onto the ground, generates contaminated spots (Jiusto and Kenney (2016: 258). Kamusono (2018: 2) further highlighted that children's health was seriously endangered by grey water. Grey water may collect in puddles that might serve as a breeding ground for pathogens that cause sickness. Children in these unsanitary conditions in informal settlements are more likely to get sick because they play in the puddles of unclean water outside their shacks (Kamusono, 2018: 2).

Toilets are also an integral sanitation requirement for any community. Women in informal settlements are burdened by the lack of sanitation (Corburn and Sverdlik, 2019: 157). However, the provision and access to decent toilet facilities in informal settlements is still a challenge because of a lack adequate infrastructure for waste disposal and sewage (Socio-Economic Rights Institute of South Africa, 2018: 1). Toilet facilities, mainly portable toilets, are rarely cleaned and emptied, thereby posing health risks. These toilets are not a sustainable sanitation option because they are prone to leaks, have crumbled during rainstorms, and attract flies. This has caused cholera outbreaks, diarrheal diseases, and high infant mortality.

To address the interim water, sanitation and hygiene needs, the eThekweni Municipality (Durban) built more than 350 community ablution blocks (CABs) in informal settlements, which were used by between 30 and 200 families (Truyens *et al.*, 2013: 1). However, an evaluation regarding the eThekweni Municipality community ablution blocks in informal settlements stressed that the municipality had largely overlooked solid waste management of these ablution facilities (Truyens *et al.*, 2013: 2).

### **2.5.2 Flood disaster vulnerabilities**

The location of informal settlements makes people physically, economically, environmentally, and socially vulnerable (Abunyewah *et al.*, 2018: 239). Abunyewah *et al.* (2018: 239) further elaborated that physical vulnerabilities include the location of informal settlements, which are mostly found on low-lying areas and riverbanks. This makes them vulnerable to natural disasters such as floods, tsunamis, fires, and earthquakes. Heavy rainfall and increase in surface water run-off gives rise to the risk of flooding in many cities. A study done in Mumbai by Subramanyam and MacAlister (2016:17) found that municipalities' inadequate technical and human capacities were the main reason informal settlements are vulnerable to flooding. In addition, Subramanyam and MacAlister (2016: 17) claimed that local authorities were limited by their understanding of the consequences of flooding in areas that are susceptible to it, as well as their indifference to the plight of the poor in informal settlements that are prone to flooding.

Informal settlements are particularly vulnerable to flooding as they have no basic urban storm water infrastructure that increases coping capacity (Williams *et al.*, 2019: 170). Flash floods caused loss of property and, in some cases, lives, particularly in informal settlements built on riverbanks and in low-lying areas. A study conducted in Cape Town, South Africa about the drainage systems in informal settlements found that the inadequate drainage of storm water, grey water and sewage affected the informal settlements (Jiusto and Kenney, 2016: 258). Leaking roofs and walls are also some of the issues associated with storm water.

Furthermore, natural disasters, such as floods, are a challenge in informal settlements worldwide, as most of them are located on riverbanks. Subramanyam and MacAlister (2016: 18) reported that the 2005 floods in India were most catastrophic, as about 95% of informal settlement households were affected. In the December 2019 floods, approximately 700 shacks in the Eerste Fabriek informal settlement in Mamelodi, Pretoria, were similarly washed away by floodwaters (Mitchley, 2019: 1).

However, in most African cities and informal settlements, there is very little data and systems on health risks, health outcomes and health determinants that can be used for better urban governance (Satterthwaite, Sverdlik and Brown, 2019: 112). This means that the scale of premature deaths, illnesses and injuries related to natural disasters in informal settlements is unknown or is under-reported. The poor urban households, especially in informal settlements, require strategies and coping mechanisms to mitigate the effects of climate change-related risks such as flooding (Satterthwaite *et al.*, 2019: 112).

### **2.5.3 Fire disaster vulnerabilities**

Urban areas, particularly informal settlements, are highly vulnerable to fires, causing loss of life and properties (Walls *et al.*, 2019: 343). Fire vulnerability is a global phenomenon that results in unintentional mortality, injury and morbidity, with approximately 300 000 fire-related deaths and over 10 million disability adjusted life years lost each year as a result of fire-related injuries (Huss, 2022: 465). There were 5 544 documented fires in informal settlements in South Africa in 2019 (Flores Quiroz, Walls and Cicione, 2021: 40). Several studies associated with fire vulnerability in informal settlements revealed that there are various structural and operational factors that contribute to fire disasters (Walls, Olivier and Eksteen, 2017: 998; Ilori, Sawa and Gobir, 2019: 1).

A structural factor that promotes vulnerability to fire is the socio-economic deprivation of slum residents. In this regard, Walls *et al.* (2019: 343) observed that informal settlement dwellings are constructed from any readily available building material, such as plastics, timber, and wooden pallets, which are highly combustible. Furthermore, operational factors and limitations of an informal settlement include its

location, layout, density, and the nature of the informal houses (Gernay, Selamet, Tondini and Khorasani, 2016: 1801). A study conducted in the informal areas of Mchikichini ward in Dar es Salaam City, Tanzania, by Mtani and Mbuya (2018: 5) confirmed that 46% of residents have experienced fire disasters. The same study's findings indicated that a household's energy source was associated with its fire risk levels. For instance, about 97% of the residents could not afford electricity for cooking and instead depended on paraffin, charcoal, and firewood, which are all sources of energy that are of high risk (Mtani and Mbuya, 2018: 5). In addition, cooking location and usage of candles also contributed to high fire risks (Flores Quiroz *et al.*, 2021: 40). Furthermore, the rampant usage of illegal electricity connections leads to short-circuits, which increases fire risks, and the high levels of population density also leads to increased fire risks (Walls *et al.*, 2019: 346). Additionally, a lack of fire education contributes to fire vulnerabilities in informal settlements.

Firefighting mechanisms in informal settlements are hindered because of the lack of basic infrastructure, such as hydrants. According to Walls *et al.* (2019: 348), only 8.6% of informal settlement fires in the Western Cape's five municipal regions were extinguished with water from a hydrant, while the majority were extinguished with water from a prefilled tanker vehicle. There is also poor response from firefighting services as some of these settlements are inaccessible.

#### **2.5.4 Energy poverty**

Energy poverty refers to the impossibility of using contemporary cooking fuels and the absence of even the most basic electric lights for reading, cooking and other home and useful tasks after sundown (Butera, Adhikari, Caputo and Facchini, 2015: 5).

Goal 7.1 of the Sustainable Development Goals lays forth the worldwide objective of achieving universal access to energy services by 2030 (United Nations Environmental Programme, 2023: 1). Similarly, the South African Department of Mineral and Energy recognises access to electricity as a constitutional right (Runsten, Nerini and Tait, 2018: 77). However, most impoverished communities such as informal settlements and rural areas have no access to modern and reliable sources of energy. This has also been compounded by load-shedding, which resulted in South African electricity generation declining by 7.4% between 2019 and 2021 (Statistics South Africa, 2023: 1).

Butera *et al.* (2015: 6) argued that because of varied reasons, the vast majority of informal households, globally or nationally, have no electricity. As such, most informal settlement residents use traditional sources of energy, such as firewood and charcoal. According to a study conducted in Kenya's informal

settlements, most of the individuals who travelled long distances to find fuel wood were women and girls (Njenga, Gitau and Mendum 2021: 2).

On the other hand, some informal settlement residents resort to illegal electricity connections, known as 'Izinyoka' (Ndamase, 2019: 1). According to Statistics South Africa (2018: 1), about 3% of SA households were illegally connected to the national grid, especially in Gauteng and KwaZulu-Natal. Most of these households are found in informal settlements. As a result of these unlawful connections, 63 individuals died from electrocution between 2014 and 2017, and 45 dwellings were completely wiped out by a fire in the Nompumelelo informal settlement in East London, South Africa, in 2018 (Tshazi, 2019: 2).

### **2.5.5 Urban crime, conflict, and violence**

Iranmanesh and Kamalipour (2023: 7) claim that the emergence of informal settlements, marked by a lack of urban infrastructure, a lack of basic services, illegality, and a disconnection from a city's economy, is indicative of the emergence of urban violence. This is because the emergence of the settlements shows a direct correlation between exclusion and violence, as those on the margins try to gain access to the economy. According to Schwan, Vaccaro, Reid, Ali and Baig (2021: 8), inadequate housing, homelessness, and eviction can raise the risk of sexual assault, feminization of poverty, and insecurity. Urban conflict and violence affects the livelihoods of people, especially the poor who reside in informal settlements. Avis (2016:33) revealed that the livelihoods and well-being of poor households suffer the most adverse effects of conflict and violence. Mahadevia and Desai (2019: 177) defined conflict as situations where individuals and groups have incongruent interests that are contradictory and potentially mutually exclusive. Drawing from Avis' (2016: 33) observation, cities are inherently grounds of conflict which can be contained and managed through strong and viable social, cultural, and political systems. However, when these systems are weak, violence occurs.

In order to understand violence in informal settlements, Iranmanesh and Kamalipour (2023: 7) argue that it is imperative to explore the taxonomy of urban violence. Aduloju, Adeniran, Ageh, Otokiti and Durojaye (2018: 395) highlight that there are different categories of urban violence, such as economic, social, and political violence. Economic violence, which is motivated by material gain, is linked to street crime, such as mugging, robbery and drug-related violence (Avis, 2016: 34). Social violence entails gender-based violence (GBV), which includes rape (Avis, 2016: 34).

Gender-based violence is a global phenomenon and a subject of concern in South Africa, more so amongst impoverished women. This scourge, in South Africa, is historically embedded in unequal power

in gender relations, patriarchy, homophobia, sexism, discriminatory beliefs and practices (South African Human Rights Commission [SAHRC], 2018: 1). Women and girls who encountered violence in informal settlements were frequently left unprotected and unable to hold offenders accountable through the criminal justice system (SAHRC, 2018: 5).

Elfversson, Höglund, Sellström and Pellerin (2023: 1028) further state that urban conflict and violence are the products of urban density, deprivation, inequality, skewed young populations, high rates of unemployment among male youths, violent legacies, and governance shortcomings.

### **2.5.6 Gender inequalities**

According to Mwangi (2017: 7), there was a higher prevalence of poverty amongst women than men, hence indicating gender inequalities based on poverty. This was corroborated by Hübgen (2020:1), who reports that 32.5% of single mothers in Germany were "at risk of poverty" in 2016. This was remarkable because, in the same year, their poverty rate was twice as high as the general population's 16.5%, and it was even three times higher than married mothers, which was at 11% (Hübgen, 2020:1). Dubihlela (2011: 21) argued that there were some discriminatory political and patriarchal policies and practices among communities and government structures. Women are side-lined from major decision-making processes. For instance, women represented 25% of the seats in parliaments worldwide, individually with Sri Lanka having 5%, eSwatini 7%, Brazil 15%, Bulgaria 26%, Iceland 38% and South Africa 46% (World Bank, 2019: 1).

### **2.5.7 Cultural norms and legal restrictions**

Traditionally, women are expected to perform childcare and household duties, which they are not paid for; hence they have little time devoted to paid work. Gaddis, Lahoti and Li (2018: 2) also noted that while assets were often collectively considered to belong to the household as a unit, usually men within the household claim exclusive rights over them. Gaddis *et al.* (2018: 2) further highlighted that there was a deep-rooted cultural alignment to this claim of ownership for a deceased estate, especially amongst black communities. A male child claims ownership to his late father's estate at the expense of the mother.

### **2.5.8 Unemployment and poverty**

Socio-economic equity aims to continuously improve the well-being of socially vulnerable groups, which is in line with the United Nations' Sustainable Development Goal 10 (United Nations, 2023: 1). The

mother-headed household is a new vulnerable group associated with high prevalence of socio-economic inequalities.

The income difference between men and women continues, and female unemployment rates are higher. When women are employed, their pay is lower than that of men. According to PayScale (2020: 1), a 2019 global survey revealed that women make \$0.79 for every \$1.00 that men make. Harvey (2023:2) reports that “females have been consistently paid less money than their male counterparts.” This drives women into poverty and pushes them to the periphery of the economy. South African women earn up to 35% less than men for doing the same work (World Economic Forum, 2023: 1).

In South Africa, the imposition of a series of COVID-19 induced lockdowns from March 23, 2020, halted most economic and social activity (Arndt *et al.*, 2020: 2). This had immediate effects such as widespread food insecurity, loss of employment and reduced access to essential health services (Nyashanu, Simbanegavi and Gibson, 2020: 1443; Dasgupta and Robinson, 2021: 2). The economic impact of COVID-19 lockdowns led to job losses, business closures and underemployment (Schotte and Zizzamia, 2023: 7). Employment losses were high among those who were already disadvantaged prior to the pandemic, such as women. Many South Africans have lost their jobs due to COVID-19 induced lockdowns in 2020 (Nwosimiri, 2021: 1).

According to the United Nations (2017: 1), Sustainable Development Goal 1 highlights that poverty is a major obstacle to development, hence the target by all governments should be to end poverty in all its forms and dimensions, including eradicating extreme poverty by 2030. The United Nations (2017: 1) further highlighted that poverty reduction had not been met in some areas, notably against the backdrop of rapid mushrooming of informal settlements. Similarly, Atallah, Bacigalupe and Repetto (2021: 876) explained that poverty is a product of many interlocking factors and resources people face as a result of deep-rooted historical contexts. Furthermore, climate change, poor economic performance, and political instability fuels poverty.

Single mothers, as heads of households, are breadwinners, managers and mentors of children, and have responsibilities of generating income, housekeeping and child caring. Liu, Esteve and Treviño (2017: 312) further revealed that an increase of mother-headed households in Latin America resulted in feminisation of poverty, a phenomenon whereby women experience socio-economic hardships that are disproportionately higher than men. In a study by Liu *et al.* (2017: 311), it emerged that 57% of the 14 countries in Latin America, were characterised by mother-headed households with poorer living conditions than male-headed households. This is further supported in a study conducted in Tanzania by

Tirsit and Retta (2016: 44), who found that the dominance rate of poverty in mother-headed households was high. In Kenyan informal settlements, there are more mother-headed households than male-headed ones, and the former are poorer and well below the poverty line (Kenya National Bureau of Statistics, 2018: 1). Nwosu and Ndinda (2018: 13) wrote that about 26% of mother-headed households lived in extreme poverty, as compared to 15% of male-headed households in South Africa.

### **2.5.9 Insufficient social support networks**

Single mothers face a myriad of poverty-related stresses that may be overcome by various forms of social networks. Taylor and Conger (2017: 2) highlight that single mothers perceive that they lack the social support to engage meaningfully with friends and relatives. Lissitsa and Chachashvili-Bolotin (2022: 3) further posit that poor single mothers believe they are socially isolated from mainstream socio-economic life because they lack emotional and familial support and have more unstable social networks than married mothers. Single mothers ultimately experience financial difficulties and thus cannot cater for their daily needs and that of their households.

### **2.5.10 Stress and anxiety**

Mothers who head households experience a barrage of stress due to poverty that may be alleviated by using different types of social networks. Poor single mothers are susceptible to anxiety and stress related to lack of work, accommodation, food, discrimination, stigma, violence, victimisation and diseases. According to Guhn, Emerson, Mahdavian and Gadermann (2020: 80), single, impoverished mothers are more susceptible to mental and physical illnesses than married mothers. Households headed by mothers are also affected more negatively by climate change.

Although stress and anxiety are common human experiences, their severity can have a detrimental effect on the mothers' quality of life (Dubey, Biswas, Ghosh, Chatterjee, Dubey, Chatterjee *et al.*, 2020: 779). Typical signs of stress and anxiety include anxiety, tension, headache, hypertension and sleeplessness (Achour, Souici, Bensaid, Binti Ahmad Zaki and Alnahari, 2021: 4583). Several mothers in informal settlements reported having positive personal resilience despite their difficult living conditions by turning to their religious and spiritual beliefs to help them survive and deal with the hardships brought on by COVID-19. Fear, concern and stress were reactions to the COVID-19 outbreak, which posed a serious threat to both the community and the individual (Kaligis, Indraswari and Ismail, 2019: 437; Fountoulakis, Apostolidou, Atsiova, Filippidou, Florou, Gousiou *et al.*, 2021: 625; Rwafa-Ponela, Price, Nyatela, Nqakala, Mosam, Erzse *et al.*, 2022: 2). According to a study by Levkovich and Shinan-Altman (2021:

358), women experienced high degrees of anxiety, shock, and worry for both themselves and their family members during COVID-19.

Guhn, Emerson, Mahdavian and Gadermann (2020: 80) discussed that poor single mothers are more vulnerable to mental and physical diseases than their married counterparts. Mother-headed households are also subjected to adverse effects of climate change.

Research conducted in the informal settlements in the coastal city of Mombasa in Kenya by Okaka and Odhiambo (2019: 1015) revealed that informal settlements are exposed to health vulnerabilities as a result of floods. As such, single women in those informal settlements are likely to suffer more than the married ones.

### **2.5.11 Stigma**

Women heading households also face gender discrimination, social class bias and social stigma, which makes them feel socially uncomfortable (Yoosefi Lebni *et al.*, 2020: 1). The level of esteem or disesteem in communities is socially created and it varies towards individuals, hence the advent of stigmatisation towards mother-headed households. According to Andrews (2020: 134), stigmatisation happens when society's expectations and reality diverge, and this results in a spoilt identity by prohibiting the stigmatised individual from living up to the standards of specific types of social interactions. Thadathil and Sriram (2020: 16) highlight that divorcees and widows are still stigmatised in some conservative communities.

### **2.5.12 Food insecurity**

According to Naicker, Mathee and Teare (2015:268) food security is a basic human right. Hayes, Mason, Hartmann and Weber (2020: 4) define food insecurity as occasionally or regularly not having enough to eat over the week. During COVID-19 lockdowns, many low-income households battled with food insecurity (Hayes *et al.*, 2020). Moreover, about 852 million people in developing countries experienced food shortages. Of these 852 million people, 27% lived in Sub-Saharan Africa. A survey conducted in Southern Africa in informal settlements in major cities by Chilanga and Riley (2017: 18) found that there were high levels of food insecurity in Blantyre, Malawi. Other studies in the Korogocho and Viwandani informal settlements in Kenya found that 80% of the households in the study were food insecure, and this contributed to inappropriate infant and young child feeding (Macharia, Ochola, Mutua and Kimani-Murage, 2018: 24). Statistics South Africa (2022: 1) also reported that almost 24% of South Africans were affected by moderate to severe food insecurity in 2020, while almost 15% experienced severe food

insecurity. Because of high poverty levels, mother-headed households experience food insecurity and consequent exposure to hunger and malnutrition.

### **2.5.13 Absence of a father figure for children**

Many children in South Africa live in homes where their fathers are not present. Various factors such as unemployment, a low socio-economic status, divorce, the labour migration system, and cultural attitudes might cause fathers to be absent (Magqamfana and Bazana, 2020: 1). According to Joshi's (2016: 105) study in India, divorced moms feel guilty and concerned that their children, unlike most other children, are not receiving the support, affection, and presence of their fathers. The participants in Joshi's (2016: 105) study also emphasised how they try to find a way to compensate for fathers' absence and try to foster a sense of family by taking their children on vacations and picnics, buying them gifts, taking them out to dinner frequently, and being less strict with them in efforts to deal with these guilty feelings.

### **2.5.14 Role overload**

Mothering is one of the most central roles in a woman's life, played by women globally and in South Africa (Glenn, 2016: 11). Mothers' domestic and childcare responsibilities are exacerbated by the lack of house help and alternative childcare arrangements while managing their work schedules (Mazumdar, Parek and Sen, 2023: 1080). When women become mothers, they abandon roles such as being a worker, and at the same time expand their role of being a caregiver. However, Chen, Lin, Bao, Zimmer, Gultiano, and Borja, (2019: 119) argue that role overload in women's lives affects their well-being. Role overload is defined by Dodanwala, San Santoso and Shrestha (2022: 935) as conflict that occurs when the number of duties exceeds the time available and when a person has too many tasks that require attention. Freeman and Dodson (2021: 1742) argue that overload of the role of a mother is as a result of their experiences of employment and caregiver responsibilities, which are dictated by cultural gender expectations and stereotypes about women. As such, more qualitative research is needed to explore how poor mothers manage conflicting work, childcare, and other social responsibilities in the maintenance of their households (Freeman and Dodson, 2021: 1742).

## **2.6 Nature of social support networks**

There is growing interest in the role of interpersonal interactions in safeguarding people from the potentially harmful impacts of stressful events (Cohen and McKay, 2020: 253). According to Kravchenko, Voitovska and Koliada (2020: 294), single mothers develop social support networks with a range of relatives, friends, significant others, colleagues, neighbours, social media platforms, and

religious institutions. Molteni, Ladini, Biolcati, Chiesi, DottiSani, Guglielmi *et al.* (2021) attest that people frequently employ religious and spiritual coping mechanisms to lessen their shock when confronted with dramatic and life-threatening events, especially in the form of unexpected shocks.

Claasen and Lemke (2019: 419) highlight that social network analysis is concerned with social structures and sources that describe actors and their networks. Strong and weak linkages between the participants inside a network are described by a well-known social network theory (Stadtfeld, Takács and Vörös, 2020: 130). Those with strong links are known for ties between people or groups who share similar demographic and socio-economic traits, which frequently develop into close-knit networks, also known as bonding social capital, facilitating trust and collaboration. Drawing on network ties from friends, family members, acquaintances, employers, or co-workers can improve the job search because individuals gain access to and make use of their network's social capital.

Since social media has been expanding steadily over the last decade, many people are using it as a source of informal networks (Schlichthorst, King, Reifels, Phelps and Pirkis, 2019: 3). The most well-known and frequently used social media platform is Facebook (Statista, 2018: 1). On social media platforms, mothers (users) can connect and interact, allowing for more effective two-way communication and conversations among individuals that can develop trust and cooperation.

Similarly, through the development of online social support, social media has given people a new way to connect with friends and complete strangers. For example, an online social support platform called the New Mothers Network helps single mothers to improve their psychological health and parenting (Hartwig, 2016: 22). Single mothers can be more connected to others who share the same experiences as them.

## **2.7 Benefits of social networks**

Social networking websites give users a special chance to present themselves and celebrate their personal achievements (Huang, Kumar and Hu, 2018: 591). For example, Capdevila, Dann, Lazard, Roper and Locke (2022: 338) highlight that the tradition of sharing on social media has become so common that Mother's Day celebrations have likewise moved more and more onto social media platforms. Family photographs shared on social media are also rooted in broader social expectations and demands about how femininity should be shown (Capdevila *et al.*, 2022: 342).

Compounding this, social networks have been used as a form of comfort during crisis management, such as bereavement (Andalibi and Forte, 2018: 2; Saroj and Pal, 2020: 4). A person going through a bereavement can find it to be a very stressful and challenging. Adverse effects can manifest in a variety of ways, including emotional (such as melancholy, rage or guilt), physical (such as exhaustion, agitation

or pain), behavioural (such as disturbed sleep or eating habits) and cognitive (such as disbelief, confusion or hallucinations) effects (Aoun, Breen, Rumbold, Christian, Same and Abel, 2019: 2). Social networks play an important role in the labour market. The job hunt can be made better by utilising networks from friends, family, acquaintances, employers or co-workers (Vacchiano, 2022: 362).

## **2.8 Coping mechanisms used by mother-headed households in informal settlements**

According to Gebreyosus (2018: 23), coping behaviour is a process through which people meet and react to social and environmental stresses in an effort to lessen the challenges these stressors cause in order to prevent stress. Parker and Sheinin (2020:81) also point out that individuals employ coping skills to respond and engage with adverse circumstances. Gebreyosus (2018: 25) also highlights that the degree of stress encountered by an individual, and the coping methods used differ based on the person's personal traits and resilience levels. Ndolo (2018: 106) investigated how single mothers in slum settlements in Kenya used different coping mechanisms to survive the adverse effects of HIV and AIDS. According to Tesha (2020: 6048), households employ a variety of coping mechanisms with short-term effects, like using up their savings or selling assets. When those mechanisms are ineffective, households may turn to other strategies with longer-term effects, like pulling children out of school. Fitrinitia and Matsuyuki (2022: 4) have categorised coping mechanisms into ex-ante and ex-post mechanisms. Ex-ante techniques are preventative risk-management measures taken by households prior to a negative event. These include formal and informal community-based insurance and savings-based funeral insurance. Households can take ex-post measures to lessen the effects of a negative incident.

### **2.8.1 Appraisal-focused versus problem-focused coping mechanisms**

Appraisal-focused strategies modify one's thought processes associated with stress. People change how they think about a challenge by tailoring to align with their goals and values. On the other hand, problem-focused approaches investigate the sources of the difficulty (Grant and Gerrard, 2020: 64). As a result, people eliminate the stressor by analysing the problem and learning how to deal with it.

### **2.8.2 Adaptive (positive) versus maladaptive (negative) coping mechanisms**

Adaptive coping techniques reduce stress and offer a positive path forward (Atkins, Luo, Wunnenberg, Ayres, Lipman, Pena-Cardinali *et al.*, 2020: 40). For instance, one can ask friends, family members, or neighbours for social support. Additionally, one can engage in mental exercises like yoga and meditation,

as well as physical ones like jogging. Conversely, unhealthy coping mechanisms offer a short-term fix while impeding a person's capacity to break the link between the stressor and their symptoms of anxiety (Wadsworth, 2015: 98). Dissociation, sensitisation, numbing out, nervous problem-avoiding, and escaping are a few examples of unhealthy coping mechanisms.

### **2.8.3 Emotion-focused strategies**

Emotion-focused strategies delve into the feelings triggered by the stressor. According Vedelago, Balzarini, Fitzpatrick and Muise (2023: 1830), people alter the emotions that accompany stress perception by releasing, distracting, or managing their mental state.

## **2.9 How mother-headed households deal with challenges**

Heading a household, especially in the midst of adversities, is inherently stressful and demanding, more so for mothers living in informal housing conditions. In a study conducted in Cyprus by Rousou, Kouta, Middleton and Karanikola (2019: 67), it was evident that the overwhelming burden of responsibilities and high levels of chronic stress, which are mainly due to economic hardship and low levels of social support, leave single mothers with minimal opportunities to relax, sometimes leading to serious health issues. This section presents some coping strategies that can be used by mothers, especially those heading households in informal settlements.

### **2.9.1 Social networks**

According to Neely, Jin, Parton and Ware (2022: 11), social support is considered vital for survival, and is embedded within the fabric of traditional African culture, 'It takes a village to raise a child' is an African and Asian proverb that highlights that a community raises children as a collective, and therefore, all society members play a role in offspring development (Reupert, Straussner, Weimand and Maybery, 2022: 2). As discussed earlier, social support networks play an important role in the survival of mother-headed households, especially when bearing in mind the socio-economic challenges in informal settlements. According to the social network theory, mothers establish social connections with friends, family, and neighbours to help them deal with financial difficulties (Felder, 2020: 675). It is also important to highlight that formal social support networks, such as National Social Security Schemes like the child support and disability grants, are equally as vital as other forms of coping mechanisms.

### **2.9.2 Self-kindness**

According to Stallman, Ohan and Chiera (2018:365) self-kindness is defined as acceptance and understanding of oneself, especially in the face of adversity. Podina, Jucan and David (2015: 99) defined self-kindness as the tendency to be caring and thoughtful of oneself rather than being inhospitably critical. Self-kindness is one of the coping mechanisms used in stressful situations. Chiera *et al.* (2017: 54) qualified this by arguing that adopting self-kindness as an accepting and benevolent attitude in times of difficulty enabled people to maintain a level of comfort. Furthermore, Harvey and Boynton (2021: 93) argued that self-compassion improves one's sense of security and resilience.

### **2.9.3 Grit**

Grit, according to Caza, Caza and Baloochi (2020: 27), is the quality that allows people to work hard and stick to their long-term aspirations and goals. Grit has been linked to a variety of positive success outcomes. It also includes working tirelessly toward overcoming trials, and sustaining effort and interest over time in the face of failure, challenges, and tribulations.

### **2.9.4 Degree of religiosity**

Depression, anxiety, and stress are mental issues amongst informal settlement residents, more so amongst mothers, especially those heading households. The degree of religiosity enhances one's distraction, status, self-justification, sense of security, sociability, and solace (Van Camp, Barden and Sloan, 2016: 23). Religious service attendance and the importance of religion or spirituality are potential protective factors that determine resilience (Jocson and Ceballo, 2020: 8). Similarly, Ali, Marhemat, Sara and Hamid (2015: 130) also believed that religion could control the mental and psychological activities of human beings. As such, mothers use different cultural and religious backgrounds to navigate some challenges. For instance, ancestral consciousness increased perceived spirituality amongst the Zulu people (Edwards, Holdstock, Nzima and Edwards, 2020: 157). Therefore, religion can influence how mothers heading households can cope and adjust in informal settlements as it buffers the stress and depression. Moreover, Van Camp *et al.* (2016: 23) highlighted that extrinsically motivated religious people used religion instrumentally as a means to an end rather than an internalised component that is embedded into deeper life. This includes the negative elements associated with religiosity, such as prejudice, dogmatism, fearfulness and anxiety (Van Camp *et al.*, 2016: 24). On the other hand, intrinsic religiosity helps one to gain and maintain inner satisfaction (Dinh, Van Nguyen, Trinh and Nguyen, 2022:

19). The level of one's intrinsic religiosity is determined by their level of orthodoxy, church attendance and dedication to their religion (Van Camp *et al.*, 2016: 25).

### **2.9.5 Hope**

Worgan (2013: 100) explained that the phenomenon of 'hope' has existed in human philosophy since classical times, such as the story of when Pandora unleashed sorrow and disease onto the universe from her glass jar. Thereafter, hope became the only solace for mankind. In addition, Overholser (2016: 90) posited that hope is based on an expectation that current problems will be resolved and the future will become better in some important way. In this regard, hope is a psychological trait used as a coping mechanism to overcome obstacles (Duggal, Sacks-Zimmerman and Liberta, 2016: 3). According to Colla, Williams, Oades and Camacho-Morles (2022: 8090), the phenomenon of hope is derived from the Snyder's theory of hope, which explores optimism, self-efficacy and self-esteem as coping mechanism tools. Hope is defined as the perceived methods and capabilities to reach desired goals and be self-motivated via thinking about how to use those pathways (Colla *et al.*, 2022: 8090). This is in agreement with Lohne (2022: 36), who described hope as the miracle medicine of the mind that inspires the will to live. Furthermore, Hanson (2017: 1) talked about hope as a powerfully entrenched positive motivational mind-set that is derived from an interacting feeling of successful goal-directed conviction and a successful plan of action on how to achieve specified goals. On the same note, Duggal *et al.* (2016: 3) described hope as an optimistic attitude of the mind based on an expectation of positive outcomes. All of the above definitions of hope describe it as positivism in one's state of mind during adversities.

A review conducted by Snyder (2002: 249) revealed that higher levels of hope yield better outcomes in academics, athletics, physical health, psychological adjustment and psychotherapy. Snyder (2002: 252) further outlined that a person with high levels of hope is positive about goals, whilst on the other hand, negative emotions are prevalent amongst those with low levels of hope. Mothers heading households may face different forms of hardships, which can be overcome by willpower and determination to achieve their personal and household goals by using alternative methods to pursue these goals. Studies about HIV positive people by Beka and Shaka (2018: 4) revealed that hope is associated with better health and well-being and lower psychological distress in adults. Ribeiro, Huang, Fox and Franklin (2018: 282) further explained that if depression exists in oneself with hopelessness, there is a high risk of suicidal tendencies.

## **2.10 Informal social support**

Social support is the belief that one is regarded and valued by others, that one is loved and cared for, and that one is a part of a social network of relationships (Pourmand, Lawley and Lehman, 2021: 11). Social support can be formal, for instance, from government. It can also be informal, for instance, from friends. Most animals, including people, live in different sizes of groups that are socially and culturally defined. Majolo and Huang (2022: 310) presented that group living allows animals, including human beings, to build social relationships with one another. Majolo and Huang (2022: 310) further elaborated that these social bonds are typically strongest among kin, acquainted persons, or those of similar gender, age, or rank.

Informal social support networks remain the main source of social protection for the poor. Globally, the absence or shortage of comprehensive formal social security systems remains prevalent due to a lack of political will, poor governance, global warming, and rapid population growth (United Nations Habitat, 2022:1). As a result, informal support systems bind communities together. Informal social support refers to the ways in which people interpret the information, affective comfort, and general assistance (through acts and words) provided by friends, family, and neighbours that aid them in managing uncertainties and challenges brought on by difficult circumstances (Cacciatore, Thieleman, Fretts and Jackson, 2021: 4).

Social support networks have different forms and functions, and they exist for many purposes. There are varied reasons why members prefer one network over another that are mainly based on the benefits, age, and frequency of interactions among members (Kebede and Butterfield, 2009: 358). Some of the reasons for choosing a specific social support network include culture, tradition and societal and economic issues. This section explores networks based on friendship, kinship, romantic relationship autonomy, fictive kinship, religion, and social media. Research conducted by Thomas, Liu, and Umberson (2017: 2-5) revealed that an individual may attain the benefits of a particular social support on his own or in the company of other people in a variety of relationships

Social networks are a critical determinant of physical and mental well-being of households, and, therefore, must be explored as social support and social capital. Social structures can be classified into two main categories of formal and informal (Wang, Lu, Soderlund and Chen, 2018: 20). Formal social support is provided by professionals/institutions such as government agencies. However, this research focuses on informal social support, which comes from relationships with kin, neighbours, and friends, and as a result of involvement with churches and clubs.

Shang, Kaniasty, Cowlshaw, Wade, Ma and Forbes (2019: 644) explain that social support is the meeting of one's needs by friends or relatives. Social support offers a foundation of shared responsibilities to

address socio-economic issues and encourage a sense of community. Additionally, Sarla, Lambrinou, Galanis, Kalokairinou and Sourtzi (2020: 2) highlight that social support systems could be explored as a structural or functional phenomenon.

Structural social support entails a network of interpersonal relationships, such as those with relatives, friends, and co-workers, through which a person is attached to his or her community, and functional social support implies the provision of informational, financial, and emotional support. For instance, the survey of American Family Finances and the Panel Study of Income Dynamics conducted in 2015 found that about 26% of USA households reported providing financial assistance to a needy family member through extended informal social networks (PEW Research Centre, 2016: 1).

Taylor, Mouzon, Nguyen and Chatters (2016: 193) explored neighbourhood, reciprocal kin, and non-kin relationships as forms of informal social networks and how they give families a sense of belonging, security, and well-being in communities. In light of the research done by Lumino *et al.* (2016: 184), it is crucial to emphasise that having a larger social network is positively correlated with receiving more emotional and material support, and that this, in turn, enhances the mental health of single mothers.

Functional social support encompasses informational, instrumental (tangible assistance), and emotional support (Yang and Jiang, 2020: 6839). Informational social support is the dissemination of knowledge regarding the specific issue the person is facing. Examples of such useful information are places to find inexpensive groceries. Research conducted by McKinley and Wright (2014: 108) revealed that information-seeking, the purposive acquisition of information from selected sources, improved the eating habits of their study sample. Instrumental support refers to resources that others may provide to a needy individual, such as transport to a particular social event (Samutachak, Ford, Tangcharoensathien and Satararuji, 2023: 17). They reported that during the COVID-19 pandemic, Thai women utilised family, community, and local networks to mobilise resources to support people affected by the pandemic. Emotional support refers to the knowledge that people are loved, revered, cherished, and cared for, regardless of their socio-economic level. It also aids in coping with uncertainty, anxiety, hopelessness, and depression. This suggests that providing emotional support requires the provision of care, assurance, or affection.

On the other hand, weak social support links are widespread among acquaintances who are bonded together based on mutual interests and shared experiences, but are not close friends (Wellman and Gulia, 2018: 83). For instance, households can be connected based on political affiliations. However, most views about social support imply that social support is a supportive norm or the perception that support

is available when one is in distress. In this research, more focus is placed on informal social support than on social capital systems.

## **2.11 Factors that influence social support networks**

Drawing on resilience, social support networks and the support available within communities helped the researcher to fully explore sources of strength used by mothers in informal settlements. However, in informal settlements, there are also psychological issues, financial limitations, cultural influences and a lack of social support, especially in vulnerable groups such as persons living in socially and economically poor situations (Koetsenruijter *et al.*, 2014: 3). In addition, Koetsenruijter *et al.* (2014: 3) identified individual characteristics that impact the comprehension of self-management of social support networks for people with long-term conditions. These are social support, self-management, and the health status of vulnerable groups, such as mother-headed households, in informal settlements (Koetsenruijter *et al.*, 2014: 3). Different households have varied experiences of informal social support networks and heading a household in an informal settlement. The individual factors described below were used to categorise and explore the holistic aspects of informal support as a source of strength for mother-headed households, particularly those living in informal settlements.

### **2.11.1 Social networks of individuals**

The social network theory explores the relations and interconnectedness between individuals and society (Williams and Durrance, 2008: 17). Socio-economic resources shared across ties are generally finite and therefore scarce. Because resources are shared from one person to another, a person's position influences his or her access to resources. Nodes between individuals are also defined by transitivity and homophily. According to McMillan, Felmler and Ashford (2022: 2), transitivity is the tendency for two actors to be linked if they share a common relationship, and it shapes local network architectures. It means that if A is tied to B, and A is tied to C, it is likely that B is tied to C as well. McMillan *et al.* (2022: 3) posited that transitivity patterns could contribute to the understanding of why networks exhibit homophily, and the frequency of these configurations could simultaneously inform macro-level closure and hierarchy structures. This scenario explains the phenomenon of weak ties between households. As such, weak or strong ties in informal settlements households are key elements that define their coping mechanisms. For instance, people rely on their informal networks to get jobs (Morgner *et al.*, 2020: 491).

### **2.11.2 Social support**

Vulnerable groups need different forms of social support to mitigate adversities. In South Africa, the government provides formal social support protection through child, pension, and disability grants (Delany, Grinspun and Nyokangi, 2016: 24). However, many people also resort to informal social support networks, such as friends, kin and neighbours for their survival.

### **2.11.3 Self-management**

The concept of self-management is vital for mothers heading households, as it enables them to take a lead in the management of their socio-economic situations. According to Koetsenruijter *et al.* (2014:3), self-management refers to the responsibility people have for their own health and well-being. It includes the steps people take to live a healthy lifestyle, take care of their long-term conditions and prevent further illness or accidents. As a method of self-management, people can participate in a variety of sports, such as health clubs.

### **2.11.4 Health status**

A number of studies have established that poor neighbourhoods are connected with more ill health, regardless of an individual's personal socio-economic status (Singu, Acharya, Challagundla and Byrareddy, 2020: 406; Townsend, Phillimore and Beattie, 2023: 3). Additional research shows that factors such as a lack of home maintenance, environmental pollution, and poor socio-economic situations in the area might have a detrimental impact on a person's health state (Ajibade, Adelodun, Lasisi, Fadare, Ajibade, Nwogwu *et al.*, 2021: 321).

According to Mohnen *et al.* (2012: 34), a number of studies in Western European nations with highly established health care systems have demonstrated that poor neighbourhoods are connected with higher ill health regardless of an individual's personal socio-economic status. Additional research shows that factors such as home maintenance, environmental pollution and socio-economic situations in the area might have a detrimental impact on a person's health state (Braveman and Gottlieb, 2014: 20).

## **2.12 Informal social support as a source of strength for mothers-heading households**

Heading a household can be particularly demanding for mothers who are more vulnerable to poverty and other socio-economic issues, hence the need to explore informal social networks as a source of strength.

### **2.12.1 Friendship networks**

Ball and Newman (2013: 16) acknowledged that friendship networks have been researched since the 1930s, and many findings indicate that such networks are directed toward the ties between individuals. For instance, person 'X' may claim that person 'Y' is her friend, or vice versa. However, some studies indicate that whilst person 'X' claims to be a friend of person 'Y', it may happen that person 'Y' may not say the same about her counterpart. Ball and Newman (2013: 1) also argued that in every friendship network, there is evidence of ranking of individuals from low to high, thus indicating that most friendships are one-directional, made up of a lower-ranked individual claiming friendship with a higher-ranked one. This indicates that reciprocated friendships largely occur between people of similar socio-economic backgrounds, while unreciprocated friendships can be found between people of different statuses. De Marti and Zenou (2017: 657) posited that human beings possess traits, such as ethnicity, gender, age, education, and income which generally often shape their friendship patterns. According to Halberstam and Knight (2016: 74), this phenomenon is called homophily, a pervasive criterion to social networks having similar attributes. A study conducted in Russia by Kornienko, Agadjanian, Menjívar and Zotova (2018: 125) highlighted that deeper social networks and greater levels of resources (money and regularised legal status) at both ego and alter levels were positively associated with offering, receiving, and reciprocally exchanging financial and emotional support. Drawing on the network-formation model by De Marti and Zenou (2017: 684), their research argues that while two members of the same community always have low linking costs, the cost of forming a relationship with members of different communities decreases as each member is exposed to the other community more frequently.

### **2.12.2 Romantic relationship autonomy**

Another source of informal social support for single parents is a steady romantic partner that can provide support unobtainable from any other source. Drawing on a study by Don and Hammond (2017: 2), it became clear that relationship autonomy defines how people subjectively experience support interactions since people in romantic relationships feel greater social support, are less stressed and have better moods. A study across 27 European countries highlighted that there is a link between financial hardship and poor well-being amongst single parents (Stack and Meredith, 2018: 233).

### **2.12.3 Fictive kin networks**

A fictive kin network is a connection between and among members of a society who are not blood or marriage relatives but have maintained vital reciprocal social or economic ties (Andrikopoulos and Duyvendak, 2020: 301). These are community and personal relationships that are beyond descent and affinity. Leyton (2018: 2) wrote that fictive kinship is an international phenomenon that is practiced by

various communities in the forms of god parenthood, adoption, fosterage, milk kinship, and blood brotherhood, in addition to regionally specific forms like *mit*, a relationship between friends or trading partners (Nepal), and the patron-client relationships of ‘*oyabun-kobun*’ in Japan and ‘*kivrelük*’ in Turkey.

#### **2.12.4 Congregation support networks**

Kucharska (2020: 40) wrote that there is a link between religiosity and better health outcomes. According to Todd, Blevins and Yi (2020: 107), religious congregations are social contexts in which individuals come together in a community to seek the sacred. Such contexts are crucial to understand because they present as a backdrop for individuals to build relationships, share ideas and resources, and connect to the greater society. A study by McClure (2021: 559) reported that there are three major sources of homophily, which are: sharing the same religious traditions and family; having the same racial composition; and having a short geographical distance between congregations. Homophily, or the propensity for relationships to be more common among actors who have similarities, has been identified in individual and organizational social network studies (Ertug, Brennecke, Kovács and Zou, 2022: 38; Jackson, Nei, Snowberg and Yariv, 2023: 2). As such, McClure (2021: 559) argues that homophily can promote tight, supportive connections while limiting exposure to diversity.

#### **2.12.5 Spirituality and religiosity**

There are many studies related to human beings who consider spirituality as an important facet in surviving against adversities (Van Tongeren, Aten, Davis, Davis and Hook, 2020: 27; Al-Natour, Al Momani and Qandil, 2017: 2096). There are many contextual and religious definitions of spirituality. The most essential traits of people, their clarity of purpose, perceptions, mental capacity, and state of mind, are highlighted by their spirituality. Higher moral character traits that are subjective and have some religious roots are referred to as spirituality. In light of this, Manning, Ferris, Narvaez Rosario, Prues and Bouchard (2019: 169) claim that spirituality is essential to human existence, particularly in the face of adversity. Prazeres, Passos, Simões, Simões, Martins and Teixeira (2021: 222) have identified two main categories of religiosity, which are intrinsic and extrinsic religiosity. Intrinsic religiosity is the affinity between one's own values and religious beliefs; it is the state of having a close relationship with the embraced faith (Prazeres *et al.*, 2021: 222). On the other hand, extrinsic religiosity refers to focusing on oneself and using religion to meet basic needs (such as social connections or for personal comfort). Ammerman (2020:6) defines inherent religiosity as the universally accessible spiritual manifestation at the centre of the human existence. According to King (2019: 198), a person's spirituality affects how well

she or he is. In the framework definition of spiritual well-being (SWB) proposed by the National Interfaith Coalition on Aging (NICA) in Washington DC., there are four main themes of spirituality. They are categorised into personal, communal, environmental, and transcendental spirituality.

The personal domain entails relationships with friends, neighbours, and family, the communal domain expresses humility, and the environmental domain connects you to the physical world (Pong, 2022: 760). In practice, a person with a positive environment also has positive personal and communal spiritual relationships. Therefore, a mother with a high level of spirituality also good personal, communal, environmental, and transcendental relationships, hence indicating that she is in good health.

Reis and Menezes (2017: 763) revealed that religiosity and spirituality were used by most widowed elderly women as resilience strategies in their daily lives. In the same study, Reis and Menezes (2017: 763) further noted that most participants believed that faith in God, through prayer, provides tranquillity, peace, the ability to overcome adversities, maintenance of health and longevity. Drawing from Bhagwan (2017: 66), African spirituality embraces compassion, reciprocity, dignity, harmony and humanity in order to create, sustain and strengthen households and communities. Bhagwan (2017: 66) further described that the majority of spirituality practices amongst Africans, especially blacks, are through rituals, ancestral spirits and traditional healings as the main sources of healing. For instance, in African spirituality, prayers, rituals and harmonious coexistence create a family community which is founded on the principle of humanness (also called 'Ubuntu', which means that 'I am because we exist') (Bhagwan, 2017: 66).

Additionally, Bhagwan (2017: 66) explained that 'Ubuntu' inculcates respect, empathy, dignity and interdependence between individuals, households, and communities. This sentiment is further supported by Mnyaka and Motlhabi (as cited in Bhagwan, 2017: 66), where it is highlighted that the phenomenon of 'Ubuntu' is one of the greatest spiritual tools amongst African communities used to help vulnerable community members such as the poor, the bereaved and the sick. Bhagwan (2017: 68) further highlighted that African spirituality entails the belief and acknowledgement that household and individual challenges are linked to supernatural rebukes from neglected ancestral spirits, and can be overcome by biopsychic traditional healing.

#### **2.12.6 Social media**

Social media has recently changed the interaction and communication landscapes of communities and of individuals. Drawing from Vlad (2019: 78), social media is a strategy and a platform for disseminating information to connect with others (social networking). Witten, Kearns, Opit and Fergusson (2021: 1345)

highlighted the advantages of digital social media networks, noting that inhabitants utilise Facebook to interact and maintain connections with long-time friends or their neighbours.

### **2.12.7 Social and capital investments through ‘stokvels’**

Bophela and Khumalo (2019: 26) argue that despite the government’s economic reform programs, poverty, unemployment, and inequalities persist, forcing the poor to rely on self-help efforts such as *stokvels* to solve their socio-economic challenges. According to Mulaudzi (2017: 1), a *stokvel* is South Africa’s version of rotating savings and credit associations (ROSCAs) or accumulating savings and credit associations (ACSAs). He further highlights that South Africa has over 820 000 *stokvels*, with an overall membership of 11.4 million people who contribute over R44 billion per year. One could argue that despite some form of formalities in the running of *stokvels*, they are predominantly designed to accommodate for informalities; for instance, membership is based on reciprocal relationships. Bophela and Khumalo (2019: 27) further present that *stokvels* are self-help, informal support systems designed to respond to the challenges of poverty and income insecurity, and they are found predominantly in Black African communities. A descriptive and correlation study conducted in South Africa by Ngcobo and Chisasa (2018: 217) revealed that more females than males participate in *stokvels*. It is therefore imperative to explore the history and composition of *stokvels*.

A *stokvel* is an informal social structure that consists of kinship, mutual understanding, communalism and reliable friendships (Koenane, 2019: 110). As a result, many academics consider *stokvels* to be a type of informal social security. Bophela and Khumalo (2019: 30) reported that *stokvels* in South Africa contribute to economic development primarily through savings and investments, the creation of business prospects, and employment creation. For instance, *stokvels* are used to purchase groceries in bulk at wholesale prices at the end of every year. The study also revealed that *stokvels* empower women, as the women believe that they can contribute significantly to the well-being of their households and they enable them to take up roles as carers without heavy reliance on relatives. The study by Bophela and Khumalo (2019: 33) additionally revealed that 82.5% of *stokvel* group members are women. This conclusion is crucial for generating entrepreneurial opportunities that empower women through *stokvels*. *Stokvels* also have a social function that often creates strong friendships, partnerships, and social networks built on the basis of strong mutual trust and honesty, and harmonious and reciprocal relationships and rules.

### **2.12.8 Resilience**

Resilience can be explored at the individual, household, and community levels. According to the Global Sustainable Development Report (2019: xxii), advancing resilience is one of the core of United Nations’

transformations towards sustainable development. Researchers who study resilience have emphasised that mothers who experience difficulties can still have successful results. The most notable conclusion is that having a capable, loving social support system encourages healthy developmental trajectories (Masten, 2018: 15). Juliano and Yunes (2014: 140) underlined that what sets one family apart from another is not the presence or absence of issues or normative or non-normative pressures, but rather how they respond to these challenges and their ability to deal with them. Challenges might help the household acquire resources and skills. Since people learn via problems they encounter and could grow existentially, Juliano and Yunes (2014: 140) concluded that in most circumstances, difficult times can be the best. This may be true if there are sufficient physical, emotional and environmental resources.

Taylor and Conger (2017: 352) highlighted that perceived social support and internal strengths are two major resilience factors that enhance the physical and mental health of single mothers. In their study, Taylor and Conger (2017: 532) found that these factors enhance positive coping strategies, such as optimism, self-efficacy and self-esteem. According to Masten (2018: 19), individual resilience entails nurturing, sensitive caregiving, attachment relationships, emotional security, belonging, skilled parent management and discipline tailored to the child, motivation to adapt, self-regulation, emotion regulation, hope, faith, optimism, meaning making, the belief that life has meaning, positive views of the self or identity and routines and rituals. Individual resilience influences the household or community in which a person resides and can also generate behaviours of collective resilience. For example, household heads with high levels of individual resilience are capable of demonstrating positive behaviours to other household members.

Additionally, Masten (2018: 19) elaborated that household (or family) resilience enhances nurturing, protective care for vulnerable members, family cohesion, sense of belonging, maintaining boundaries, family integrity, family authority, rules, active coping, mastery, collaborative problem solving, family flexibility, co-regulation, balancing family demands, emotion regulation, hope, faith, optimism, positive outlooks, coherence, family meaning making, collective meaning, family purpose, positive views of family, family identity, family routines and rituals and family role organisation.

The Global Sustainable Development Report (2019: 40) revealed that high levels of resilience are needed to enhance individual and household well-being, for instance, taking steps to minimise the spread of infectious diseases due to human mobility. Therefore, there is a need for mothers to integrate individual and family resilience so as to cater for the well-being of their household members.

Due to globalisation, community resilience helps to deal with systemic and cascading risks attributed to nature, diseases, and capitalism (Global Sustainable Development Report, 2019: 41). Several studies

have explored community resilience strategies to both COVID-19 and climate change (Gabriel-Campos, Werner-Masters, Cordova-Buiza and Paucar-Caceres, 2021: 418; Suleimany, Mokhtarzadeh, and Sharifi, 2022: 4). Gabriel-Campos *et al.* (2021:418) highlighted that community resilience is based on five pillars: solidarity, collective self-esteem, cultural identity, social humour, and state honesty. Solidarity entails the adherence to a cause with a common end for all, whereby people live as a solid unit that can withstand external challenges. Collective self-esteem refers to how people take pride in where and how they live; hence, demonstrating a collective shared value. An example is how they pride themselves on being born and bred in a particular informal settlement, city, or community. Cultural identity highlights people's social relationships and symbolic heritage, such as customs, dances, values, and idiomatic changes. Social humour refers to how people maintain a positive outlook in adverse situations. Lastly, state honesty is the honest and transparent management of public affairs. According to Suleimany *et al.* (2022: 4), communities that are more able to adapt to change can recover from disasters and reconstruct more quickly.

### **2.13 Benefits of informal support networks**

Daily interactions between individuals and communities are determinants of how individuals or communities choose their preferred social support network. According Karunarathne and Lee (2022: 5), support networks play social, cultural, economic, religious, and political roles in the livelihoods of individuals and communities. Counselling and advice, moral support, learning for positive behaviour, providing courage and strength, crisis management, strengthening social bonds, sharing concerns and maintaining social relationships in difficult times are all benefits of social support networks (Kebede and Butterfield, 2009: 367).

According to Morgner *et al.* (2020: 489), informal support networks are formed through interpersonal attraction, common tasks, common schedules, geography, shared interests, and common backgrounds. Glanville and Story (2018: 98) stated that members of a shared informal support network can also have self-interests, and individuals can benefit from being a part of other people's informal social support networks. Glanville and Story (2018: 98) went on to argue that for some members of informal support networks, there is a cost-benefit concept that prevents them from joining another social support network. The social exchanges between members of a network or group serve as the foundation for the formation and dissolution of informal social relationships.

However, social support networks reduce distress, improve goal attainment, and increase relationship satisfaction. According to Figeac and Favre (2023: 1971), individuals who are socially connected to one another influence one another's perceptions and behaviours, resulting in greater similarity over time.

According to Glanville and Story (2018: 98), informal support systems enable an individual to survive through informal sub-communities of society. Members of social support networks are encouraged to track down information, rumours, and social norms. Common hobbies and activities, for example, as well as interpersonal attraction, among other factors, play an important role in the development of informal support networks.

It is critical to examine the positions that people in the informal network hold. According to Glanville and Story (2018:99), an informal network position analysis investigates dyadic relationships and adds informal relationships to the network's direct relationships. These network roles investigate informal status and social power, for instance, social support network density, which is the extent to which networks between people actually exist. There is also social support network intensity, which is the degree to which individuals are prepared to abide by group obligations (Morgner *et al.*, 2020: 489). Social support network density and intensity examine the communication among members. Communication exists within patterned social support networks and helps to create and solve conflicts between the common and separate interests of network members.

In a study done on female-headed households living in urban slums in Ethiopia by Mabelane, Makofane and Kgadima (2019:165), women reported that they had the advantage of access to better information and additional resources or strengths to deal with economic and social needs.

Social support networks link rural and urban contexts, and these linkages become household survival mechanisms. For instance, when people migrate from rural to urban settings, they need to receive assistance from the urban dwellers. Social support is a vital resource for hindering the negative consequences of a wide variety of stressors (Tough, Siegrist and Fekete, 2017: 14). Social support networks assist people to enter a labour market. Wyche, Forte and Yardi Schoenebeck (2013: 5) explained that most migrants have little information about employment as compared to established workers who have more experience, and employers also prefer to hire experienced workers. However, most social capital scholars argue that local social support networks are vital for new labour market entrants to find employment through referrals and job information.

## **2.14 Conclusion**

This chapter reviewed literature that established that there are many challenges faced by informal settlements. Although the patterns of challenges are highly prevalent in mother-headed households, there are equally as many coping mechanisms used to deal with these challenges. The association between

high poverty levels and mother-headed households is wide and varied because of differing socio-economic statuses found in different households in informal settlements. The next chapter presents the research methodology that was used in this study.

## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.1 Introduction

The focus this chapter is on the research methods applied in order to investigate and create a holistic understanding of mother-headed families, this study employed a qualitative research methodology. A qualitative research design that was exploratory and descriptive helped the researcher to understand and describe the participants' experiences.

#### 3.2 Research design

A research design is a blueprint for how the researcher wants to carry out the study (Babbie and Mouton, 2015: 74). Because it enables the researcher to find solutions to the study problems, a research design provides a logical plan that directs the researcher through the many stages of research. The methodology that underpinned this study was a qualitative research approach. According to Grinnel and Unrau (2005: 82) in Schurink, Fouche` and De Vos, 2011: 91), qualitative research tries to comprehend social phenomena at a deeper level because it pertains to a small number of people. A qualitative research approach was determined to be most suited in order to provide a comprehensive knowledge of the mothers' subjective experiences, views, and meanings associated with their positions as heads of households. With the use of this methodology, the researcher was able to capture the richness and depth of the participants' ideas, feelings, and stories of household headship while also exploring the complex and nuanced nature of their experiences (Moser and Korstjens, 2018:9). The researcher aimed to provide the mothers' voices and narratives priority by utilising a qualitative approach, which would enable a contextualised and compassionate comprehension of their lived experiences. Qualitative research made it possible to start with a small sample size, and this increased until saturation was reached. Drawing from Raqib (2019: 2), qualitative research acknowledges that knowledge is a socially constructed phenomenon; hence, reality is neither static nor fixed. Yilmaz (2013: 311) argued that the reason why it is important to understand phenomena through participants' perspectives is that there are many social realities and interpretations amongst people, which are based on their world views or value systems. As such, analysing social phenomena using participants' views enables the researcher to explore how mothers navigate their livelihoods against challenges they may face. As such, qualitative research does not generalise but rather discovers new ideas, reasons and meanings that characterise social behaviour. Taherdoost (2022: 54) highlighted different advantages of using qualitative research in social sciences. Amongst them was its ability to produce a detailed description of research participants' emotions, views, encounters and the meanings of their actions. Therefore, qualitative research offers boundless freedom

to elicit the subjective experiences of mothers who live in informal settlements and are heads of households in the current study.

In order to explore and comprehend the difficulties faced by mother-headed households, this research adopted an exploratory, descriptive study. It was exploratory in the sense that it aimed to learn about and share information on the difficulties experienced by mothers who are in charge of households in informal settlements (Bulsara, Saunders, Emery and Etherton-Beer, 2021: 2). In addition, it was descriptive in that it discussed and looked at the difficulties faced by a certain group of group mothers who are in charge of households. Bulsara et al. (2021:2) explained that using a qualitative descriptive methodology enables the researcher to be closer to the sources of the words and events that comprise their data. This approach is deemed appropriate for social research due to its ability to centre research questions immediately on participants' experiences (Bulsara et al., 2021:2). In this study, the descriptive research design enabled the researcher to familiarise herself with the research phenomenon, and it also helped the study to discover new, thickly descriptive information about the informal social support networks in informal settlements.

The current study covered the structure of the households, their living strategies, their challenges, and their informal social support systems. When meeting with the participants for interviews, one approach to comprehend their contexts was to monitor their surroundings and interactions (Creswell, 2007, cited in Fouché and Delpont, 2011: 65). These authors emphasised that interpretation of what is seen, heard and understood from participants "cannot be divorced from their own background, history, context, and past understandings". Therefore, utilising a qualitative approach helped the researcher to comprehend the occurrences from the viewpoints of the mothers who headed households.

### **3.4 Study setting**

The setting for the current investigation is described as the following: The population and setting were chosen based on the researcher's location and the location where the majority of potential participants within the setting could be interviewed, namely eThekweni, KwaZulu-Natal. Mothers who live in the informal settlement and are the heads of homes were chosen as the researcher was already a resident in the settlement and thought that many mothers who belong to that category would be eager to share their experiences. The physical, social and cultural site factors were crucial in choosing a study site that met the requirements of the research topic, aim and objectives. The bulk of the participants and the researcher shared the same characteristics, including being low-income earners, being Black and participating in informal social network structures.

This study was set in the Cato Crest informal settlement in the eThekweni municipality. This informal settlement is one of the oldest and closest to the eThekweni central business district. According to Mabaso (2020: 53), Cato Crest informal settlement is part of the larger Cato Manor Township. It is a densely populated informal settlement located approximately seven kilometres from Durban's inner-city centre in KwaZulu-Natal province, South Africa. The area's position has traditionally made it a desirable place to live. Currently, it is located between the Westridge, Wiggins, and Bonela neighbourhoods. Cato Manor is currently primarily formalised with Reconstruction and Development Programme (RDP) houses and infrastructure. Cato Crest is home to new RDP houses and temporary tin dwellings, as well as some informal settlements. The Cato Crest informal settlement's population comprises a variety of ethnic groups, primarily Africans who speak Zulu. Additionally, there are speakers of Xhosa, Ndebele, and Sotho, as well as a significant number of immigrants from abroad, primarily from Malawi, Zimbabwe, Swaziland, and Mozambique (Lecleec-Madlala, 2004:3). As one of the six unincorporated communities of Cato Manor, Cato Crest is situated on the ridge of the community between Vusi Mzimela Road and the Umkhumbane River (Lecleec-Madlala, 2004: 4).

### **3.5 Study population**

A study population, according to Babbie and Mouton (2015: 174), is a collection of components from which the sample is drawn. The population is all mothers live in informal settlements and are heading households.

### **3.6 Study sample**

A study sample is the specific group from whom a researcher obtains data (Obilor, 2023: 2). As such, a sample is used by researchers to perform studies on participants from the population, allowing them to draw findings that apply to the full community while reducing costs and time (Obilor, 2023: 2). Samples are used by researchers to ensure high-quality investigations. Mweshi and Sakyi (2020: 182) advise that in qualitative studies, there are no strict guidelines for the sample's size. The size depends on the amount of data required to answer research questions and the level of rigorousness desired when doing so. The decision to focus on a smaller sample / group was made in order to gather rich information on the difficulties that women faced as heads of their households and the informal support networks that they relied on as a source of strength. Time constraints also necessitated the use of a smaller sample (Mweshi and Sakyi, 2020:182). In qualitative research, researchers can choose up to 20 participants, depending on the type of study and the level of information needed (Subedi, 2021: 1). One sample was used in this

study, and the household units for this study were made up of mothers, their children, siblings, and any other family members. Twelve mother-headed households made up the initial sample, but data saturation was reached after eleven interviews.

### **3.7 Sampling strategy**

The term "sampling process" describes how a researcher chooses a sample from a population in order to learn more about a phenomenon in a way that accurately reflects the population of interest (Naderifar, Goli and Ghaljaie, 2017: 2). Qualitative sampling methods were used in this investigation. According to Terre Blanche and Durrheim (2014), qualitative sampling is the process of choosing study subjects from a large population. Since this study employed a non-probability sampling technique, it was not known how likely it was that each person who was chosen would be chosen (Guest, 2011:217).

Purposive sampling was employed in this study to choose the initial sample, and this was subsequently expanded using the snowball sampling method. The judgment sampling method, also known as purposive sampling, was used specifically to choose individuals based on the traits they possessed. In this study, these were mothers who headed their households. It is a non-random technique, and the researcher recruited participants who could and were willing to offer information about the study (Polit and Beck, 2012: 519). In other words, participants who were willing to share their knowledge and experience as women heading households, and of the support networks that were available to them.

The researcher then employed snowballing, often referred to as referrals by persons who share or know of others who possess comparable features that are of interest for the research, because it was difficult to identify a sufficient number of study volunteers (Parker, Scott and Geddes, 2019: 16).

This approach was helpful for this study because the researcher was only aware of a small number of mothers who were the heads of households in the Cato Crest informal community. Additionally, the COVID-19 pandemic restricted physical contact, so snowballing was the most practical way to find the additional participants. The participants recommended other possible volunteers to the researcher using the snowball sampling technique. The researcher thus used her contacts to find additional mothers who were the heads of households. Hennink, Hutter and Bailey (2020: 104) and Morgner *et al.* (2020: 491) emphasised the value of using social networks, like friends and co-workers, to find possible research volunteers, which supported the advantages of referral chains. Raifman, DeVost, Digitale, Chen and Morris (2022: 41) also suggested snowball sampling as the best method for qualitative research when individuals or participants were difficult to locate and contact. Snowball sampling proved effective for this investigation due to the researcher's limited knowledge of the mothers who resided in and were heads

of households in the study region. More specifically, snowballing was also the most practical way of identifying participants because there wasn't much face-to-face interaction because of the COVID-19 pandemic.

Snowballing involved introducing the researcher to other potential participants. Initial contacts acted as informants and referred the researcher to additional research participants. The participants were wary about divulging details of their personal and household lives to strangers (Brown, 2005: 50), but the researcher provided participants with verbal assurances that their confidentiality would be ensured. This is a vital component of research ethics, but also when a study is of a sensitive nature.

The researcher's ability to select individuals who could provide responses to help the study achieve its goals, by using purposive sampling, was crucial. Purposive sampling methods, such as the snowball sampling approach, were utilised to enlist volunteers from friends and acquaintances (Bryman and Cramer 2012: 418). The participants interviewed suggested further potential participants (Maxfield, Babbie and Babbie, 2011: 178). The use of snowballing was relevant to this study as participants interviewed were more likely to be part of a network with other mothers who headed households and could suggest further people to be interviewed. This helped the researcher to find other possible participants who met the population considerations of the study.

### **3.8. Sampling process**

This section discusses how the sampling process for this study was conducted. Taherdoost (2017: 19) emphasised that the first stage in the sampling process is to clearly define the target population. As such, this study selected mothers living and heading households in the Cato Crest informal settlement. Additionally, the sampling process also included data saturation, which enabled the researcher to collect adequate data to develop a strong and valid understanding of the study phenomenon. Data saturation enabled the researcher in this study to justify the final sample size. According to Chitac (2022:30), data saturation occurs when an interview reaches a reliable sense of thematic exhaustion, leading to informational redundancy. Additionally, data saturation indicates data validity, and it is frequently included in guidelines for assessing the calibre of qualitative research (Hennink and Kaiser, 2019:1). In this study, the researcher probed the participants' perspectives about the study phenomenon until she felt that the participants' data had reached saturation point. That is, during the interviews, when the researcher began to hear the same views again and again, it meant that data saturation had been reached (Saunders, Sim, Kingstone, Baker, Waterfield, Bartlam *et al.*, 2018: 1896). This is further supported by Moser and

Korstjens (2018: 11), who highlighted that data saturation is reached when there is no newer analytical information and the study has obtained maximum information on the phenomenon.

### **3.8.1 The inclusion criteria**

The inclusion criteria are a list of characteristics that each participant must possess to be selected to take part in this study (Keung, McElroy, Ladner and Grubbs, 2020: 49). They outline the key characteristics of the target population that were used in this study to answer the research questions (Patino and Ferreira, 2018: 84). The following inclusion criteria formed the base for this study sampling process:

- Mothers living in informal settlements.
- Mothers heading households.
- Mothers aged between 21 to 59 years.

### **3.8.2 The exclusion criteria**

According to Patino and Ferreira (2018: 84), the exclusion criteria for a research defines the “features of the potential study participants who met the inclusion criteria but present with additional characteristics that could interfere with the success of the study or increase their risk for an unfavourable outcome”. This included characteristics that could result in a participant not being selected from the sample population (Garg, 2016: 640). In this research, the exclusion criteria consisted of:

- Women not heading households and not living in informal settlements.
- Mothers under the age of 21.

## **3.9 Data collection process**

The data collection process involved gathering information from the targeted population through semi-structured in-depth face-to-face interviews. Each interview lasted about 45 to 60 minutes for each participant. English was used for every interview. However, participants sometimes switched to isiZulu, their native tongue. The interviews were private, intimate, direct interactions that elicited in-depth views about their experiences.

The study used semi-structured interviews to ascertain subjective responses from the study participants about mothers heading households in informal settlements. In order to maximise the outcome of the semi-structured interviews, the researcher started with open questions related to the study so as to enable the participants to talk freely. Semi-structured interviews give participants the ability to reply freely to open-

ended questions (Ruslin, Mashuri, Rasak, Alhabsyi and Syam, 2022: 23). The researcher can then delve deeper into these responses. Secondly, while still being sensitive to the participant, semi-structured questions offer a distinct level of relevance to the research issue (McIntosh and Morse, 2015: 1).

Furthermore, semi-structured interviews allowed the researcher to focus the responses of the study participants on the particular research questions (Ruslin *et al.*, 2022: 23). This motivated the participants to discuss their personal experiences, feelings and emotions and consequently encouraged the researcher to ask follow-up questions for more details by using probes and prompts or by keeping silent for a short period of time to encourage the participants to speak (Moser and Korstjens, 2018: 14). In-depth interviews were used in this study, and they were face-to-face interviews that lasted for 45 to 60 minutes each. These were conducted using semi-structured interview questions. One of the advantages of in-depth interviews is that uncovers more detailed information about the study topic that can be investigated, described, and analysed further (Showkat and Parveen, 2017: 5). According to Moser and Korstjens (2018: 13), face-to-face interviews are best for qualitative research because they:

- Focus on past or present experiences of participants.
- Highlight a broad scenario of what is going on about a study phenomenon.
- Encourage the participants to speak freely.
- Allow data collection to be interactional.
- Explore meaning more thoroughly than with other methods.
- Allow for personal exchange of views, opinions and experiences and
- Present greater data saturation and depth of analysis for a study phenomenon.

In this study, data was collected over a period of four weeks between May and August 2022. Data collection was based on the arrangement between individual participants and the researcher. However, due to COVID-19 risks, all health protocols for data collection were observed. These included wearing of masks, sanitisation and keeping the minimum social distance during the interviews.

### **3.10 Tools used**

This study used an interview schedule to gather data (read Appendix 1). In addition, the study used probing, open-ended questions for the interviews.

### 3.10.1 The interview guide

An interview guide has either structured, unstructured or semi-structured questions, topics or a combination of both to answer research questions (Smulowitz, 2017: 1). In this study, the researcher used semi-structured questions (read Appendix 1). Järvinen and Mik-Meyer (2020: 11) defined the questions in an interview guide as a set of predetermined open-ended questions that allow the interview to develop a direction that is inspired by participants' experiences. A properly developed interview guide enhances the objectivity and trustworthiness of a study and makes the results more credible (Granqvist, Kallio, and Nissilä, 2017: 2954). This is further supported by Roberts (2020: 3185), who highlighted that an interview guide adds structure and transparency to the interview process. In qualitative research, the interview guide must give room to both the interviewer and the participant for flexibility and engagement in follow-up questions (Roberts, 2020: 3192).

The interview guide allowed the researcher to elicit participants' opinions that were more insightful or in-depth than those expressed in the initial responses (Naz, Gulab and Aslam, 2022: 47). This is supported by Roberts (2020: 3184), who made the case that probing allows the researcher to understand the points of view of the participants clearly. The primary goal of the interview guide was to provide women the opportunity to discuss their experiences as household heads and to think about their experiences from their own perspectives.

This study employed an interview guide with semi-structured questions covering topics pertinent to the study's goals. Face-to-face interviews with mothers were the most efficient way to gather the data that helped to explore and understand the challenges mothers faced because the purpose of the qualitative research method is to obtain a detailed picture of participants' beliefs, perceptions, or accounts of a particular topic (Ruslin *et al.*, 2022: 23). By speaking with the mothers, the researcher was able to make sure that the data she needed to finish the study was accurate. The primary source of the information needed for this was the mothers. Semi-structured interviews were utilised by the researcher to provide flexibility because they were more suited to the issue, which was complicated and personal in character. Semi-structured interviews, according to Ruslin *et al.* (2022: 23), are ones that are planned around topics of particular interest but still provide the interviewer with a lot of latitude, in terms of depth and scope. The researcher's goal was to encourage participants to communicate their ideas openly and clearly during the interviews, to build on those ideas, and to direct the conversations so that they stayed on the topic at hand, rather than deviating to irrelevant subjects (Ruslin *et al.*, 2022:23).

The benefits of employing semi-structured interviews are that they provide the researcher the freedom to probe deeper and give participants the chance to elaborate on what they have stated, thereby giving the

researcher a more complete and in-depth grasp of the participants' perspectives (Dolczewski, 2022:4). Similarly, Roberts (2020: 3185) further highlighted that employing interviews enables the researcher to delve into topics that are crucial to the study but may not have come up in the questions or been thought of in quite the same way. When the researcher and participants got along well during the interview, there was more intimacy and the information gathered was more accurate and relevant (Ruslin *et al.*, 2022: 23). This meant that large volumes of detailed information were easily obtained and they were richer and deeper than what could be expressed using numerical data and statistics.

The interview guide had three sections, namely, the demographic profiles of participants, challenges faced by the participants and the coping mechanisms they use and, lastly, informal social systems. Each interview was supposed to last between 45 to 60 minutes but went on for much longer. In order to completely examine and enhance the interview process, follow-up questions were asked during the interviews. This was accomplished by asking questions that were clear to prevent misunderstanding. As the interview progressed and they became more at ease, the participants opened up and supplied more details that provided a more comprehensive answer to the research questions.

Prior to the interview, the researcher gathered demographic information about the participants, including their current age, if they were born in the eThekweni municipality, how long they had lived in the current informal settlement and how many people they were living with. The second section of the interview guide had six semi-structured questions which covered the first two objectives for the study. The first question in this section was left open-ended to allow participants to express their own opinions regarding the setting or shelter in which they reside and to do it in a way that was personal to them. This question was in line with what Roberts (2020: 3190) presented when he highlighted that qualitative research questions must also give participants the opportunity to focus on why an event, experience or phenomenon happened, how it unfolded, what it was like and/or what it meant. The second, third and fourth questions probed about the main source of income for the participants, which ultimately led to the discussion of the challenges faced by the participants as heads of a household and as mothers, and the causes for such challenges. The next question in the interview guide dealt with how faith and religion helped mothers to deal with adversities. Lastly, participants were asked to outline the different coping mechanisms they used to overcome the various socio-economic and political challenges.

The final section of the interview guide addressed the study's final two objectives, in which the researcher inquired about the types of support systems participants used to strengthen their households and transcend difficulties they may encounter in their daily lives in informal settlements. The interview guide's content (Appendix 1) was consistent with the aim, objectives and research questions of this study.

### **3.10.2 The interview setting**

The interview was held in a quiet location, giving both the researcher and the participant privacy during the interview. Notably, the interview venue was a place that was convenient to the participant, for instance, a nearby library. Alternatively, interviews were conducted at the interviewee's residence, but only upon her invitation. The researcher arrived at least 30 minutes before to check if the venue was conducive to conducting an interview and if it had comfortable chairs. The researcher conducted the interviews herself. A letter of information (Appendix 2) and a letter of consent (Appendix 3) were given to the participants.

### **3.10.3 The interview process**

During the interview process, the researcher believed that the experiences of the research participants were filtered through their contexts and interpreted according to their past experiences and biases (Roberts, 2020: 3187). Each participant was given the opportunity to ask questions and clarify any concerns, in order to ensure that this was indeed the case. Furthermore, the researcher compiled each participant's socio-demographic information before the interview schedule was used. Pseudonyms were used for each participant to uphold their confidentiality. The purpose of this study was made known to the participants and their rights were explained before the interviews began.

The researcher made sure that refreshments were provided for the interview subjects on the day of their interview, depending on the chosen location. The researcher used Knott, Summers and Teeger's (2022: 4) recommendations to explain to each participant that notes would be taken during and shortly after the interview to capture the information. It was important to make sure that the recording device and a portable battery pack were charged, that the appropriate writing supplies were available for field notes, and that they were easy to access as data was collected in person (Knott *et al.*, 2022: 4). Precise recording of all data required the use of the recorder and field notes. Permission was secured to record each interview it before it started (see Appendix 3). The duration of each interview was about 45 to 60 minutes. Use of the recorder meant that the researcher could focus on what the participants were saying instead of trying to write down every word. All interviews were tape recorded so as to keep and analyse the data at a later stage. The duration of each interview was about 45 to 60 minutes. The researcher had the flexibility to capture any notes, ideas, and emotions during the interview process (Mazhar, Anjum, Anwar, and Khan, 2021: 6). Field notes, according to Mazhar *et al.* (2021: 8), are a written record of the things a researcher hears, sees, experiences, and thinks about while conducting interviews. The questions and clarifications that were made in the notes were quite helpful during the data analysis stage. Because the participants in this study were emotionally stable, no one was referred for psychological or counselling

services. The researcher thanked the participants for their participation in the study once the interviews were complete.

The researcher took detailed notes after each interview, reflecting on the expression, tone of voice and pauses of each participant. Making detailed notes adds more meaning and effects to what the researcher heard, saw, experienced and observed. These detailed notes also allow the researcher to capture emotions, preconceptions, expectations, and prejudices, and prevent information loss (Polit and Beck, 2012: 543).

### **3.11 Procedure for data collection**

A time and date were chosen for individuals who consented to an interview, and everyone involved agreed with the times and dates that suited them (Mazhar *et al.*, 2021:6). The following factors were taken into account by the researcher when selecting a location for the interview: privacy; comfort; excellent airflow; ease of access; suitability to promote involvement and interaction during the interview; and a place where the interview process would not be interrupted (Mazhar *et al.*, 2021:6). When feasible, the researcher identified the participant's residence as the location for their interview, but participants were allowed choose the location that best suited them.

#### **3.11.1 Gatekeeper permission**

The researcher applied to the local ward councillor of Cato Crest for gatekeeper permission to conduct the study (see Appendices 4 and 5). Written permission for the study to proceed was provided by the councillor on the 27<sup>th</sup> of November 2020.

#### **3.11.2 Information letter**

Information about the study was made available via an information letter prior to the data collection. Each participant was given a brief explanation of the study's goal by the researcher.

#### **3.11.3 Informed consent**

Participants were given full information regarding the study, and this included the goal of the investigation, the duration of each participant's involvement, the procedures of the investigation, the possible dangers, and the advantages and disadvantages of the investigation (see attached information letter, Appendix 2). Information about the study was shared with each participant in advance through the information letter. The participants made a voluntary and thorough decision about their participation

when they were provided with complete information about the study. Those who decided to participate in the study went through the consenting process prior to being interviewed. Each participant was given access to an informed consent form that safeguarded their autonomy. Each participant voluntarily signed the consent form using a fictitious name (letter of consent, Appendix 3) to conceal their identity. The participants' autonomy and right to self-determination were ensured as they were informed by the researcher that they had the right to clarify questions and to decline to answer questions (Barrow and Khandhar, 2019: 1). There was no requirement to obtain consent from the legal guardians of any study participants because they were all older than 21.

### **3.12 Data capturing and analysis**

#### **3.12.1 Data capturing**

The researcher captured data using a tape recorder for each interview. The participants agreed to be recorded during the interviews before it commenced. As soon as the data was recorded, the audiotapes were clearly marked so that data was easy to identify and access (Schurink *et al.*, 2011: 404). The tapes were thus labelled uniquely soon after the recording for easy identification. The recorded data was encrypted and kept under lock and key so as to uphold confidentiality, as recommended by McLeod *et al.* (2020: 524). The researcher carefully transcribed the recorded material word-for-word from the interviews. Because this procedure took so long, it was important that the interview data reflected was accurate. The tapes were listened to once more and the written transcripts were read aloud after the data from the interviews had been transcribed. Through this procedure, the researcher was able to become familiar with the data and gain an understanding of it.

#### **3.12.2 Thematic data analysis**

Thematic data analysis is a technique for detecting, analysing and reporting patterns in data, and it enables the researcher to group raw data into codes, and those codes into themes, which can be presented in the form of thematic maps (Castleberry and Nolen, 2018: 808-812). The qualitative research methodology entailed the collection of a large amount of data from participants that was then reduced into smaller, manageable units for analysis and presentation. This required the researcher to have good data management skills when capturing, storing, and analysing the data. According to Maher, Hadfield, Hutchings and de Eyto (2018: 3), data analysis is a meticulous and rigorous process through which data is structured and organised into a meaningful and coherent unit. Nowell, Norris, White and Moules (2017: 2) highlighted that qualitative thematic data analysis involves the categorisation and explanation of

collected data to make statements about the unsaid and explicit dimensions and structures of the research phenomenon. In addition, in this study, thematic data analysis was undertaken in a cyclic process whereby the researcher referred to previous steps at each phase (Rubin and Rubin 2011: 214). According to Clarke and Braun (2017: 297), thematic analysis is useful in research because it enables a researcher to:

- Identify patterns within and across data based on participants' lived experience, views, perspectives, behaviour and practices.
- Explore different experiential concerns within individuals and communities.
- Examine the recurring themes in the personal or social meaning of a phenomenon and consider the ramifications of these.
- Analyse large and small datasets with either homogenous or heterogeneous participants.
- Utilise both inductive and deductive methods of data analysis to uncover the latent (underlying) as well as the manifested (explicit) meaning in the data.

Terry, Hayfield, Clarke and Braun (2017:25) posited that thematic data analysis entails the use of field notes, audio recordings, and videos that explain a research phenomenon. In this study, the field notes and interviews were transcribed within a week of each interview taking place. The data was analysed manually using thematic analysis. This was done as follows:

### **Step 1- Familiarisation with the data**

The researcher became familiar with the data through immersion by re-listening to and re-reading the interviews. Thereafter, the researcher interpreted the data repeatedly and came to understand it in a vivid and engaging way so as to seek meanings and patterns, as suggested by Clarke and Braun (2013: 123).

### **Step 2- Coding**

Coding was used to break down, connect, and understand the data. Data categories were developed, and the data was arranged in an orderly way (Ngulube, 2015: 162). This involved manually generating labels or codes for the important information obtained from the data that was relevant to the research questions. Coding may be done line-by-line, sentence-by-sentence, paragraph-by-paragraph (Flick, 2014: 178). This study adopted the line-by-line coding method because it helped the researcher to refrain from inputting her motives, fears, and unresolved personal issues into her participants' experiences (Ngulube, 2015: 168). Once the researcher was familiar with the data, it was labelled with specific codes that reflected the research objectives. In the process, the researcher met the demands of coding by answering the following useful list of 11 questions about data coding that were highlighted by Ngulube (2015: 169):

- What is the issue here, exactly?

- What phenomenon is brought up?
- Who are the participants?
- What roles do they play?
- How do they communicate?
- What facets of the phenomenon are discussed or not?
- When? How many? Where?
- How powerful or intense?
- What justifications are supplied or reconstructed?
- What are the objectives?
- What tools, techniques, and approaches can be employed to accomplish the objectives?

Lastly, the researcher colour coded the data manually and independently.

### **Step 3- Searching for themes**

This step involved searching for themes when all the data was coded and collated. According to Nghaamwa (2017: 67), coding can either be done manually or using a software programme such as N-VIVO. In this study, the researcher reviewed all the grouped coded extracts under the proposed themes manually.

### **Step 4- Reviewing themes**

This involved checking the candidate themes against the data set to determine how the participants told their stories and to identify those views that answered the research questions. The researcher went over each of the original topics' categorised and coloured extracts in order to identify patterns and to check if they reflected the meanings in the data.

### **Step 5- Define and refine themes**

The fifth step required the researcher to define and refine themes by rereading the collated data to ensure that the themes and sub-themes were coherent. This stage also allowed the researcher to summarise, name, and define the themes. The themes were tabulated and each theme was then given a name, thus properly organising the data and concepts.

### **Step 6-Writing up**

The researcher used actual participant interview comments in the write-up to provide a full account of how the themes, groups, and sub-categories were connected. This allowed the researcher to interpret and check the themes by translating the qualitative discoveries (Labra, Castro, Wright and Chamblas, 2020: 15).

### **3.13 Trustworthiness**

Lincoln and Guba (1985, cited in Lemon and Hayes, 2020: 605), developed the trustworthiness criteria as a method for evaluating qualitative research. The strategies to establish trustworthiness in qualitative research include rigour, credibility, dependability, transferability, and confirmability (Lemon and Hayes, 2020: 605).

#### **3.13.1 Rigour in qualitative research**

Polit and Beck (2012: 174) described trustworthiness as the degree to which qualitative research data reflects positivism, the truth, and confidence in terms of data interpretation and the methods used to ensure the quality of a study. According to Maher *et al.* (2018: 3), rigour in qualitative research is best measured by the trustworthiness of the research, which is evaluated based on the credibility, dependability, transferability, and conformability of the study findings. To enhance the trustworthiness of this study, the researcher used Guba's model, as it focuses on credibility, dependability, conformability, and transferability.

#### **3.13.2 Credibility**

Self (2014: 6) highlighted that credibility concerns the accuracy of the information; in other words, the accuracy of the participants' perceptions as well as of the researcher's interpretation and presentation of them. It implies certainty that the research findings can be applied to reality. Credibility enhances confidence in the truth, description, and interpretation of the data (Polit and Beck, 2012: 585). Nowell *et al.* (2017: 3) further explained that credibility gives a link between the participants' lived experiences and the researcher's representation of them. In this study, credibility was upheld through participant checking when the participants were purposively sampled, identified, and their data described during the research. This is supported by Polit and Beck (2012: 591), who highlighted that member checking creates credibility in qualitative research. Furthermore, the same interview guide was used to interview all the participants, who were also all audio taped. In addition, Creswell (2021: 250) communicated that member checking ensures prolonged rapport during data collection with the participants. Themes, notes, and audio

recordings were continually reviewed and analysed so as to come up with a true reflection of the emerging themes. Finally, the researcher enhanced the credibility of the study by keeping an eye on the participants and keeping them involved until data saturation was reached. To avoid having preconceived notions, the researcher also looked at a variety of interpretations of the participants' feelings.

### **3.13.3 Dependability**

Polit and Beck (2012: 585) described dependability as the stability of data over a period of time and different conditions. In this study, this was provided by a systematic exploration of the sampling methods and data collection tools used, and the data analysis and interpretation conducted. All collected data (typed, audio-taped, transcriptions, and field notes) was stored in its original state. Nowell *et al.* (2017: 3) highlight that dependability ensures that readers are able to examine the research process. This was achieved by designing and implementing a supervision audit trail, defined by Carcary (2009: 15) as the course of action used to complete an analysis. Audit trails validate the data, which allows other researchers to assess the significance of the research (Rice and Ezzy, 2000: 36). Furthermore, the researcher presented all the research activities and processes to indicate how the data was collected, recorded, analysed, and presented. The raw data, interview transcripts, and field notes were stored safely in their original forms, and they were secured in a locked steel cabinet. They will be kept for five years for future auditing purposes and in accordance with the research requirements of the university.

### **3.13.4 Transferability**

Transferability, as defined by Polit and Beck (2012: 585), is the extent to which study findings can be applied to different contexts or populations. This study was carried out in one of eThekweni's informal settlements. Therefore, although using a small sample, the researcher is confident that its findings can be generalised to other informal settlements in eThekweni, KwaZulu-Natal, South Africa, or around the country. Transferability was achieved in this study by providing in-depth descriptive data in the research report. This was also demonstrated by including direct quotes (verbatim) from the participants in the research report. Transferability is upheld when the discoveries of one inquiry can be associated with diverse environments. Lee and Landers (2022: 2) highlighted that a researcher can make a judgment about the transferability of their study's findings following portrayal of deliberate sampling. In this study, this was achieved by implementing purposive sampling to identify key informants, who were presumed to be knowledgeable about the issue of motherhood, household headship, informal settlement livelihoods, and informal social support networks.

### **3.13.5 Confirmability**

Confirmability is concerned with how clearly the researcher's interpretations and results are linked to the data, and this requires the researcher to elaborate on how the conclusions and interpretations were arrived at (Nowell *et al.*, 2017: 3). The researcher attended workshops and debriefing sessions with an experienced research expert (supervisor) to obtain constructive criticism. The research supervisor, in turn, audited the research process to ensure quality. The researcher further fulfilled the requirements of confirmability by journaling, a process whereby she compiled detailed notes about the interviews and themes (Ahmed, 2024: 2) and presented them to the supervisor for auditing. Lastly, the issue of confirmability was highlighted in this research by the detailed justifications provided for why this research adopted specific theoretical, methodological, and analytical viewpoints. The researcher justified her reasons for adopting the social network theory, social capital theory, qualitative research methodology, and thematic analysis.

### **3.13.6. Researcher's role and reflexivity**

Lazard and McAvoy (2020: 160) defined reflexivity as "a form of critical thinking which aims to articulate the contexts that shape the processes of doing research and subsequently the knowledge produced". Similar to that, reflexivity enables the researcher to clarify what was previously implied (Dodgson, 2019: 221). The researcher was able to critically assess participants' subjectivity, and effect on the research, which eventually resulted in a more transparent and nuanced interpretation of the findings. Furthermore, Lazard and McAvoy (2020: 162) highlighted that reflexivity was necessary for qualitative research as it enables the researcher to identify, process and evaluate the participants' assumptions, perspectives and knowledge. Reflexivity involves the researcher's understanding of the research processes but is free from personal bias (Dodgson, 2019: 221). In this study, it involved the analytic attention of the researcher's role in the qualitative aspect. The researcher had high levels of self-awareness by being actively involved in the research process. As such, reflexivity must be used and reported on in order to provide a thorough and reliable report (Dodgson, 2019: 220; Lazard and McAvoy, 2020: 163). As a mother researching motherhood roles within the households, it was important not to impose personal biases on the participants. As a result, during the process of the interviews, the researcher identified some challenges and ensured that the objectives of the study were achieved without bias. The researcher has described the restrictions and issues she encountered while doing the study, as well as how the data was gathered and analysed. The researcher's role and reflexivity thus helped to comprehend the difficulties faced by the researcher. The researcher identified the biases and beliefs that could have potentially affected the research outcome.

Three facets of reflexivity will be covered in this section. In order to grasp the reason behind the study better, it was first necessary to place the researcher inside the framework of this investigation (researcher in context). Secondly, there was a need to describe the means through which reflexivity was initiated in this study (research diary keeping). Thirdly, there needed to be consideration on how the study was conducted (research process).

### **3.13.6.1 The researcher in context**

For more than five years, the researcher has been deeply passionate about assisting mothers who are household heads in the informal settlements. The researcher's scholarly pursuits have always included discussions of women heading households. The researcher and her family faced numerous worries, concerns and difficulties as a result of residing in an informal settlement between 2016 and the present. During those years, the researcher came to understand that other mothers living in informal settlements had similar difficulties and felt underappreciated as household leaders. The current study was conducted by the researcher to determine whether these experiences were common among mother-headed families, how they draw assistance from various informal social support networks, the difficulties they faced and their coping mechanisms.

### **3.13.6. 2 Reflecting through diary keeping**

According to Dodgson (2019: 221), reflection should start early in the research process because it takes time to learn to be reflexive and one gets better at it with each subsequent encounter. The researcher did this by recording thoughts and observations in a journal. The researcher's personal experiences and difficulties were recorded in the diary at each stage of the study procedure. The diary also contained a section that noted the reflections and advice that would be useful to another student starting out on a similar trip. The act of writing the latter down initially prompted ideas, emotions and dialogues that were later recorded. By keeping a journal and discussing ideas with two trustworthy people whose worldviews are different from the researcher's and digesting those ideas with them, the process of uncovering assumptions and challenging them was carried out. When this happened after the interviews, the participants' confidentiality was not compromised.

The interviews and their interpretation raised personal concerns and anxiety. The researcher found that talking through things and recording some of it was helpful and assisted to mould her opinions. The researcher was able to examine and modify her preconceived notions and conceptions of the social environment in light of new knowledge and information (Lazard and McAvoy, 2020: 173).

### **3.13.6.3 Reflecting on the research process**

Lazard and McAvoy (2020: 167) provided a collection of questions as a tool for reflexivity that helps researchers think back on their involvement in the study process. This section will make use of those questions, which, according to Lazard and McAvoy (2020: 168), are:

- Why study that phenomenon?
- Why did you choose those specific research questions?
- What justifies adhering to that certain theoretical or epistemological position?

Being a resident of an informal community, the researcher's first study on this topic was natural for her to investigate. The researcher's desire to pursue an academic career in this field led to the establishment of the goals and objectives examining the difficulties and experiences of mother household headship. The researcher did not realise there were few studies on this topic until the research process had already started. The researcher aimed to address how mothers might find strength in informal social networks. This contributed to the study's value and significance.

Secondly, it was important for the researcher to describe the contextual relationships between participants. Dodgson (2019: 220) argued that the participants' contextual intersecting relationships with themselves would not only boost the credibility of the findings, but also deepen our comprehension of the study project.

### **3.14 Ethical Considerations**

Ethical considerations are required in order to ensure that social science research is reliable and does not hurt human participants or the topic of study (Strydom, 2011: 113-114). These considerations are a useful collection of standards and rules that allow researchers to assess their work and behaviour (Strydom, 2011: 114). Levine (2017: 17) defined ethics and regulation of research involving people as a set of moral principles that are put forth by an individual or group and subsequently accepted by the general public. These principles serve as guidelines and behavioural expectations for the most appropriate conduct towards research subjects and respondents, employers, sponsors, other researchers, assistants, and students. The Durban University of Technology's Institutional Research Ethics Committee (IREC) provided ethical clearance (Appendix 6) and held the researcher accountable. The researcher applied to

the DUT IREC for ethical clearance, and full approval was given (IREC Number: 138/20). This study met the ethical demands of the Durban University of Technology as well as those of the Belmont Report of 1979, which highlighted that there are vulnerable groups of people who could be at higher risk of harm or wrong, so steps must be taken to protect them (Miracle, 2016: 223).

In their analysis of six international research ethics policies, Bracken-Roche *et al.* (2017: 8) stated that economically disadvantaged participants are classified as a vulnerable group; hence, there is a need to pay attention to ethical considerations before, during, and after any research project that involves such participants. Polit and Beck (2012:727) communicated that this process includes professional, legal, and social obligations. The researcher considered and addressed the main philosophical principles that underpin ethics in research in order to ensure that all ethical considerations were adhered to. These, according to Pietilä, Nurmi, Halkoaho and Kyngäs (2020: 53); and Muhula, Oponga, Oramisi, Ngugi, Ngunu, Carter *et al.* (2021: 6014), were:

- Voluntary participation.
- Violation of privacy/anonymity/confidentiality.
- Beneficence and non-maleficence.
- Justice.

### **3.14.1 Voluntary participation**

The researcher met with participants after obtaining permission from the local ward councillor (Appendix 5). In some cases, she also established contact with them using social media channels like WhatsApp and phone calls. In the context of research, the Protection of Personal Information (POPI) Act in South Africa, primarily aims to make sure that, in the event that personal identifiers are required, they are kept in a secure, access-controlled area to guard against data harvesting and exploitation by outside parties (Kandeh, Botha, and Futcher, 2018:1). With this in mind, the researcher began scheduling appointments with those individuals who volunteered to take part in the study during these initial contacts after explaining the study's goals. No coercion was used to secure participation. All participants were informed by the researcher that they could participate in the study if they so wished. Each participant received an extensive information letter (Appendix 2) outlining the goals, methods, possible hazards, and advantages of the study after completing the initial recruitment process.

### **3.14.2 Violation of privacy/anonymity/confidentiality**

Every participant has a right to decide when, where, to whom, and to what extent their views, attitudes, and perceptions can be revealed. The researcher ensured that the participants' privacy and identities were

protected. The researcher provided assurances of confidentiality and privacy for all information supplied in this study. This was accomplished by utilising pseudonyms to prevent any data from being connected to specific individuals. The pseudonyms also served to avoid stigmatisation of the mothers who headed households in informal communities. The researcher gave assurance that all information that was provided by participants was going to be treated with the strictest confidence and stored securely, as advised by Polit and Beck (2012: 156). As such, the researcher ensured the application of quality research data management principles by storing the data on a secured hard drive used only for this research project. The hard drive was password-protected and kept in a lockable steel locker throughout the study. The raw data will be shredded after five years, and the hard drive will be erased, as per the Durban University of Technology's policy.

### **3.14.3 Beneficence and non-maleficence**

Beneficence is a process whereby a researcher acts in a way that benefits others and promotes their welfare and safety (Barrow and Khandhar, 2019: 1). It aims at maximising the benefits that the study will have for the participants as opposed to the possible harm caused by it (Murray, 2016: 21). This is corroborated by Wendler (2020:348), who elaborate that beneficence safeguards and promotes participants' interests whilst allowing the researcher to highlight the advantages of engagement in the study for the participants and the wider community. The researcher gave the participants a good grasp of how informal social networks are used in order to accomplish this. The researcher also recognised the participants' familiarity with the topic and thanked them for sharing their insights into how they manage their houses by utilising informal social networks.

The principle of non-maleficence called for the referral of participants to the local health care facility for immediate debriefing if they experienced trauma, as the topic of social support networks could have been sensitive for mothers who experienced socio-economic challenges related to heading households in the informal settlement. According to Pietilä *et al.* (2020: 53), the non-maleficence principle forbids harming or wronging research participants as a result of a study. Participants in the study who gave their real, personal accounts of what it was like to be the head of a home could have felt emotional about doing so because they had various social and cultural backgrounds. The participants' right to feel safe and comfortable was thus upheld. Throughout the interviews, the researcher took care to prevent any physical and emotional harm or discomfort to the participants. For instance, consent was obtained from participants before recording their interviews. If a participant objected to the interview being recorded, the researcher was prepared to take notes throughout the conversation instead. The researcher thus did

not cause the participants any emotional or physical trauma during the course of the interviews. In addition, all participants voluntarily agreed to be recorded during their interviews.

#### **3.14.4 Justice**

Pietilä *et al.* (2020: 53) described the principle of justice as the right to fair treatment and the right to privacy. In this study, the researcher undertook a fair selection process and selected participants using purposive and snowball sampling techniques. More so, the study ensured a fair distribution of the benefits, burdens, and outcomes for all participants (Pietilä *et al.*, 2020: 53). In addition, all participants were shown equal respect and appreciation for their participation.

#### **3.15 Limitations**

Several limitations may occur when a qualitative study is conducted. The focus of this study was a single geographic area. Future research should be conducted in other geographical locations to investigate if the results hold true for other mothers of different households, even though the data was collected to saturation. The findings of a study cannot be generalised to the greater population; hence, this study cannot be generalised to the whole population of mothers living and heading households in informal settlements.

#### **3.16 Conclusion**

The current study explored how 12 mother-headed households in an informal settlement used informal support networks as a source of strength. The study was qualitatively informed. Every participant was a resident of eThekweni. The mothers were purposefully chosen to take part, and further data was gathered from additional participants using snowball sampling until saturation was attained. Data was gathered through interviews and subjected to thematic analysis afterward. The study adhered to the ethical standards outlined by the Durban University of Technology. The next chapter presents the data analysis and the findings.

## **CHAPTER 4**

### **DATA ANALYSIS AND FINDINGS**

#### **4.1 Introduction**

While livelihoods in informal settlements may be different from those in other parts of the urban mainstream, social relationships are not absent. Through the use of social capital network theory, participants in this study demonstrated that informal social networks and relationships were prevalent in informal settlements; however, they had a considerable level of complexity. This chapter presents the data and provides a critical evaluation of the conclusions drawn from the interviews conducted with the 12 participants. Data analysis has been defined as a systematic method of going through and organising interview transcripts or other types of data that the researcher has gathered to understand a phenomenon better (Çelik, Baykal and Memur, 2020: 3). The aim of the study was to explore how informal support networks were used as a source of strength among mother-headed households in an informal settlement environment, which is mainly associated with poverty. As a multifaceted and psychosocial phenomenon, poverty was explored based on the participants' personal experiences, access to social networks, and ties to the community. The study was conducted in an informal settlement in the eThekweni district of KwaZulu-Natal. The study explored the particular and individual meanings of being mothers who were household heads, so as to understand how informal support networks were used as a source of strength.

The key findings from the interviews are highlighted after a brief overview of the participants' demographic characteristics. The chapter begins by outlining the 12 participants' demographic profiles. The primary ideas that emerged from the interviews will then be explored. This is followed by a presentation of the relationship between the objectives of the study, the interview questions, and the data collected to answer the questions and achieve the objectives that the study set out to address. The findings from the interviews that looked into how informal support networks were used as a source of strength among mother-headed households are also discussed in this chapter.

#### **4.2 Demographic profile**

Mother-headed households have many demographic traits, and the make-up of these families varies greatly from one family to the next. In this study, the demographic and socio-economic variables included age, source of income, educational attainment, number of household members, employment status, and marital status. The participants consisted of 12 Black women living and heading households in the informal settlement of Cato Crest in Durban. The names of the participants were not revealed for ethical

purposes; hence, numbers (pseudonyms) were used to identify them (e.g., Participant 1, Participant 2 ... Participant 12). All participants lived in households with three to five family members in them.

Most participants interviewed acknowledged receiving child support assistance from the government, which supplemented their household income. However, the child support grants were the only source of income for two mothers because they did not have jobs. Four women were working as domestic workers; two were part-time factory workers; four mothers were self-employed, one of whom sold fruit and vegetables and the other sold second-hand clothes on a street in Durban; and two women collected paper and plastics for recycling.

All participants were enthusiastic and participated wholeheartedly in the research study. The ages of the subjects ranged from 29 to 50 years. The study showed that the majority of the participants (58%) were widows. A study by Nikoloski, Christiaensen and Hill (2018: 132) revealed that female-headship is often synonymous with widowhood and the loss of a male head. In addition, 25% of the participants were divorcees and 17% were single.

The data was collected through an interview guide, which consisted of 16 semi-structured questions that included collection of the participants' demographic profiles. Each interview lasted between 45 to 60 minutes.

The women's demographic details are presented in Table 4.1.

**Table 4.1: Demographic profile of the participants**

Participant	Age	Highest Qualification	Source of Income	Number of Members in the Household	Marital Status
1	50	Grade 10	Factory worker and child support grant.	4	Widowed
2	45	Grade 12	Self-employed, fruit and vegetable vendor. Child support grant.	5	Widowed
3	43	Grade 10	Domestic worker and child support grant.	4	Widowed

4	39	Grade 11	Domestic worker and child support grant.	5	Divorced
5	47	Grade 11	Unemployed. Child support grant.	5	Widowed
6	35	Grade 10	Unemployed. Child support grant.	3	Single
7	29	Grade 12	Factory worker and child support grant.	4	Single
8	37	Grade 11	Self-employed, paper and plastic recycler. Child support grant.	3	Widowed
9	42	Grade 10	Self-employed, second-hand clothing vendor. Child support grant.	3	Divorced
10	40	Grade 11	Domestic worker and child support grant.	5	Widowed
11	44	Grade 10	Self-employed, paper and plastic recycler. Child support grant.	3	Divorced
12	46	Grade 11	Domestic worker and child support grant.	4	Widowed

### 4.3 Relationship between objectives, interview questions and data collection tools

Detailed face-to-face interviews were used to collect the data. For the purpose of this study, open-ended interview questions were used to examine how mother-headed households in an informal settlement used informal support networks as a source of strength. Each participant was given the opportunity to share

their experience of using informal support networks as a source of strength by way of a variety of interview questions. The interview questions were carefully crafted to elicit detailed responses from the participants. By creating a connection between the study's objectives and the interview questions, the researcher was able to accomplish the study's aim. These are shown in Table 4.2.

**Table 4.2: Objectives and interview questions**

Objectives	Interview questions
<p>1. To investigate the different challenges mothers face in mother-headed households in an informal settlement</p>	<p>How can you best describe the environment/shelter that you live in?</p> <p>Probe: (a) Who built/maintains it?</p> <p>(b) What is the source of energy?</p>
	<p>What challenges are associated with the structure of your shelter on health, security, or against inclement weather?</p>
	<p>Kindly elaborate on the challenges you have faced as a head of a household and as a mother?</p>
	<p>In your opinion, what are the causes of the challenges you face in your household?</p>
<p>2. To explore how mothers deal with such challenges personally, within their families and in the context of the settlement.</p>	<p>Explain how you and your household cope when you are faced with socio-economic and political challenges?</p>
	<p>Can you describe how your faith/ tradition helps you when faced with challenges</p>

3. To inquire about what support systems exist to strengthen mother-headed households in informal settlements.	Can you explain what your main source of income is?
	Can you explain other sources of informal social support networks in the household?
	Besides your household members, who is the most important person(s) in your life?
	Can you elaborate why that person/group of persons is very important to you and your household?
4. To establish how such support systems are used to transcend difficulties experienced.	How have these sources of social support networks helped you and your household?
	Can you explain the benefits of these informal social networks both to you and your household?

#### 4.4 Presentation of the themes

The aim of this study was to establish the ways in which mother-headed households in an informal settlement used informal support networks as a source of strength. The objectives of the study were to address the following research questions in order to achieve these goals:

- To understand the different challenges mothers faced in mother-headed households in an informal settlement.
- To explore how mothers dealt with such challenges personally, within their families, and in the context of the settlement.
- To inquire about what support systems existed to strengthen mother-headed households in informal settlements.
- To understand how such support systems were used to transcend difficulties experienced.

In this section, the research findings are organised and themed in accordance with the aforementioned questions. The data is presented in accordance with the themes that are further broken down into sub-themes. Themes are used to highlight the key points of the women's experiences. Rich descriptive data was gathered by asking the women to describe their household headship experiences from both their

personal and spiritual worldviews. The four themes and nineteen sub-themes derived from the data are presented holistically in the table and sub-sections that follow.

**Table 4.3: Themes and sub-themes derived from the data**

Theme	Sub-theme
1. Nature of support systems	1.1 Churches/religious organisations
	1.2 Neighbours
	1.3 Social media applications
2. Benefits of social networks	2.1 Dealing with personal difficulties and celebrating success
	2.2 Comfort and support during death and bereavement
	2.3 Economic benefits <ul style="list-style-type: none"> <li>• Income benefits</li> <li>• Job opportunities</li> </ul>
3. Challenges faced by mothers who head households	3.1 Stress and anxiety
	3.2 Overload of the role as a mother
	3.3 Unemployment and poverty
	3.4 Food insecurity
	3.5 Poor infrastructure, service delivery and unhealthy living conditions
	3.6 Energy poverty
	3.7 Exposure to natural vulnerabilities and shack fires

	3.8 Discrimination, social class bias and stigmatisation
	3.9 Crime and gender-based violence
4. Coping skills	4.1 Informal social support
	4.2 Degree of spirituality and religiosity
	4.3 Resilience and hope

#### **4.4.1 Theme 1: Nature of the support systems**

The first theme derived from the data was the nature of the social support systems in informal settlements. Richardson, Johnson and St. Vil (2014: 493) argued that social support networks could help people deal with stress, feel less isolated, support life changes, and access resources and role models.

There were three sub-themes that emerged in the data. The excerpts below reflect the responses of the participants in relation to the three sub-themes, namely: religious organisations/churches, family and neighbours, and social media sites.

##### ***4.4.1.1 Sub-theme 1: Religious organisations/churches***

The first sub-theme was related to religious organisations/churches as a social network source. According to the participants, there were numerous ways that churches in their local communities supported them when they were dealing with loneliness, sorrow, social isolation or other difficulties brought on by life's challenges. They said as follows:

*At my church we have a woman of prayer group. This group is always supportive with prayer and also material relief like food hampers. They regularly come for prayers at my place. I believe this is one way of them checking on us (Participant 3).*

*I can say the Bible, the church are some elements of my social networks, especially at a spiritual realm. I also regularly get food parcels from my local church; they know my challenges as a woman heading a family (Participant 1).*

*There are many churches in my communities which assist, especially orphans. You do not need to be a member to be the beneficiary (Participant 7).*

The above excerpts resonated with Jessa's (2020: 12) views that religious organisations are a type of social network. He further highlighted the advantages of practicing religious activities, such as prayer, going to church and reading the Bible, for single parents (Jessa, 2020: 13). Churches play a significant role in social activities rooted in Christianity for the welfare of those living in poor neighbourhoods and societies. Rakotoarison, Dietrich and Hiilamo (2019: 120) argued that churches are potentially a significant player in community development in the Global South where there are weak municipal or governmental public institutions. This study similarly found that the church played a significant role in the lives of the participants by providing meaning and a sense of community during difficult times. The participants spoke of their reliance on their faith and the comfort they felt after receiving help from churchgoers.

People from different social, cultural, and racial groups use prayer to deal with adversities and other physical health issues. This is supported by Wachholtz and Sambamoorthi (2011: 70), who noted that a sizable proportion of Americans used prayer for health-related issues, and that this proportion rose significantly over a five-year period from 43% in 2002 to 49% in 2007.

Participants also stressed the importance of church leaders and how they helped them during trying circumstances. One participant shared:

*My pastor is a spiritual counsellor because he gives me hope and comfort (Participant 11).*

Pastoral care and counselling are provided by many churches in different parts of the world (Elsdörfer, 2019: 15). Pastoral counselling emphasises pastoral care in the form of discourse and communication to ease suffering within the context of pastoral ministry. du Plessis (2021:8) further highlights that pastoral care is always provided within a certain context and culture, and the pastoral caregiver needs to be aware of how connections are interwoven and how life is always within a culture. A study by Kalu (2019: 185) also reported that pastoral care and counselling helped in finding meaning in loss.

#### **4.4.1.2 Sub-theme 2: Family and neighbours**

The second sub-theme focused on family and neighbours as a social network. Most participants used social support networks in their neighbourhood for psychosocial support and information gathering. Participants used their neighbours and families as sources of strength as follows:

*The most important person in my life is my neighbour. She is a widow too. She understands the support I need, and whenever I need help, she will be there for me (Participant 12).*

*I rely on my neighbour. We come from the same rural area, and we have been here together for a more than ten years (Participant 4).*

The above two excerpts highlight the importance of non-kin ties as a source of advice and support. According to Grime (2018: 178), the beginning of receiving help is preceded by reciprocal, dynamic relationships with helpful neighbours.

The above excerpts suggest that the participants prefer to have social networks with people within their communities because they perceive them as sharing the same experiences. The study participants were neighbourhood-orientated in their social networks. Parés, Blanco and Fernández (2018: 65) highlighted that the social networks of residents in underprivileged areas are concentrated in the same area and have high levels of bonding capital to assist them in solving their challenges. The social networks also echoed the human principle of 'Ubuntu', e.g., raising children collectively as a community. The elements of Ubuntu include respect, compassion, love, sharing, tolerance, and solidarity. This is highlighted by Horak, Afiouni, Bian, Ledeneva, Muratbekova-Touron and Fey (2020: 512), who explained that informal networking can be viewed as a beneficial activity with positive outcomes for individuals. Participants highlighted that they regarded their neighbours as the most important people in their lives because they shared the same life experiences, such as living in the same neighbourhood.

The participants also reported that there were strong reciprocal relationships with their neighbours. Despite the challenges faced by the participants, their neighbours gave them a sense of community and belonging. The participants shared that they trusted their neighbours and they used them for practical help, such as looking after their children. They had this to say:

*When I am in need of help, I send my child to my neighbour for help. For instance, when I am short of cooking oil, I can ask from my neighbour. If she needs help, she also asks for it. In my language we say 'ithuba elihle lifanelwe elinye' [a good turn deserves another] (Participant 7).*

*I am so close to one neighbour. She is the best person to look after my property while I am away because they reside right next to you. I believe my daily routines are unconsciously known to my neighbour, who can sense when something is wrong. She knows when I am off. Let us say she does not see me on a Saturday the whole day, she can raise questions. I also do the same to my neighbour. I regularly check on them (Participant 2).*

The aforementioned excerpts reflect that a crucial element of social capital is the feeling of belonging among participants. The participants said that they could share with one another effectively through reciprocity when household items were scarce. This strengthened communal togetherness. The basis for value creation among the participants and their neighbours was reciprocity, which emerged from these

social networks and cooperation between individuals in an atmosphere of trust. Social capital is known to play an integral role in enhancing relationships and social networks in communities (Georgiadou and Syed, 2021: 999).

This is further emphasised by Lin's social capital model, the theoretical framework used in this study, which shows that an individual's social network has an impact on their ability to access and utilise embedded resources (i.e., number and diversity of contact resources, strength of ties, network location, and use of contacts). Lin's social capital model highlights that social capital is a resource embedded in a social structure that can be accessed and mobilised for specific purposes (Lin, 2017: 35). This study found that social capital was centred on social relationships, and its major components included social networks, civic engagement, reciprocity norms, and generalised trust. The social capital found in informal settlement areas as 'bonding social capital' pointed to a higher degree of mutual trust and support among the study participants.

#### **4.4.1.3 Sub-theme 3: Social media applications**

The last sub-theme reflected how participants used social media applications for networking. They reported that they allowed them to produce and use information through sharing, communication, collaboration, and interaction. Participants' descriptions of social media applications were as follows: One participant said Facebook was good for employment opportunities.

*I use Facebook to look for employment opportunities, market myself. I belong to many Facebook groups. I got my current job through Facebook networks (Participant 2).*

Another participant said Facebook helped her to find psychosocial support:

*I have been using Facebook for the past 17 years to empower myself. When you read stories about challenges people are facing, it helps you to understand your situation better. I joined this group about divorcees, where each member shares her personal experiences (Participant 6).*

Another one said that WhatsApp helped her to get information regarding burglaries:

*I interact with my community and family more frequently using the WhatsApp group. I get notifications about different issues in our community, such as reports about burglaries. It helps me a lot (Participant 9).*

Another participant highlighted the lack of free fibre-optic internet connectivity (WI-FI) in their community. She said:

*I use WhatsApp and Facebook quite a lot, but the cost of data is too much. I wish government could rollout WI-FI zones in our community. If you go to these affluent suburbs, there is free WI-FI. Those people there have better income than us, but they have free WI-FI. Here in Mayville, where there are poor people, there is no free WI-FI. Also look at the roll out of Metro Fibre, they are laying underground network fibres everywhere for the past five years. I have not seen them here. We are a forgotten community. We will be left out in this digital race (Participant 12).*

#### **4.4.2 Theme 2: Benefits of social networks**

The second theme derived from the data focused on the benefits of social networks. Scholars have researched how social support networks protect and maintain physical and psychological health (Li, Eschenauer and Persaud, 2018: 132; Tan, Low and Viapude, 2018: 133; Grey, Arora, Thomas, Saneh, Tohme and Abi-Habib, 2020: 1). There were three sub-themes that emerged from the data. These included dealing with personal difficulties and celebrating success, comfort and support during death and bereavement, and lastly, economic benefits.

##### ***4.4.2.1 Sub-theme 1: Dealing with personal difficulties and celebrating success***

The first sub-theme derived from the data focused on how the women used informal social networks to share their personal experiences. Participants said they frequently shared postings about their success. Participants would express prayers and feel-good sentiments about their children's academic achievements and would consequently receive greater social support. The excerpts presented below reflected their responses:

*I use my social networks, such as Facebook, to share my challenges. For instance, my son had drug problems. When I shared this challenge, I got good advice from my friends about how to deal with such a situation. Many women who had experienced the same problem told me how they dealt with drug abuse among their adolescent children (Participant 9).*

The above excerpt indicated that social networks were used to access advice on child rearing and specific problems such as day care. George, Gaitonde, Davey, Sukumaran, Mohanty, and Upton (2021: 1) also reported that the ability to get healthcare was significantly predicted by a widow's ability to build a personal community from their social networks and the level of connections within that community. Another participant had this to say:

*I use Facebook to celebrate life and share experiences. For example, when it is my son's birthday, or my birthday, I post pictures on my Facebook page. The comments and support I get from my friends and relatives is very important to me (Participant 1).*

The above excerpt demonstrates how Facebook was used to get support and also celebrate life. Mustaf, Short and Fan (2015: 347) argued that it was easier for social support groups to use Facebook because the platform has tools for both synchronous and asynchronous communication, which sets it apart from other computer-mediated social support groups (such as emails, chat rooms and bulletin boards). As such, Facebook can affect mothers' well-being. The advent of COVID-19 in 2019 created prospects for a fresh generation of informal social support groups on Facebook (Marston, Musselwhite and Hadley, 2020: 1).

#### **4.4.2.2 Sub-theme 2: Comfort and support during death and bereavement**

According to Morrigan, Keesing and Breen (2022: 268), "bereavement is a significant stressor that can affect and be affected by social support". This was revealed in the second sub-theme derived from the data related to how participants use social networks to receive/give emotional support. In this category, emotional support included encouragement from social networks that provided the participants with hope and confidence. The participants also highlighted that when faced with adversity, their social networks encouraged them by providing inspiring messages. This theme captured the emotional support received on social media platforms for mothers. Participants reported that they sometimes post challenges they are facing, for example, the pain of bereavement. One participant reported that she posted about the tragic death of her brother, who passed away in a road accident. This led other group members to offer emotional support and empathy. One participant reported that she felt comforted when she received the following message:

*I get emotional support from my church members via social media. I got this message the other day when my brother passed away: I am sorry to hear about the death of your brother. May his soul rest in peace. Be strong my sister. This comforted me (Participant 11).*

Participants also reported that funerals were a burden in their communities, and in most cases communities shared the funeral expenses. One participant had this to say:

*I am so attached to my neighbours because we share the same challenges of living in poor conditions. When I am faced with difficulties, they come together to ask the community to pool resources together. For instance, when my husband passed away, my neighbours moved around the community asking for donations for the funeral expenses (Participant 10).*

These findings were supported by Breen and O'Connor (2011: 10), who wrote that bereaved people appreciate helpful supportive behaviours following the deaths of their loved ones. These supportive behaviours include calling, visiting, sending cards and flowers, bringing prepared meals, doing household chores, aiding with the planning of funeral services and death notices for the newspaper and offering financial support (Breen and O'Connor, 2011: 10).

According to several studies, elderly widows and widowers managed their emotional pain and suffering with the help of social relationships, family support or the support of friends, and that their health issues made day-to-day living difficult (Holm, Severinsson and Berland, 2019: 17; Holm, Berland and Severinsson, 2019: 591).

#### **4.4.2.3 Sub-theme 3: Economic benefits**

The last sub-theme related to how the participants derived economic benefits from their informal social networks. Income insecurity among the women in the study location provided a major impetus to join groups. Income instability was caused by a number of variables. The first issue was a lack of employment and/or adequate revenue. Some of the interviewees were unemployed, and their only source of income was from child grants. According to participants, informal networks provided various advantages amongst themselves. These advantages were through the intricate networks of cooperation between relatives, friends and close friends. Mothers had access to vital financial resources thanks to cohesive and reliable informal social networks. On the other hand, chaotic, unreliable networks exacerbated the financial hardship of mothers. This study revealed that mothers who are the head of the household typically receive assistance from the neighbourhood, including from close relatives, neighbours and distant relatives. The findings indicated that informal social networks provided mothers with opportunities for employment, job growth, resource sharing and entrepreneurship. Participants shared the following experiences and opinions regarding the economic advantages of informal social networks in mother-headed households:

*I believe that my inner circle helps me to open up closed roads for better opportunities. They network me to potential opportunities. I got jobs because of my networks. I hear people talking about sending CVs [curriculum vitae], going for interviews. I got my job through referrals by my friends, neighbours, or family members (Participant 4).*

These findings were supported by Jabbar, Cannata, Germain and Castro (2020:1488) who found that social networks were important for getting a job because a sizable majority of participants said they found their position through network connections. One participant had this to say:

*My neighbour got me the job because her best friend was a senior staff member at the factory. She had also recommended me to her boss (Participant 7).*

Mouw (2003: 869) argued that the matching of workers could be impacted by informal contacts with friends or family who may provide information about a new job offer. Another participant said:

*I am grateful to my friend who is still working in the factory I am employed. She found this job for me. When there was a vacant post, she came to me and urged me to come and talk to her boss, and I got the job (Participant 8).*

Social networks are a crucial component of the job market. The impact of social networks on gaining access to job news and finding employment in the United States was emphasised by Trimble and Kmec (2011: 165). They said that because people had access to and used their network's social capital, the job-hunting process was enhanced by network ties from friends, relatives, colleagues, companies or co-workers.

These findings highlight how the participants used social networks to provide and acquire information or knowledge about job opportunities from social group members. Most of the participants would share and offer what they know (knowledge) about job opportunities for domestic work and what they have gone through (experience) working as domestic workers so that it will be useful for others. The prompt reply from other members was one of the benefits of using social media because mothers were able to get valuable information.

The International Labour Organisation's (2023: 32) labour force survey revealed that a variety of new techniques, such as social networks, have emerged as a primary medium for job hunting.

This study similarly found two participants who reported that they had moved from part-time to full-time jobs due to information on their social networks, which significantly improved their financial circumstances. They had this to say:

*I have to thank my social networks at church. If it was not for them, I would not be where I am now, I would still be in the same position I was three years ago (Participant 9).*

*In this world you need to be connected. Some may see it as corruption, but the bottom line is that I got my full-time job because of the recommendations I got from my social networks (Participant 3).*

Participants also reported that they used social networks to set up *stokvels* and ultimately pool their resources together. For instance, they reported that they had buying clubs, where they contributed each

month then bought groceries at the end of the year. They claimed that they ultimately bought directly from wholesalers, which were relatively cheaper than retailers. They had this to say:

*You know, I thought it was wise to join a social group since you can't always rely on your salary for the month. Even if you have a job, the pay is never sufficient. I save to contribute to a stokvel so that I can be able to buy groceries at the end of the year (Participant 6).*

*I established a women-only stokvel through my social networks, giving me the chance to invest, save, and socialize with each other, ultimately gaining valuable life lessons (Participant 10).*

*My stokvel has helped me a lot. I have no major challenges for basic food. I am still eating food that I bought last year December. We bought in large quantities of cooking oil, soaps, toothpaste, and washing powder (Participant 4).*

Different traditional African unofficial systems of lending, investing and saving are widely used throughout Africa and beyond (Iwara and Netshandama, 2021: 2). A “*stokvel* is South Africa’s indigenous version of Accumulating Savings and Credit Associations (ACSAs) also known as Rotating Savings and Credit Associations (ROSCAs)” (Iwara and Netshandama, 2021:2). *Stokvels* are self-help informal programs created to address the issues of poverty and inconsistent income in communities (Matuku and Kaseke, 2014: 504). There are different *stokvel* types, one of which is a self-help *stokvel* that is often rooted in the community and allows individuals to pool money for requirements like funeral costs (van Wyk, 2017, cited in Iwara and Netshandama, 2021: 2).

These findings revealed the economic benefits of informal social networks for mothers who live in and head households in the informal settlement of Cato Crest. For women and their children, experiencing poverty or growing up in it is a powerful source of obstacles and instability in a variety of spheres of life. Radey and McWey (2019: 955) similarly argued that in the midst of poverty, informal social networks can be extremely important for improving household and child well-being.

#### **4.4.3 Theme 3: Challenges faced by mothers who head households**

This theme captured the plight of mothers who head households in the Cato Crest informal settlement. The participants’ plights focused on their current day-to-day challenges as a result of being a household head living in an informal settlement environment. The theme gave rise to nine sub-themes, which are: stress and anxiety; overload of the role as a mother; unemployment and poverty; food insecurity; poor infrastructure, service delivery and unhealthy living conditions; energy poverty; exposure to natural

vulnerabilities and shack fires; discrimination, social class bias and stigmatisation; and crime and gender-based violence. The excerpts below were taken from participants' responses.

#### **4.4.3.1 Sub-theme 1: Stress and anxiety**

The first sub-theme reported by participants related to their mental health challenges, particularly stress and anxiety. Participants confided in family or friends about the challenges they faced throughout the COVID-19 pandemic. They said as follows:

*During the COVID-19, my children could not go out and play sport at the grounds. They were forced indoors, in this one roomed shack, and most of them were so stressed. We had to spend most of our time on social media, and listening to gospel music, praying, and singing (Participant 4).*

*I couldn't know what to do if me, or my children catch COVID -19 and this this left me stressed. I just prayed to God that He protects us. I joined a WhatsApp group where we could receive Bible verses and prayers (Participant 10).*

Several studies reported an increased rate of loneliness, depression, anxiety and sleep disturbance among people during COVID-19 (Barros, Lima, Malta, Szwarcwald, Azevedo, Romero *et al.*, 2020: 427; Das, Hasan, Daria and Islam, 2021: 727; Koly, Khanam, Islam, Mahmood, Hanifi, Reidpath *et al.*, 2021: 2115; Kruger, 2022: 417).

Social media and encouraging family members, relatives and friends have all been found to act as a buffer from stress (Graham and Barnow, 2013: 569; Stuart, O'Donnell, O'Donnell, Scott and Barber, 2021: 521). Participants would express prayers through social media. According to Stuart *et al.* (2021: 522), social media mitigated the impacts of anxiety during the period when people were isolated due to COVID-19 lockdowns. The participants would consequently receive more encouraging social support.

Data from the interviews reflected that participants used their informal social support networks for emotional support. The participants described the benefits of the communication among their social networks. They highlighted that emotional support lessened their confusion about their life circumstances.

#### 4.4.3.2 Sub-theme 2: Overload of the role as a mother

The second sub-theme derived from the data focused on role overload which occurred when mothers juggled several roles at once without having the resources to do so. The participants shared that they had too many domestic tasks to complete and did not have enough time to rest after a long day at work. They reported that because they fulfil the roles of both parents, they are under a great deal of pressure, in many cases beyond their capacity. They had this to say:

*My children are all young. It exhausts me to have to do all of the housework after work at the same time. I have to assist them with their schoolwork, cook for them, and prepare their lunch for the next day. It was extremely exhausting. I don't have any time to relax (Participant 7).*

*Sometimes I feel exhausted, especially after work. I have to do all household chores. Imagine, I am a domestic worker, who works from 8AM to 5PM, and I arrive home at 6 PM, starts preparing for supper. The workload is too much (Participant 3).*

It is evident that women have the heaviest home/family burdens in different studies on household labour (Uddin, 2021: 7). Dugan and Barnes-Farrell (2020: 65) reported that women performed the majority of the routine, non-discretionary household duties, such as meal preparation, housecleaning and laundry. They said that working mothers were at risk of having poor well-being because of the overload of the household chores. Similarly, Yoosefi Lebni *et al.* (2020: 5) also found that taking on multiple roles forces women who head households to work all day, putting enormous strain on them and threatening their physical and mental health over time, causing physical and mental depreciation.

Most of the widowed participants reported that they suffered from mental stress emanating from the deaths of their spouses. They stated that after their husbands' deaths, they faced severe living conditions and role conflicts, as well as stress and mental pressure, which led to mental illnesses and traumas such as depression, self-immolation and a lack of happiness and hope for life and the future. One participant said as follows:

*My husband was the sole breadwinner for our family. I went insane after his death because I was in so much financial trouble. I frequently feel depressed. I was compelled to look for work as a domestic worker. It is, however, difficult. Nothing brings me joy (Participant 1).*

Bereavement affected the well-being of all the widows in this study. Losing a spouse is seen as a common life occurrence and where most people show strong grieving recovery (Chami and Pooley, 2021: 1). Participants in this study struggled with economic related distress. According to the data, those who were younger when their spouse passed away experienced sharper drops in life satisfaction in the months that followed the death. Similar to this, speedier recovery after the loss of a spouse may be a sign that people

are using social network resources to numb the unpleasant effects of loss (Infurna, Wiest, Gerstorf, Ram, Schupp, Wagner *et al.*, 2017: 899). One participant said:

*So many problems arose after my husband's death that I became ill. All of our hopes for a better future were dashed. It's extremely difficult to be both father and mother in our patriarchal society. You attempt to perform tasks that have traditionally been performed by men, and the community mocks you. I occasionally repair my roof, and most people believe I should not be doing so (Participant 12).*

The above data reflects that participants faced challenges after the death of their husbands, and they were confronted with the belief that they had many difficult roles to play in order to fill the void left by their deceased spouses. Khosravan *et al.* (2010: 388) highlighted that after the death of a husband, single parenting was a challenging experience for widows. They indicated that emotive parenting techniques used by bereaved mothers in Iran caused maladjustment to husband loss and role transition, which was a health risk.

#### **4.4.3.3 Sub-theme 3: Unemployment and poverty**

The third sub-theme derived from the data was that the women faced unemployment and poverty. The participants in this study emphasised that, in comparison to households where males were the head, their basic economic requirements and resource rights were constrained. In addition to the uncertainty around COVID-19, mothers who headed houses in the Cato Crest informal settlement also feared potential unemployment and poverty as a result of the COVID-19 lockdown and the ensuing loss of livelihoods.

The mothers shared that they were expected by society as a whole to be self-sufficient, but that society was not prepared to deal with them. Most mothers in the Cato Crest informal settlement work as domestic workers or vendors. The COVID-19 lockdowns forced some companies to close down, which meant that many people lost their jobs and livelihoods. Participants indicated that although shops were open, they did not have money to buy food. The data found that the participants' reliance on social networks was a key component of their survival strategy because they had very little access to assets and employment. It was also found that women's income insecurity increased their susceptibility to poverty. It stripped them of their capital, and they had to sell off their possessions in order to deal with the possibility of unstable income. This further reduced their ability to manage risk. One participant said:

*It is a great challenge as a woman heading a household to hustle. I can see the difference between my household, and those headed by males. I have a perception that most households headed by females are poorer because the society thinks we chose to be households because of our wrong*

*choices or unfortunate situations. No one sympathises with me here because I am divorced. To most people I am a woman of loose morals. I only rely on my salary and child support grants. I also get some groceries from one local NGO [non-governmental organisation], once every two months. They give me some basic groceries, such as rice and toiletries (Participant 11).*

Rajaram, Asrani and Subramanian (2022:5) measured household poverty using “the household condition, wealth index, and standard of living index”. Female-headed families were found to be less wealthy than male-headed counterparts when poverty was measured using the standard of living index. Participants reported that COVID-19 had plunged them further into poverty. Participants had this to say:

*I am in a financial difficulty, especially during COVID-19 lockdown. I now work three days per week instead of five days. It affected my income. More so, look at the high food prices. I have sold some of my old clothes and utensils so as to make ends meet (Participant 12).*

*I could not go to work because of COVID-19 lockdown. I did not receive any money from my employer as I work casual jobs as a domestic worker. I relied on food hampers from my church and my ward councillor (Participant10).*

*COVID-19 lockdown meant poverty and unemployment for me. I did not go to work, and I didn't get any money to support my family (Participant 5).*

Due to the COVID-19 pandemic's devastating effects on the international economy, many people began to experience poverty (Vitenu-Sackey and Barfi, 2021: 32). Globally, 68 million people lived in extreme poverty in 2020 (Valensis, 2020: 1550). Chitiga, Henseler, Mabugu and Maisonnave (2022: 1631) highlighted that the ‘hard lockdown’ in South Africa disproportionately affected women. For households headed by women in Pakistan, compared to those headed by men, the drop in daily nutritional consumption (protein, phosphorus, zinc, iron and iodine) during the COVID-19 pandemic was significantly higher (Shahbaz, UIHaq, Khalid and Boz, 2021: 1). Similarly, one participant lost her income as a result of the COVID-19 induced hard lockdown. This is what she said:

*I lost an income during the four months COVID-19 lockdown. My employer could not pay me even a cent. I later on applied for the government unemployment insurance fund. Unfortunately, I was not registered by my employer. This affected my finances. I relied on good Samaritans, especially from my church and some family members (Participant 10).*

The above data excerpt indicates that participants had to rely on food parcels during COVID-19. Some were assisted through a social grant. One participant reported that she could not get enough food for her household. She said this:

*I almost starved to death during the COVID-19 hard lockdowns. There were food parcels, but the way how they were distributed, you could see corruption and nepotism. I thank the government for increasing the child grant support (Participant 8).*

The above excerpt revealed that COVID-19 threatened food security both directly by interrupting food supply, and indirectly by affecting household income and the physical availability of food (Devereux, Béné and Hoddinott, 2020: 769). The first wave of the South African National Income Dynamics Study, Coronavirus Rapid Mobile Survey (NIDS-CRAM) revealed that there had been a significant increase in both adult and child hunger during the first hard lockdown in May and June 2020, and that nearly half of all households had run out of money for food (Bridgman, van der Berg and Patel, 2020: 4). In the first wave of the NIDS-CRAM survey, 22% of households reported that at least one adult had gone hungry. However, participants indicated that they benefited from the South African COVID-19 relief programmes. After the declaration of the State of Emergency on March 27, 2020, the South African government implemented a series of temporary, emergency social support measures to lessen the lockdown's effects on employment, income and food poverty (Bridgman *et al.*, 2020: 4). These actions included the establishment of a COVID-19 Social Relief of Distress grant and the provision of temporary supplemental social assistance benefits for the poor (Bridgman *et al.*, 2020: 4).

Seven participants reported, however, that informal settlements were 'poverty traps,' which were preventing them from amassing the financial and social resources necessary to better their precarious circumstances. To amplify this, Statistics South Africa (2020: 1) reported that 39.2% of female-headed households in South Africa do not have an employed household member. Turok (2015: 4) also argued that informal settlements were considered to be enduring aspects of the urban environment that exhibited poor social mobility and structural barriers to household advancement, hence the prevalence of the high unemployment rate. Participants said as follows:

*My sister, staying in a shack is a trap to all life ills. You are subjected to poverty, crime and diseases (Participant 5).*

*I am poor; I face a lot of financial challenges. Yes, I get the child support grant, but it is not enough. If you look at all people staying here, especially mothers, the source of income is mainly grants. I believe that my situation of being poor can only change if I get a better job (Participant 9).*

The above excerpts revealed that participants faced high levels of poverty. The high levels of poverty in informal settlements were also noted by Corburn and Sverdlik (2019: 155). Similarly, a study by Barati, Soltani, Froogh-Zadeh and Razaghian (2017: 22) revealed that 87% of households in the informal

settlement of Sheikh-Hasan, Mashhad City in Iran, lived below the absolute poverty level. This was attributed to low levels of human capital elements, such as education, and professional skills (Barati *et al.*, 2017: 28).

Participants also reported that there were few income-generating opportunities for them as household heads. They could work as domestic helpers, which, historically had often been regarded by many as the most humiliating and poorly paid job. One participant had this to say:

*Most of my salary goes to transport. I do not get much, but I work very hard. You know these menial jobs, you sweat a lot, and at the end you get peanuts. This is the story of my life. I just manage to buy basic for my family at month end. I make ends meet thanks to the grant stipends* (Participant 12).

#### **4.4.3.4 Sub theme 4: Food insecurity**

Food security among women-headed households in the study was also found to be directly impacted by the significant inflation of food commodities. Most women reported that they had to change their household's food consumption patterns as a result of having lower earning potential and less purchasing power. Food security was shown to be negatively impacted by changing commodity prices, but for the majority of women it was primarily due to a lack of sufficient land in the city to plant food crops. The majority of women claimed that they had to buy food all year round because there was not enough land to grow it on. Starvation was still a serious concern, especially in the beginning of the lockdown. Most mothers reported reducing their food consumption to make ends meet at the start of the lockdown (Fuhrman, Janoch, Koch, Parra and Rawe, 2020: 12; Negesse, Jara, Temesgen, Dessie, Getaneh, Mulugeta *et al.*, 2020: 3). The research found that female-headed households are more vulnerable to food insecurity compared to those headed by men. The low wages and big households that were common among women in the study area substantially increased the likelihood of food insecurity. In addition, participants who suffer from other diseases such as tuberculosis reported that they experienced health-related difficulties, as taking medication required a certain amount of food. This, unfortunately, was not readily available to them. Participants reported that, although the government did provide some food relief packages, there were significant anomalies in the distribution. This is what they had to say:

*My source of income is not enough for my family. The high food prices have affected my family so much. I cannot have the luxury of eating beef or chicken as I had to resort to cheaper forms of relishes, such as beans and vegetables. Moreover, the food hampers we got from the government*

*was not always enough for my big family. I think government should consider the number of household members when distributing food (Participant 1).*

*We got some food parcels from our government, but that was not enough. I have a big family. A 2kg of chicken is enough for five meals. I call upon the government to give us land so we can plant our own food (Participant 7).*

*I am on medication [tuberculosis] and I need to eat before I can take my medication. However, during COVID-19 there was no food. My health deteriorated. I had to contact my pastor, who provided me with some food hampers. But still, because of the size of my family, the food was not enough (Participant 9).*

Swanepoel, Van Niekerk and Tirivanhu (2021: 785) argued that urban food systems are under stress as a result of the rapid rural-to-urban migration. The above excerpts highlighted the food insecurities faced by South African communities. Many poor households struggle with the issue of food insecurity and malnutrition. A healthy population is, however, necessary for effective economic and social development, and nutritional status is seen as a fundamental measure of national progress (Chakona and Shackleton, 2018: 73). Food insecurity is still a major problem, particularly in Sub-Saharan Africa where the population is becoming more and more hungry and undernourished.

#### **4.4.3.5 Sub-theme 5: Poor infrastructure, service delivery and unhealthy living conditions**

The fifth sub-theme focused on poor infrastructure and service delivery in informal settlements and highlighted how living in informal communities was difficult, especially during the COVID-19 pandemic. The participants explained how densification in the informal settlement created unintended public health risks. They went on to discuss the inadequate health facilities, pervasive poverty and limited access to water and sanitation in their settlement. Adams (2018: 16) argued that the consequences of inadequate water access are particularly severe in Sub-Saharan Africa's poor urban informal settlements, which were expanding as well as increasing in number as a result of population increases and rapid urbanisation. From the interviews conducted with the study participants, inadequate or zero provision of basic services, such as sanitation, water, waste removal and electricity, were the main challenges shared. All participants reported that they fetched water from a communal tap and stored the water in a bucket in the shack. Two participants said:

*I do not have access to taps and decent toilets. We use communal taps and toilets. These taps frequently leak, which usually results in runoff water (Participants 1).*

*I use buckets to fetch water from a communal tap. We queue for water for a long period of time because we have one tap for all these community members (Participant 3).*

Several participants in the study described how the high population density affected local service delivery. They acknowledged that the municipal water, sewer and solid waste disposal systems are unable to keep up with the communities' rising population density and unhygienic behaviours. This is what they said:

*The provision of essential services is complicated by our excessive population here. This poses a threat to our neighbourhood's health. Take a look at the water and sewage flow from our laundries. It appears risky and nasty. Children can be seen playing in the filthy water, where they risk contracting scabies and other infections (Participant 12).*

*I have lived here since 1989, and the ever-increasing population sometimes overwhelms the municipality when it comes to service delivery. Most people prefer to rent in Cato Crest because of its proximity to factories, major routes and town [eThekweni central business district] (Participant 11).*

The above excerpt by Participant 11 concurs with the argument by Yang, Cai, Ma and Weng (2022: 547) that geographic and spatial elements affect the development and expansion of informal settlements. According to John-Nsa (2021: 31), these geographic and spatial factors included the proximity of industrial areas and the distance to business hubs, the central business district and major roads. The participants also voiced concerns about the current sanitation infrastructure. They reported that numerous health problems were brought on by the chemical toilets that were provided by the municipality. The availability of chemical restrooms was not carefully considered, according to respondents, as they can go for weeks without being cleaned. This is what they said:

*The municipality provided with communal chemical toilets. They are very unhygienic as maintenance to these toilets only happens once every two weeks (Participant 4).*

The participants also complained that there were poor waste removal services in the settlement. The absence of garbage removal in the neighbourhood, according to the participants, led to a variety of health issues for them. Due to the country's rapid population expansion, urbanisation and economic activity, municipal service delivery in South Africa has failed to keep up with the rising levels of municipal solid garbage collection (van Niekerk and Wegmann, 2019: 11). Although this waste consisted of garden garbage, building and demolition waste and business waste, Gutberlet and Uddin (2017: 299) argued that the accumulation of residential waste within settlements is what has impacted people's health. Soiled diapers that go uncollected or are thrown away, food waste, dirt, pebbles, paper, plastic packaging, metal

and glass all have an impact on the environment (Sepadi, 2021: 2). All the participants reported that pests in their immediate home surroundings carried possible health hazards. They all reported that rats, cockroaches and flies were the top three pest problems. Rats, cockroaches and flies are common household pests that plague lower-income homes, which collectively have a negative influence on their health (Rother, Sabel and Vardoulakis, 2020: 269).

*Our community is a health disaster waiting to happen. Cato Crest is a dirty area. Garbage is lying everywhere. You can see rats, cockroaches, and flies in our homes (Participant 6).*

*You can see litter is scattered everywhere here. They [eThekweni Municipality] do not collect refuse regularly. We are living in a dirty environment. Look at the pile of rubbish at my doorstep. Mosquitoes find the best breeding ground for them, and at night we are bitten all over. Flies are all over (Participant 7).*

*I am not happy about the provision of sanitary services to our community. The area is filthy. The unhygienic state of our community greatly exposed us to diseases (Participant 2).*

Similar findings were made in a study by Zerbo, Delgado and González (2020: 46), which revealed that informal settlement residents in Sub-Saharan Africa experienced health risks from a lack of clean water and adequate sanitation, which resulted in the prevalence of communicable and non-communicable diseases. The above concerns raised by Participant 2 were also shared by Van Belle, Affun-Adegbulu, Soors, Srinivas, Hegel, Van Damme *et al.* (2020: 2), who advised that the COVID-19 outbreak should compel local authorities to reconsider how they interact with those who live in informal communities.

The participants also reported that they voiced their concerns about poor sanitation. The participants reported that they participated in public demonstrations to draw attention to their plight. They believed that this would make the government aware of their predicaments.

*I do not trust our municipality. You engage them peacefully they do not react or listen to our community challenges. In many instances I have organised protests against poor service delivery. The municipality will then come and clean the area. You see our government only takes us seriously when we protest (Participant 9).*

*We constantly protest in this informal settlement of Cato Crest Ikhanani, but we still do not receive the necessary facilities, such as the houses and power we were promised in 1994 when we got our independence. The municipality always makes commitments to our neighbourhood but falls short of keeping them (Participant 12).*

The sentiments expressed by Participant 12 are evidenced by Yende (2022: 302), who noted that the rising number of violent service delivery protests around South Africa have been sparked by the lack of confidence in municipalities and the lack of interaction between communities and local municipalities. The findings of the article demonstrated the political, factional, and institutional quandary linked to the rise in violent service delivery demonstrations. Yende (2022: 302) further reported that violent protests over local government service delivery are rooted in structural concerns including inequities, development politics, and systemic poverty, all of which can be linked back to South Africa's terrible colonial and apartheid history. The participants said that they believed they deserved better, which was what was driving their escalating unhappiness and violent protests. There have been many media reports about service delivery protests in many parts of South African urban poor communities (approximately 300 per year) (Gaqa, 2018: 19).

Over time, service delivery protesters in informal settlements have made demands to be regarded as equal citizens (Mutymbizi, Mokhele, Ndinda and Hongoro, 2020: 4400). Many scholars have argued that the proliferation of service delivery protests in poor urban areas in South Africa is linked to the poor level of services delivered by local municipalities (Mukhari, 2019: 31; Xolani, Mkhize and Mlambo, 2022: 135).

#### **4.4.3.6 Sub-theme 6: Energy poverty**

The energy poverty sub-theme reflected that participants recognised the lack of access to modern energy and how it is a major cause of burn injuries and other monetary losses in South Africa's informal settlements. All individuals acknowledged using electricity that was illegally connected. Electric cables can be seen sticking out of the ground if one observes the Cato Crest informal settlement. These were a few of the improvised connections that the neighbourhood used. The connections were extended from the nearby RDP houses to the informal dwellings. The participants had this to say:

*I simply extend the connection from the nearby RDP houses, which is illegal and dangerous, but we have no option. However, the municipality usually disconnects these illegal connections. I have to pay R 100 [one hundred rands] a month to the local guys, our local 'service provider' for the reconnection. Yes, it is illegal, I cannot afford to pay those huge electricity bills since my income is not even enough for food (Participant 1).*

*The cost of paraffin is high. I use firewood when there is no electricity (Participant 4).*

*I am illegally connected to the electricity grid. When the municipality cuts it off, I use firewood to cook. I cook outside because I cannot set up fire in this small room. It is a challenge during rainy season (Participant 7).*

The aforementioned excerpts reflect how widespread energy poverty is in low-income, densely populated areas, including informal settlements. Participants in the study claimed that shack fires led them to suffer losses. Kimemia and Van Niekerk (2017: 289) remarked that the impact of shack fires frequently results in the loss of lives, severe financial losses and a decreased quality of life for the affected informal settlement populations. The majority of burn injuries have been attributed to paraffin stoves, wood and candles. According to an analysis of a sample of 17 hospitals around South Africa, there was a correlation between household energy-related accidents, such as burns, scalds and poisonings from using domestic fuels, on the one hand, and household income and energy poverty on the other (Kimemia, Vermaak, Pachauri and Rhodes, 2014: 8). The results revealed that the risk of burn incidents and fires was more prevalent in poor communities (such as informal settlements).

#### ***4.4.3.7 Sub-theme 7: Exposure to natural vulnerabilities and shack fires***

The seventh sub-theme derived from the data focused on the challenges faced by the participants due to their exposure to natural vulnerabilities and shack fires. Health and weather-related difficulties were repeatedly experienced by the participants. The participants reported that the increasing frequency and severity of natural disasters, particularly storms and floods, had a negative impact on their physical, psychological and social health, as well as their financial stability and occasionally caused deadly losses. They further acknowledged that their homes' proximity to a stream and inadequate waste and drainage systems all contributed to the impact of flooding. Seven participants reported that their shacks were in poor condition. They described that their shacks had leaking roofs and damaged walls. Eight participants stated that rain caused by the wind could soak through their shacks. In the case of rain, they claimed, they covered the leaky roofs with plastics. They shared as follows:

*The other concern is the dangers of building our shacks on the riverbank. We had no option; we needed a place to stay. However, the floods in 2017 washed away my shack. No one was injured though. Our local councillor bought us new building materials and we recovered. Unfortunately, the floods in April 2022, also affected us. See we are very close to a stream. The shack was severely damaged. We have just rebuilt the new shack. It is better because the materials are new* (Participant 5).

*I think one of these days my shack will collapse. It is in poor state. I have tried to fix it but I think the solution is for me to completely destroy it and rebuild a new one. The roof leaks. When it rains, we do not sleep. We have to cover the roof with plastics. Water gets through cracked walls* (Participant 4).

*I pray that one day I will get enough money to build a new shack. My shack is in a poor state. The corrugated iron sheets must be replaced. When it rains water flows in my room from the roof and walls. It is so stressful during the rainy season (Participant 7).*

Poudel (2022: 52) wrote that if people build their homes or structures without taking into account the geo-physical processes of the ground (for example, riverbanks), the homes or buildings will collapse, causing damage to both human lives and property. The majority of the informal settlements in Tanzania, for example, were situated in high-risk places like low-lying fields and riverbanks, where flooding hazards were frequent (John, 2020: 68). As a result of their geographical location, these urban informal settlements were disproportionately more vulnerable (John, 2020: 68).

Participants also revealed that they were vulnerable to shack fires. Lack of access to the informal settlement in Cato Crest exposed participants to greater challenges in the event of emergencies such as shack fires. The participants reported that they are exposed to shack fires, especially during winter. However, it took time for the fire brigade to access their affected area in the event of shack fires. One participant said this:

*The other challenge, especially in winter, is about shack fires. Last year, I watched helplessly when a fire destroyed all my belongings. The fire started at my neighbour's house, and it quickly spread to more than ten shacks, which were all completely destroyed. Fortunately, no life was lost. Yes, the fire emergency unit arrived on time, but their trucks could not get into our community because there are no roads for cars, we are along a riverbank (Participant 3).*

*I faced challenges when my neighbours called an ambulance for me when I was a shack fire. This road is not accessible to cars. The paramedics had to carry me on the stretcher. Even if our municipality was to build a road here, it is practically impossible because we are just next to a riverbank (Participant 6).*

As Participant 6 highlighted, the lack of physical access to informal settlements disrupted them. It had severely hampered her ability to receive immediate medical care as the roads were inaccessible. Corburn, Vlahov, Mberu, Riley, Caiaffa, Rashid *et al.* (2020: 355) concurred, saying that many informal settlements are difficult for emergency vehicles (ambulances, firetrucks) to access.

#### **4.4.3.8 Sub-theme 8: Discrimination, social class bias and stigmatisation**

According to Ellemers (2018: 276), gender discrimination against women in informal settlements was more common and could be more harmful to their well-being because they were a disadvantaged group

who were more prone to experience it in a number of circumstances. The participants claimed that there was no masculine influence in their lives. They perceived that they were treated differently and perhaps made to feel sorry for themselves. They stated that they believed this to be a sort of discrimination that arose in various contexts. They further reported that the majority of people in their community did not have a positive opinion of them, and that they were exposed to gender discrimination and social class bias. They admitted that they preferred to isolate themselves in order to protect their privacy and social standing. The participants further discussed gender stereotypes in their community, where being a woman household head was frowned upon by many. They experienced the stigma associated with being a woman household head. They reported that such stigmatisation frequently placed a great deal of stress and pressure on them, discouraging them from performing their roles with pride and honour. They said as follows:

*When people see me talking to men or going out a lot, they assume I'm enticing men into sexual relationships so I can make more money for my family. It is extremely painful for me, but I must learn to live with this situation (Participant 9).*

*There is a lot of stigmatisation about widowhood. You hear people saying we killed our husbands so as to enjoy the freedom of being a single mom. It hurts me a lot. Many families in our area do not want us to contact their wives or sisters because we do not have husbands and I am perceived as a prostitute who could 'steal' their husbands (Participant 3).*

According to Qamar and Faizan (2021:350), traditionally, divorced women have been subjected to stigmatisation and discrimination. Their study reported that divorce has a tremendous impact on women's lives, including social humiliation, psychological agony, economic difficulty, and remarriage concerns. Yoosefi Lebni *et al.* (2020: 6) also wrote that many people avoid relationships with female-headed households because they are afraid of being stigmatised.

#### **4.4.3.9 Sub-theme 9: Crime and gender-based violence**

The world, particularly South Africa, aims to meet the requirements of Sustainable Development Goal 5, which is linked to achieving gender equality and empowering all women and girls by 2030. However, this cannot be fully achieved when the women in this study perceive themselves as a vulnerable and defenceless group in the community, and they expect to be harassed at times. As a result, they face social insecurity. They identified themselves as vulnerable groups who may be exposed to gender-based violence by society and associates, and they consequently did not feel secure enough to live and raise their families freely. Participants said as follows:

*As a single mom, I feel a bit abused by these drunken men. Each time they see me they shout at me as if I am a sex object. If you retaliate they will beat you. I am afraid to move at night. There are many thieves here. I have been mugged twice on my way to work. These drug addicts are reigning terror in this neighbourhood (Participant 1).*

*There are many incidents of petty crimes here which are not reported to the police because many people do not have faith in the police. You can report the case and no arrests will be made (Participant 4).*

One of the main worries in the daily lives of urban residents was the dread and fear of crime and violence (Shikuku, Makworo and Njuguna, 2018: 2019). Furthermore, Shikuku *et al.* (2018: 2) highlighted that approximately 60% to 70% of urban people in the developed world, where fast urban population growth is at its highest, were victims of crime. According to Stone and Howell (2019: 85), residents of informal settlements were also more susceptible to violence than those who lived in more formal settings. This was true not only because of the hyper-permeability of their homes, but also because of the physical features of these areas, which created an environment that was conducive to violence (Stone and Howell, 2019: 85). Additionally, the location of informal communities on undeveloped land created hotspots for murders, physical assaults and sexual assaults, especially at night when individuals attempted to use communal toilets or access communal water taps (Socio Economic Research Institute, 2018, cited by Stone and Howell, 2019: 85). The aforementioned data, with regards to gender-based violence, was also highlighted by Statistics South Africa (2020:1), which reported that divorced or separated women were more likely than other women to have experienced physical or sexual violence.

#### **4.4.4 Theme 4: Coping skills**

The women who took part in this study described several skills for overcoming difficulties they faced as female household heads. This study further revealed that forming or joining social networks was seen to be a prominent technique used by women to deal with the risks and shocks that affected them and their households. These social networks had women participating in a variety of activities. The participants placed great importance on belonging to a group. How the participants performed in their society and households was influenced by their particular networks of carefully chosen family members and other allies. A study by Story, Tura, Rubin, Engidawork, Ahmed, Jundi, Iddosa and Abrha (2020: 1) reported that emotional support from a group was the primary mediator for taking action to prepare for a disaster, while social network support, emotional support from the group, collective action, and trust were the mediators of perceived disaster readiness. The participants reported that they used coping techniques to

diminish the impacts of a shock or a risk after they occurred. The activities of their social networks, their organisational structure, and how these activities aided women in preventing, reducing, and coping with risks and shocks impacting them and their homes are described by the following sub-themes: informal social networks, degree of spirituality and religiosity, and lastly, the resilience among participants.

#### **4.4.4.1 Sub-theme 1: Informal social networks**

This study showed that participants claimed that their families were supportive of them despite the fact that they faced several difficulties with their livelihoods. The women talked about their challenges. They reported that they could discuss these challenges with, neighbours, churchgoers, co-workers or God.

In order to preserve good physical and mental health, social support is crucial. Overall, a strong social support system could increase resiliency to stress (Cano, Castro, De La Rosa, Amaro, Vega, Sánchez *et al.*, 2020: 245). The study's participants described informal support as the various forms of assistance and help they freely receive and give to one another in daily life. Participants in this study received social support from their parents, siblings, other family members, friends, acquaintances, co-workers, neighbours and other members of their community.

*I use my trusted networks to discuss my challenges. In most cases I end up getting help*  
(Participant 6).

*I sit down with my friends and talk and talk and talk about the challenges we are facing and how we can deal with them. For instance, the high food prices have forced us to cut on our groceries, so I discuss with my friends so that we can pool our resources together to buy groceries in bulk*  
(Participant 8).

*Being an open person, I generally go to my best friend and talk to her about the difficulties I am experiencing. I always go to her anytime I have an issue. The more I talk about it, the better I feel*  
(Participant 9).

This study revealed that informal support comprised of assistance from the participants' social network and local area, such as visits from family, friends and other community members through trying times like illnesses and bereavement. The participants highlighted that being alone was a difficult reality for many mothers who were responsible for running houses, and it may be harmful to their physical and emotional health. This was confirmed by Ozbay *et al.* (2007: 40), who highlighted that "social isolation and low levels of social support have been shown to be associated with increased morbidity and mortality

in a host of medical illnesses”. However, the study found that mothers in charge of households needed a strong support system and having others to cheer them on and lend a hand improved their quality of life. The participants stated that they require social support for some guidance, assistance with a problem or practical help with an activity they are unable to complete alone. The participants disclosed that they benefit from informal social support in two ways: directly through the advantages of social connections and indirectly through acting as a buffer against stressful situations. The study highlighted that family social support is one of the adaptive coping strategies. This is what they said:

*When I was involved in an accident, my family was there for me when I was admitted in hospital for two weeks. So, for me, social support from family and friends plays a significant role as a coping strategy when faced with challenges (Participant 3).*

*When my two-year-old son was admitted at the hospital, most of my friends and family members were there for me. It was quite draining seeing my son helplessly lying on the hospital bed for three weeks. But the support and comfort from my friends was excellent. They came to see me and my son. Each visit was emotional for me, but at the same time it comforted me knowing that I had people who were by my side (Participant 5).*

*My family, friends and neighbours were always there for me when my younger sister passed away. I have no life insurance. They raised money to meet all the funeral expenses. I felt humbled by that (Participant 7).*

*Sometimes I feel isolated, especially when I am facing challenges. I would blame myself that my marital status usually contributes to my challenges. If I had a husband, he would chip in. This stresses me more. However, the role of my friends and family in supporting me during need days is quite pleasing. They come around me and give their moral, in in many instances, their financial support. So, I believe that my social support network helps me to deal with some of the stress that I always find myself with (Participant 11).*

*I believe I am what I am because of the good support network around me. They give me advice, hope and assurance. They always give me hope that tomorrow shall be a better day despite the challenges I will be facing at the moment (Participant 2).*

The above excerpts resonated with the findings reported by Nikoloski *et al.* (2018: 133), which highlighted that the most common means of coping in female-headed homes in Ethiopia, Malawi and Uganda was informal help. This study found that mothers had close relationships with important individuals who had a significant impact on how they experienced daily life. They had connections with all of the persons who cared for them, their fundamental needs were addressed and depression was less

likely to occur. Numerous researchers show a link between social support and protection from depression (Schiller, Dorstyn and Taylor, 2021: 1304; Choi, Lee, Liu, Fatori, Bauermeister, Luh *et al.*, 2023: 428). According to a study by Jennings, Ralston and Schatz (2020: 7), divorced or separated women who did not receive social support experience symptoms of depression.

#### **4.4.4.2 Sub-theme 2: Degree of spirituality and religiosity**

The study participants reported that they supported various spiritual and religious beliefs and they all prayed to God for help when they faced challenges. The most common spiritual practices utilised by participants to manage difficulties and anxiety were found to be prayer, singing, reading, reciting from scripture and wearing sacrosanct amulets. The relationship between the spiritual practices utilised by the participants in the preceding discussion and coping and dealing with life challenges has also been attested to by eminent researchers in the fields of health and spirituality (Bhagwan, 2017: 64). Participants said that one strategy they employed when they were facing difficulties was prayer, which they defined as “having a communication with God or Ancestors”. Ten participants in this study found comfort and fortitude in God, the core doctrines of the Bible and the role models in the church, particularly the church leaders and congregants. They also reported that their faith in God provided them with a sense of purpose and inner tranquillity that made them feel at ease and upbeat. They praised God and placed a high value on prayer, saying that it had helped them overcome difficulties. The participants expressed their conviction that prayer both alters and facilitates events.

*I routinely attend church and do not want to miss services. As a single mother who endures extreme poverty, I have brethren who comprehend my predicament. My husband's death was difficult for me, but the brethren's support helped me get through it (Participant 12).*

*I am supported by the lessons I've learned from the Bible, the lessons I've learned from the church and the relationships I've built with God's children (Participant 10).*

*My friends and the church members pray for me, which gives me some courage (Participant 4).*

*I think that my most important possession is God, therefore when I get home from church, I feel glad because I brought all of my problems to Him. I also praise Him and open a verse that blesses me, repeat the parts that speak to me, and it heals me. I constantly read the Bible. I always read the bible every day, and my favourite verse is Joshua 1 verse 9 which tells us to be strong and courageous; not to be frightened or dismayed, for the Lord your God is with you wherever you go (Participant 9).*

*I simply ask God to give me courage in my prayers (Participant 1).*

They further reported that spirituality and religiosity helped them to deal with adverse effects from exposure to poverty, crime, and stigmatisation. Parisi, Lagomarsino, Coppola and Rania, 2020: 2) argued that during COVID-19 lockdowns, high levels of spirituality contributed to one's well-being. According to the participants, they believed that they felt that they were more connected to and guided by a higher power. They claimed that their involvement in religion and spirituality improved their lives by enhancing their internal and social resources, such as their sense of self-worth and network belonging.

*I have both a religious and a spiritual understanding of life. I go to the church as frequently as possible; I believe that God knows why I am in such a situation. I pray for strength to work for my family (Participant 6).*

These above quotes highlighted the spiritual values of the participants in overcoming obstacles. The participants mentioned the importance of spirituality and religion as a key strategy for coping with mental health problems like depression, anxiety, and stress. Parisi *et al.* (2020: 2) further stated that spirituality aids individuals in comprehending their personal understanding of the meaning of life, which has a good impact on individuals' mental and emotional health. A review of the literature on the role of spirituality and religiosity in human well-being reflects that the degree of African spirituality amongst Africans, especially blacks, is their main source of healing (Bhagwan, 2017: 64).

On the other hand, two participants utilised cultural rituals as part of their spiritual practices to find comfort and peace in the midst of challenges. They further alluded to the fact that failure to perform certain rituals in honour of the ancestors may bring about health-related problems and general misfortune in life.

*I believe that my ancestors are always watching me, from birth to death. As such, failure to pray to them brings misfortunes in life. When things were not going well at home, I would call upon the ancestors to intervene. I can consult with traditional healers. At times you learn that the ancestors want certain rituals to be performed to appease them (Participant 5).*

*We regularly consult our ancestors so as not to fall into misfortunes. When faced with illness in the family, I consult my ancestors by burning certain herbs. This enables me to talk to them. However, there are certain rituals that must be performed by the paternal relatives of my children. In that case, I have to call their aunt to perform the rituals (Participant 2).*

The above quotes highlighted the sentiments presented by Feuchtwang (2020: 23) that the ritual of ancestral worship is performed as a life cycle, from conception to death. This was further confirmed by Singh and Bhagwan (2020: 403), who reported that students in South Africa who believed in African

spirituality agreed that sacrificial rituals were important spiritual practices for summoning help from the ancestors in overcoming bad luck or bad experiences.

Furthermore, the study participants reported that they came from various spiritual and religious beliefs and they all prayed to God for help when they faced challenges. The most common spiritual practices utilised by participants to manage difficulties and anxiety were found to be prayer, singing, reading, reciting from scripture, and wearing sacrosanct amulets. The relationship between the spiritual practices utilised by the participants in the preceding discussion and coping and dealing with life challenges has also been attested to by eminent researchers in the fields of health and spirituality (Bhagwan, 2017: 66). Participants said that one strategy they employed when they were facing difficulties was prayer, which they defined as “having a communication with God or Ancestors”. The ten participants in this study found comfort and fortitude in God, the core doctrines of the Bible, and the role models in the church, particularly the church leaders and congregants. They also reported that their faith in God provided them with a sense of purpose and inner tranquillity that made them feel at ease and upbeat. They praised God and placed a high value on prayer, saying that it had helped them overcome difficulties. The participants expressed their conviction that prayer both alters and facilitates events.

*I routinely attend church and do not want to miss services. As a single mother who endures extreme poverty, I have brethren who comprehend my predicament. My husband's death was difficult for me, but the brethren's support helped me get through it (Participant 12).*

*I am supported by the lessons I've learned from the Bible, the lessons I've learned from the church, and the relationships I've built with God's children (Participant 10).*

*My friends and the church members pray for me, which gives me some courage (Participant 4).*

*I think that my most important possession is God, therefore when I get home from church, I feel glad because I brought all of my problems to Him. I also praise Him and open a verse that blesses me, repeat the parts that speak to me, and it heals me. I constantly read the Bible. I always read the bible every day, and my favourite verse is Joshua 1 verse 9 which tells us to be strong and courageous; not to be frightened or dismayed, for the Lord your God is with you wherever you go (Participant 9).*

*I simply ask God to give me courage in my prayers (Participant 1).*

#### **4.4.4.3 Sub-theme 3: Resilience and hope**

Some of the study participants were unemployed, yet they seemed to be making it as household heads. Based on the participants' descriptions of how they view their jobs as household leaders, the theme of resilience was generated. The results show how they manage to support their families despite the fact that some of them work in unstable and precarious positions. The individuals appeared to have gone through a number of trying situations, but they were nevertheless able to support and care for their families. Resilience can only be realised when individuals experience some form of hardship but are still able to adapt positively in the presence of that adversity. According to Kuntz (2021: 188), resilience is the ability to recover from crises and modify goals and behaviours to cope with changes in the environment, emphasising the adaptive principles underpinning a recovery trajectory. It is related to how well a person handles change in the face of major adversity. The participants in this study reported that they had the capacity to deal with enduring stress. They stated that they developed coping mechanisms and strengths that safeguarded and advanced their well-being. In addition, the participants in the study revealed that they had sometimes felt stressed if they experienced a lot of unfavourable events in their lives.

Six participants reported that they had endured insults from their neighbourhood and have been accused of being linked to their spouses' demises. However, these individuals are nonetheless able to perform the duties of female heads in the face of all these obstacles. This is in line with Sidloyi's (2016) research findings, which confirmed that resilient women heading households do well in taking care of their households despite the odds.

*When my husband passed on, I lost a lot of weight. I lost my dignity. Living in informal settlements, managing a household, and being a widow are not simple. I required a means of releasing my heart. However, I continue to go forward and get stronger every day (Participant 12).*

*After disasters like shack fires and floods, we begin a new life. The April 2022 floods destroy everything I own. I can't argue against nature. With God's blessing, I reconstructed my shack (Participant 1).*

*I have a great sense of responsibility for my family, especially my children. I am not bitter at all about my divorcee circumstances, I had to embrace it and move on with my responsibilities of taking care of the children, as a father and mother-figure (Participant 11).*

*I use my inner strength, hope and motivation to fight poverty. Even though I have a low-paying job, I still want to give my kids the best possible upbringing. I feel that I am self-empowered (Participant 9).*

The aforementioned remarks revealed that women in the study showed resilience in extremely difficult situations. Various scholars have reinforced the importance of resilience among women, particularly those who head households (Raniga and Mthembu, 2016: 276; Flower, Fortnam, Kol, Sasin and Wood, 2018: 301; Fuller and Lain, 2020:420). The participants demonstrated their ability to thrive in the face of difficulties to overcome adversity. Mabelane, Makofane and Kgadima (2019: 163) further explained that resilience related to things like personality traits or having access to resources and support. The women in the study showed resilient qualities, which include, among others, a high tolerance for ambiguity, adaptability, tenacity, optimism, good social resources and positive self-esteem. There is proof of mothers' resilience in households headed by women, as well as of their capacity to react positively to challenging circumstances (Mabelane *et al.*, 2019: 163). For instance, the study participants' marital status did not prevent them from succeeding in their objectives. The participants in this study appeared to be able to support their families and take on tasks that are often associated with men, such as maintaining their shacks. In addition to their resilience, the women in the study placed a high value on education and worked hard to ensure that their children had access to it. Participants were able to give their children a place to live, helping them fulfil their responsibilities as woman heads.

#### **4.5 Conclusion**

This chapter analysed and presented the data gathered from mothers who were the heads of households in an informal settlement. Data was presented in the form of themes and sub-themes. Participants described their support systems in detail. They incorporated their unique viewpoint within the setting of the informal settlement, focusing on how their networks supported them. Participants provided personal accounts of their interactions with the social networks they used, and these accounts revealed repeating trends. They also shared their own stories of how their churches, their neighbours and social media platforms have helped them stay strong, particularly in difficult times. The chapter also discussed the mothers' coping mechanisms for dealing with the socio-economic difficulties they faced.

## **CHAPTER 5**

### **DISCUSSION OF THE FINDINGS, RECOMMENDATIONS AND CONCLUSIONS OF THE STUDY**

#### **5.1 Introduction**

This chapter discusses the major findings of the study in relation to the literature. The chapter also uses the theoretical framework to understand the informal social networks among mother-headed households in an informal settlement better. The themes and sub-themes are summarised within the context of the research questions that were presented in chapter two. The chapter ends with conclusions, brief recommendations, the limitations of the study, and suggestions for future research.

#### **5.2 Discussion of the findings**

The current study explored how participants from 12 mother-headed households in an informal settlement use informal support networks as a source of strength. The social capital theoretical model was used to understand how mothers used informal social networks for their well-being. The findings demonstrated that social support has a direct impact on these mothers' physical and mental health as well as their level of happiness in life. The findings suggest that there was widespread use of informal social networks among mothers who participated in this study. The data revealed that women's informal social networks provided social protection for women household heads and their households. The findings further suggested that the informal social networks formed through involvement in churches, neighborhoods and social media sites were influenced by each woman's level of personal judgment, trust and resilience.

Women with a larger informal social network were able to maximise their involvement in caring for their households and their well-being. The participants used social networks for the benefit of their socio-psychological health and household livelihoods. Using the India Human Development Survey of female-headed households for the period 2011 to 2012, Bose, Arun and Arun (2021: 5) also found that social networks positively impacted the financial returns of households. This chapter will provide a succinct summary of the research findings in the context of the social capital approach and other themes discussed in the literature review. Following that, the chapter will outline conclusions and provide recommendations.

12 women aged between 29 to 50 years formed the sample for this study. The majority of the participants were between 40 to 40 years of age, which reflects the common household headship age of most women.

The data in chapter four reflected that there were four main themes and 19 sub-themes that emerged through the study. These were derived from participant interviews regarding their experiences as household heads and the ways in which their informal social networks supported their households. The four main themes were found to coincide with the inequality dimensions of the social capital network theory presented in chapter one, which emphasised that various social, cultural and political affiliations amongst individuals, households and communities determined how rich or poor an individual, household or community is (Dubos, 2017: 21). The main themes drawn from the data were namely: the nature of support systems used by mothers; the benefits of social networks; challenges faced by mothers who head households; and coping skills used by the participants.

The three sub-themes generated from the first theme of support systems used by mothers in this study included the churches/religious organisations; neighbours; and social media sites. Similarly, the three sub-themes generated from the second theme (the benefits of social networks) in this study included sharing personal experiences; informational support; emotional support; and economic benefits. Furthermore, the eight sub-themes generated from the third theme (challenges faced by mothers who head households) in this study included overload of the role as a mother; poverty; food insecurity; poor infrastructure, service delivery and unhealthy living conditions; energy poverty; exposure to natural vulnerabilities; discrimination, social class bias and stigmatisation; and crime and gender-based violence. Lastly, the three sub-themes generated from the fourth theme (coping skills) in this study included informal social networks; spirituality and religiosity; and resilience and hope.

### **5.2.1 The nature of the support systems used by the participants**

The study found that informal social networks can play a crucial role in empowering and supporting mother-headed households and can enhance the well-being of mothers. The sources of informal social networks were highlighted in chapter two. The study reported that religious organisations, neighbours, and social media applications were key sources of informal social networks for all the participants. Clark, Madhavan and Kabiru (2018:109) highlighted that informal social support systems provide physical and emotional support to mother-headed households in informal settlements.

This study found that women built up social capital to access resources for survival and social mobility. In addition, the findings highlighted that women used relational social networks at the individual level to create social links for social support. However, social networks varied in terms of the resources they produced and the opportunities they created. Social connections that provided support enabled the participants to deal with the pressures of daily life. These connections typically offered the participants emotional and expressive support as well as some types of practical assistance, such as small loans. This

study found that mothers were active members of their communities. According to the data, all of the individuals established connections with neighbors, social media and religious organisations (such as churches).

#### **5.2.1.1 Churches/religious organisations**

Churches and religious organisations were found to be a significant source of social support for many mothers and their families. Participants described the importance of churches as a form of social support system, saying they are reliable social support systems, but are particularly a huge blessing from God. 10 of the participants described that the churches were meaningful social support. This support extended itself to all household members, as participants indicated that the meaning of the support they got from the churches had deeper spiritual and social significance for the household as well. Hence it was not solely a personal experience, but an experience that held significance in multiple ways for others as well. In support of this view, Williams and Dilworth-Anderson (2002: 225) highlighted that the familial context (family networks) is also important in the receipt of informal support (e.g., from churches).

Equally, many previous studies on social support systems have reported how churches, neighbours and social media platforms were used by households (Raniga and Mthembu, 2017: 276). Despite many factors that cause mothers to use informal social networks, participants in this study identified churches as sources of strength.

Data from the study reflected that most of the participants experienced a range of positive emotions derived from the social support from their churches. Furthermore, the sentiments about the social support systems (churches) used by the participants in this study further supports the social capital theoretical model employed in this study. This suggested that capitalization allowed individuals to have ties with family members, household members, friends, colleagues, and neighbours (Widmer *et al.*, 2014: 33).

#### **5.2.1.2 Family, friends, and neighbourhood-based networks**

Most participants relied on their extended family and kinship networks, while others complement or supplement such networks with other sources of support, such as friends and neighbours. Similarly, Ball and Newman (2013: 1) wrote that reciprocated friendships largely occur between people of similar socio-economic backgrounds (e.g. kinship, neighbourhood). All participants in the study revealed that their neighbours were a source of their strength. They shared similar socio-economic characteristics with their neighbors, such as ethnicity, gender, age, education, and income that frequently influenced their

friendship patterns. According to the literature, this phenomenon is known as homophily, and using social networks with similar characteristics is a widely accepted criterion (Halberstam and Knight, 2016: 74). These authors revealed that Lazarsfeld and Merton first used the term 'homophily' in 1954 to describe the long-standing pattern of people associating with those who are similar to themselves.

The data also indicated that participants were socially networked to their neighbours based on the level of trust. They felt more connected to those neighbours they trusted more. Since they share a common history (being widows), anticipation (waiting for RDP houses from the government) and behavioral norms (e.g., informal settlement inhabitants), participants found it simpler to communicate with persons with whom they shared a common background. Jackson (2021: 9) went on to claim that having a similar background also correlated with the difficulties people encountered and the things they could learn from one another.

However, all the participants perceived that all of their networks are locals. This limited their potential to get vital information and economic opportunities from the wider society. In support of this, Jackson (2021: 3) argued that homophily caused information and opportunity to remain confined to specific areas of society and not spread to other areas. A participant is effectively cut out of the industry, for instance, if none of their neighbors work in a particular industry and job interviews only come from referrals within that industry.

### ***5.2.1.3 Social media applications***

All of the interviewees agreed that social media can be a useful tool for creating informal social networks. They discovered a variety of social media applications that aided in raising their environmental and social network awareness. In support of the findings about the importance of social media applications, this study used the social capital theory to conduct a social network analysis, which is a measurement of social interaction traits based on network structures and their implications (Himmelboim, 2017: 2). This included the socio-centric and ego-centric roles of social media nodes among people and communities, such as how people use social media sites (e.g., Twitter, Facebook, Wikipedia, and Instagram) (Himmelboim, 2017: 2). The mothers in this study had personal descriptions about the social media applications they used. The findings of this study established that the women created social networks using social media applications, and these enabled them to bond and link with each other. All participants used social media platforms such as Facebook, Twitter, and WhatsApp to share thoughts, experiences, photographs, videos, and news stories. In addition, mothers reported that they used social media to look for discounted food products. They could use Facebook to identify sale promotions advertised by major retail outlets.

The mobilization component of communities (use of contacts and contact resources) also determined the prevalence of the support systems used by the participants. This was highlighted by the social capital theory, which argued that communities should invest resources in trusted reciprocal relationships and must also acquire the necessary cultural knowledge to build these relationships (Hynie Crooks and Barragan, 2011: 28). The findings of this study are consistent with Wyche *et al.* (2013: 2823), who reported that informal settlement dwellers used Facebook to support their livelihoods. Similarly, Onyango (2019: 237) investigated the reasons for informal settlement residents' adoption of mobile phones, how they used these phones in their daily lives, and how their use was novel and unique. The social media applications' usage showed that the phones were primarily used for calls and networking, and residents worked around the high-cost issue by customizing 'please call me' messages and beeping (Onyango, 2019: 237). Despite the high costs of internet connectivity, the participants in this study reported that they bought data regularly to remain connected to their networks.

### **5.2.2 The benefits of social networks**

The results of this study showed that informal social support was beneficial to the participants' health and quality of life. Therefore, enhanced social support of mothers who headed households resulted in better physical and mental health as well as better satisfaction with life. A study by Evans and Fisher (2022: 20) highlighted that low social support was linked to a number of health disorders (e.g., depression, anxiety, and personality disorders). The study highlighted the significance of perceived interpersonal social support in persons' overall mental and physical well-being, both in everyday life and when exposed to traumatic life experiences. Evans and Fisher's (2022: 20) findings imply that, in addition to social support, the type of support may play an essential role in lowering anxiety and depression in socially isolated individuals. This resonated with Lin's (2017) definition of social capital, which he defined as an investment in interpersonal relationships with anticipated returns. According to Lin (2017: 30), social ties located in specific strategic locations and/or hierarchical positions (and thus are better informed on market needs and demands) gave a person useful information about opportunities and choices that would otherwise be unavailable.

This study also revealed that the value of informal social networks in terms of both individual and societal well-being should not be underestimated. According to Afridi (2011: 13), 2.9 million individuals in Britain claimed they did not have someone to talk to, listen to them when they were upset, offer support when they were in trouble, relax with or admire. However, many women in the study used social networks to advance in both their social and professional lives. They reported a sense of self-efficacy that was essential in forming heterogeneous connections and seizing the opportunities brought by their

social networks. Jackson (2021: 1) agreed with this, saying that human beings were dependent upon their social networks for information, opportunities and norms of behavior. These dependencies tie people's fates to the fates of their friends, families and acquaintances. According to the study, women used social networks to combat poverty. They outlined three key strategies for using social networks to combat poverty. They reported that they used social networks for three reasons:

- Sharing information and resources (such as time, knowledge and assistance, and job opportunities, benefits advice and influence).
- Give emotional assistance (e.g. through bereavement).
- Increase collective power and enable cooperation or voluntary effort (ensuring a voice in local affairs, *stokvels*).

Participants also highlighted three ways of how they used informal social networks, which were dealing with personal difficulties and celebrating success; comfort and support during death and bereavement; and economic benefits

#### ***5.2.2.1 Dealing with personal difficulties and celebrating success***

All the participants acknowledged using social media to express their personal experiences. Here, the term 'lived experience' was used to describe the representation and comprehension of a person's human experiences, decisions and possibilities, as well as how those elements affect how that person perceives information (Skelton-Wilson, Sandoval-Lunn, Zhang, Stern and Kendall , 2021: 3). For instance, people shared the financial stress they experienced. A key strategy for battling stigma is self-disclosure of lived experiences with mental health difficulties (Marino, Child and Campbell Krasinski, 2016: 154). In this study the mothers' own words helped them make the best decisions for their life.

#### ***5.2.2.2 Comfort and support during death and bereavement***

According to the social capital approach, identity and recognition were predicted to be strengthened via social connections (Lin, 2017: 31). It emerged in this study that, in addition to offering emotional support, being assured of one's worth as an individual and being a member of a social group with similar interests and resources also resulted in public acknowledgement of one's claim to the benefits of social support networks. Participants described how, in response to difficulties, social networks offer guidance, practical assistance and/or emotional support.

### **5.2.2.3 Economic benefits**

The study also found that all participants used social networks to get a new job or new economic opportunities. This was also emphasised by Lin (2021: 31), who stated that the social ties that people had to one another and their acknowledged relationships to an individual may be an indicator of how easily accessible resources are to an individual through social networks and interactions, known as social capital. Once more, homophily was a significant topic in this context. This demonstrated the bridging element in the social capital linked between individuals looking for work (the study participants) and those in powerful positions in the labour market (referrals) (Lin, 2017: 36).

Another important issue that emerged from the data is that women expressed the need for information gathering and sharing. All the participants concurred that social networks helped them to share and receive vital information. Most participants reported that they received a lot of informational support from social media during the COVID-19 hard lockdown, which encouraged them to understand the adverse effects of the pandemic, thereby observing COVID-19 related health protocols.

### **5.2.3 Challenges faced by mothers who head households**

The first objective of the study was to understand the different challenges mothers faced in mother-headed households in an informal settlement. The study exposed the uncomfortable realities of the Cato Crest informal settlement. The participants described vividly what it was like to live in the disturbing surroundings of the informal settlement and the other challenges they faced as household heads. The findings indicated that these women experienced a variety of personal, familial and social issues that affected their well-being. Data showed that the problem of mother-headed households was not only not a barrier and an obstacle for women, but that it also, in some circumstances, enhanced an opportunity and boosted self-esteem and social maturity. According to this study, mothers and their families experienced role overload, cultural norms, economic hardship, food insecurity, inadequate service delivery, unsanitary living circumstances, energy poverty, exposure to natural vulnerabilities, stigmatisation and social class bias, crime and gender-based violence among other difficulties faced by all the participants in this study.

The challenges faced by the participants in the study were also highlighted by Mpanje, Gibbons, McDermott, Omia and Olungah (2022: 3), who reported that because of the informal nature and the contexts of the informal urban settlement dwellers, they were vulnerable to a variety of challenges such as food insecurity, a lack of access to clean water, inadequate housing, and income insecurity. One of the reasons women encountered such obstacles was that informal settlements were typically placed on the

fringes of urban centres, with restricted access to resources and/or marketplaces (Visagie and Turok, 2020: 351).

Women reported that they were overwhelmed by household chores, such as cooking, fetching water and laundry. They claimed to have performed the duties of both parents, but as a result, they had to deal with pressure that was frequently beyond their capacity.

The incidence of poverty in households headed by mothers was another main finding made by this study. Due to the absence of male breadwinners, members of mother-headed households are inevitably poor. Female-headed households were considered the poorest of the poor in the literature on female-headed households and poverty (Yoosefi Lebni *et al.*, 2020: 9). The phenomenon of the feminisation of poverty was a reality for most of the participants in this study. Several studies have linked female-headed households with a low socio-economic position and poverty (Altamirano Montoya and Teixeira, 2017: 1037; Nwosu and Ndinda, 2018: 1). Yoosefi Lebni *et al.* (2020: 9) further argued that women naturally received lower wages and endured higher poverty since they do not hold the same breadwinner status in society as men and frequently work at lower levels.

The high levels of poverty were also confirmed in research by Simiyu, Cairncross and Swilling (2019:223)), which found that there were high levels of poverty in informal settlements. Furthermore, Statistics South Africa (2022: 1) claimed that “female-headed households consistently reported the highest poverty levels across all the poverty metrics” [and that] “the profile of a subjectively poor household in South Africa is one that is often headed by a Black African female”.

The findings also indicated a negative relationship between educational attainment and the prevalence of poverty. In essence, none of the women in the study received a professional qualification, making them all likely to be viewed as having less education.

Participants also experienced social stigma, which bothered them. Similar results were found in Bangladesh by Habib (2017: 12), where women who were the heads of households also experienced social stigma and had a poor reputation in the community. Yoosefi Lebni *et al.* (2020: 9) further argued that “society reacts when women are in charge because they do not accept their position, which leads to stigmatisation by society”.

This study also established that the participants who were widowed also dealt with some degree of social marginalisation. The participants reported that there were many forms of stigmatisation and social exclusion associated with widows; hence they perceived that they lose many socio-economic opportunities. Both the divorced and widowed participants said that they were always perceived by society as prospective prostitutes since they were alone and had no one to satisfy their sexual demands.

Due to the possibility of social stigma, many people (both men and women) feared approaching and socialising with them, even if they were not malicious.

The forms of marginalisation described above by the participants in this study support Newton-Levinson, Winskell, Abdela, Rubardt and Stephenson's (2014: 916) findings that divorced and widowed women in Oromiya, Ethiopia faced "high levels of community stigma in relation to their sexuality". Widows and female-headed households were socially marginalised as a result of cultural rejection (Phillips, 2014: 146). According to the social capital theory, gender and class-based social relationships provided increased inclusion for some while increasing vulnerability and social exclusion for others (Phillips, 2014: 136). This shift in social relationships may have an impact on the relative strength of social capital within and between mother-headed households. By performing roles traditionally deemed for men, they broke the gender and caste stereotypes of the patriarchal society.

#### **5.2.4 Coping strategies**

All the respondents who took part in the study were housewives before becoming the head of the household. Adversities, including divorce and the husband passing, forced them to take on the headship. They suddenly found themselves in a reversed role situation with the burden of taking care of the family placed upon them. In order to survive, the mothers had to deal with the responsibilities of being household heads and they had to develop various coping mechanisms. The data found that coping is not a communal or social problem. Because living conditions in informal settlements are hazardous, mothers often used a combination of adaptive and absorptive coping techniques. Measures of social capital that fostered bonding, bridging and linking in slums were significantly associated with effective coping mechanisms. This was supported by an argument raised by Mpanje *et al.* (2022: 1) that building the resilience of people living in informal environments required an awareness of the nature and breadth of the social capital that already existed.

### **5.3. Recommendations**

Based on the findings of the current study, the following recommendations can be made:

#### **5.3.1 Recommendations for social care practices**

- Mothers who are in charge of a household face a variety of personal, intra-family and social difficulties that frequently interrupt their social and personal lives and pose a major threat to their health. Therefore, multifaceted initiatives that cover all aspects of their health are required to

promote the health and empowerment of households headed by women. Women can prepare for new, complex and perhaps incompatible roles by learning the necessary skills. In order to break the cycle of poverty and disability within their families and improve the quality of life for their children, they also need to get greater financial support. From a social perspective, it is also possible to raise the social standing of mother-headed households by providing the necessary education and assisting in the transformation of gender stereotypes so that their position as the head and manager of a family can be readily accepted in society and they do not have to deal with social issues like the stigma of being unattended to and social exclusion. This calls for greater in-depth reflection and serious evaluation of the health and spiritual needs of households in the informal settlements. Therefore, in order to achieve a more integrated approach to family headship that equips mothers to also deal with the psychological and spiritual components, education and additional training must once again honor this holistic approach by embracing mothers as household heads.

- There must be placement of more social workers in informal settlements. The study discovered that the sector of informal settlements required a significant contribution from social service professionals such as social workers. The local government must make room in its infrastructure for such specialists, particularly for households led by mothers. This can provide a better, more comprehensive approach to care for and strengthen the interventions against poverty in the sector of informal settlements. By implementing several of the strategies supported by the research review, social workers and child and youth care professionals can strengthen informal social support networks.
- The study also emphasised the enormously important function that spirituality plays as a resource in terms of assisting mothers who are the heads of families cope and deal with obstacles. The importance of spiritually based activities in relation to the mothers' well-being was highlighted by the fact that almost all of them leaned heavily toward prayer and belief in a supreme being. It is in this regard that spirituality and spiritual care be integrated into social, child and adolescent care education given the strong support for spiritual care that is increasing in the literature.

### **5.3.2 Recommendations for future mother-headed household research**

- While the current study focused on mothers' experiences as household heads in informal settlements, this research can be expanded to examine variations in rural, mining and agricultural

sectors. Similar research can be done on the experiences of children from informal settlements that were raised in mother-headed families.

- Similar studies using a quantitative methodology must be able to gather more representative mother-headed household samples. For instance, a longitudinal study of mothers heading households over the course of four years would yield data that is more reflective of challenges in the informal settlements.

#### **5.4 Conclusion**

This study uncovered valuable information about the experience of being the head of the household as shared by women from various households in an informal community in South Africa. Overall, it became clear that being the head of a home is not only a profoundly important and personal experience with physical components, but also a psychosocial and spiritual one. The disturbing truths of the informal settlement were disclosed by this data. The disconcerting reality of frequent shack fires, the presence of criminal activity, unsustainable building materials used to construct the shacks, uncomfortable unsanitary circumstances caused by a lack of water and sanitation and unfavorable weather conditions all contributed to these realities. In fact, this study has demonstrated and documented how these unsettling realities of being a mother in charge of a household and living in an informal community caused women to feel less than human beings. Due the substantial vacuum in the informal social support system that was discovered, it is prudent that mothers and their families needed more psychosocial and spiritual help. This emphasised the necessity of empowering measures for mothers who are the heads of households.

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## **APPENDICES**

### **APPENDIX 1: INTERVIEW SCHEDULE**

#### **Section A: Demographic details**

1. Tell me when you were born?
2. Are you originally from eThekweni?
  - (a) If not, where did you come from?
3. How long have you lived in Cato Crest informal settlement?
  - (a) Why did you choose to live in this settlement?
4. Kindly explain the reason why you are the head of your household?
  - (a) How many members are there in your household, including your children?

#### **Section B: Interview guide**

##### **Challenges faced by mothers heading households and coping mechanisms**

1. How can you best describe the environment/shelter that you live in?

**Probe:** (a) Who built/maintains it?

(b) What is the source of energy?

(c) What are the challenges associated with the structure of your shelter in terms of their impact on your health, security, and protection against inclement weather?

2. Can you explain what your main source of income is?
3. Kindly elaborate on the challenges you have faced as a head of a household and as a mother?
4. In your opinion, what are the causes of the challenges you face in your household?
5. Can you describe how your faith/tradition helps you when faced with challenges?
6. Explain how you and your household cope when you are faced with socio-economic and political challenges?

### **Informal social support networks**

7. Who is the most important person(s) in your life, besides your household members?
8. Can you elaborate on why that person/group of persons is very important to you and your household?
9. Can you explain any other sources of informal social support (social support network) for the household?
- 9. (a) Probe:** How have these sources of social support (social support network) helped you and your household?
- 9. (b) Probe:** How do you choose/join these social support networks?
10. Can you explain the benefits of these informal social networks, both for you and your household?

**Thank you for your co-operation.**

## APPENDIX 2: LETTER OF INFORMATION



### LETTER OF INFORMATION

#### **INFORMAL SUPPORT NETWORKS AS A SOURCE OF STRENGTH FOR MOTHER-HEADED HOUSEHOLDS IN CATO CREST INFORMAL SETTLEMENT IN eTHEKWINI**

Dear Participant

My name is Memory Ngwazi, and I am currently conducting research as part of my Master's course in the Faculty of Health Sciences at the Durban University of Technology. The title of my research is "Informal support networks as a source of strength for mother-headed households in informal settlement of Cato Crest in eThekwini".

#### **Principal Investigator/s/researcher**

Memory Ngwazi

Bachelor of Social Sciences Psychology; Bachelor of Social Sciences Psychology  
(Hons)

#### **Supervisor/s**

Professor Raisuyah Bhagwan (PhD).

#### **Brief Introduction and Purpose of the Study**

I am conducting research about informal support networks as a source of strength for mother-headed households in the informal settlement of Cato Crest in eThekwini. The main aim of this qualitative research is to explore how informal support systems within the informal settlements nurture and strengthen mother-headed households.

## **Outline of the Procedures**

There will be a tape-recorded face-to-face interview with each participant that is expected to last between 45 to 60 minutes. The research will include ten participants, who are mothers living in and heading households in the Cato Crest informal settlement. The interview will be conducted in a quiet place, to allow both the researcher and participant privacy for the interview. The interview venue will notably be a place that is convenient for the participant, for instance, a nearby library. Alternatively, it could be at the interviewee's residence, but only upon her invitation. Each participant will be given the opportunity to ask questions and to clarify any. The researcher will ensure that the participants in this study have the autonomous right to self-determination by making them aware that they have the right to decide whether or not to participate in the research study. More so, the participants also have the right to ask the researcher questions and to avoid answering any of the questions asked by the researcher. Each participant will get a consent letter in her mother tongue and will be informed of the purpose of the study.

The following inclusion criteria will form the basis for this study's sampling process:

- Mothers living in the Cato Crest informal settlement.
- Mothers heading households in the Cato Crest informal settlement.
- Mothers aged between 21 to 59 years.
- Mothers who are mentally well.

On the other hand, the exclusion criteria will consist of:

- Women not heading households and not living in informal settlements.
- Teenage mothers under the age of 18.

## **Risks or Discomfort to the Participant**

None are expected. However, the researcher will pay attention to emotional discussions such as those concerning bereavements. Should the need arise, the researcher will refer the participant/s to DUT's counselling services for assistance.

## **Benefits**

This study will create a sense of empowerment amongst mothers heading households by providing them with knowledge about the value of informal social support networks as their source of strength. Knowledge is an important tool that can enhance positive attitudes and behaviours amongst the mothers in informal settlements. Their sense of empowerment may also advocate their well-being.

This study's findings will add to the body of knowledge on informal social support networks, household headship, and informal settlements. The researcher aims to publish the findings of this dissertation in reputable international journals on urban housing and settlements.

### **Reason/s why the Participants may withdraw or be withdrawn from the Study**

A participant may withdraw or be withdrawn from the study if she falls sick, is traumatized, or feels unsafe. There will be no adverse consequences for a participant should they choose to withdraw.

### **Remuneration**

Participants will not receive any monetary or other types of remuneration.

### **Costs of the Study**

Participants will not contribute any costs towards the study.

### **Confidentiality**

Steps will be taken to guarantee the confidentiality and anonymity of the participants and ensure that their identities are not disclosed to any person. This will be achieved by adopting the recommendation made by Brink *et al.* (2006) to bar the recognition of subtle elements which may expose participants' identities, such as their names and/or place of work. All participants in this study will, therefore, be given pseudonyms. In addition, the researcher will give the assurance that all information that will be provided by participants will be treated with the strictest confidence. The researcher will apply the best research data management principles by storing collected data on a safe, secure hard drive that will be kept in a steel locker throughout the study. The hard drive will also have a secure access password as an additional security measure. All data will be shredded after five years, as per the Durban University of Technology's data management policy.

### **Research-related Injury**

There will be no compensation for injuries incurred by participants during the research. However, participants who are emotionally affected by the research will be referred to DUT's counselling services.

### **Persons to Contact in the Event of Any Problems or Queries**

For any further information and clarity, please kindly contact me on 065 2018027, email: [memorynchoto@gmail.com](mailto:memorynchoto@gmail.com). You can also contact my supervisor, Professor Raisuyah Bhagwanon,

telephone number 031 373 2197, email [bhagwanR@dut.ac.za](mailto:bhagwanR@dut.ac.za). Alternatively, kindly contact the DUT Institutional Research Ethics Administrator on 031 3732375. Complaints can be reported to the DVC: Research, Innovation and Engagement, Prof S. Moyo on 0313732577 or email: [moyos@dut.ac.za](mailto:moyos@dut.ac.za).

## APPENDIX 3: LETTER OF CONSENT



### CONSENT

#### Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, **Memory Ngwazi**, about the nature, conduct, benefits and risks of this study – Research Ethics Clearance Number: **138/20**
- I have also received and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be processed anonymously into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during the course of this research which may  
relate to my participation will be made available to me.

\_\_\_\_\_  
**Full Name of Participant**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Time**

\_\_\_\_\_  
**Signature / Right  
Thumbprint**

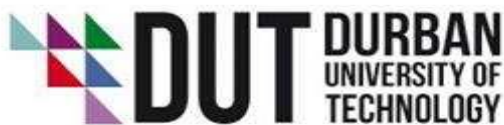
I, Memory Ngwazi, hereby confirm that the above participant has been fully informed about the nature, conduct, and risks of the above study.

\_\_\_\_\_  
**Full Name of Researcher**                      **Date**                      **Signature**

\_\_\_\_\_  
**Full Name of Witness (If applicable)**                      **Date**                      **Signature**

\_\_\_\_\_  
**Full Name of Legal Guardian (If applicable)** **Date**                      **Signature**

## APPENDIX 4: APPLICATION FOR GATEKEEPER PERMISSION



26 November 2020

5024 Lillian Crest Walk

Mayville, 4001

### **REQUEST FOR PERMISSION TO CONDUCT RESEARCH**

Dear Sir,

My name is Memory Ngwazi, a Master of Health Sciences student at the Durban University of Technology. The research I wish to conduct for my Master's dissertation involves **“Informal support networks as a source of strength for mother-headed households in the informal settlement of Cato Crest in eThekweni”**.

I am hereby seeking your consent to conduct this research in Cato Crest.

I have provided you with a copy of my proposal, which includes copies of the data collection tools and consent and assent forms to be used in the research process, as well as a copy of the approval letter which I received from the Institutional Research Ethics Committee (IREC).

If you require any further information, please do not hesitate to contact me on cell phone: **065 201 8027** or email: [memorynchoto@gmail.com](mailto:memorynchoto@gmail.com).

Yours sincerely,

Memory Ngwazi

## APPENDIX 5: PERMISSION FROM THE LOCAL WARD COUNCILLOR



The Councillor  
Ward 101 (Cato Crest)  
Mayville, 4001  
Durban

27 November 2020

Ms Memory Ngwazi  
5264 Lillian Crest Walk  
Mayville, 4001

Dear Ms Ngwazi

**RE: Informal social networks as a source of strength for mother-headed households in Cato Crest informal settlement**

Your letter dated 26 November 2020 refers:

I am pleased to inform you that permission has been granted to you to conduct the above-mentioned research.

Kindly feel free to share with us the findings of your research.


Do not hesitate to contact my office should you need further clarity, or assistance.

Yours Sincerely,


Cllr Mkhapheni M. Ngiba




## APPENDIX 6: ETHICAL CLEARANCE LETTER



**DUT**  
DURBAN UNIVERSITY OF TECHNOLOGY  
WORLD-LEADING TECHNOLOGICAL EDUCATION



**INSTITUTIONAL  
RESEARCH  
ETHICS  
COMMITTEE**



**Institutional Research Ethics Committee**  
Research and Postgraduate Support Directorate  
2nd Floor, Bowen Court  
Gate 1, Steve Biko Campus  
Durban University of Technology  
P O Box 1334, Durban, South Africa, 4001  
Tel: 031 373 1375  
Email: [bwstod@dut.ac.za](mailto:bwstod@dut.ac.za)  
[http://www.dut.ac.za/research/institutional\\_research\\_ethics](http://www.dut.ac.za/research/institutional_research_ethics)  
[www.dut.ac.za](http://www.dut.ac.za)

16 May 2022

Ms M Ngwazi  
94 Dale Road  
Manor Gardens  
Durban  
4001

Dear Ms Ngwazi

**Informal support networks as a source of strength for mother-headed households in Cato Crest informal settlement**  
**Ethical Clearance number IREC 138/20**

The Institutional Research Ethics Committee acknowledges receipt of your Safety Monitoring and Annual Recertification report.

I am pleased to inform you that the study has been approved to continue.

Please note that ethical approval has been extended till **26 November 2022** if the research is not complete within this time, you will be required to apply for recertification three months before the expiry date.

Yours Sincerely

Prof J K Adam  
Chairperson: IREC

## APPENDIX 7: EDITOR'S CERTIFICATE



Pauline Fogg  
54 Grundel Road  
Carrington Heights  
Durban  
4001  
074 782 5234

20 April 2024

### *Letter of Editing*

This report serves to state that the dissertation submitted by Memory Ngwazi titled 'Informal Support Networks as a Source of Strength for Mother-Headed Households in Cato Crest Informal Settlement' has been edited.

The dissertation was edited for errors in syntax, grammar, punctuation, and the in-text referencing system used.

The edit will be regarded as complete once the necessary changes have been effected and all of the comments addressed.

Thank-you for your business.

Pauline Fogg