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MONEY, CONFLICT AND RECIPROCITY IN RURAL FAMILIES IN ZAMBIA: THE CASE OF FEMALE UNIVERSITY STUDENTS

FINAL REPORT

Submitted to Institute for Money, Technology and Financial Inclusion

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Executive Summary

There is a rich body of literature examining multiple aspects of money in the social Sciences yet the role of money in organising and shaping family interactions in the Zambian context appears limited. The aims of this research were to explore money and its link to conflict in the family and develop an understanding of how money is organised in and influenced by culture and gender in rural female Students' families in Zambia. Fifty female undergraduate students at the University of Zambia were selected, using nonprobability snowball sampling, to participate in individual semi-structured interviews.

Detailed biographical information was collected alongside responses to open ended money related questions. Interviews were transcribed and thematic content analysis was used to identify and analyse themes in the data both within and across the fifty interviews. The research was dominated by five key findings the most significant being a relative lack of conflict between the interviewees' family members in general, and specifically with regard to money. This was influenced by the shared hierarchy of priorities within the family that informs and directs the allocation of resources. The authority of parents related to a particular set of social and cultural norms determined familial interaction influencing the limited expression of conflict.

The presence and significance of reciprocity in the interviewees' families was widely accepted within an extended family structure and exhibited no striking generational differences in adherence to the generalised norm of reciprocity. The interviewees' families also displayed a marked lack of gendered difference in the allocation of resources among family members. The study while achieving its goal of providing some understanding of how money works in a particular group of rural families highlights the need for further exploration of money and conflict in the family in the Zambian context.

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INTRODUCTION

1.1 Background and rationale

Money is a unit of agreed upon value exchanged for goods and services or time and is a part of the everyday experience of most individuals. In many arenas, money tends to be considered in a strictly economic sense which ignores its deeper meanings and roles. Money is implicated in familial conflict and questions around money and conflict in the family must emerge vividly in Zambia where a combination of social structures, cultural values and rural poverty bring money to the fore. While research has covered poverty, domestic violence in Zambia (Tembo and Kalinda, 2010) and various economic aspects of money, little research focuses explicitly on the relationship between money and conflict in rural families. Correspondingly there is a lack of insight into how particular cultural norms and values might shape rural Zambian families' approaches to organising money in the family on a practical level.

It is not entirely possible to separate the real and practical dimension of money that relates to its value as a means of survival and the broad cluster of symbolic aspects which include power, obligation and dependency. Students at the University may have past and present experiences of conflict in the family around money and therefore exploration of their experiences focusing on a local context as well as the practical and symbolic conflicts generated by money was considered important.

1.2 Research aims

The aim of this research is twofold; to explore some of the characteristic practices and attitudes toward money in the family, and the nature of conflict around money in the family, as experienced by a small group of Zambian female students from rural backgrounds.

1.3 Research questions

1. What were some of the characteristic practices and attitudes to money that a group of female students experienced during their childhood in a rural community?
2. Are family members designated particular rights, roles and responsibilities with regard to money?
3. To what extent does money emerge as a source of conflict in the participant's families and what are some of the characteristic features of this conflict?
4. Does gender play a role in the practices and attitudes to money that the participants experienced within their families?

2.0 METHODOLOGY

The research employed was primarily qualitative. In this instance, the study aimed to explore money and conflict in the family from the perspective of female university students. Describing and understanding the phenomenon of money and conflict in the family as the interviewees' experience it called for a qualitative framework.

Qualitative research is concerned with the social context in which individuals exist. It addresses the underlying reasons behind an issue or behaviour. The methods used are generic to social science research such as individual interviews and thematic content analysis.

As Neuman explains “the meaning of a social action or statement depends, in an important way on the context in which it appears” (1997, p. 331). In attempting to understand the expression of conflict around money in the family this research used individual semi-structured interviews to gather information about the way money works in the interviewees’ families. The aim was to access the “sense of reality that people have about their own world” recognising that there is an interaction between human beings and their world (Musson, 1998).

This means that individuals are embedded in networks of social relationships where meanings are fashioned and actions taken with reference to the ‘living tradition’ or culture in which they exist.

2.1 Data Collection methods

Individual interviews were employed as the primary means of gathering data as they presented the most effective way to approach the essentially exploratory nature of the research. The purpose of this research was to access the role of money in generating conflict in family relationships.

A number of possible areas where conflict may occur within the family were determined a priori by the researcher after consulting available literature dealing with money in the family. These concepts were then included in the interview schedule as areas to explore through specific questions. The main area of interest centred on conflict around money and where conflict might arise with respect to allocation of money to family members and toward particular types of expenditure. Education was perceived as a matter of importance and one where disparities in educational level between parents and their offspring might provide sites for disagreement and tension around money in the family. The possibility of gender differences in distribution of money was flagged as another possible area of conflict.

It was determined too that interviews would also attempt to assess not only the understandings the interviewees have around money in the family but also the “way in which they came to hold such beliefs” (Babbie & Mouton, 2004, p. 291). For this purpose background and historical information regarding childhood experiences of money in the family was required.

Details of the interviewees’ place of residence during childhood and adolescence, and the composition of those households would add to the overall ‘picture’ of money in the family. Based on the identification of the broad areas of interest outlined above an interview schedule was drawn up (See Appendix 1). The interview schedule was divided into two parts; a biographical data section and an open-ended question section.

2.2 Sampling

It was also decided at this time that the sample needed to be fairly specific rather than diverse in order to make meaningful comparisons between the interviewees.

Non-probability purposive sampling techniques were used to obtain a sample of Fifty undergraduate female university students. In purposive sampling the participants are chosen on the basis of researcher judgment according to particular criteria (Babbie & Mouton, 2004). These techniques were used in an attempt to obtain as homogenous a sample as possible. As an essentially exploratory descriptive study it was decided to focus on describing money and conflict in a very particular type of family. Selected participants had to be female undergraduate University students who had spent both their childhood and adolescence in a rural area of Zambia. By restricting the sample to female students from a particular geographical, rural area, it is hoped that similar social and cultural themes of conflict, obligation and ways of dealing with money in the family would emerge.

It was assumed that the majority of students attending university who are from rural areas reside in university residences (based on University of Zambia conditions on allocation of student accommodation).

An introduction to the first possible participant was made with her permission via Lecturers in the School of Humanities and Social Sciences. Using the snowballing method, every participant interviewed was asked to suggest a further possible participant of a similar background to be interviewed. Before approaching the next participant, their permission was obtained by the initial participant before their details were passed on to the researcher. Each possible new participant was then contacted and asked to take part in the research. In case where the potential participant declined to be interviewed she was asked to suggest a further possible person to contact which proved successful.

2.3 Ethical considerations

The proposal was submitted to the University of Zambia Humanities and Social sciences Ethics committee for approval. Each interviewee was presented with an information letter outlining the nature of the research, the anticipated length of the interviews and explaining that the research dealt with money and conflict in the family.

A letter of informed consent (see appendix 2) set out the parameters of the research and indicated how the interviewees' data would be used. It emphasised that participation in the study was voluntary and interviewees were informed of their right to withdraw their consent to participate at any time with no consequences. Their right to confidentiality was assured.

Interviews took place in unoccupied tutorial rooms within the University of Zambia. They were then asked to read the information sheet. If they had any questions these were answered and each participant was asked if they still wanted to participate. Thereafter they were asked to read and sign the letter of informed consent and the permission to tape record the interview. Each participant was then asked if there was

anything that required clarification and were verbally assured of their confidentiality as stipulated in the informed consent document.

Each interview began with a general question about the role money played in the interviewee's family. From that point questions were not asked in the order or exact phrasing presented on the interview schedule but were referred to as a guide. Interviews took approximately forty-five to sixty minutes to complete the open-ended questionnaire sections.

2.4 Data analysis procedure

Biographical data and verbal data were gathered from fifty individual interviews using a set of biographical questions and a set of open-ended questions the answers to which were tape recorded. The verbatim transcripts of the interviews were re-read while listening to the tapes to check accuracy of the transcription. The biographical information was summarised into a table to provide a quick overview of the interviewees. All the biographical information along with the extra minutiae provided by the interviewees during the gathering of biographical details was written up to provide a contextual background for each interviewee. This information also provided vital insight to the functioning (i.e. who earned money, at what job, how money was allocated and spent) of money in the interviewees' families.

The steps of the data analysis are described in detail below.

2.5 Thematic content analysis

Thematic content analysis is "a method for identifying, analysing and reporting patterns (themes) within data" (Braun & Clarke, 2006, p. 79). This method of analysis is suited to the development of a detailed and multifaceted account of money and conflict in the family where limited research exists particularly in the Zambian context. In this research the themes were developed inductively from the raw data following the process set out by Boyatzis (1998) and elaborated by Braun and Clarke (2006). In summary the process drawn from both Boyatzis (1998) and Braun and Clarke (2006) involves: i) reducing the raw information, ii) identifying themes within the sample, iii) comparing themes across the sample, iv) defining and refining the themes, and v) analysing and writing up of the findings.

Interview transcripts were read several times to develop a sense of their overall content (Braun & Clarke, 2006). The interviews were not overly long and therefore it was decided that there was no need to condense the raw data through summary as Boyatzis (1998) suggests. However, the data required meaningful organisation and reconfiguration (Berkowitz, 1997). Part of the task here was to make the data intelligible in terms of the issues being addressed. Miles and Huberman (1994, p. 10) describe this as a process "...of selecting, focusing, simplifying, abstracting, and transforming the data that appear in...transcriptions." Initial categorisations were established by the research questions and relevant data grouped under those headings.

The flexibility of thematic content analysis allows the researcher to identify interconnected patterns within their data that may be quite different to the broadly

expected outcome (Berkowitz, 1997). Miles and Huberman define this as "following up surprises" (1994, p. 270). Remaining focussed and aware of the actual content of the interview data led to an unexpected and almost counterintuitive finding that required careful consideration in writing up the findings and subsequent discussion. The intention was to achieve a balanced and valid report that "provides sufficient description to allow the reader to understand the basis for an interpretation, and sufficient interpretation to allow the reader to understand the description" (Patton, 1990, p. 430).

3.0 PRESENTATION OF FINDINGS

This section presents the findings of a thematic analysis of the content of the fifty semi-structured interviews focussed on money in the family.

3.1 Financial organisation in the family

3.1.1 Family and household money

The description of family, household structure and money earning of the families is important as it provides some insight to the categories of conflict, reciprocity, the rights, roles and responsibilities of family members around money matters that surface during the interviews. The Family in one form or another is universal and the flow of money is influenced by the family structure. Money tends to flow from older to younger kin and from better off to worse off kin with particular requirements such as shelter or assistance paying school fees. Money coming into the family from outside such as wages, pension or financial support from extended family becomes to varying extents the common property of all the members of the household (Abane, 2003; Furnham & Argyle, 2000).

In considering the notion of a family it is important to note Arrondel and Masson's (2006,) point that, "there is no such thing as a representative family" and the particular functioning composition of families may vary considerably. Family and household are not used interchangeably. The most basic family unit is the nuclear family, a social unit composed of mother, father and children. Extended family refers to all other kin related by blood or marriage such as aunts, uncles, grandparents and cousins (Haviland, 1999). Household refers to all those people "who live together in a common dwelling, share a budget and eat from a common pot" (White, 1993, p.151). They are not necessarily related by kinship ties. Interestingly however where the interviewees have resided in a household other than that occupied by the nuclear family, kinship ties have defined the relationships of household members. Who earns what and how is an integral aspect of family functioning as for instance jobs that require long periods away from home influence family decision making around care of children, how and when the family receives money and expenditure decisions among others. This in turn influences or activates reciprocal relationships within the extended family to either assist or be assisted with care or money.

The rural location of the interviewees' homes meant that most of their parents had to commute long distances to and from work everyday. This necessitated several of the interviewees spending time in the care of

extended family most commonly with grandmothers during their childhood. For that period of time their grandmothers were responsible for their care, providing basic necessities such as food and shelter. This care arrangement illustrates the flow of money from older to younger kin and the process of maximising the families' resources by spreading the burden of childcare.

For each of the interviewees who spent time in the care of extended family i.e. their grandmothers there seems to be an understanding that the care, shelter and feeding of the children fell under the domain of the household they were living in. Other requirements such as clothing, school fees, uniforms and books were the responsibility of their parents and will be presented in more detail when the income and expenditure of the interviewees' parents is considered.

Of the fifty interviewees, twenty-five (50%) spent their childhood and adolescence, in effect their entire lives, living in households that consisted of their mother, father and siblings. For ten of these interviewees this changed later when both their fathers died leaving a significant gap in the families' incomes. Despite the fact that each of the interviewees were born into a nuclear family unit consisting of father, mother and siblings only twenty interviewees nuclear family units are still intact due to separation and divorce. The changes in family structure due to death or divorce had an impact on the roles and responsibilities of family members as well as the financial management and financial control within those families.

Sonnenberg (2007) highlights the important difference between financial management and financial control previously mentioned by Carolyn Vogler (1998, 1994) and Vogler with Jan Pahl (1994, 1993). Financial management refers to dealing with the day-to-day routine money matters while financial control indicates "having the 'final say' in financial decisions that affect the household" (Sonnenberg, 2007, p. 4). Having the 'final say' is usually reserved for the main breadwinner in the family a role traditionally assigned to the male head of the household and is linked to hierarchy and power in the family (Vogler, 1998; Zelizer, 1997). The role of main breadwinner belongs to the father in most of the interviewees' families. While a few of the interviewees' parents shared the responsibility of providing for their families.

Money earned by husbands and wives is directed toward different areas of expenditure. Where both parents earned a salary, mothers' earnings tended to be directed toward food and education while fathers' salaries covered the house and large expenses. This appears to be a practical arrangement as interviewees' fathers tend to have greater earning potential than their mothers who were most often the parent available to deal with day-to-day money issues that involve purchasing food and overseeing schooling requirements.

In common with Zelizer's (1997) finding that families earmark or segregate money for different tasks, it was found that the interviewees' families also allocate money for particular tasks e.g. school fees, food money. In the interviewees' families there appears to be focussed agreement on where money is to be allocated. The hierarchy of priorities appears clear in each of the interviewees' families with monies being prioritised for subsistence and education requirements.

Having suggested that male and female money is not viewed as more or less important in the interviewees' families there is some indication that in at least a few of the families the patriarchal male dominant role of family decision maker is relevant. The father's role as head of the household seems to be linked to a position of power and importance in financial and other major family decision making.

In the families of the interviewees' money controlled by women tends to be most often directed toward children. However, both male and female income is used for the care and maintenance of children and this may be because in household's where the father is the main breadwinner some level of money management and decision making is accorded to the interviewees' mothers.

3.1.2 Money earning and financial organisation in the family

Detailed household expenditure decisions were not sought but the general pattern of decisions around expenditure especially how money was allocated for the care and education of children in the family was explored. The aim of this line of enquiry was to find out how money worked in the interviewees' families.

Adults, mostly parents tend to be the financial decision makers and organisers of money in the interviewees' families.

Financial responsibilities seem to begin only after at least completing high school and once children have been able to secure employment. For those who are unemployed the family still supports them as adults. The responsibility of the parents, it appears, is to provide for their children and securing their future through the provision of education. How money worked in each of the interviewees' families is slightly different but there are commonalities in the allocation of money and the hierarchy of priorities.

3.1.3 Money roles and responsibilities in the family

Other economic responsibilities that seemed to be attributed to particular members of the family are those to do with domestic household maintenance. In all of the interviewees families except five, the task of purchasing groceries and organising the household or domestic purchases is performed by the interviewees' mothers. Another area of female responsibility is that of providing uniforms and incidentals for school and sometimes the task of paying school fees. There is an ambivalent area of responsibility surrounding the purchasing of children's clothing in the family. This is of interest as there seem to be particular rules governing these purchases in the interviewees' families however. Unlike the attribution of other domestic tasks and purchases to the female parent clothing purchasing is not quite as clear cut. While the issue of clothing provision did not arise in all the interviews where it did there were some similarities.

Consideration of money roles and responsibilities' allocated to family members has to include money allocated to and used by children in the family. Thus the next section covers the allocation of money to education and thereafter the distribution and use of pocket money in the family.

3.1.4 Money and education

In a number of the interviewees' families strong influence and interest by parents in their choice of degree is evident. There is concern over the young women's future prospects and for some a suggestion that particular occupations or careers are perceived to have a better status than others. All this is encapsulated below as one interviewee said that her father feels:

"...happier, the fact that I am doing Economics because its considered better than Bachelor of Education(drama) ...and the chances of me getting a job at drama [are limited]...most people don't consider acting...a career, for most people its just a sideline thing."

The family place a premium on education, an attitude that is linked to the idea that education is a facilitator and necessary to gain independence as one respondent says: *"...we were always told to focus on education, we should go to school and get educated, and become independent and have our own money."*

Money and education are not only important in a material sense but provide some insight to the meaning of money in the interviewees' families. The meaning of money is impacted by class, gender and age (Pahl, 2000). While considerable family expenditure is allocated to children, they appear to have little to do with actual money and/or money decisions and management. The following section deals with the interviewees' experiences of money as children through the medium of pocket money.

3.1.5 Pocket money

Based on Zelizer's (1997) description of the shifting value of children in the United States from 1870-1930 Wilson (1999) suggests that child labour has been replaced with chores and wages have been replaced with the allowance or pocket money and concurrently the change of attitude toward children. Finally, Wilson posits that "A child's new job and income were validated more by educational than economic criteria" (1999, p.58). Pocket money has replaced wages and provides an opportunity for children to learn how to deal with money. Forty percent of the respondents indicated that they received pocket money as children while the rest did not explicitly receive pocket money but were given money irregularly for incidentals such as sweets, food at school or hair products.

In some families' pocket money seems to perform the role of learning opportunity as Wilson (1999) suggests. As with their parents' income the interviewees' pocket money is also earmarked for particular expenditure. However there is no real evidence of accountability for the way in which pocket money is used and it appears to be free from the responsibility associated with 'adult' money.

As one respondent said:

"...I save my pocket money and get some books"

Another one indicated that pocket money was earmarked for:

"...everything that I would need for school projects, or school food."

Saving is also part of the former's personal money repertoire although she indicates that there were no particular rules governing the expenditure of pocket money. She explains

that "We [children] would buy sweets, just sweets, we always had a lunch box to take to school, so just extra money for sweets" Apart from spending her pocket money on sweets she first began saving as a child using a "bed bank" through her own volition and not based on a directive from her parent's as she explains below.

"It [saving] was a personal choice, my parents never taught me to save it, I taught myself, I had that little bag thing, but it was my choice I actually ended up saving money."

Pocket money seems to be an important status marker for one interviewee. She explains that *"... we would eat at home before we would go to school, and then come back during break, the school was not that far..."* thus precluding the need for money to spend on food at school. This practical arrangement seemed to make her feel inadequate amongst her peers as it exposed the family's lack of expendable income.

Yet another respondent reveals her perspective saying;

"...others are buying stuff and you are just standing by...it makes you feel that you are not good enough...it takes something from you, you are not like others, you are poor..."

The role of children in the family with regard to money was for almost half of the interviewees as Wilson (1999) pointed out a learning experience that provided some practice in dealing with money.

Pocket money like household money seems to be earmarked for particular purchases such as nonessential items like sweets or tuck shop money at school. Pocket money was also used for extra items that might be required for school projects. When considering the roles and responsibilities of family members with regard to money in the interviewees families' it appears that money is an adult issue. While some interviewees have knowledge of family income and expenditure dealing with money; making financial decisions and managing money is the domain of parents.

The interviewees themselves have little interaction with actual money and for those that do in the form of pocket money there are limited or no directives about what to do with that money. Zelizer (1997) points out that earmarking money occurs through the restriction of its uses. Children's money for instance, may only be used for particular appropriate purchases such as the child's entertainment or clothing. In the case of the interviewees' pocket money is certainly earmarked for particular spending but this does not include clothing which is purchased by parents. Pocket money seems to be designated for the role of sweet purchases and for the majority of interviewees' even those that do not receive pocket money sweets feature regularly linked to children's money.

3.2 Conflict in the family

Conflict refers to a "state of disharmony between incompatible or antithetical persons,

ideas, or interests; a clash” (The American Heritage® Dictionary of the English Language, Fourth Edition, n.d.). Conflict is composed of three basic aspects: content of the conflict, the nature of the conflict goals, and the interactional process (Cheng Stewart & Danes, 2001). This research is most concerned with the content of conflict with regard to money, the circumstances under which money related conflict arises and the family relationships in which it occurs. Conflict is not considered as an entity on its own but derives meaning within the context of the family environment.

Conflict within the family refers to any discord, debate, disagreement or indignation between members of the interviewees’ families specifically related to money. The question “Tell me about any situations that seemed to cause conflict around money in your family” attempted to directly access incidences of conflict around money. The question did not initially appear to draw out much information and had to be modified by rephrasing the question and asking it at different points in the interview. Different words such as issues, tension, disagreement, frustration, argument and unfairly instead of conflict were employed at intervals during the interview to try and elicit information about sources of conflict.

Somewhat surprisingly in the end the interviews revealed a relative absence of conflict. Where conflict was present it nevertheless seemed to coalesce around a shared family understanding of what money should be used for. Conflict seemed to be short lived and superficial making no real challenges to the underlying priorities and principles expressed within the families. All the families prioritised education, and conflict in this area revolved around for instance whether money should be spent on a school trip or a school uniform not the prioritisation of that money for education as such instead of something else. For all of the interviewees’ families, it appears that earning a living and providing for basic needs was a difficult task often leaving them financially stretched. Gudmunson et al. (2007) indicate that financial hardship and worries about money are linked to adverse behavioural outcomes such as disagreement or conflict. They suggest that economic pressure is instrumental in creating marital discord.

The interviewees’ consulted in the current research however revealed little interfamilial conflict over money although there is a sense that fairly authoritarian rules, prescriptions and codes govern family life. Following these codes of family interaction may go some way to preserving harmony. Somewhat counter intuitively there is a sense that having little money does not generate conflict over the prioritisation of funds for the interviewees’ families. Rather family members agree on the designated appropriate allocation of money and it appears that there is an internal shared system of values and priorities that preclude disagreement. In part this may be attributed to the hierarchical structure of the families and the relative importance placed on respect for the authority of parents that appears common to the interviewees.

Instances of conflict within the interviewees’ families takes place between specific sets of family members that is, between parents, between siblings, to a lesser extent

between parents and children. However, within these sets of family members there is no sense that what conflict there is presents a threat to familial bonds. As the instances of conflict tended to be discussed in these groupings this is how it is presented below beginning with conflict between parents.

3.2.1 Conflict between parents

Conflict between interviewees' parents appeared to be more prevalent between those parents that were separated or divorced and the disputes centred on the provision of money for the family's maintenance. Conflict also appeared when the hierarchy of priorities in family spending was upset by spending money on unsanctioned items. In one instance there is no conflict between parents but a level of resentment on the part of the interviewee toward her father for his lack of financial support toward the family. This difference between this respondent and the other interviewees is important as failure of a parent to provide for their family invokes the normative principle of conditionality with regard to filial obligation.

That is parents who neglect to fulfil their parental duties have no right to expect support or assistance from their children in the future (Aboderin, 2005). In all of the families there is a sense of a shared hierarchy of priorities toward which money is directed and discord is most likely to arise when these priorities are ignored. In most families, there is a sense that little conflict actually occurs between parents. However, what conflict there is would not be conducted in the presence of children. Children in keeping with a common social code that appears to exist within the families directing interaction between family members not only in terms of possible conflict but respect, position and role of family members. Respect, particularly for one's parents, is also a feature of the interaction between the interviewees and their parents in the next category of conflict; conflict between parents and children.

3.2.2 Conflict between parents and children

Conflict between parents and children is limited and, in most instances, the interviewees reveal that this is because it is inappropriate to challenge one's parents this is seen as "talking back" and as "disrespect."

The interviewees' comments seem to reveal an authoritarian mode of parenting coupled with high expectations for children's conformity of behaviour that may well function to reduce both incidences of and opportunities for conflict. As one student explains "*We are very disciplined we always listen to [our parents]...we never go against what they say and we always do everything that they tell us to do.*" Her comment sums up for the most part the interaction of interviewees and their parents, where respect for parent's authority is a common feature of the interviews.

Where conflict exists it tends to have taken place more recently as the interviewees have become young adults. For one respondent the greatest conflict with her parents was around her choice of degree. Conflict between parents and children seems to be irregular and does not elicit any deep-seated resentment, as one might expect when making life directed decisions such as the choice of a degree. Other interviewees also mention that their parents had significant input to their choice of study area. Education

is a priority in all of the interviewees' families and is seen as an essential means to self sufficiency, independence and a better life. This may be encapsulated in this comment, *"he [father] doesn't prioritise anything for me other than education, always looking first for me to get educated and so I can take care of myself."*

Respect for one's elders and the position of authority that parents occupy is brought to the fore in the interviewees' discussion of their educational choices and the influence of their parents in these decisions. Justification for following their parents directives are provided by two interviewees in the following comments; *"I know they were just looking out for me"* and *"my Dad he has been living for years and he knows what he is talking about."* There is a sense in much of what the interviewees' say that they have a level of respect for their parents firstly in their role as heads of the family and secondly for the idea that age brings knowledge, experience and wisdom. Interviewees' give the impression that they trust their parents have the family's best interests at heart, in keeping with the prioritisation of education in these families.

Conflict between the interviewees and their parents appears to be typically uncommon. A particular social code which is referred to as *"our culture"* seems to operate within the families governing familial interaction and setting a particular tone of respect for parents.

Conflict between siblings, the next category of conflict, appears to be mediated by the understanding that families exist for the benefit of all members without elevating the needs or desires of some above others. Sibling conflict seems to be associated with equitable distribution of money or actual goods between siblings within families.

3.2.3 Conflict between siblings

Conflict between siblings was not a particular feature of the interviewees' families and where conflict occurred the disagreements were minor, somewhat petty arguments that appear to have had no lasting effect on relationships. For a few of the interviewees no apparent conflict between siblings seems to have occurred and this category includes half of the group. This does not mean that there is a complete absence of conflict between siblings but may suggest that the focus within the family is more cooperative than competitive based on the apparently shared goals of educating and sustaining all members of the family. The expression of conflict between siblings in the interviewees' families is reduced. In one instance the sibling conflict has a gendered element revolving around doing household chores and what is perceived by male siblings as *"ladies work"* (Support for this perspective is garnered from the father in that household). While gender differences in treatment and behaviour of male and female siblings seem to exist in a few of the interviewees' households it was not explicitly implicated in conflict between family members.

3.3 Reciprocity in the family

The affective relationships within families are expressed and maintained through positive reciprocal interactions that function to meet the needs of the family members. Positive or generalised reciprocity generally happens between close kin where giving occurs freely and there is no expectation of payment or return. This

form of exchange takes place over the long term and is nonexacting (Sahlins, 1972).

Exchange within the family however establishes qualitative relations between the individuals involved and this is where culture comes to bear shaping and organising giving within the family and patterning the responses to it (Gregory, 1982). Beginning in childhood the values of long-term reciprocity and filial obligation are internalised and effected over time (Stewart, 2003). The implicit nature of such values and the years of 'practice' mean that they exert significant force or imperative to act in a particular way in the future (Stewart, 2003).

Reciprocity in the family is enacted along both horizontal and vertical lines (Weinreb, 2002). Horizontal reciprocity occurs within generations such as between siblings and cousins while vertical reciprocity occurs between generations between parents and children or grandparents and grandchildren. Reciprocity flows in a two directional manner. Reciprocal relations within the family allow access to resources outside of the nuclear family unit and facilitate distribution of the responsibility of raising and caring for children (Aboderin, 2005). Extended family most often grandparents are called upon to provide material and physical care for one or more of their grandchildren. Half of the interviewees spent time in the care of relatives. For the remaining half of the sample who lived exclusively within the nuclear family unit as children and adolescents the norm of reciprocity is still salient. The interviewees' attitude or orientation toward reciprocity appears to be based on the idea of filial obligation. Filial obligation suggests that children have a responsibility toward their parents in return for the care and support they received as dependents (Berman, 1987; Finch & Mason, 1993; Aboderin, 2005). An important aspect of filial reciprocity is its dependence on the child's perception of whether their parents have adequately fulfilled their parental responsibilities (Aboderin, 2005).

The presentation of reciprocal relations in the family is presented in terms of childhood and adolescent experiences of reciprocity from extended family that may play a role in influencing and shaping future reciprocal patterns. For those interviewees who were cared for entirely by their parents during their childhood and adolescence the practice of reciprocity is less explicit. It is their parents then who provided implicit and explicit messages regarding the roles and responsibilities of children in the family.

3.3.1 Reciprocity in the family during childhood and adolescence

The cultural norm of reciprocity is influenced by the broader social arena as well as the personal relationship characteristics particular to each interviewee's family (Finch & Mason, 1993; Burr & Mutchler, 1999; Kohli & Künemund, 2003). Details of reciprocity within the family during childhood and adolescence relied on the interviewees' recollections of family organisation and interaction when they were children. Information was obtained from the biographical questionnaire under the questions that cover place and household of residence as a young child and adolescent. This information provides some idea of the practice of reciprocity in the interviewees families expressed through the support of extended kin. One important expression of reciprocity in the family is the care of children by extended family which facilitates the distribution of child rearing costs. Half of the interviewees spent shorter or longer periods of time living with extended family as children.

The expression of reciprocal relations within the interviewees' families tends to focus on improving the material conditions of their families' existence as explained by one student:

"My Mother's parents sent money sometimes..." to assist the family during economically difficult periods in her childhood.

Reciprocity in the families of the interviewees during childhood and adolescence focussed on assistance received from extended family mainly grandparents. The form this reciprocity took tended to be physical care of grandchildren (the interviewees) within the grandparent/s home. While this arrangement is practical facilitating the sharing out of child rearing duties in families where parents often worked far from home, it also marks the sense of reciprocal relations that exist within the interviewees families. The flow of reciprocal exchange within families is not limited to vertical relationships between generations but flows horizontally within generations.

3.4 Gender in the family

Gender in this research is used to characterise the social or cultural elaborations and meanings designated to the biological differentiations between the sexes. The focus is on what happens within the interviewees' families; on the actions or practices around money that are informed by gender categories. Questions such aimed to elicit the interviewees' perceptions of gendered differences in the treatment of family members. The goal was to develop some idea of the extent to which gender plays a role in informing the practices and attitudes of the interviewees' families with regard to money.

Interviewees' perception of gendered differences in the treatment of family members is that differences are minimal. For the most part they suggest that siblings were and are all treated equally. However, the idea of difference between sexes appears in some of the families around gender role stereotypes with regard to household chores. The organisation of money within some of the families also tends to suggest that there is some difference in 'male' and 'female' money. Typically, the interviewees' mothers' money is directed towards food and subsistence goals while the fathers' earnings are earmarked for larger roles such as the house and furniture. In half of the interviewees' families' fathers fulfil the role of main breadwinner While there is some variation in organisation of money management and financial decision making in the families, fathers tend to occupy the position of head of the household. Even in those families where mothers have more input to financial and other important family decisions the pattern of organisation is an authoritarian one.

3.4.1 Gender differences in financial distribution in the family

There are no apparent differences in financial distribution related to gender in the interviewees' families. Distribution of money appears to be prioritised around the subsistence needs of the family equally and thereafter toward education. The determining factor for spending money on education is not the gender of the child but whether or not the educational opportunity is economically viable. When considering differences in the treatment of siblings in the family or differences in

financial distribution among family members the motivations are less gender based and more economically based. In each of the families the child or children chosen to be supported in tertiary education is not based on gender but on potential and family means.

In some of the families the focus has been on attempting to educate all the children. In all of the families, the expectation that all the family members will benefit from the success of any one family member seems to hold true. Martha's (not her real name) family is illustrative of this. Her eldest brother has completed university and assists in the support of his sister and parents. Her middle brother has not been able to attend a tertiary education institution because there is insufficient money. She has made use of financial aid at the university and is assisted by her brother, mother and father to cover all her education costs. Any differences in financial distribution in the interviewees families then appears to stem from decisions based on financial expedience rather than the gender of the child.

The interviewees themselves do in some instances perceive that there is unbalanced financial distribution in the family and provide explanations for this. In some instances this is minor and for others rather more substantial although differences in financial distribution can not be entirely attributed to the gender of the recipient.

Money, gender and power relationships may be better explored, although to a limited extent, through the interviewees' parents' financial organisation and money earning in the family. In exploring gender differences within the interviewees' families, it seems that when it comes to children, investment is determined according to household resource restraints and the potential that investment has to improve the individual child and the family's welfare in the future rather than traditional gender role notions. For some of the interviewees traditional gender role orientations are salient in the family. These orientations suggest that women's work is in the home where they are responsible for domestic chores. Although gender does not appear to be overwhelmingly influential in the lives of the interviewees it is not an entirely foreign concept either.

4.0 DISCUSSION OF FINDINGS

This section aims to use the research findings to answer the set of four interrelated research questions that were used to guide this study about money in the family. The relevant findings are discussed separately in relation to each of the four research questions. The central focus of this research is money and therefore information selected for discussion in this section is that which is directly related to money and the family.

Five key findings dominated the interview analysis;

1. A relative absence of conflict between family members in general and specifically with regard to money.
2. A shared hierarchy of priorities within the family that informs and directs the allocation of resources.
3. The authority of parents related to a particular set of social and cultural norms

that determine familial interaction.

4. The presence and significance of reciprocity which appears to be widely accepted within an extended family structure that exhibits no striking generational differences in adherence to the generalised norm of reciprocity.

5. Gender happens within the interviewees' families but not in relation to allocation of resources.

Research question 1

What were some of the characteristic practices and attitudes to money that a group of Female students experienced during their childhood in a rural community?

This question aimed to gather information that would provide some understanding of how the interviewees' families organised their money. The intention was to uncover patterns in money behaviour in the family during the interviewees' childhood and adolescence that would expose characteristic practices with regard to money and form a descriptive foundation of money usage in these families.

The most significant features of money organisation in the interviewees' families during their childhood were; a hierarchy of priorities, a system of earmarking money and the presence of the generalised norm of reciprocity. The normative hierarchy of priorities determined that money was focussed on two main objectives: subsistence and education

Allocation of resources toward education and subsistence favour the needs of children over those of adults and this in turn informs reciprocal behaviour. That is assistance extended to or from family members is prioritised around educating and meeting the basic needs of children first. Fulfilling reciprocal duties towards parents are also only necessary obligations once one has fed, clothed, housed and educated your own children. These particular findings with regard to reciprocity reiterate those of Aboderin (2005).

Extended family networks are important resources that facilitate sharing the burden of child rearing costs. These networks were pertinent for a number of interviewees' who spent time living in their grandparents' households as children. Reciprocity is exhibited along both horizontal lines, within generations between siblings and cousins, as well as vertical lines, between generations involving for instance grandparents and grandchildren or aunts, uncles and nephews or nieces. Exchanges amongst family members take the form of both money and goods. Goods, principally groceries, are an important way to contribute to the household's one lives in as a young adult whether it is your parents' or grandparents' home. Money is a practical way to accomplish reciprocity and money exchanges within the family are a feature of the interviewees' families most often, as stated previously, to assist in accomplishing the goal of educating children in the family.

Money in the interviewees' families is specifically set aside or 'earmarked' in Zelizer's (1997) terms, for particular uses. Earmarking money serves to restrict its uses and labelling money in this way clearly identifies how the money is to be used and for

whom in effect articulating the priorities of the family. In this regard the prioritisation of education in the interviewees' families is an investment which yields future returns that assist the family in maintaining or improving their living conditions.

Within the interviewees' families meeting the needs of all family members requires careful and effective management of money. Conservation and cooperation are the two most prominent values operating in these families which ensure that by working together the necessary requirements of all family members are fulfilled in terms of the shared hierarchy of priorities.

A set of interrelated practices with regard to money shaped the interviewees' experience of money in the family as children. Along with the practices; identifying money according to its tasks, budgeting with care, and allocating money toward a shared hierarchy of priorities, assisting kin where possible and necessary, were an underlying set of values that informed familial attitudes toward money. These values emphasised cooperation, education and the importance of family.

Research question 2

Are family member's designated particular rights, roles and responsibilities with regard to money?

Research questions 1 and 2 are closely linked as the patterns of practice with regard to the organisation of money in the family are associated with particular rights, roles and responsibilities for different family members. Money organisational practices point to these rights, roles and responsibilities which are embedded in practice and not always clearly and easily articulated.

Determining whether family members are accorded particular rights, roles and responsibilities with regard to money begins logically with the source of money in the household and its subsequent distribution. In half the interviewees' families their fathers provided the main source of family income. The role of money control tends to rest with the main breadwinner who may or may not also be the money manager. **Money management** refers to the daily tasks associated with organising money while the **money control** is reserved for the person who makes the family's most important financial decisions (Vogler, 1998).

Consideration of money management and money control within the household always seems to lead to questions of power and inequality. Indeed Pahl (2007, 2000 & 1995), Sonnenberg, (2007), Burgoyne (2004), Vogler (1998) all point to the distinction between money management and money control in the family and the relative difference in power that is associated with each of these roles. Within the interviewees' families these separate roles of money manager and money control were salient and in at least 50% of the cases the normative status of the husband as head of the household was linked to 'having the final say' or making important decisions for the household.

However, financial decision making within the interviewees' families was not limited to the male head of the household. In seventy percent of the families, mothers as money managers had considerable influence and input to financial decision making. Of course, in cases where mothers were single parents all money related activities and decisions lay with them. There was only one case where the father fulfilled the roles of both money control and management and certainly was the head of the household in all respects. The expected imbalances in power related to the roles of money management and money control do not seem to shape the interviewees' parents' relationships around money. The organisation of money in these families seems to be based on functional arrangements which facilitate meeting the goals of the shared hierarchy of priorities.

What is evident in the interviewees' families is that money and money related issues are the domain of adults i.e. parents and their responsibility to the family is to ensure that the priorities of subsistence and education are achieved. This means that all members of the family are fed, clothed and housed, and very importantly in as far as their means allows that all children are afforded the highest level of education possible in the circumstances. Achieving efficient management of money in the household means that particular money responsibilities are accorded each spouse.

Wives' or mothers' money tends to be directed toward groceries, school books and stationery, school uniforms, pocket money and other weekly incidentals that may be required in the home. Husbands' income is set aside for larger expenses such as the house, appliances, furniture and in some instances, university fees.

Where both parents are employed, it appears that income is not pooled but distributed directly toward the needs for which it has been earmarked. In families where mothers were not employed, their fathers as the breadwinners handed over their income to be managed and distributed by their wives.

Pahl (1995, 2000, 2007), and Piesse and Simister (2003) found that women are more family focussed than men and that money earned by or under the management of women is most likely to be spent on children and the household as a whole. Money controlled by men was found in Piesse and Simister's (2003) research to be spent on non-essential personal items such as alcohol or tobacco rather than the family. Certainly, in the interviewees' families' mothers had a significant role in the distribution and management of money however there also seems to be a sense that both parents were invested in the hierarchy of priorities described in these families suggesting that male controlled money would also be prioritised for the subsistence and education needs of children.

Allied to the roles and responsibilities that the interviewees' parents have as the financial managers and controllers is the right to have the final say in all family decisions. Parents could be described as the 'executive directors' of the family. The interviewees' comments tend to suggest an authoritarian parenting structure in which decision making rests with parents and room for dissent by children is limited. Even purchases such as clothing which may be taken for granted in more affluent families are important areas of expenditure that require planning. Clothing is typically

purchased once or twice a year and this area of expenditure illustrates the shared manner of financial organisation that seems to characterise the interviewees' households. Clothing purchases also highlight once again the priority afforded education as purchasing uniforms for school comes before other clothing needs. In addition parents tend to make the decisions about what clothing is to be purchased i.e. they choose the clothes in keeping with their roles as 'executive directors' of the family.

Children's participation in any money related activities in the family are limited. A few of them had some knowledge about family finances and while children are allowed to make requests, for instance to have money to go on a school trip, the final decision rests with their parents as do the priorities toward which money is directed. Most of the interviewees' either received regular pocket money or were given money every now and then. This money which could be described as children's money was earmarked for particular types of expenditure such as sweets, food at school, miscellaneous toiletries and hair products. Regular pocket money tended to be dispersed by mothers while irregular incidental money for spontaneous purchases of sweets or other items was most often distributed by fathers. Saving pocket money was voluntary and left to the children's discretion.

In the interviewees' families' rights, roles and responsibilities around money are the dominion of parents. The organisation of money in these families seems to be informed by parent's personal ideologies shaped by broader cultural norms that emphasise a particular set of values giving primacy to the needs of the family and the responsibilities that parents have toward their children. Decision making and money management is structured in line with the responsibility to take care of the family and meet the priorities of subsistence and education. Rights, roles and responsibilities with regard to money are not narrowly defined by economic factors but are a complex blend of economic, personal and cultural factors.

Research question 3

To what extent does money emerge as a source of conflict in the participants families and what are some of the characteristic features of this conflict?

This research question was premised on the notion that conflict over money is to some extent inevitable in families, an idea supported by much of the research and the writings consulted for this research. Almost counter intuitively the interviews revealed a relative absence of conflict over money per se. When conflict did arise it did not cause significant or lasting distress nor was it based on direct challenges to the principles and priorities of the families.

Where conflict was present it nevertheless seemed to coalesce around a shared family understanding of what money should be used for. For instance, all the interviewees' families prioritised education and conflict in this area revolved around whether money should perhaps be spent on a school trip or a school uniform. The conflict did not centre on the question of prioritising money for education as such instead of something else. The apparent lack of conflict over money in the interviewees' families seems to rest on a shared internal system of values and priorities that directs

the allocation of money and precludes disagreement. The family environment described by the interviewees appears to be hierarchical based on social and cultural norms of respect for one's elders, such as parents and grandparents, and where challenges to authority are prohibited.

Pahl (2007), Hargreaves et al. (2006), and Abane (2003) all found that household members have incompatible or competing spending priorities which result in conflict. The interviewees' families however have strongly aligned spending priorities and this assists in preventing and reducing conflict in these families. Conflict where it occurs tends to be structured by the priorities of the family i.e. subsistence needs and education. In line with this, expressions of conflict between divorced or separated parents of the interviewees' centre on the issue of financial contributions toward the care and maintenance of children.

Conflict between parents, although uncommon, arises when the financial priorities of the family are disturbed by spending money on unsanctioned items, or spending money allocated for one task such as school fees in another area such as clothing and when parents do not agree on the necessity of particular expenditure such as school trips. It is notable that conflict remains within the boundaries of the families' hierarchy of priorities and is not influenced by alternative areas of expenditure perhaps because there is so little money in the first place. A significant aspect of the conflict between parents was lack of persistence and divisiveness. Parental conflict in other contexts is often characterised by an ongoing focus on a particular topic or area of difference that sets up opposing groups within the family often eliciting guilt in children for their perceived support or non support of their parents' point of view.

Following the pattern of conflict set out by their parents' disagreements between interviewees and their parents or between interviewees' and their siblings is also confined to the categories of subsistence and education. Conflict between parents and children revolved around children's perception of unequal distribution of resources. Arguments over apparent differences in distribution of resources is not an unexpected area of conflict given the expressed emphasis placed on balanced equitable organisation of resources to meet the needs of all family members. Conflicts in the area of educational expenditure focussed on the idea that one or more children were getting preferential treatment; such as being allowed to go on school trips when others were not, and, not being given the opportunity to attend a tertiary education institution. However, the expression of conflict was not characterised by a significant level of emotional distress and it did not threaten the bonds between siblings or between parents and children.

Part of the reason for such limited conflict within these families is attributable to the authority of parents. The interviewees' descriptions of interaction with their parents revealed firm social rules that foster compliance and conformity to parents' authority (Barber, 1994). Along with authoritative parents the construct of familism seems to function within the interviewees' families to reduce conflict. Familism reflects the collectivistic nature of these families through the focus on shared goals, the

interdependence of family members, the high degree of family unity and close proximity with extended family (Romero, Robinson, Haydel, Mendoza, & Killen, 2004).

The tone of the families comes across as cooperative rather than competitive when it comes to facilitating the well being of the family as a whole. Interestingly where traditional social or cultural values seem to cause the most difficulty is around gender appropriate roles and behaviour. In some respects, adherence to particular cultural values assists in the avoidance of conflict, for instance the importance of respect for parents and the adherence of the interviewees to a strict code of behaviour that precludes dissent with one's parents. The shared focus of the families toward particular priority goals most notably the education of all children in the family also facilitates limiting conflict. Cheng Stewart and Danes (2001) indicated that the presence of shared common goals in a family can override short term conflict i.e. the disagreement loses its potency. There is a sense too that the tremendous financial difficulty experienced by the interviewees' families in earning and providing for their family in some way subjugates the idea of conflict over money.

Given the striking lack of conflict in the interviewees' families and the defining features of this lack of conflict it may be argued that certain pre-conditions have to be met in order for conflict over money in the family to occur. These three conditions are a lack of shared norms within the family, a particular set of relations between parents and children, and enough money to conflict over.

Research question 4

Does gender play a role in the practices and attitudes to money that the participants experienced within their families?

Consideration of the findings suggests that gender is not a significant determining factor in the practices and attitudes to money displayed in the interviewees' families. Particular money related roles and responsibilities within the interviewees' families are organised along gendered lines. However, the finding of Sonnenberg (2007), Kenney (2006) and Pahl (2000) which suggest that household allocative systems themselves disadvantage women because they limit their access to and control over money did not seem to be true of these families. Gender differences in designated roles as money manager or money controller seemed to be allocated according to practical principles.

In the interviewees' families male and female money was directed toward different tasks in common with arrangements in other settings however the accompanying devaluation of female money found in the United Kingdom (Vogler, 1998) and in Lesotho (Sweetman, 1995) among others was not present. These families exhibited a strongly authoritarian and patriarchal structure with fathers fulfilling the role of breadwinner and head of the household. At the same time the interviewees' mothers seemed to have more input and control in the household than traditional social norms allow (see Hargreaves et al., 2006). In dual parent households the parental unit seemed to function in a more egalitarian manner while still demanding respect and compliance from children with regard to both parents and not just fathers. The

'model' of interaction presented by the interviewees' parents has a potentially significant influence on the way in which their children will negotiate relationships in the future not only in terms of money but also in terms of relative equality between parties.

Certainly, allocation of money to children in the family followed no overtly gender based favouritism, unlike Ilon's (1992) sample where boys were certainly given more incidental money than girls. Similarly, expenditure related to schooling and further education showed no gender bias particularly in the light of the sample's status as women all attending a tertiary education institution. The interviewees seem to attempt to maximise educational opportunities for all children in the family regardless of gender. In this sample extended family networks appeared to function to assist all children without systematically disadvantaging either boys or girls as occurred in the Lloyd and Blanc (1996) study. The lack of gender differentiation in money allocation and distribution within these families is interesting given the existence of stereotypical notions of gender roles associated with household tasks that some of the families display. Perhaps certain socially accepted ideas around the socialisation of children are more pervasive than others. In many contexts household tasks are perceived to be the domain of females while outside work is that of males.

In the same way that the findings of the study seem to challenge the assumption that money and conflict in the family are inevitable. The lack of overtly gendered differences in money attitudes and practices within the interviewees' families suggests that traditional notions of money, power and inequality that pervade literature may also require re-evaluation. The limited linear distinction between money management and money control put forward by amongst other Pahl (2007, 2000 & 1995) and Vogler (1998) fail to take into account the specific and nuanced differences that might exist within families. The interviewees' families indicate that male and female parents have considerably overlapping spheres of influence. Although just as the relative lack of conflict in these families is atypical of families in general the apparent lack of stereotypically gendered attitudes toward and features of money organisation in the family may also be out of the ordinary.

5.0 CONCLUSION

The goal of this qualitative study was to explicitly explore the link between money and conflict in the family through the eyes of a group of female Students who experienced a rural childhood and adolescence. The selection of this group was based on an expectation of some commonality of experience in their childhood related to money. Importantly too it was felt that money in the family per se is under researched in the Zambian context in general and in the rural population in particular. Literature focusing on money in the social sciences has illuminated the double meanings of money and explored money in the family extensively from a European and North American perspective. A feature of much of this money research is the ability of money to generate interpersonal and intrapersonal conflict.

It seemed both likely then that conflict over money would be a feature of this group

of families and necessary to explore the nature of this conflict. Analysis of the interviews surprising revealed a relative lack of conflict broadly within these families as well as narrowly in relation to money. Thematic content analysis facilitated uncovering of both explicit and implicit themes within the interviews that have allowed some understanding of how money works in this particular group of young women.

5.1 Reflections on the study

The particular characteristics presented by the chosen sample were highly influential in achieving what seems to be the fairly unique finding of a relative lack of conflict in general and over money in the family. The interviewees' families shared a particularly strong focus on education that seemed to mitigate conflict and functioned to consolidate the family's goals. All the interviewees' were also currently enrolled at university, a further factor contributing to the sameness of the different families' economic goals and to the expressed emphasis on education. One has to consider that had the sample characteristics been significantly different that the outcome of the research findings too would have been different. For instance, a sample made up of shop assistants would probably produce results of greater conflict in the family because the strong shared focus on education that characterised the actual sample would probably be absent.

Although conflict exists in the interviewees' families it is more the exception than the norm. The relative absence of conflict appears to be related to three factors: a limited income; a shared hierarchy of priorities within the family; and a particular set of relations between parents and children.

In the families of the interviewees' the lack of money for discretionary spending means that there is in effect little money to argue about. The shared hierarchy of priorities toward which money is directed organises financial planning in a way that reduces the opportunity for conflict. Disagreements tend to occur when family members step outside the boundaries set up to guide both expenditure and behaviour. The presence of the norm of reciprocity coupled with an incredibly strong investment in education, work to direct efforts of family members toward their shared goals of sustaining the family and educating children. This along with a set of social norms or codes and conventions operate to reduce overt conflict within the interviewees' families by prescribing appropriate behaviour.

Hargreaves et al. (2006) observed that marriage is a private family matter and any problems should be dealt with internally i.e. between the husband and wife lending support to the idea that overt open conflict is discouraged.

Barber (1994) suggests that intergenerational conflict may be reflective of the general patterns of interaction that exist within a family. The characteristic features of the interviewees' families seem to support this notion. A common code of conduct appears to operate in these families informed by culture specific philosophies, values and behaviours governing the way in which parents and children interact.

The focus on compliance coupled with firm social rules which exist in the interviewees' families' limits confrontational interaction between parents and children. Failing to comply with or adhere to the set of culturally mediated social norms that function in these families can perversely be a source of conflict. The norm of reciprocity clearly has conditions guide responsibility of individuals toward the family.

The interviewees' families seem to exhibit a social pattern in which the family is more important than the individual. The term familism which refers to the subordination of the personal interests and prerogatives of an individual to the values and demands of the family (n.d. Dictionary.com Unabridged) may be an appropriate term to describe the interviewees' families. Such families are characterised by high family unity, interdependence in the determination to achieve goals, positive interpersonal familial relationships and strong social support (Romero, Robinson, Haydel, Mendoza & Killen, 2004). It is these qualities that foster an atmosphere of cooperation rather than competition and counteract the tendency to conflict.

What is significant in the interviewees' families is that the conflict that does arise is very different from broad understandings of conflict. This conflict is not conflict in the normal sense as it does not comply with the features described in psychological literature that imply conflict. Conflict is an internal often unconscious process and arises from a clash of opposing or incompatible, wishes, drives or external demands. Extrapsychic conflict describes conflict between the self and the external environment while intrapsychic conflict denotes that conflict which is between forces within the self (Dorland's Medical Dictionary for Health Consumers, 2007).

Even the limited conflict that arises from internal struggles such as over reciprocity is never based on a challenge to the personal or family principles nor is conflict between family members based on a challenge to intergenerational values. Perhaps in a context of deep structural rifts and violent contestations of power the word 'conflict' is too strong for describing the minutiae of interpersonal tensions in the family.

5.2 Limitations of the study

This research project was based on a relatively small sample with very particular characteristics. Generalising the research findings to the broader population would be inappropriate. However, the key findings raise questions that would benefit from further research.

The single interview structure of the research may have prevented the development of meaningful rapport between the interviewer and the participants and follow-up interviews may have allowed for the gathering of more detailed information. Thematic content analysis relies to some extent on the researchers view and interpretation of the interview content. Someone with a different perspective may feel that other themes or features of the interview material that were not highlighted or discussed here are more important or in fact require alternative interpretation. Despite the element of subjectivity this method of research provides a detailed and more comprehensive understanding of the phenomenon of money in the family. It is

however, limited to the particular group of subjects under study.

Participants were interviewed in English their second, and for some, third language. Although their university attendance ensures a level of competence in English it is possible that some of the meaning and essence of their ideas around money was lost through the use of English rather than their mother tongue. There is a possibility that the very nature of the topic prompted conservative responses based on privacy, as money may be viewed as something one does not discuss with outsiders. Interviewees' may have been prompted too, to downplay any conflict as it may have been perceived to reflect negatively on their families.

However, the existence of other research that supports elements of the findings of this study suggests that the interviewees' were sufficiently open about the nature of money organization within their families' to facilitate drawing accurate descriptions and conclusions about money in this group of participants.

5.3 Further Research

The findings of this study present some interesting avenues for further exploration of money and conflict in the family in the Zambian context. A relative lack of conflict around money in the family seems to be related to a lack of money at least in terms of the present sample. In order to explore the extent to which this 'negative' finding is related to the uniqueness of the current sample further research is required.

The three key determining factors in this study are very little money in the family, a shared hierarchy of priorities, and a particular set of normative family relationships. New studies would have to consider each of the key determining factors in an alternative triad that includes at least two of the current key factors and an alternative for the third factor. For instance, would the same result be achieved in a similarly poor sample, who shared a similar set of normative family relationships but not a hierarchy of priorities that emphasised education?

A more affluent sample that shares the same normative familial relationships and a similar shared hierarchy of priorities in the family may not achieve the same relative lack of conflict. Current literature suggests that the presence of money for discretionary spending is implicated in familial conflict. The suggestion is that none of the determining factors singly or in concert with a second would have produced the same result. The presence of all three factors is required for the particular lack of conflict around money in the family to emerge. Another question raised by the study is the extent to which the rural location of the interviewees' families is responsible for determining the findings. A sample of young women who experienced an urban upbringing might produce an entirely different set of outcomes.

The net result of the current research is that it may in fact have produced more questions than it answered. Although it should provide useful comparative information and a starting point for new avenues of inquiry into money and conflict in Zambian families and the particular influence of culture and childhood experience in determining money values and attitudes.

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Appendix 1 - Interview Schedule

Section 1 – Biographical Data

1. Date of Birth: _____
2. Place of Birth: _____
3. Home languages: _____

4. Where did you live during your a) childhood: _____
b) Adolescence: _____
5. Where did you go to school: a) primary: _____
b) high: _____
6. Family and Household structure
 - a) Who did you live with as a young child? (Including grandparents, parents, aunts, uncles, cousins, brothers and sisters)
 - b) Who did you live with as an older child/adolescent? (Including grandparents, parents, aunts, uncles, cousins, brothers and sisters)
 - c) Were there any other households that you lived in for extended periods of time?
7. Who were the main breadwinners in the family prior to your attendance at University?
8. Where did they work and what kind of work did they do? If this changed over time could you give me some indication of those changes?

Section 2 – Open Ended Questions

9. Could you talk a little about how money worked generally in your family while you were growing up?
10. What role do you think money played in the life of your family?
11. Tell me about any situations that seemed to cause conflict around money in your family?
12. Please describe for me in as much detail as possible a particular episode that you think was typical of conflict around money in your family?
13. Is this episode that you have chosen different or similar to other situations in which money and conflicts were central? (and how?)
14. Could you talk in more detail about who provided for your educational needs while you were growing up?
15. Would you tell me a bit more about how you are supported or support yourself and how that differs from what happened in the past?
16. Do you think that any of the conflicts over money you experienced in the past, are experiencing now or will experience in the future occurred because you are a woman?

Appendix 2

CONSENT FORM

My name is and my colleague is We are from the University of Zambia. We are here to to explore money and its link to conflict in the family and develop an understanding of how money is organised in and influenced by culture and gender in rural families in Zambia

The aim of this research is twofold; to explore some of the characteristic practices and attitudes toward money in the family, and, the nature of conflict around money in the family, as experienced by a small group of Zambian Female students from rural backgrounds.

The discussion will take approximately one hour.

Your participation in the study is voluntary. This means you have the right to choose to participate and you are free to discontinue at any time.

I would like to reassure you that all your answers and other information you provide will be kept Confidential and will be used only for the purpose of this research. We therefore encourage you to be as honest as possible. Please be aware that there are no right or wrong answers. Are you willing to take part in the study?

If you have any questions regarding this project, you may contact:

Mr. Robert Tembo
University of Zambia
P.O. Box 32379, Lusaka
Tel. 0978444156
e-mail: rtembo65@yahoo.com

Please sign below if you accept to participate in the study:

Participant's signature of acceptance

I have understood all the information above, and give my voluntary consent to participate in this research. I understand that I can withdraw my consent at any time.

Date ----- Signature -----

Appendix 3

A ZAMBIAN RURAL FAMILY



A HAPPY FAMILY IN RURAL ZAMBIA



ZAMBIAN MONEY



A CLASS OF GIRLS IN RURAL ZAMBIA



ZAMBIAN WOMAN WITHDRAWING MONEY FROM ATM

