An analysis of community perceptions on lobola payment in Delmas area, Nkangala district

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ABSTRACT

The payment of lobola has not proven to benefit the marriage or union in terms of socioeconomic activities. The indirect loss of capital by families from economically disadvantaged backgrounds, particularly in the black middle class may be devastating. People especially males, do mundane jobs that are not paid very well to save for both lobola and activities related to the wedding celebration. The amount used to conduct weddings and for lobola is the money that can be used for necessities for the household since starting a new and independent living, start-up business and facilitation of future financially sustainable activities for the newlyweds. In contemporary South Africa, it is highly demanding to prepare for the future economically alongside the high price of education, soaring percentage of unemployment and lack of business start-ups funding and subsidization by both government and private sector. The payment of lobola is not only about the couple and the belief that will receive blessings from both the ancestors and the elders but also about unionizing both families. However, the upholding of the activity has not yielded any direct socio-economic investment or upliftment to the wedded couples directly. The total bulk money that is used by or between the newlyweds is also an intent to advance their commitment to one another. It is also for the fulfilment of their cultural mandate of a conventional marriage as bridewealth/lobola or dowry may not make financial sense in terms of investment and economic development. The shifting of the "normal" way of requesting a hand in marriage by the groom's family to the bride's family. Instead the total bulk money benefits the newlyweds directly as a couple with an intent to start their lives in marriage with a good capital to balance their financial lives. The major focus is to move the newlyweds out of harm's way of debt as they will be starting new lives. This will give the marrying couples a positive buying power as they will be embracing a change in terms of property and financial investments. The Department of Home Affairs provides a readily available service for people to receive a certificate of their union in marriage, making their union legal. The activity of planning for a wedding and saving for both lobola and wedding is an asset-based mechanism which may be redirected or have the purpose reviewed. The purposes of lobola should evolve as life evolves, contemporarily cost of living is unmanageable with the social media wooing people into lavish lifestyles which leaves many communities trapped in lack of financial development. Many communities within South Africa lack job opportunities and business start-ups, and they are expecting local municipalities and national government to aid their business activities. A fair financial start in marriage is likely not to lead people into being

government liabilities when approaching old age. Most wedded couples get into their matrimonial engagements with a load of debts, especially from previous arrangements such as loans for university fees.

This study explores the possibility of a trade-off between bridewealth and investment and a start-up for small businesses, rather than marriage without financial stability. The economic stability of every community starts within its own nucleus being the family unit. In-depth semi-structured interviews were found to be the appropriate method for collecting data and the snowballing sampling technique has been used because of the sensitivity of the phenomena. The use of thick descriptions was also a necessity. The study has established that the involvement of parents in the lobola negotiation process surely varies from household to household. Commonly, the parent's engagement will either break or mend the marriage of their children. Another establishment of the use of question studies that mimics the study objectives is that men in marriage are carrying a huge financial burden while their partners pay less attention. Husbands need more financial assistance but many times their male ego does not allow them to be seen as vulnerable and needy. Men feel that if there is any financial assistance from elsewhere, it would also cause their partners to lose respect for them.

DECLARATION

I, Ntishi Nicholas Tsiri declare that the dissertation submitted to the University of KwaZulu-Natal entitled "*An analysis of community perceptions on lobola payment in Delmas area, Nkangala district"* represents my own original work except where acknowledgements indicate otherwise, and all articles and other works I have used have been acknowledged in the list of references.

Signatures: **Date: 04 December 2024**

Student: ***N.N Tsiri***

Supervisor:

DEDICATION

This dissertation is dedicated to my wife for her tireless support and my daughter. My mother for her undying love and my three sisters; for if it was not for their love and support this research would not have been possible.

ACKNOWLEDGEMENTS

I want to thank my Lord and Saviour, Jesus Christ because none of these would have been possible without Him. The Victor Khanye Local Municipality granted me a gatekeeper's letter and all five married couples who agreed to participate in this study. None of this would have happened without you. I sincerely thank my thesis supervisor, Dr. Mbatha, for her support throughout this project. Thank you for being so supportive.

Abbreviations and acronyms

STATS SA - Statistics South Africa

IDP - Integrated Development Planning

IPA - Interpretive Phenomenological Analysis

NPO – Non Profit Organisation

UDF – United Democratic Front

VKLM - Victor Khanye Local Municipality

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1. CHAPTER 1 - INTRODUCTION

1.1 Background of the study

This chapter introduces the study and its background. It focuses on bride price (lobola) and how it can be used to benefit newly married couples as a financial capital. The study analyses the gap in how lobola money might provide newly married couples with a financial foundation to begin a life. The analysis will be extended to the examination of how couples could use the bride price as capital for small business startups, establish a household or even advance payment for debts for a better local economy within communities. The bride price can potentially improve the relationship between the two families, creating a sense of sustainability and support for the households.

A new marriage may be a challenging experience as far as financial decisions are concerned, which mostly occur during the early stages of the union. The merging of different characteristics, beliefs and traditions may overwhelm the newly wedded couples. In comparison to previous phases of life, an individual undergoes greater life changes at that period of human development. Budgeting and saving for the bride price becomes central to the financial management skills of the newlyweds. Savings could be a tedious process especially when done over a lengthy period, hampering financial development. Lobola is the gifting of cows or money to the family of the potential bride from the family of the potential groom, the cows may be substituted by money or vice versa (Dean 2018). The high price of lobola, (Pauli 2016; Chiweshe 2016) lack of funds accessibility in South Africa and Mpumalanga as a province (Sowole, Hogue & Adeyeye 2018) and the high unemployment rate in South Africa are the main hampering factors against financial sustainability Chitiga, Henseler, Mabugu & Maisonnave 2021 & Wegerif 2020). When faced with such difficulties as a couple, it is natural to seek assistance.

Young people in the township of Botleng and Delpark in Delmas lack financial services and funds as they approach their marrying ages, and this becomes a call for concern (Sowole, Hogue & Adeyeye 2018). This study sought to address the challenges of dividing dependency from independence from the couples' maternal houses to self. Those who get access to both mundane and reasonable jobs including the ones depending on small businesses such as non-profit Organisations (NPO), salons, car washes, seasonal construction workers and street vending do strive to save for lobola money equally. They save thousands of rands over several years for lobola which should be gifted to the family of the bride-to-be. After the gifting, they are left dry and out of funds to start their new journey in marriage be it in business or capital needs.

This includes building or buying houses, furniture, cars and some having children without money for school fees for their children. When a couples were married, livestock was historically given from the groom's family to the bride's, but contemporarily, the bridewealth is typically delivered in cash (Chireshe & Chireshe 2010). Families negotiate on the value of one cow after determining the quantity of cattle to be used as cash (Montle & Moleke 2021). This suggests that whether lobola is paid in the form of gifts or cattle, carries a monetary value (Letseka & Koenane 2017) when either acquiring or receiving, hence, the financial aspect of community development, the lobola phenomenon always carries a potential to class affordability which reflects the situation within the Delmas communities. This study, aimed to determine the lived experience of the newly wedded couples who paid lobola and the span of their marriages about their financial sustainability in Delmas. The study looked at how the lobola proceeds could directly benefit or disadvantage the wedded partners as they prepare to live their independent lives outside their families. The study also investigated how married couples could benefit financially by tapping financial capital from the lobola proceeds.

1.2 Significance of the study

The purpose of this study is to assess if the lobola process should yield tangible direct benefits to the partners getting married for the function of their own financial and household economic development as it spans, or the opposite. Secondly, the start-up idea can benefit the couple's financial sustainability within households and also inform the sustainable community programs within the community development practice.

This study through exploration of the lobola concept, attempts to bring attention to how lobola as the proceeds would directly benefit the process of financial sustainability during and in marriage. There is a dire need for the financial sustainability of marriage unions in the community of the Delmas area. Most of the youths at their marrying age within the province of Mpumalanga are jobless and without any source of income (Sowole, Hogue & Adeyeye 2018).

The findings of this study could open new debates among traditionalists to accept the evolving culture of paying bride prices. Although there is a plethora of literature on lobola, this study could add to the body of knowledge on the missing aspect of utilising lobola payment as start-up capital or capital for newly wedded couples so that they do not get into debt at the beginning of their marriages. The study can also raise awareness on the increasing price of bride price which is beyond

many young people particularly those who reside in the study site. This study could lead to broader studies by research councils and others on how lobola could be utilised to benefit newly wedded couples.

1.3 Problem statement and research gap

Lobola has been at the centre of discussion by many researchers through many studies. For instance, Pauli (2016) and Chiweshe (2016), focused on the exorbitant prices of lobola. In his study, Vengesai (2018) focused on the abolishment of lobola. In another study, Montle (2020) found that the custom perpetuates gender disparities. However, there is no sufficient contribution from the existing literature that addresses lobola proceeds as offering financial stability to newlywed couples. Studies have not focused on financial sustainability from a saving behavioural process with the intent to eliminate both financial stressors and related prospects such as lack of savings. However, none of the authors whose work was reviewed discusses the direct financial benefit on the part of the newlyweds with a quest to tap capital from the lobola proceeds. Research on the effects of marriage's economic costs is also low (Amin & Bajracharya 2011). The research to date has tended to focus on both exorbitance and abuse (Vengesai 2018) as a repercussion rather than financial stability resulting from the proceeds. Although extensive research has been carried out on lobola, there is limited or no study exists which addresses the question of how married couples could access capital out of lobola money. Although some may consider this custom antiquated or contentious, this study sought to analyse how lobola money can be advantageous to married couples in several ways. This study was undertaken with the view that in many African communities, a custom known as "lobola," which entails the groom gifting the bride's family a certain amount of money before marriage, is solemnly practiced. Therefore, the space between the gifting and beginning of the independent living lags.

1.4 Research questions

- How do community members perceive the practice of paying lobola in IsiNdebele culture?
- What do Delmas community members view as merits in the practice of lobola payment in IsiNdebele culture?
- How does the lobola practice affect the financial sustainability of newly married couples in IsiNdebele culture?
- How can newly married couples gain financial sustainability after the lobola payment in the Delmas community?

1.5 Aim of the study

To analyse the financial status of married couples after paying lobola

1.5.1 Objectives

- To investigate perceptions of the newlyweds on paying lobola in IsiNdebele culture.
- To explain the Delmas community's perceptions of the merits of paying lobola in IsiNdebele culture.
- To examine the extent to which lobola payment affects the financial sustainability of the newly-married couples in IsiNdebele culture.
- To explore the strategies for the financial sustainability of the newly-married couples after lobola payment in the Delmas community.

1.6 Study site

This study was located in Delmas, a small town within the Victor Khanye Local Municipality, situated in the Western Highveld of the Mpumalanga Province, Nkangala District. Delmas covers a geographic area of approximately 1,567 square kilometres and has a population of around 1.4 million people (Victor Khanye Local Municipality DRAFT Integrated Development Plan 2024/2025). Founded in 1910, Delmas is predominantly rural, with vast areas dedicated to farming, and is located 73 kilometres from Pretoria. The town's economy is driven by agriculture, crop farming, and the mining sector, including coal and silica sand mining.

Delmas also has a rich historical and political significance, notably due to the Delmas Treason Trial (1985–1988), which played a key role in the anti-apartheid struggle. The town is politically influenced, with a history of activism linked to major events like the trial of prominent United Democratic Front (UDF) leaders. Despite its economic activities, Delmas faces challenges such as high unemployment rates, particularly among youth, with limited access to academic professionals but a strong presence of vocationally skilled workers (Martin, 2020). The surrounding settlements include Botleng, Sundra, Eloff, and Delpark, with Delmas serving as the central hub for the municipality. The strategic location of the municipality near major metropolitan areas, Tshwane and Ekurhuleni, provides advantages for the transport and processing of agricultural and mining products.

Figure 1.1 Victor Khanye Municipality Location Map

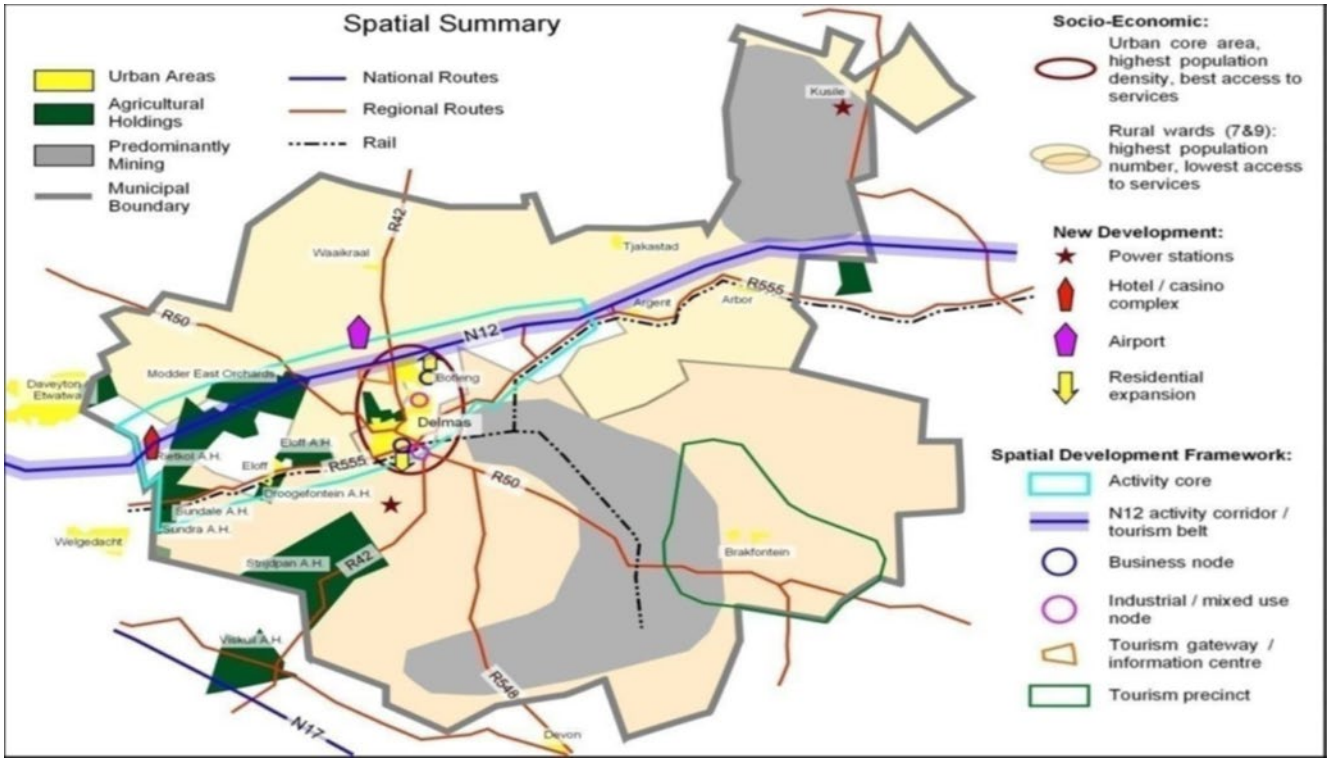

Figure 1- VKLM Integrated Development Plan 2019/2020

1.7 Layout of the dissertation

Chapter One introduces the study's background and presents the problem statement with an aim and objectives aligned with the research objectives. It also adds to the study's significance.

Chapter two reviews the relevant literature about people's perception of lobola payment. The literature review conceptualized the status of the newlyweds after the gifting of lobola with a great focus on their financial status in marriage. The concept was analyzed both globally, continentally, nationally, and locally. The theoretical framework was guided by the use of two theories, intent versus impulse spending theory and the economic bar to marriage. This was also because of their complementing characteristics and because they were a fit for the study.

Chapter three outlines the research methodology and design adopted to solicit the empirical data. This entails data collection instruments, population and sampling techniques, and relevant data analysis techniques.

Chapter four presents the data and its analysis and interpretation. It uses thematic data analysis where data is categorized data into key themes. Direct quotations from the participants are used for validating the findings and literature is also integrated.

Chapter five provides the conclusions and recommendations of the study. The chapter is divided into summaries derived from the literature and primary research, limitations of the study as well as recommendations.

1.8 Summary

The goals of the research have been described in this chapter. Background data corresponds to the socioeconomic landscape. It provides a clear image of what is covered in the research study and explains the basis for the study as well as its goals, objectives, and research questions.

2. CHAPTER 2 LITERATURE REVIEW

2.1 Introduction

This chapter presents the literature review on the perceptions of newlywed couples who paid lobola and their marital span in connection to their financial sustainability in this literature review. The reviewed literature discusses obstacles such as non-affordability, parental involvement as an obstacle spiralling out of family units into communities, and a lack of resources emanating from unemployment and impulsive spending. The culture of gifting lobola and the perceptions that the Delmas community have when it comes to raising money for lobola, as well as its consequences, is evolving. In most African cultures change is not easily embraced. Unless there is compliance in terms of lobola payment there surely will be no acceptance of the potential groom towards some family responsibilities, and this includes his own family and the dead from both families (Msweli 2020). The chapter also focuses on the parallel challenges faced by family units, including cultural perceptions of the purpose and functions of lobol proceeds.

2.2 Background on lobola function

Lobola has been studied over many decades however the sempiternal yet volatile function of lobola and who stands to benefit from the offer (at the expense of the newlyweds) is of less investigation. Within the family units of Africans and the black diaspora and the understanding of the latter by the middle-class in Africa, South Africa, particularly the Delmas community found in the Mpumalanga province within the Nkangala District – Victor - Khanye Municipality. The middle class have greater spending power, direct exposure to the internet and mobile phones, and a desire for larger housing, designer brands, better transportation, and increased quantities of fast-moving consumer goods, middle-class consumers are, therefore, determinants of economic development in their countries and for international businesses (Duh 2015). It is predominantly middle families who have both the financial and social capital required (Upadhya 2020). The envisaged function of the latter is shaped by family units. This study also would like to examine the depth of the direction of the function of lobola from probable volatility to being capital raised to benefit the newlyweds and concurrently avoiding future financial pressures within the middle-class households especially between the newlyweds. Therefore, the study neither advocates against the gifting of lobola nor the gifting of the latter as a cultural token but looks at the gap (created as a result of its function and

purposes) of cultural evolution to the benefit of newlyweds within the community of Delmas. Recently, husbands and wives have become a population that commonly needs to deal with high debt levels as they commonly take out loans. Over and above, Individuals who have just married would also have to deal with debt that one or both parties brought into the partnership (Dew 2008:60; Xiao and Yao 2020). Wedding expenditures may be incredibly expensive, and in certain cases, the costs exceed a family's annual wage. (Amin & Bajracharya 2011) This study focuses on the function of the lobola and how it can aid the future financial threats of the newlyweds and also carries the prospects of types of financial emanating from the gifting of the bride price. For the newlyweds, this is probably a pivotal period for both interpersonal and financial growth. The researcher notes that married people can experience lavish weddings and high marriage prices but that it is easier for people intending to marry to fall into long-term financial problems, especially the middle class.

2.3 Definition of lobola

Lobola is a multi-stage practice that includes a variety of presents from one household to the next, the most significant of which are commemorated by public rituals and feasts (Yarbrough 2018). Like with the Shona, lobola payment has changed in Lesotho, leading to various trends (Nyawo 2022). In the Zulu culture lobola is a non-negotiable act. This entails a man paying the bride price to the intended wife's parents. The female and male are considered a married couple once the contribution has been paid, whether it is in the form of money or cattle (Mtshelwane 2016). Comparatively bridewealth and dowry pose similarities in that property moves from one family to the other for the function of one's hand in marriage. However, there is also an attachment of the bridewealth to the function of compensation and redistribution of property as opposed to buying the bride. Both ways and the functions of administering lobola and its interpretation have changed over time (Chisi 2018).

2.3.1 Early methods of gifting lobola

The practice of lobola was also firmly defined during the colonial era in Zimbabwe as analogous to the selling of a female child, but Lesotho missionaries see it as turning human life to commodification, in this instance a woman's life in particular (Vengesayi 2018). Non-affording persons/households, particularly those of the groom, will provide 2–3 cattle, but the well-to-do will normally gift with lobola of more than 40 cattle (Letseka & Koenane 2017). In the pre-colonial era, lobola was paid in livestock (which was a measure of wealth at the time) as an indication that the

male could provide for his spouse. It also established ties between the two families (Moagi & Mtombeni 2020).

2.3.2 Biblical era and lobola payment

Primitively many nations would adopt what appears in the Bible wherein Jacob wanted to marry Leah but instead of offering the bride wealth he offered himself to Laban (potential father-in-law) as a labourer. Jacob and Laban agreed on terms that he would be a labourer of Laban's household labour for a certain agreed period, in terms of their agreement Jacob's labour was instead of bridewealth (Genesis 29:15-23, MLV). Such service duty durations might last up to ten years (Chiweshe 2016). This reflects a clear indication that redirection of the function of the lobola may always independently be engaged outside the culturally intended purpose. It also questions whether marriages can always proceed even if there is no tangible money involved.

2.4 Status quo in Africa as a continent and Southern Africa

There is a suggestion to the author of this work that the function of the lobola has also much to do with the social standing of individuals but does not focus on the sustainability of the newlyweds as they will be starting with their new lives independently and throughout the union. In contrast, the higher the bride's guardian's (parent's) income is, the higher the family's financial standing in other cultures. As a result, they can provide more lobola (Mahata et al. 2023). The level of commitment and the amount asked by the bride's family, men from different financial backgrounds meet at the level of affordability of lobola albeit varying affordability as individuals. Indeed, the escalating expenditure of lobola is also commonly cited as the major reason why fewer couples are marrying in Botswana (Van Dijk 2017). This cost increase can be ascribed to higher expectations and higher living standards. When such expectations are not realized, these behaviours become connected to a range of adverse outcomes on women's post-marital well-being, the most common of which is the commission of severe kinds of domestic violence (Amin & Bajracharya 2011).

According to Mbewe (2021), newlyweds are seldom consulted on how the whole activity should proceed, but then culturally there will be no consultation at all in terms of how much lobola should be paid for her daughter's hand in marriage. In most cultures, there is a stipulated number of cows to be paid in the lobola process. If the lobola is paid following the same pattern where the father of the bride takes a huge part of it as opposed to the bride's mother, then, in this case, the father also

has the upper hand (Vengesayi 2018). But what is not clear is the use of the proceeds either by him or the family and vividly it will vary from one family unit to another (Vengesayi 2018). Chiweshe (2016) argues that there is a greater tendency of tension whenever the girl's parents are divorced or have never married. Except for "mapfukidzadumbu" (the sign to thank the mother for carrying the bride within her uterus and enlarging her belly to the extent she did) and "mombe yeumai" (the cow to thank the mother for giving birth) the bride, the bulk of the money goes to the father (Chiweshe 2016).

Bride service, according to other anthropologists, is a variety of bride wealth or bride-price, including a payment in the form of a valued item (money, things, property, etc.) (Dean 2018). In terms of the middle class, the status quo in terms of affordability in South Africa is that a large number of people solely leans against employment as a source of income which is very scarce (Sowole, Hogue & Adeyeye 2018). As a result many men at the marrying age would still not afford to make lobola offering with no plight and also that requests for huge amounts of cash for lobola can put newlywed couples in a financial bind, which can lead to marriage dissolution (Vengesayi 2018).

2.5 Purposes of lobola from the sustainability perspectives

In recent years, there has been an increasing amount of literature on, lobola, (IsiNdebele) lobola (Sepedi) / lobola (IsiZulu) / roora (Shona) /bridewealth or bride price and it has become one of the more interesting research subjects by many researchers (Semenya 2014; Chiweshe 2016; Baloyi 2016; Yarbrough 2018 & Vengesayi 2018). However, these authors are more concerned about the exorbitance of the lobola and the aligned proceedings. Post exhaustion of the existing works and efforts it therefore comes without a question that the focus should be on the function of the proceeds; no vivid question was raised about who should directly benefit from the proceeds, hence limited literature that talks directly to this study. The study focuses on how lobola proceeds could aid the financial development of the newlyweds. When the newlyweds tap into independence and have their own home it should not only be about acquiring all the basics on higher purchase but be able to gather basics outside the higher purchase arrangement. In their study of cohorts among the Zimbabwean students (Chireshe & Chireshe 2010) presented a variety of reasons why lobola should not be outlawed. One of the reasons was that lobola is a part of their culture and cultural history.

Many scholars such as Chiweshe (2016), Montle, (2020), and Vengesai (2018) have intensively investigated bridewealth, bride price, and lobola or lobola however less has been said about how it

can tangibly benefit the newlyweds as they will be beginning their independence outside their parental family units and how it is going to contribute to the span of marriage. In the Indian culture, the children of the elite take their 'portions' of the inheritance upon marriage. The third form of dowry is the payment of property in the form of cash or kind that is expected or demanded by the groom and his family as a condition of marriage. This third form of dowry is described as 'Groom Price (Mubaiwa 2020). Meanwhile, the middle class of individuals save tediously for the lobola and therefore, it brings cultural pressure leading to financial instability as far as the lobola function is concerned (Sawai et al. 2018). The redirection of function could be summarised in this fashion. If the potential groom intends to marry by the process of offering lobola, which will be determined by the bride's family, as reciprocal as it is the total savings (agreed amount between families of the newlyweds) for lobola and parallel activities with financial implications should go directly to the joint account of the newlyweds of which may also assist in addressing financial secrecy (Gibson-Davis et al. 2018). When partners share financial duties, there will be a generation of closeness (Van Dijk 2017:30). This will, therefore, mean the groom would have been tested by means of saving for lobola as a yardstick that he can provide, and he understands the basic principles of saving. Most claims concerning the functions of bridewealth are based on material from a small number of communities, usually two or three.

2.6 Contemporary and other perceptions around lobola payment

There are women who still believe that if lobola is paid for their hand in marriage that comes with the endorsement of what they accomplished within the society (Parker 2015). Only for the function of customary marriage can lobola be paid and also the court of law receive the directives from the involved parties without being subjective (Vengesayi 2018). This also shows that families have the right and full-blown prerogative to alter the perception towards the function of lobola and that it should not be to the detriment of the newlyweds financially. This also yields the idea that lobola may not be a legal requirement for two people intending to marry. It may be mythical that people may not marry one another without lobola, it is only that it can be engaged upon with little or no societal approval (Vengesayi 2018, Posel & Rudwick 2014). Yes, it is our culture that we need to observe the custom, but then how does our culture have to be cemented and dignified based on monetary value? Is dignity going to be significant only if monetized? I therefore disagree with (Moono 2019:06) when saying, *"doing away with lobola is like trying to evade one's identity, which would be quite absurd."*

This conceptualization simply implies that we need to be monied before we become culturally dignified and it will be out of such a perception that many newlyweds and people in their marrying age feel that they are being blackshipped and considered taboo when getting married without paying of lobola based on reasons of unaffordability. This kind of taboo also includes the contemporary perception by people in their marrying ages to go beyond cultural and customary expectations in the quest to achieve lobola status. Interest in using blogs for academic research continues to rise as a result of the increasing popularity of social media and worldwide usage (Wilson & Dickson-Swift 2015). According to Barrot (2022) between 2008 and 2019, the following quantity of studies were based on social media for the purposes of topic development of 202 - Facebook, Instagram – 10, Skype – 76, We chat – 52, WhatsApp – 22 and You tube 39.

"Researchers are making use of blogs as one method within a suite of data collection methods and are mostly gathering information about experiences, perceptions, and feelings (Wilson & Dickson-Swift 2015: 9)."

According to Pancawardhani, Sudarmin, Sumarni, & Prasetyo (2022), 47 research articles—20 for blog media, 17 for video media, and 10 for vlog media—were collected based on the sampling criteria.

"If someone would've told me that at the age of 34, I would be paying my own lobola, I would've laughed. But yes, it happened – I fully paid my own lobola, and I won't lie; at first, I was embarrassed." Jama, (2022) [Blog] 'I paid my own lobola because my husband couldn't afford it. I'm not the first woman to do it'. Available at: https://www.news24.com/w24/selfcare/love/weddings/i-paid-my-own-lobola-because-my-husband-couldnt-afford-it-im-not-the-first-woman-to-do-it-20221205-2 (Accessed 10/12/2022).

Moono (2019) cites Matope et al. (2013) who claim that "lobola makes marriage to be morally and socially acceptable and respectable." The gifting of lobola may suggest that it is through it, that one buys social acceptance and respect. Even though this study did not gather any elucidation as to how the principle is administered, no further unpacking was yielded as to how the principle will benefit the future financial sustainability of the newlyweds. According to the Basotho culture, the "monyala ka pedi" principle serves as a basis for lobola negotiations, according to this principle, men in impoverished situations can still marry despite their lack of income and possessions (Letseka & Koenane 2017:97). According to the South African Recognition of Customary Marriage Act 120 of 1998, citizens can also get legally married without paying lobola.

Lobola may not be a legal requirement for marriage ratification in South Africa by looking at the following:

"Requirements for validity of customary marriages

(1) For a customary marriage entered into after the commencement of this Act to be

valid-

(a) the prospective spouses-

(i) must both be above the age of 18 years; and

(ii) must both consent to be married to each other under

customary law; and

(b) the marriage must be negotiated and entered into or celebrated in

accordance with customary law". (Bapela and Monyamane 2021:1)

2.7 Flexibility of lobola function

In this study one of the most important but volatile aspects posing an extreme elasticity is looking at is the parental involvement on how and what they wish to hand over their daughter's hand in marriage to the "other family". They are the main drivers. Lobola has historically been a controversial and contentious ritual that is perceived as perpetuating gender inequities whilst still giving women power and validity in their marriages. It has also been traditionally common that it is a social elevation to many, between men and women who are married (Sennott et al. 2021:1). The researcher views this as the social epaulette (badge) with many stars in which many people within societies would prefer to engage in. However, the non-veering function of this study is the focus on financial stability within the journey of marriage and how it should start by employing the asset-based approach when saving for lobola. Authors such as Kwena & Semenya (2014) and Malesa & Sekudu (2021) note that the activity of bride wealth/ lobola evolves with time and also culturally embraced, it still leaves more room for scrutiny when more men have to save money from every source.

2.8 Evolution of lobola monetization and cultural permeability

The components of social culture develop in a continuous, accommodative, and wide manner, it appears appropriate to consider culture to be a process of evolution propelled by creativity (Gabora 2019: 77). Individual experience is developed into culture, which also is taught or developed by people or passed down to them informally by contemporaries or forefathers (Spencer-Oatey and Franklin 2012:9) But most importantly is that people create culture, and it changes as people do (Ntshangase 2021:2). Redefining culturally relevant methods to enhance societal well-being is another way to combat poverty brought on by culture (Addae-Korankye 2019:60). Culture is constituted by a set of shared beliefs outside the replication genes within an environment of exposure in certain period. In most African cultures change is not easily embraced. Lobola is perceived as a confirmation of masculinity or womanhood and a rite of passage (Rudwick & Posel 2015). Most women consider paying lobola to be an honourable gesture, and they treat other women with dishonour if they don't (Chiweshe 2016:234). The groom may not be easily trusted since he has not gone through the lobola process to prove his manhood within and outside the family unit. Other families will have the potential groom performing physical work within the household or designated area as described by the potential bride's family before he marries their daughter (Rudwick & Posel 2015). The bride's family also has to determine the duration of the services, this is the ancient system established during bible times known as the bride service (Dean 2018:1).

Marriage presents in the agrarian era were truly discretionary gifts because the bridewealth was made up of labour or livestock (Diala 2018: 68). Conventionally, livestock was handed from the groom's family to the bride's family when they married, but nowadays, bridewealth is generally paid in cash (Chiweshe 2016: 233). The plight of other women relating to the lobola issue is more about the function than who receives it especially when paid in monetary form than cattle. It, therefore, makes other women feel like their husbands bought them their husbands bought them. Having one's dignity snatched out of one's bosom is the central sentiment as quoted in (Decelles 2018). The evolution, in this instance, goes as far as having potential grooms carrying everything on their shoulders throughout the process signifying the faltering cultural arrangement. With time the method of families receiving and giving lobola between themselves, it is now most often the sole responsibility of the groom to negotiate the amount of lobola he should pay and to also complete the activity of doing payments (Sennott, Madhavan & Nam, 2021:4; Yarbroug 2018:04). Lobola, it is said, is a choice in a view that it is a tradition, by their very nature, traditions are subject of choice (Vengesayi 2018: 122). Traditions, on the other hand, are a communal or collective choice,

not an individual one (Vengesayi 2018: 122). More consideration in people's deliberations is the cost of lobola and the way it has moved from ordinary items to hard cash, the carelessness of parents and more societal expectations (Van Dijk 2017:33).

The status quo of the cultural shape in South Africa has been misstated and dismally so, at the expense of the societies within the country. The evolution of lobola through many stages and generational levels has itself proven that culture has elasticity for development to the benefit of those who practice it (Ntshangase 2021). Thus, culture has the capacity for adaptation as opposed to the rigidity. The evolution of lobola over time has also been noticed socially, through government systems, belief systems, psychological effects and economic environment. There is still a need for further development in the literature discussing lobola and financial sustainability in Africa, as this is still limited . Even though some authors like Vengesayi (2018) believe that paying the bride price is a direct way of disempowering women only because after the groom has paid the total money lobola as determined by the bride's family to the bride's family in his mind evolves the mentality of ownership in the person of the bride, and that is seen by some as a commodification. Paying lobola may be eschewed from the connotations of patriarchy if it is directly to the benefit of the couple, who will, therefore, in this case, decide what happens with the bulk money /lobola (Moono, Thankian, Menon, Mwaba & Menon 2020).

2.9 A deep-rooted African tradition in lobola

Lobola, commonly referred to as bride price, is a traditional African custom where the groom or his family provides material compensation to the bride's family as part of the marriage process. It symbolises the joining of two families, honouring the bride's upbringing, and expressing gratitude to her parents for raising her (Chisi 2018). This practice is deeply embedded in many African cultures, where it serves as a recognition of the value of women within the community and an essential step in legitimising the marriage bond (Chireshe & Chireshe 2010). Traditionally, lobola was paid in livestock, reflecting the agrarian economies of many societies. Today, it has evolved to include monetary payments, reflecting the modernisation of African economies (Moyo 2021). Despite this shift, its cultural significance remains prominent, representing respect, commitment, and family unity.

Over time, lobola has become a subject of debate, with critics highlighting its evolving nature. In some instances, the cultural essence of lobola has been diluted, with the process increasingly resembling a financial transaction (Nyawo 2022). Critics argue that these changes distort its original

intention, leading to concerns about whether lobola still upholds its traditional value or has succumbed to contemporary economic pressures (Dean 2018). Nonetheless, its foundational principles of honouring family and uniting communities persist, making it a cornerstone of many African cultural practices.

2.9.1 Cultural significance of lobola

Lobola remains a cherished custom in African societies, representing love, gratitude, and respect. Its essence goes beyond the economic exchange, symbolising the merging of two families and the value placed on women within these societies (Chisi 2018). For many, the practice of lobola is a source of pride, preserving cultural identity and upholding the dignity of traditional practices (Chireshe & Chireshe 2010). Women often view the act as a validation of their worth and an acknowledgement of their family's efforts in raising them. Thus, lobola acts as both a cultural marker and a testament to the enduring values of African heritage.

However, these traditional values have been contested in contemporary settings. Younger generations often hold ambivalent views, balancing respect for cultural practices with critiques of their modern-day application (Nyawo 2022). While some see lobola as a stabilising factor that promotes marital unity, others argue it has evolved into a financial burden. This tension reflects broader societal changes, where modern economic realities often clash with traditional values (Dean 2018). The cultural pride associated with lobola thus coexists with increasing calls for its reform to align with modern social and economic contexts.

The enduring significance of lobola also manifests in societal pressures. Communities often emphasise conformity through the concept of *abantubazokuthini*, or "what will people say?" (Moyo 2021). Families are expected to uphold the tradition, even when it places financial strain on them. This pressure often results in creative adaptations, such as the use of savings groups or barter systems, to meet lobola demands (Witt 2021). These adaptations show that while the practice evolves, its cultural essence remains intact, demonstrating its resilience in the face of economic challenges.

2.9.2 Contemporary views on lobola

In contemporary society, opinions on lobola are increasingly divided. Many younger individuals view it as an outdated practice that commodifies women, reducing marriage to a transactional exchange (Nyawo 2022). This criticism is particularly pronounced among those who believe the

escalating costs of lobola have made it a financial burden for families. Such views have led to alternatives, such as cohabitation, which bypasses traditional expectations (Dean 2018). These shifts highlight the tension between upholding cultural norms and adapting to modern societal values.

Despite these critiques, proponents argue that lobola still serves a vital role in maintaining marital stability. By requiring the groom's family to demonstrate commitment and financial preparedness, lobola is seen as a safeguard against impulsive unions (Chisi 2018). For many, this tradition remains a symbol of respect, ensuring that marriage is entered into thoughtfully and with the blessing of both families. Such perspectives underscore the multifaceted role of lobola, blending tradition with modern interpretations of marital commitment (Chireshe & Chireshe 2010).

Moreover, economic challenges have forced families to innovate in fulfilling lobola obligations. Methods such as collective savings or alternative forms of payment reflect the adaptability of African societies in preserving their customs (Witt 2021). However, the rising costs associated with lobola often lead to strained finances, marital conflict, or even breakdowns (Vengesayi 2018). These challenges call for a re-evaluation of the practice to ensure it aligns with both cultural pride and economic realities, preserving its essence while addressing its practical implications.

2.9.3 Social pressures and perceptions

Societal expectations play a significant role in shaping attitudes and practices around lobola. The concept of *abantubazokuthini* (what will people say?) reflects the collective nature of African societies, where individuals often conform to cultural norms to maintain their reputation within the community (Moyo 2021). Families may feel compelled to accept or demand lobola, even in the face of financial strain, to avoid judgment or criticism. This pressure reinforces the practice as a marker of social status and respectability. Consequently, families often prioritise elaborate lobola negotiations, blending traditional and modern ceremonies to meet societal expectations (Sennot et al. 2021).

At the same time, the influence of societal norms can have unintended consequences. Couples may face increased financial burdens, leading to stress in their relationship or delaying marriage altogether. This pressure often creates tension between upholding cultural values and managing economic realities. Despite these challenges, many families find innovative ways to preserve tradition, such as seeking assistance through community savings groups or informal bartering systems (Witt 2021). These adaptations highlight the resilience of cultural practices, even in the face of modern constraints. However, societal perceptions of lobola are evolving. Younger

generations, particularly urbanised individuals, often question its relevance in modern relationships. They argue that the commodification of women contradicts gender equality and independence (Nyawo 2022). These changing attitudes reflect broader shifts in African societies, where traditional practices are being redefined to align with contemporary values and lifestyles. Despite this, the social significance of lobola as a cultural anchor remains strong in many communities.

2.9.4 Economic challenges and alternatives

The financial implications of lobola present significant challenges for many families. The rising costs, influenced by inflation and societal expectations, often strain the resources of the groom's family, leading to long-term financial burdens (Vengesayi 2018). This is particularly concerning for newlyweds, who may face debt or limited financial freedom early in their marriage. Such challenges have led to critiques of lobola, with some arguing that it undermines the marital foundation by prioritising economic transactions over genuine commitment (Baraka et al. 2022).

In response to these economic pressures, families have developed alternative strategies to sustain the tradition. Savings groups, known as *stokvels*, provide collective financial support, enabling families to meet lobola demands without incurring significant debt (Lukwa et al. 2022). Others resort to bartering or subsistence activities, reflecting the adaptability of African societies in preserving cultural practices (Witt 2021). These approaches allow communities to honour their traditions while navigating the economic challenges of modern life.

However, even these adaptations are not without criticism. The commercialisation of lobola, driven by inflated demands and competitive societal pressures, often detracts from its original purpose. Critics argue that this shift has led to a loss of cultural authenticity, transforming lobola from a symbol of respect and unity into a transactional exercise (Melcer-Padon 2019). To address these concerns, there is a growing call for reform, focusing on restoring the practice's cultural essence while ensuring its sustainability in contemporary society.

2.9.5 Parental influence and expectations

Parents play a pivotal role in shaping lobola negotiations, often acting as custodians of tradition. Their involvement reflects the collective nature of marriage in African societies, where unions extend beyond the couple to include both families (Baloyi 2016). For many parents, lobola is a source of pride, symbolising the value of their daughter's upbringing and their family's status. This

influence can strengthen familial ties, fostering unity and mutual respect between the two families involved (Chiweshe 2016).

However, parental expectations can also create challenges for couples. High lobola demands, often linked to factors like the daughter's education, virginity, or social standing, may impose significant financial stress on the groom's family (Chireshe & Chireshe 2010). Such demands can lead to prolonged negotiations or strained relationships between the families. In some cases, this dynamic alienates the couple, limiting their ability to make independent decisions about their marriage (Moyo 2021).

Despite these challenges, parental involvement remains integral to the cultural significance of lobola. For many families, the negotiation process serves as a platform for dialogue and collaboration, fostering relationships that extend beyond the marriage (Sennot et al. 2021). By balancing tradition with modern values, parents can help preserve the cultural essence of lobola while ensuring its relevance in contemporary society. This approach underscores the importance of intergenerational collaboration in adapting cultural practices to evolving social contexts.

2.9.6 Evolving practices and critiques

The practice of lobola continues to evolve, influenced by societal, economic, and cultural shifts. In many African communities, comparisons with similar traditions, such as dowry payments in other cultures, highlight the diverse functions of financial arrangements in marriage (Melcer-Padon 2019). These practices, while rooted in tradition, often serve as mechanisms for family bonding and social cohesion. However, critics argue that the commercialisation of lobola undermines its cultural essence, transforming it into a financial burden rather than a symbol of respect and unity (Baraka et al. 2022).

Contemporary critiques of lobola focus on its implications for gender equality and marital dynamics. Many argue that the increasing costs and transactional nature of the practice commodify women, contradicting efforts to promote gender equity in modern African societies (Dean 2018). This perspective is particularly prevalent among younger generations, who often view lobola as incompatible with contemporary values of independence and partnership (Nyawo 2022). These critiques highlight the need for reforms that align cultural traditions with evolving social norms.

Despite these criticisms, lobola remains a vital aspect of African cultural identity. Its resilience in the face of modern challenges demonstrates its enduring significance as a symbol of family unity and respect. By addressing its economic and social implications, communities can preserve the

essence of lobola while ensuring its relevance in contemporary society. This balance is essential for sustaining the cultural heritage that lobola represents.

2.10 Theoretical frameworks

2.10.1 The economic bar to marriage and intent versus impulse theory

This study looked at the description and the analysis of community perceptions on lobola payment in the Delmas Area, Nkangala District. For a study of such complex and time-consuming restrictions and problems, no single theory could serve as the ultimate and exclusive source of an analytical framework, hence the integration of both the economic bar to marriage and the Impulse vs intent theory (Sinyosi 2015). The study is underpinned by two theories; the first theory is the economic bar to marriage as adopted by (Becker 1991, Gibson-Davis, Gassman-Pines and Lehrman 2018, Schechtl & Kapelle 2023). On the other hand, the intent versus impulse theory is being adopted by (Scott 1916, Ariely 1998, Verplanken & Herabadi 2001, Fogg 2019 and Morozova & Vlaev 2024). Gibson-Davis, et al. (2018) describe the economic bar as a combination of multiple markers of economic progress, such as income, jobs, and property accomplishments, that is being used to evaluate if financially deprived couples are ready to get married. Furthermore, the intent versus impulse theory was employed by Morozova and Vlaev (2024) to identify the fundamental processes of purchasing decisions that result in impulsive and unanticipated purchases. This concept makes a distinction between intentional decisions—which are more deliberate and impacted by social norms and expectations—and impulsive decisions, which can be motivated by situational or emotional considerations. This approach can be used to examine how cultural norms and individual preferences interact in the setting of lobola. Integrating the theories is meant to provide a more comprehensive understanding of the phenomena in this study and offer a more comprehensive and robust understanding of the subject the study presents, particularly the non-intent and economic bar to marriage. According to Sinyosi (2015), the combination has brought the benefit of complementary strengths and incorporated a wider range of perspectives. One of the major reasons for the integration is the complementary perspectives, focusing on distinct aspects or levels of the phenomenon. The approach has also enabled the researcher to explore various dimensions, perspectives, or factors that may impact the phenomenon investigated.

The lack of sufficient and relevant prior scholarly work poses an invitation to the elements of limitations in this instance. By employing both theories the researcher was also able to address the limitations of the carefully chosen theory by filling in gaps, exploring alternative explanations, or

considering different contextual factors. The integration supports the same pattern and aims at strengthening the credibility and reliability of the study. A pluralistic and inclusive approach recognizes that reality is complex and multifaceted, and relying on only one theory may restrict understanding to a narrow perspective. Combining the theories from different disciplines or domains may unveil new connections, patterns, or explanations that neither theory could reveal individually since no single theory might qualify as the primary and final source of an analytical framework for a study of this kind of challenging and time-consuming complications and limitations (Sinyosi 2015). This interdisciplinary approach may lead to innovative and impactful research contributions in terms of social behaviour (Stylos 2022). Multiple challenges of persons at their marrying age is always aligned to their affordability to pay for lobola. According to Gibson-Davis, et al. (2018) the economic bar prior to marriage is essential because financial stability is believed to play a key role in marriage, and pressure from unsatisfied financial goals can drive partnerships to fall apart. The selection of the combination is informed by their relevance and complementarity which aligns with the research questions and objectives of this study. The integration was carefully analysed, interpreted, and synthesized for the creation of a cohesive framework that will enhance the understanding of the topic. They have also shed light on the variables that might have affected results and make it clearer when particular effects take place.

2.10.2 Relevance to the study

Community development practitioners historically served people in handling their household spending plans, improving financial abilities, and creating wealth (Murtagh & Goggin 2015). Families are central to community development and their financial sustainability affects the local economic development of their locality. Research on lobola as a cultural activity can gain a thorough grasp of the complex nature of marital customs in diverse cultural situations by using both the intent versus impulse spending theory and the economic bar to marriage theory. This integration makes it possible to examine in detail how psychological and economic elements interact to shape the institution of marriage, especially in communities where the practice of lobola is prevalent.

“Building financial knowledge is not enough: Financial self-efficacy as a mediator in the financial capability of low-income families is” (Bikemaker et al. 2016). The intent versus impulse spending theory can be applied to studies in a variety of domains, including psychology, behavioural economics, and community development, since being married is regarded nowadays as the summit of success, suggesting that a couple has "arrived," both emotionally and financially (Gibson-Davis, et al. 2018). Understanding the link between impulsive behaviour and intentional decision-making

can be beneficial in understanding human behaviour and devising measures to improve community decision-making processes. Debt and financial stress, Impulsive buying can lead individuals to accumulate debt, especially if they are making purchases with credit cards or loans. The intent versus impulse theory is associated with the high spending by needy people while having not met their economic bar to marriage. This can result in financial stress within the community and hinder economic development as it spirals out of a family unit (Amin & Bajracharya 2011; Xiao & Yao 2020) Making choices tend to be made with an eye toward nearer success and farther losses when repercussions are discounted over time (Gibson-Davis, et al., 2018). Various financial barriers faced by families have institutional roots, including poverty and ineffective financial products within a community (Bikemaker et al. 2016). A large number of unemployed youth and overall jobless rates in Africa raise concerns about whether the perception of being a breadwinner is more essential than financial security for the family, especially if they borrow money from "*abomashonisa*" (unlicensed money lenders) to make ends meet (Ngwenyama 2022). A more thorough examination of the variables influencing marital customs is made possible by this dual approach, which also sheds light on how cultural and economic factors interact and impact one another. Furthermore, this integration has revealed wider societal ramifications. Policies intended to promote equitable marital practices can benefit from an understanding of the economic obstacles to marriage in the context of lobola. In addition, investigating the mental aspects of marriage choices can raise awareness of the cultural relevance of lobola and its effects on personal decisions.

This community needs an extensive strategy and practice techniques that promote financial literacy and community trust because of the misinformation and lack of education (or miseducation) that circulates through social networks. Examples include developing reliable and inexpensive financial products aimed at the community, encouraging saving, and incorporating financial literacy instruction into the local schools (Bikemaker et al. 2016). The tribal authorities as stakeholders could form part of the sustainable mission by openly communicating about the current status quo of joblessness and lack of small business funding from a cultural perspective, the authorities may also promote the utilization of the Home Affairs services in conjunction with the tribal services for the registration of marriages without financial pressures to the prospective marrying couples. Even though poverty and youth unemployment are prevalent in many African countries, interacting with middle-class participants allows us to consider class and opulence in the face of hardship (Ngwenyama 2022:17). This study investigates how financial constraints affect marriage choices and the effects on social dynamics and family structures by integrating this theory. According to this argument, the financial requirements of lobola may discourage people from getting married,

especially those from lower-income backgrounds. To help families become more financially secure and stable, community development practitioners additionally encourage suitable and cost-effective financial products in their local communities. They also strengthen and mobilize communities and individuals who are struggling financially to get involved in policy-making for more favourable social conditions like a higher minimum wage and easily accessible healthcare (Bikemaker, Sherraden, Frey, Callahan, & Santiago 2016).

2.10.3 The intersection and semblance of the two theories

The economic bar to marriage theory and the intent versus impulse spending theory combined revolve around both the decision-making process and the fertile environment to execute certain intentions. However, they examine different aspects of this connection. The economic bar to marriage theory proposes that individuals may delay or avoid getting married due to economic obstacles or uncertainties (Gibson-Davis 2018). Variables like financial stability, income levels, and employment prospects play a pivotal role in shaping the choice to marry. According to this theory, individuals may prioritize reaching specific economic milestones or stability before committing to marriage. Many studies have investigated the correlation between marriage income and employment. Others have taken into account factors such as housing, debt and asset accumulation, and prevention of material hardship as determinants for marriage (Gibson-Davis, et al. 2018).

On the other hand, the intention and impulse theory centres around the spontaneity and deliberate nature of the decision, the factor known as "conscientiousness" reflects the balance between reflection and impulse, opposing thoughtful and logical decision-making with uncontrolled and disorganized responses (Higgins 2012). It suggests that individuals can be either impulsive or intentional when it comes to making decisions about relationships and marriage. Impulsive individuals may hastily enter into marriage without considering long-term compatibility, neither reaching the economic bar to marriage. They may prioritize immediate emotional connections without taking into account the economic implications. In contrast, intentional individuals may thoughtfully consider factors like financial compatibility, shared financial goals, and economic stability before deciding to tie the knot. With all the characteristics of households with less financial sustainability newlyweds out of parental sway will begin to think beyond their financial means as reflected in the previous chapter that impulsivity will lead them to believe that their decisions will be societally acceptable as reflected by (Dean 2018; Moyo 2021).

These theories intersect when economic factors, such as financial stability and income levels, significantly influence whether an individual leans towards being impulsive or intentional in their decision to marry. Economic barriers can impact the level of impulsiveness or intentionality in the decision-making process by community members. For instance, individuals facing economic hardships may be more inclined to be impulsive and prioritize emotional connections over financial considerations. On the other hand, those with greater economic stability may approach marriage more intentionally and cautiously. In summary, both theories shed light on the complex relationship between economic factors and the decision to marry, but they approach it from different perspectives - one focusing on economic barriers and the other on the impulsivity or intentionality of the decision-making process with a focus on the current situation. The researcher finds the intention and impulse theory to be more inclined to the avoidance of the self-victimisation process while the economic bar poses more pressure exertion as a result of both systematic and cultural challenges.

2.10.4 Criticism of economics of marriage theory

The economics of marriage theory is a framework for understanding various elements of marriage and family dynamics by applying economic principles and ideas. It believes that people make logical decisions and take economic variables into account when making decisions about marriage, partner selection, household output, and resource allocation within the family. However, according to Convert (2003) "A Theory of Marriage," by Becker subjects itself to economic calculation which, by definition, denies and resists quantification. “If the family can function, it is precisely because it does not obey the definition that Becker's economic model assigns to it” (Convert 2003). According to Convert (2003), the family's ability to function is based on factors that go beyond economic calculations. This perspective challenges the traditional economic model proposed by Becker and seeks to explain marriage and family dynamics in purely economic terms. Convert (2003) suggests that the family operates on a different set of principles that cannot be easily measured or predicted. The development of a framework serves the purpose of applicability to rigour (Lee et al. 2021).

2.11 Conclusion

The decrease in available work demand for each sector was accompanied by an increase in unemployment levels for each labour category as a result of the fall in total production. Households' income was lowered as unemployment rates rose and rates of pay fell (Chitiga, Henseler, Mabugu & Maisonnave 2021:11 & Wegerif 2020). Basics financial skills in terms of household economics are becoming more compulsory and adaptive to the ever-altered culture. Culture should, therefore, speak to futuristic financial management and economic development at a local level or within communities. Parents should concentrate on exercising retrospective financial approaches within households (e.g., adhering to a budget, paying payments on time, and implementing savings plans) and reducing counterproductive financial behaviours (e.g., wasteful spending, late payments, or over-indebtedness), as children will pick it up on these behaviours from their parents (Zhao & Zhang 2020).

3. CHAPTER 3 - RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology used to solicit data for this study. The study critically assessed the role and potential function of lobola and therefore, sought to advance feasibility in analysing the function of the latter as an alternative sustainable economic approach to overcome financial sustainability within communities. Data was collected through face-to-face interviews and secondary data was sourced from books, peer-reviewed journal articles, policy documents, Google Scholar and ResearchGate. The researcher employed the necessary approaches to answer the research questions. The study employed a qualitative research method which was suitable for this study. This chapter sketches the need to place and utilize specific essentials when undertaking a research process. The researcher sought to explore the analysis of community perceptions on lobola payment in the Delmas Area, Nkangala District. The researcher has espoused some methods to fit and give aid to the work conducted within the social milieu. Couples at their marrying ages feel enormous pressure to pay for lobola, and on the other hand, having top-of-the-range weddings shows negligence in the future financial snags. A qualitative study of long-term couples who felt they had "great marriages," believed that financial issues played a role in their union. The interview method was employed with a desire to find possible practical solutions among the inhabitants in the Delmas area within the Victor Khanye Local Municipality, Nkangala District in Mpumalanga province. This chapter will also look at some of the ethical problems that may be experienced during the research and the tactics used to solve them.

3.2 Interpretivist paradigm

A researcher's beliefs about the environment they live in and want to continue living in are constantly embedded in the research paradigm. It is made up of the main concepts and principles that affect a researcher's opinion of the discipline, as well as how he or she engages in it (Pervin & Mokhtar 2022). This involves the essential concepts and ideals that impact how a researcher thinks, comprehends, and conducts in the field (Pervin & Mokhtar 2022). The interpretive paradigm allowed the researcher to take into account various things, such as behavioural aspects derived from their experiences. "It takes into account that people are different from physical phenomena because they provide interpretations with more depth and assume that people cannot be studied in the same manner that physical phenomena can" (Alharahsheh & Pius 2020:41-42). The employment of an

interpretive paradigm enabled the researcher to evaluate participant data in a more detailed manner. The interpretive paradigm has helped the researcher to examine data from the participant's view, deeply. The researcher relied on his subjective interactions with the participants in order to comprehend their projections of reality. Qualitative research is a type of interpretive inquiry in which researchers draw conclusions about the world a reading what they observe, hear, and comprehend, interpretive scholars make the argument that meaning and knowledge are personal interpretations (Swanson & Holton 2005). Research is the methodical search for facts that includes data gathering, data organization and analysis, interpretation of the findings, and conclusion. It is a creative pursuit to expand a body of knowledge to find answers to mankind's and his environment's challenges. It is a methodical investigation used to characterize, clarify forecast, and control the observed event (Obilor 2023). It is the goal of interpretive phenomenological analysis (IPA) to learn more about how individuals make sense of their personal and social worlds. The key premise of an IPA study is the meanings that certain experiences, events, and states have for the people involved.

3.3 Research design or approach

As there are several methods in place to choose from, the researcher has concluded that the approach chosen is a better fit to assist the researcher in attaining the required information to the most suitable level. This study is naturally exploratory and as a result, the ethnographic approach is going to be administered based on the reason that, (Fusch et al, 2017) it explores a phenomenon by studying a group of people or individuals in their natural environment.

It creates a platform for the researcher to thoroughly scrutinize the feelings, beliefs and meanings of associations and their interactions as they model their culture (Fusch et al, 2017). As a result, it has assisted the researcher to unearth answers to the questions within the study.

Ethnography affords the researcher the deeply rooted study of Ethos and the Daily conduct of the respondents (Fusch et al. 2017).

3.4 Location of the Study

Delmas is a small town with a population of about 1 445 624, (Victor Khanye Local Municipality DRAFT Integrated Development Plan 2024/2025). The area is situated in the Western Highveld Mpumalanga Province, Nkangala District in the Victor Khanye Municipality which covers a geographic area of approximately 1,567 square kilometres. It was founded in 1910 and is mainly dominated by farms. It is 73 kilometres from Pretoria city central. The economic hub in Delmas town is mainly driven by both crop farming and the mining industry. A large number of young

people in Delmas rely on farm work, security work, shop assisting and mine work contracts. Delmas is a highly politically influenced area as a result of 'The Delmas Treason Trial (1985–1988)', where the trial of 22 anti-apartheid activists under security legislation took place. The defendants included three prominent UDF (United Democratic Front) officials known as the "Big Three," viz, Moses Chikane, Mosiuoa Lekota, and Popo Molefe. It is not a home for large conglomerates. Neither the town nor the neighbouring township of Botleng boasts a reasonable number of academic professionals but more vocationally skilled personnel (Martin, 2020)' Unemployment rate is at 35,8% and teenagers in this area (Statistics South Africa, 2011). Only data for 2011 is available, Statistic SA is still to update the 2022 data.

The prominent towns and settlements in the Victor Khanye Municipality include Delmas, Botleng, Sundra, Eloff and Delpark with 9 wards. The Municipality is strategically located as it is on the borders of the metropolitan areas of Tshwane and Ekurhuleni respectively to the west an advantage in terms of transport of agricultural and mining products to processing facilities and markets. The main centre of the Municipality is situated in Delmas. The Municipality is currently characterized by an increase in coal mining and related activities, the mining of silica sand is also done on a large scale. Other important sectors in this area are agriculture, agricultural product processing, and the manufacturing industry. Natural resources make a significant and direct contribution to the economic development of the municipality in terms of employment. (Victor Khanye Local Municipality DRAFT Integrated Development Plan 2024/2025).

3.5 Sampling procedure and criteria for participants

The researcher employed snowball sampling as a non-random sampling strategy that influences a few instances to urge others to participate in the research, resulting in a larger sample size. This method is also more effective in small groups that are tough to reach because of their unavailability (Taherdoost 2016: 22). It is done before the interviews and is referred to as sampling. The initial participation restrictions will be for couples in their first heterosexual marriage who had at least two children or none at all, to create a platform for variety. Couples should be within two to twenty consecutive years in heterosexual marriage and have paid lobola. The inclusion criteria are for the participants between the ages of thirty to fifty years within the area of Delmas in the Victor Khanye Municipality in Mpumalanga. The span of years in marriage for the cohort was also to accommodate the common existing house bond repayment period in South Africa. The divorced group is excluded based on the reasons that the divorce outcome may have influenced the financial status of the current

union. As a consequence, parents who have children at home may also be a valuable resource for learning about the phenomena at a particular stage of life.

3.5 Sampling Techniques

According to Parker et al. (2019), Snowball sampling has gained popularity as a method of recruiting study participants when trying to target populations who are difficult to reach because of its networking properties and adaptability. Snowball sampling depends on the availability and willingness of the original or current participants to recommend or introduce others, whereas purposive sampling necessitates having a clear and well-defined set of criteria or purpose for choosing your participants. Purposeful sampling and snowball sampling can offer special insights into study subgroups and hard-to-reach populations.

3.6.1 Purposive sampling

Due to the sensitivity of the content of this study, two non-probability sampling approaches, which are purposive sampling and snowballing, were chosen as techniques for sampling purposes. To be able to locate and identify cases that will maximize the most use of the limited research resources on hand, purposeful sampling is "used to select participants that are most likely to yield suitable and beneficial information" (Campbell, Greenwood, Prior, Shearer, Walkem, Young, Bywaters & Walker 2020). It is also known as judgment sampling, and it is the purposeful selection of a participant relying on the traits the individual possesses. It is a non-random approach and does not need underlying hypotheses or a predetermined number of respondents (Etikan, Musa & Alkassim 2016:2). Purposive sample procedure should be applied when studying particular and delicate talents, behaviours, qualities, or personalities, the (Obilor 2023). The participants had to be married couples within the Delmas community within the Victor Khanye Local Municipality in Mpumalanga province South Africa. The couples were between the ages of thirty to fifty, 5 couples were interviewed. These were specifically selected for the study. Purposeful sampling is a recognized commonly used initial sampling strategy as it enables settings and participants to be selected based on their expected contribution to the study as well as by specific features of the phenomenon (Campbell et al. 2020).

3.6.2 Snowball sampling

A non-probability sampling technique called snowballing has been used to guarantee that the representative sample gets interviewed. This is because the researcher may not know the sufficient number of couples in Delmas who meet the inclusion criteria. The researcher only knows a few known couples, introducing other participants thus, initiating a process akin to a snowball rolling down a hill (Sadler, Lee, Lim & Fullerton 2010). Using contact details supplied by other informants, the researcher contacted participants through snowball sampling. By necessity, this process is iterative: informants connect the researcher with additional informants, who in turn connect the researcher with still more informants (Noy 2008). The researcher purposefully selected participants who could contribute towards the research topic and were willing to share experiences in the financial status quo after paying lobola. The researcher started with the participants known to him and then requested them to recommend additional participants to be interviewed.

3.7 Data collection methods

As noted by Lune and Berg (2017) face-to-face interviews are also more important for developing a connection between the researcher and participants, with whom they may have become familiar during fieldwork. A variety of sources were examined in the literature and periodicals about the topics being studied. Additional sources from other countries were incorporated to provide a comprehensive and well-founded approach. Furthermore, they are crucial to a discussion having the dialogic or conversational aspects of a well-conducted interview (Lune & Berg 2017). In-depth interviews are a diverse type of qualitative data-collecting method utilized by social science researchers. They allow people to express how they comprehend and interpret everything around them in their own words (Knott et al. 2022). Participants in in-depth interviews are more likely to provide thorough answers and to be explicit when narrating their experiences (Mpaso 2018). An in-depth interview is undertaken to understand more about the interviewee's experience and viewpoint on a subject (Showkat & Parveen 2017). “Interviews employ an open-ended, discovery-oriented style, which allows the interviewer to extensively examine the respondent's thoughts and ideas on a subject. As a consequence, the researcher had a lot of background material to help formulate more questions about the subject.

3.7.1 Structured interviews

Data can be collected using different types of interviews such as structured interviews, semi-structured interviews or unstructured interviews. Henriksen, Englander and Nordgaard (2022) posit that in structured interviews, the individual being interviewed is questioned about a predetermined set of questions. For instance, structured interviews comprise pre-set, fixed, same-looking inquiries for each participant, typically with pre-coded responses (Rahman 2020). Alamri (2019) points out that during the interview, the questions are not changed, and no additional inquiries are made to elicit a justification for a given response. These interviews can be completed quickly because there is essentially little opportunity for the interviewer or the subject to stray from the subject (Low 2019).

3.7.2 Semi-structured interviews

This study used face-to-face semi-structured interviews which allowed the researcher to use follow-up questions. According to Rahman (2020) in semi-structured interviews, the researcher crafts both open-ended and closed-ended theme questions but permits respondents to speak freely about their ideas and experiences. Kallio, Pietilä, Johnson and Kangasniemi, (2016) posit that a researcher prepares a list of questions to ask the respondent and may additionally pose follow-up questions to elicit more information or clarification from them based on their response. De Jonckheere and Vaughn (2019) note that this interview enables the researcher to gather open-ended data, investigate participants' thoughts, feelings, and beliefs regarding a specific subject, and explore profoundly into delicate. The researcher used semi-structured interviews as they were the best suited for this study in that they allowed the researcher to probe participants with follow-up questions compared to rigidly structured interviews.

3.8 Importance of face-to-face interviews

These are just a few examples of the different types of interviews and data collection methods used in qualitative research. The choice of method will always depend on the research question and the goals of the study. Phone interviews, video interviews, online surveys, Focus groups, Observational studies, Case studies and Content analysis are some of them. Face-to-face interviews are an essential component of research, particularly in the humanities and social sciences. They make it possible for researchers to compile comprehensive data and better comprehend the viewpoints and experiences of participants (Saarijärvi & Bratt 2021). Developing a relationship with the participant is one of the primary benefits of face-to-face interviews. This may contribute to a more informal and

transparent environment, which may result in more truthful and thorough answers. Furthermore, body language and nonverbal cues can convey important information that might not be picked up by other means (Schober 2018). Face-to-face interviews also allow researchers to elicit more information in real time by asking follow-up questions. This can assist in clearing up any confusion or obtaining other background information that could be necessary for the study (Saarijärvi & Bratt 2021).

3.8.1 Advantages of face-to-face interviews

The researcher can be confident about respondent's identity and location
The researcher can be visibly nonthreatening and friendly
The researcher can build rapport and motivate Respondents to answer
conscientiously and disclose sensitive information
The researcher can ensure accurate data entry and recording
The researcher can view respondent's nonverbal demeanour and circumstances
Respondents can see how nonthreatening it is.
Respondents can have an extra (if unusual) social interaction
Respondents can feel a "human touch" as they contribute to research"

(Schober 2018:4)

3.8.2 The semi-structured questions:

4. How do community members perceive the practice of paying lobola in IsiNdebele culture?
5. What do Delmas community members view as merits in the practice of lobola payment in IsiNdebele culture?
6. How does the lobola practice affect the financial sustainability of newly married couples in IsiNdebele culture?
7. How can newly married couples gain financial sustainability after the lobola payment in the Delmas community?

3.8.3 Piloting of the interview questions

"*The implementation of the pilot exercise proved to be essential*" (Kim, Y. 2011:190).

A useful technique for getting an in-depth understanding of complicated phenomena is qualitative research. Nevertheless, some downsides should be considered when conducting a study with a large number of lengthy questions. Participant exhaustion is a major disadvantage. Participants may find prolonged questionnaires overwhelming and draining, which may reduce their attention span and incentive to give valuable responses. This may lead to data of poorer quality and possibly skew the study's conclusions. In addition, participants may become perplexed by lengthy and complicated questions, incorrectly interpreting or incorrectly understanding the intended meaning. This may lead to responses that are erroneous or lacking, which would compromise the study's validity. Prolonged questionnaires may frequently require a lot of time, for participants as well as researchers. This may also result in more expenditures and resources needed to carry out the study, as well as challenges in attracting and retaining participants. In conclusion, even if qualitative research is an essential instrument for researching complicated phenomena, researchers should be aware of the drawbacks associated with asking a lot of detailed questions. To minimize these issues and guarantee the calibre and validity of their study, researchers need to carefully construct short, understandable, and captivating questionnaires. The interview PC 0 in the table in chapter four reflects the married couple who participated in the piloting of the study.

3.9 Data analysis methods

Phenomenological analysis is the chosen method for analysis. It entails a thorough analysis of the participant's lifeworld; it aims to elucidate personal experience and is concerned with a person's viewpoint. The goal of this method is to learn more about how people make sense of their personal and social worlds. The key currency in an Interpretive Phenomenological Analysis study is the meanings that certain experiences, events, and states have for the people involved (Starks &Trinidad 2007, Smith & Shinebourne 2012 & Smith 2019). From analysing various opinions and perceptions of individuals, scholars may gain an improved understanding of the dynamics of human behaviour and awareness. To encapsulate the very core of the issues at hand, significantly addressing the in-depth analysis of the lived experiences of people (Iqbal & Smith 2021). The researcher employed the method recommended by Creswell and Poth – (2016) by providing a thorough description of each case and its themes first, known as a "within-case analysis." which is followed by a "cross-case analysis," which is a thematic analysis of all the cases including assertions or an interpretation of the cases' meaning. This is done to find similarities, differences, and patterns among cases, cross-case analysis contrasts and contrasts findings from several examples. This makes it achievable for researchers to generalize their results and draw deeper insights into the topic they are researching

(Creswell and Poth, 2016). These authors add that researchers can develop a more solid and nuanced assessment of the data as well as a solid understanding of the research issue by combining case and cross-case analysis. The use of this technique not only enhances the overall quality of the research but also assists in assuring the reliability and accuracy of the findings (Creswell and Poth 2016).

3.10 Validity and reliability

3.10.1 Trustworthiness

Transferability, credibility, dependability and confirmability are an integral part of trustworthiness (Koonin 2019). According to Levitt, Bamberg, Creswell, Frost, Josselson, and Suárez-Orozco, (2018), the concept of trustworthiness is a process where qualitative researchers express the idea that readers' assessments of a presentation's value are based on the content's persuasiveness and ability to captivate their attention. “Efforts must be made to guarantee that the research's conclusions stem, to the greatest extent feasible, from the ideas and experiences of the respondents rather than the traits and inclinations of the investigator” (Shenton 2004). The investigation of the process through which the end product has been accomplished and the offering of honest accounts that readers can recognize leads to the correct assessment of trustworthiness in a study (Houghton, Casey, Shaw & Murphy 2013). To ensure trustworthiness, the researcher compared and contrasted the findings of this study with previous studies and used their perspective to measure credibility/trustworthiness.

3.10.2 Credibility

Credibility determines whether the study's findings are reliable information derived from the participants' original data and provide correct insights into the participants' initial viewpoints. Credibility is based on the confidence in the truth of the findings (Oades et al. 2019). The degree of trustworthiness that may be attributed to the validity of the study results. Credibility determines if the study's conclusions accurately reflect the initial opinions of the participants and are based on information that can be gleaned from their original data (Korstjens & Mose 2018) The researcher established credibility by verifying that the opinions and ideas recorded in the field notes and recordings of the data were those of the participants, and also build a rapport of trust with the participants throughout the interviews.

3.10.3 Transferability

The primary focus should be on generating adequate descriptions that provide context, research methodologies, and unfiltered information and examples so that readers can formulate their views**.** It addresses not just the conduct and experiences, but also the atmosphere in which they occur, enabling the conduct and experiences to become relevant to an outsider. Transferability relates to whether the findings are applicable in other contexts with similar results **(**Oades et al. 2019). It takes place only when the findings of the study are produced in a similar situation or setting and can still generate the same results (Koonin 2019). The accuracy of findings throughout time (Houghton, Casey, Shaw & Murphy 2013). It is also about how well qualitative research findings can be applied to different situations or scenarios with different respondents. The researcher had to ascertain that the findings could be replicated in other studies that are beyond the confines of the initial investigation.

3.10.4 Dependability

Dependability demonstrates that the findings of the study are consistent and can be replicated elsewhere (Oades et al. 2019). It includes participants' judgment of the research's results, interpretation, and suggestions, all of which are validated by data collected from study participants while the confirmability measures as which the research study's outcomes could be validated by other researchers (Flick 2018; Korstjens and Moser, 2018). It also brings the dimension of the consistency of outcomes over time. Dependability is the degree to which participants' assessments of the study's conclusions, interpretations, and recommendations are bolstered by the information gathered from study participants (Korstjens & Moser 2018). The procedures used in the study are documented in detail so that a future researcher can duplicate the work, albeit possibly with different outcomes, to directly tackle the dependability issue (Shenton 2004). The researcher ensured that the recorded information was accurately transcribed.

3.10.5 Confirmability

Confirmability is focused on the neutrality factor (Korstjens & Moser 2018; Treharne & Riggs 2014). As a result, the researcher prepared questions all the participants will be asked, and the questions are the same in similar order and sequence. As a qualitative researcher, the researcher avoided biasedness by adhering to the interview schedule. Confirmability refers to the extent to

which other people endorse the research conclusions. To improve, techniques of participants and supervisor review, reviews by colleagues and supervisors, the veracity of the researcher, a summary of cases with contradicting outcomes, and precise explanations of specifics are all used (Ghafouri & Ofoghi 2016).

3.11 Ethical considerations

The researcher adhered to the research ethical standards to ensure credibility by obtaining ethical approval with reference and other supporting documents such as the gatekeeper's letter and consent form for participants. The researcher had a request letter that was sent to the potential participants selected for the study. The letter clarified the steps followed during the interview. Physical safety, confidentiality and dignity-related matters were supported. A formal request to the existing authorities within the locality and community-based structures such as the Municipality, tribal authorities and political bodies was met to avoid any conflicts in the community. Participants were informed that they had a right to withdraw from the arranged participation based on their reasons. To mitigate that, the researcher followed the snowball sampling method until thematic analysis was reached. Provision of the most accurate and truthful description of other people's experiences is arguably the most important ethical duty qualitative researchers have. The paramount concern was the participants' safety and well-being. If the researcher wished to change their data harvesting technique, the researcher would have had to contact the ethical committee in advance (Jowett 2020).

3.11.1 Consent by the participants

Informed consent is an agreement between the researcher and participants reached for research engagement (Manti & Lacari 2018). According to Flick (2018), this ethical consideration demands that participation should be voluntary and as such participants can exercise their right to be fully informed about the purpose of the study. When at the interview location, the researcher had to ask each participant if they would want to be involved in the study. Participants were asked to complete a consent form for the Human Relations Review Board with the interviewee. The researcher clarified the goals of the study, the time required to conduct the interview, and the intended use of the interview data (give the interviewee a copy of the report or an abstract). Consent documents were translated into IsiNdebele and made available to all participants so they could read and understand the terms of the arrangement between the researcher and themselves and determine if

willing to participate. A detailed explanation of all the data collection methods that needed to be followed was included in the consent form that is to be given to the participants.

3.11.2 Safety and confidentiality of the participants

Primarily, participant anonymity is being preserved by hiding their names from the data. At the start of the interview, informed consent was thoroughly covered with a focus on confidentiality and any possible emotional fallout from engagement. A participant's signature was required before the audio recording could start. Every participant had to select their own codename for the study. The researcher pledged the participants that all the evaluated quotes and other information about them be made available for them prior to publication (Creswell & Poth 2016). To protect the participants, the researcher ensured that the interviews would take place in a secure location. To that end, the researcher reserved a multi-purpose centre, located within a four km radius of each participant's home. The attendees received assurances that they were secure and shielded from danger. The interviews were conducted in the middle of the day, which guarantees that those interviewed are comfortable, as opposed to questioning them at the end of the day, which may raise serious concerns.

3.12 Limitations of the study

According to Ross and Zaidi (2019) and Price and Murnan (2004). Study limitations represent weaknesses within a research design that may influence the outcomes and conclusions of the research. This study had some limitations. Since the study is envisaged to engage with married couples, one challenge was that one individual of the couple/ participants could not make it to the interviews. This posed a challenge to data collection. Therefore, the researcher ensured that the limitations did not undermine the quality of the study by following the snowball technique which helped in interviewing the next recommended couple.

3.13 Conclusion

Appropriate data was collected as an abler to address the research question. The interpretivist paradigm and the study's methodology were acknowledged and discussed. The definition of the qualitative technique and its implications for this study was discussed. Additionally, a description of the sample procedure and the context were provided including the data collection methods, which included document analysis and in-depth, semi-structured interviews. After dealing with the information's authenticity and dependability, a discussion of the study's limitations and ethical issues were presented.

CHAPTER 4: PRESENTATION OF THE FINDINGS

4.1 Introduction

This chapter presents the analysis and interpretation of the data collected during the research process. The study presents the findings on lobola its functions and the direct beneficiary to newly married couples. Data was collected through in-depth interviews with five heterosexually married couples within the Delmas area in the Victor Khanye Local Municipality. This chapter provides an in-depth interpretation of the findings, using various techniques such as coding, categorization, and theme development to identify patterns and trends in the data. Notwithstanding the current economic status and unemployment rate within the Victor Khanye Local Municipality, people across all social classes still practice brideprice as part of their cultural observations. The practice is executed outside the focus of the alteration of its function towards the sustainable livelihood strategy. The goal of this chapter is to present the findings in a clear and concise manner, highlighting the key themes and patterns that emerged from the data, and to provide a detailed explanation of the findings, supported by quotes and examples from the data. The participants were provided with a written informed consent to participate in the study. Interviews lasted one to one hour twenty minutes. They were audio-recorded, and translated from IsiNdebele and transcribed into English. Interviewees were identified through snowball sampling methods. Additionally, this chapter includes a discussion of the findings in relation to the research questions and literature review, as well as any limitations of the study and suggestions for future research. All the research findings are aligned to the objectives and research questions of the study.

4.2 The use of probing questions and main questions

Probing helps to avoid the participants' ignorance of the issue at hand by providing alternative viewpoints on the topic, as well as the interviewer's ability to fully understand the interviewee's points of view about the study area through provocative inquiries (Naz, Gulab & Aslam 2022). Probing questions encourages participants to provide more detailed responses and elaborate on their thoughts and experiences, which leads to a richer and more comprehensive understanding of the research topic. In this study the researcher and the participants were more responsive when given follow-up questions, this has helped the researcher to gain more valuable data from them as the main questions did. Probing can be both spoken and non-spoken. Verbal probes can take the form of the interviewee's comments being recited or translated, vocally concurring showing interest, or

giving the belief that the researcher understands something important by being silent (Naz, Gulab & Aslam 2022).

4.3 Demographics of the participants

PARTICIPANTS CODES	AGE				YEARS IN MARRIAGE	EDUCATION				WORK			
PC 0 (pilot interview)	M	42 - 47	F	36 to 41	6 – 11	M	Matric	F	Matric	M	Casual worker	F	Home Based caregiver
PC 1	M	42 to 47	F	36 to 41	12 - 16	M	Unfinished tertiary	F	Unfinished tertiary	M	Municipal official.	F	Unemployed
PC 2	M	31 to 35	F	31 to 35	2 - 5	M	Matric	F	Matric	M	Member of tribal committee	F	Cook
PC 3	M	48 to 53	F	48 to 53	29yrs & above.	M	Unfinished secondary	F	Unfinished secondary	M	Driver	F	Domestic Worker
PC 4	M	36 to 41	F	31 to 35	2 -5	M	Unfinished secondary	F	Unfinished secondary	M	Gen Worker	F	Unemployed
PC 5	M	42 to 47	F	42 to 47	12-16	M	Unfinished secondary	F	Matric	M	Driver	F	NPO Member

PC = Participating couple, M = Male, F = Female, 1 to 5 = sequence of interviews, PC 0 = Pilot

4.4 Marital Status

All the respondents were and having had lobola paid, staying together. The marital status of the respondents was important in soliciting one's experience regarding their perception towards lobola payment. Married men were in a better position to state what exactly is paid as lobola within the Delmas area and the expectations from wives once the bride price is paid. On the other hand, women whose bride price was paid had the upper hand in explaining the implications it has had on them. All couples were in heterosexual marriages. Out of five couples two had been married between 2 – 5 years, two 12 to 16 years and one for 29 years.

4.5 Educational level and employment status

According to Table 4.4 of findings, there were 2 men with grade 12/ matric, 2 men with unfinished secondary and 1 with unfinished tertiary education 2 women with grade 12 /matric, 2 women with unfinished secondary education and one woman with unfinished tertiary. A community's level of literacy is related to its educational attainment. This is a crucial feature in light of the

commercialization and payment of bride price since it has the potential to affect the projected payment, which is also determined by the bride's and groom's educational backgrounds.
Compared to less educated brides, higher educated brides attract higher amounts of bride price (lobola). Furthermore, the data also shows that men are also less educated limiting their capacity to look for work and participate in other activities outside of the home, such as enterprises and jobs. Five males were employed with 4 of them involved in mundane jobs and one municipal professional whilst 3 were in the informal sector and 2 unemployed.

4.6 Forms of lobola

Every participant agreed that bridal money is a deeply ingrained IsiNdebele culture and custom. They showed a thorough understanding of this custom and noted that its primary function is to provide marriage legal status. Additionally, they classified lobola as the bride's cattle, money, or both paid to the groom or his family in exchange for the bride's hand in marriage.

4.7 Analysis of key themes

This section presents the findings and analysis of the study based on the themes derived from the research objectives. The main themes are participants' perceptions of lobola payment in relation to its function, and who stands to benefit from lobola proceeds. Exploration of the strategies for the sustainability of lobola payment and challenges of having paid lobola. Lastly the strategies as well as recommendations on how lobola payment can be used as a sustainable livelihoods strategy.

The objectives of the study were:

1. To describe the analysis of community perceptions on lobola payment in Delmas Area, Nkangala District.
2. To investigate perceptions of the newlyweds on paying lobola in IsiNdebele culture.
3. To explain the Delmas community's perceptions of the merits of paying lobola in IsiNdebele culture.
4. To examine the extent to which lobola payment affects the financial sustainability of newly married couples in IsiNdebele culture.
5. To explore the strategies for the financial sustainability of the newly-married couples after lobola payment in the Delmas community.

4.8 Participants perceptions on lobola payment

This section focuses on participants' perception of lobola payment. The following quote succinctly describes what one participant thought about the bride price. **Participant PCF3** described the procedures of lobola.

> *"For the newlyweds to come together the groom's family will have to slaughter a goat to invite the ancestors and the goat also serves as a means of commitment by the groom so that if in the future she intends to divorce, then she will be asked if he will be able to revive the dead goat. The groom also will have to be bound by the very same goat if also intends to divorce. The goat is the binding force between the two".*

In such a situation, the ancestors would accept the newlywed couple if only one animal would be killed as a sign. (Posel & Rudwick 2014). In the IsiNdebele culture, there are carefully arranged dowry or bride price ceremonies where the groom's family presents gifts or livestock to the bride's family as a symbol of gratitude and respect. The IsiNdebele culture involves ancestors during marriage procedures. One common practice is to hold a ceremony where offerings such as food, drinks and ancestral prayers are made to honour and seek the blessings of the ancestors. This is done to ensure a happy and successful union. The slaughtering of an animal during the lobola ceremony is a significant part of the marriage custom. This practice varies across different cultures and regions. The animal, often a cow, is considered a symbol of wealth and respect. Its slaughter represents the groom's ability to provide for his new family. The lobola ceremony is a formal negotiation process between the families of the bride and groom, where the groom's family presents gifts or livestock as a dowry to the bride's family. The slaughter of the animal is often done in the presence of both families to seal the agreement and signify the union.

Participant PCM2 said that:

> *"At times some families do not believe in ancestors but at least they need to accept something from the groom's family to show their commitment to the agreement. So, this means there must be something offered by the groom's family and there must be something accepted by the bride's family."*

This shows devotion to the marriage partnership. It also serves as insurance against divorce and as recompense to the bride's family for the loss of their productive daughter. Nonetheless, because it strengthens the bonds between the children and their maternal ancestors, lobola has spiritual as well

as emotional value in IsiNdebele culture. Moreover, women whose lobola is not paid in full by their husbands can not be buried by their in-laws (Vengesayi 2018).

Participant **PCM 2** added that:

"One thing is that should you stay together without being married, you as a man will be in trouble if the lady dies because her family will have a right to take the body and bury her wherever they choose to. Alternatively, as a man, you may be requested to pay lobola before you bury her because the man would have brought ("ihlazo enldini") a disgrace to the family. All the time the girl's family will keep quiet until the problem arises".

The family of the woman who passed away in Cunningmore Village, Mpumalanga, after a 21-year marriage but whose family never received lobola, made a ground-breaking declaration *"no lobola, no funeral"*. The family of the surviving partner consented to cover the burial expenses, but the custom demanded that they pay lobola first (Baloyi 2014). For many people, this custom is still an essential component of their cultural tradition, even though it may seem ancient to others. Lobola continues to be enjoyed in various African civilizations for several reasons. Respecting and appreciating the bride's family is one of the primary considerations. The bride's dignity and contribution to the family are recognized by the groom's family through an offering of lobola. They do this to demonstrate to the bride and her family that they take the marriage seriously and will be devoted to the building of the relationship. For the bride, lobola also acts as a type of social security. Women are usually considered as the family's nurturers and caregivers in many African societies. Paying bride wealth ensures that the wife would be supported financially in the event of a divorce or her husband's death. Lobola is also believed to be a means of fortifying the ties that bind the two families together. The families can unite and build a bond that will last long beyond the wedding by working out the lobola payment. The two families may feel more united and supportive of each other as a result, which is acceptable in many African cultures. Lobola is a custom, but it is vital to understand that it does not mean purchasing or selling the bride. It is a custom that is intended to show devotion, respect and gratefulness for the bride and her family. Although others believe lobola is antiquated and repressive, it remains a relevant and significant aspect of many people's cultural heritage.

4.9 Participants perceptions on the merits of paying lobola

4.9.1 Legitimization and social acceptance

This section discusses the legitimacy and social acceptance of bride price. Legalizing marriage and preserving certain rights are accomplished through the transfer of cows from the groom's relatives to the bride's relatives, as marriage is a relationship between families rather than just individuals (Parker 2015).

Participant **PCM1** indicated that:

> ***"****This will surely differ from generation to generation, traditionally the lobola issue and amount was more of a discreet issue, unlike now when the price for lobola has been negotiated between two families you then come across the very same information on social media. In the olden days, there was home-brewed beer for the lobola celebrations but now people buy expensive and all sorts of alcohol. Even in the olden days, it was a celebration but the way it is done now, it is quite different".*

Currently, people view paying bridewealth with livestock as an old-fashioned method. People now accept lobola in the form of cash and other modern commodities. Lobola ceremonies evolved into lavish events. Masters of ceremonies are invited to preside over the ceremonies. Families buy drapes and stretch tents, pricey leased cars, branded outfits, and pricey food and beverages for the ceremony. Historically, it was a low-key event with traditional fare and beer only needed for the festivities. As a result, the lobola ritual is now commercialized due to the influence of industrialization and the need for people to belong to specific social groupings. This is a result of people's current desire for enormous quantities of bridal riches to fit into particular social circles. By doing this, the entire occasion turns into a spectacle. He notes that Westernization has surpassed the custom of providing lobola in the form of presents and animals.

4.9.2 Appeasing of the ancestors

This section discusses the importance of ancestors in lobola ceremonies. Participant PCM 3 indicated that:

> *"These things are cultural and we should not accept and adopt the western way of doing things, according to our culture a traditional way of getting married is the only way to accept and acknowledge marriage".*

Participant **PCM 1** added that

> *"The family of the potential groom will approach the bride's family with the request to pay lobola for the potential bride, and that there should be a presentation to the ancestors so that the ancestors of the two families could meet to work together, this is actually to request the ancestors to bless and protect the bride as she will be changing to the new surname".*

The offering of lobola also affects the peace-making process with the ancestors of the bride (Chiweshe 2016). Lobola primarily serves in today's society as a reminder of our roots, the principles and ways of life of our predecessors, as well as our cultural and historical heritage. Therefore, there's an obligation for Africans to remain true to traditions and principles, such as lobola (Mbewe 2021).

4.9.3 Appreciation to the parents

Lobola is viewed as an appreciation to the woman's parents.

Participant **PCF 4** said that,

> *"Out of respect, a token of appreciation and also the appreciation of the new relationship between the two families. This is not just a payment but the groom's family to show that they are thankful".*

As the wife nodded her head, the researcher asked for her confirmation, and **PCF 4** said

> *"I do agree with my husband because it wouldn't be acceptable to take someone's child without paying, remember that she is been looked after by this family till her marrying age". This money is just like a present to the bride's parents."*

Participant **PCF 5** added that,

> *"Parents involvement in the process brings blessings out their happiness. Their happiness equals blessings to the marriage".*

The groom wants to show the bride's parents that he is an adult who can support his family on his own, without the help of his parents, among other reasons. When the groom assumes such obligations, it is often seen by the family as a sign of maturity and readiness for independence and adulthood. Even though some authors like Mangena and Ndlovu (2013) may see the appreciation of parents as accounting for the cost of their daughters' upbringing, clothes, food, medicine, and other expenses. On the other hand, Vengesayi (2018), claims that the lobola payment system's expression of gratitude to parents is overstated. There is a strong belief within the IsiNdebele culture that the gifting of lobola also serves as a token of appreciation to the bride's parents.

4.10 Challenges as a result of having paid lobola

4.10.1 Negative Parental involvement

In some instances, parents are blamed for meddling in the bride price negotiations. This section focuses on the impact of parental involvement.

Participant **PCF4** said that:

> **"** *Parents usually move the negotiation process to a debate as if the issue of lobola is about them. Parents end up being the main subject of negotiations especially the groom's family who wants to negotiate for a very low lobola. I guess we do not have too much choice because we found our elders following the same process".*

However, in the Tsonga tradition, a marriage can take effect even though the consented payment has not been made in full because the son-in-law will pay when he has the money. "*Lobola n'wananga anga heli"* is the name given to this procedure (Baloyi 2016). There is even a Sepedi proverb that says: *"magadi ga a fele"* which implies that the bride price is never fully paid. Indirectly means that even if a man would be able to pay all the lobola money requested he will still have to make some financial contributions to his in-laws should the need arise or whenever he deems it fit (Semenya 2014). This a reflection of how parents exert financial pressure during lobola ceremonies. There seems to be not much flexibility in the IsiNdebele cultural lobola negotiation in place to accommodate the groom when he can not meet the required payment. This finding is in line with Juhari (Sawaiwa et al. 2018) who in their study found that newlyweds whose marriage

was under 2 years attested to improper financial management which threatens marriage severely. If a man defaults on paying the required amount, in the Xhosa culture the marriage may be stopped (the bride's family will withhold their daughter). ‘’*Theleka*’’ is the name given to this procedure (Baloyi 2016*).* In earlier times, lobola was considered a means of reinforcing familial bonds and guaranteeing the bride's family's financial stability. However, many young people are now finding it hard to meet the high cost of lobola payments due to the rising cost of living and an ongoing scarcity of job opportunities. For young couples, the temptation to pay an extensive amount of lobola may frequently end in financial difficulty and debt, making it difficult for them to begin their married existence on a foundation of security. Because lobola is so expensive, some young couples might decide to put off getting married or not get married at all. The assertion by PCM 1 shows a direct link between the negative financial decisions and their repercussions.

> *“If the groom’s family is asked for abnormal money which will force the groom to do some loans from “abomashonisa” – loan for him to prove his manhood by paying such a huge amount of lobola it becomes very painful when the newlyweds start to stay together and the groom having to a pay loan”.*

This finding is in line with Baraka et al. (2022) who found that even though choice is difficult, it has been revealed that parents have tools to screen their in-laws for resource acquisition capability. ”PCM1 claimed that,

> *“Women are the” kingpins” (women can be very subtle in channelling the lobola negotiations beforehand) of these things actually daughters discuss the possible lobola amount with their daughters before their fathers would have a say in it. Because it becomes natural for girls to talk to their mothers about anything. The mother will ask the daughter about the lifestyle, affordability and culture of the potential groom before she could talk to her husband about it”.*

Mothers always know more about their daughters than their fathers. Girls respect their mothers' judgment and knowledge and frequently confide in them about getting married. Mothers can provide invaluable guidance and support, as they have probably experienced similar circumstances in their marriages. Daughters ask for advice on how to resolve disputes with their partners, to communicate or make crucial relationship decisions. During stressful instances in their marriage, they also turn to their mothers for consolation and assurance. Mothers may lend a sympathetic ear, offer advice, and share their personal experiences on keeping a happy and healthy marriage.

4.10.2 Male dominance

The customary belief or practice that the husband has greater authority and control in the marriage is known as "male dominance." The male partner has the prime authority over pronouncements and duties, with the wife's role being viewed as subservient and subordinate. **PCM 2** said that

> *"In our tradition, one should work for whatever you need nothing for free, just like getting married, I am married and have paid in both live cows and money so that I can have control over her and her father is no longer in charge of her but me. Her father no longer has a right to order her anything because she is in my house".*

Financial performance can be significantly impacted by male dominance in a marriage. When one partner has sole authority over decision-making, opportunities and resources may not be allocated equally. The other partner may experience restricted financial growth and opportunities as a result. In addition, male dominance could impede efficient communication and teamwork in the partnership, both of which are crucial to making wise financial decisions. Equal participation and voice in financial concerns is crucial for both partners to reach financial success, as this can result in more favourable results and a more peaceful and balanced relationship.

PCM 3 indicated that:

> *"Men are different, some men will marry and abuse women and also not treat our daughters in a right manner. A man at times behaves like a king after paying lobola even if there is no need".*

Participant **PCF 4** added that,

> *"In most cases that is where the abuse starts because most of us as men, after paying for lobola we determine if our wives when visiting their parents will have a sleepover homes or not".*

The sentiments expressed above are in line with those of (Chireshe & Chireshe 2010) who claim that some men find it more acceptable to abuse their wives because they paid lobola. They believe that they do own them and not as equal partners. Depending on the person and the conditions surrounding the payment, men's attitudes to paying lobola might vary significantly. While some men are likely to feel a sense of pressure or financial stress for carrying out a cultural and customary

duty, others may experience pride and accomplishment. Furthermore, while some men might be satisfied with the fact that they have formally solidified a lifetime commitment with their partner, others might be unsure or worried about how the lobola payment would affect their union. Thus, men's emotions on lobola payment are presumably complex and diverse as indicated by PCF4.

> *"Men are different because there are men who marry for valid reasons and others for invalid reasons, there are men who feel entitled after paying lobola but other men understand that a woman is a helper".*

PCM 2 affirmed that:

> *"If you do not pay for lobola the groom's family may end up controlling you because your marriage will be at their mercy, it will be like they did you a favour".*

The study found that husbands viewed wives as their personal property whom they could use, mistreat, and abuse. There is a strong association between this behaviour and the prevalence of gender-based violence in married couples. In this case, women are subjected to physical, sexual, psychological, emotional, and financial abuse as a result of receiving lobola payments. The aforementioned responders confirmed that some men pay bride wealth to commit acts of gender-based violence against their spouses.

Diala and Diala (2017) note that women's worth is a key factor in weakening the concept of lobola. **PCF 4** said that,

> ***"****As for me, I only see the lobola issue as a process of trading between families, I feel like I am being sold, I am for sale, "siyathengiswa man!" loosely translated to" we are just being sold and nothing else" I feel we are being sold. If I have voluntarily chosen to love a man, why is it that he is made to pay for me instead of me paying lobola. Why should there be lots of expenses? There is a common saying in our community that "umfazi uyathengwa" loosely translates to "If you need a wife you must buy her".*

PCF5 said,

> *To many women it makes them feel like they are just like a property owned by the groom's family, just like a bought table of which the owner would choose if he wants to put it on top*

of the house to endure sunburns or outside in the rain because I bought it with my money. We are disarmed from our rights as women. If it was possible many women would ask their parents not to get married. We just do it because it is our culture. Even though I am the one who introduced this man to my family, we feel very miserable when we have to leave our parent's homes to live with our in-laws. Only women from poor backgrounds will wish to leave their families to the well-doing in-laws because they would be tired of a hard life on the other hand it will be difficult for a woman to move out of your rich family to the poorest in-laws. So, women may also see it differently".

This above is in line with Chiweshe's (2016) findings which revealed that when culture is commercialized, it has a detrimental effect on equal rights and undermines the realization of women's rights (Chiweshe 2016). Conservatives, on the other side, argue that it dehumanises women and subsequently disenfranchises them (Decelles 2018). Some believe that the lobola is an expression of dedication and love and that the groom uses it to prove his commitment to his bride and her family. Certain people, on the other hand, contend that the practice can be perceived as demeaning women and considering them as nothing more than objects. It is essential not to forget that different people and societies possess distinct perspectives about lobola. While some women would find the gesture to be noble and respectful, others might find it unsettling or put under pressure since they expect a financial exchange. In the end, candour and appreciation between the families participating are crucial to keeping lobola from giving women the impression that they are being bought. It is also important that both partners have an open discussion about their desires and opinions, and that the practice is executed in a way that is significant and considerate of everyone participating.

4.10.3 Male ego as a counter factor towards economic sustainability and realisticity

Men need help but not when it questions or bruises their ego. This idea emanated from the probing question which in turn encouraged all the participants to discuss this idea. The question was specifically to men but female partners were intentionally allowed to give their views equally**.** "*Based on reasons that you have been a good son-in-law to them, you happen to be in serious debt and your in-laws plan to give you back your lobola money so that you pay for the debt with it money would you accept it?"*

Furthermore, lobolo isn't specifically stated as an essential requirement for marriage, it will vary from family to family. Some families may return lobolo for whatever suitable reason, while others may not (Ndlovu & Ngema 2022). The responses below are out of the interview and mainly from the male participants. According to these responses, it became clear that most men need help in saving, especially after a few years of marriage. Albeit their hesitant agreement,

> Participant **PCF 4** indicated that: *"I will not agree to that. Firstly "angeke giyivume leyo, (I will never agree to that one) there are things that I prefer to do and to also make some decisions in the absence of my wife so that as a married man, I must be the one bringing a solution in the family but not my father in law because that may be followed by several issues that may cause tension between me and my wife. You see the money may be of great help but I mean if one day we have financial differences, she would remind me of the money her father gave us to survive, she may even claim that everything I have is by the mercy of her father".*
>
> *"But if me and her father can reach that kind of agreement between the two of us in the absence of my wife then I may accept it that way. That will also give the picture that as a man I am unable to provide for my family and instead, I am still depending on my parents to fend for my family. I there is anything that comes into our house it should be through me not any other man. "Can you imagine another man giving you money for bread in front of your wife" You see even if I can accumulate more profit out of and pay my in-laws that money back, as long as there would not be a reminder from my wife about her parents assisting us, then our marriage will have challenges as a result. I still insist that if my father-in-law would do that in secrecy with me then as a husband I am sure that I will not suffer regret".*

Men as the main role players in paying lobola, automatically assume the role of provider. Men who lack strong financial plans may find it difficult to make prudent investments, save for the future, or budget for unforeseen costs. Over time, this can result in financial instability. Unresolved disagreements, past financial missteps, or hidden financial secrets may resurface, eroding trust and worsening the couple's financial situation. A couple's finances may be severely impacted by unforeseen medical bills or emergencies, particularly if they lack sufficient insurance or reserves to pay these expenses. Financial instabilities and mistrust in a marriage can result from keeping financial secrets or concealing financial facts from your spouse, which can eventually exacerbate the couple's financial situation.

Participant **PCF 4** had this to say,

"I think on this one I will be differing with my husband because if my family assists us with that lobola money, my husband needs to understand that the money belongs to him and it is like my parents were just keeping it safe for us. The money will be meant for both of us not him or me alone and there is in no way I can undermine my husband over that matter, the only thing is that men have an ego and pride. And it would be very important for him to think about our future because his pride and ego would cause a very serious dent in our marriage". "He needs to understand that to my parents he is also their son and I am a daughter to his parents so he needs to accept it like when parents are helping their children to build their future. But if it were me I would accept the money. This would not be about him but the whole family. I mean that money would help if one needs to make some cv's for job applications and also apply for a driving licence".

Debt build-up over time includes loans for homes, credit card debt, and other loans, which might negatively impact their financial situation. A couple's financial situation might be severely impacted by changes in work status, pay reductions, or job loss, making it challenging for them to maintain their lifestyle and fulfil their monetary responsibilities. The entire financial situation may be impacted when their priorities shift over time due to differences over what should be saved or spent. This may put couples under pressure to seek more financial help.

PCF4 said that:

- *"If I know that my husband is not doing well and my father intends to help we just need to decide if we accept the money or we reject it but we continue to be poor in poverty because we would be protecting his ego. This is simple we just take the money and build the house and make more money so that we give them back the lobola money simple".*

On the other hand, **PCM** 3 indicated that:

"If their views, beliefs and culture allow them then there should not be any problem when the in-laws see the need to assist us financially, especially with the lobola money I paid previously, that would be their genuine decision. I will agree to accept money from in-laws. However, the problem may arise should my wife threaten to go back to her parent's home and leave me based on the fact that I would have accepted my lobola back from her parents. The problem would arise when me and my wife have differences in our home and I think she may take advantage of the situation. That would be a blessing from parents I would accept it on the basis that the intent of the parents would be about this progress of the newlyweds as their children".

PCM 2 said

"Eish (Eish- is an interjection commonly used in South African street language. It is an expression of surprise, disappointment, or frustration. It can be used to convey a variety of emotions depending on the context. It's similar to saying "Oh no!" or "Wow!" in English.) "it is both ways, there is a good side and a bad one, my wife will not feel good anymore because she will look at me and say he took his lobola back, we are human and capable of changing. Because the other thing is that immediately I take that lobola back, my wife will have the courage to pack her back and tell me that she is going back home. But if her parents are still sitting with the lobola I paid for her she wouldn't have the courage to leave whether liking it or not she will stay".

"Or else if they put it well in verbs, like if they show an intention to help us financially without mentioning that the money is the one I have paid to them as lobola. It may be much better for them to assist without mentioning the word lobola money".

***"**or at least if they can say we loan you this money so that you be able to do all the necessities but please pay it back".*

***"**They must just help not to label the money as lobola money. Because even if they can help and tell us later that the money is from the lobola money, we will then be forced to take it back".*

PCM 5 highlighted that,

"This would not be a bad thing at all because not all parents would be free to help newlyweds in such a way. It sits well with me because that will all be about progress and development. No one would die as a result".

***"**For me, it is impossible to help "umkhwenyana" (groom) with the lobola money because that would be taking the lobola money back to him. The bride's family rather get the money from elsewhere not from the lobola money because that way "iyihlazo" (disgrace). Or else if they put it well in verbs, like if they show an intention to help us financially without mentioning that the money is the one I have paid to them as lobolo. It may be much better for them to assist without mentioning the word lobola money". One other major problem is, should the couple have differences and the bride decides to go to her parent's home the groom is likely to lose because the bride's family might claim to be debt-free of lobola since having paid it*

back to him, the bride may be also encouraged to stay at parent's home and not go back to her husband's house. The problem is when the money is attached to the name "lobola".

This study revealed that money-related problems can be a significant cause of tension and strain in many marriages. Contrary to the general mindset, which claims that both spouses are equally accountable for controlling money, this study showed that men bear most of the financial load in their marriages and that their wives do not make any conscious attempts to ease the burden. Men might go through stress and anxiety as a result of this since they bear the duty of providing for their families and preserving their financial security. Despite this, the study revealed that a significant percentage of spouses were not engaged in financial contributions or management as a family unit. A perception of inequality in a marriage can stem from this lack of engagement, as men may feel pressured by their financial obligations and unsupported.

Couples must discuss financial matters in a sincere and forthright way and agree on coming up with an approach that works for both of them fairly. This might involve setting up a budget, calculating the sum that each person can contribute to the household finances, and setting joint financial goals.

4.11 Strategies for financial sustainability after payment of lobola

4.11.1 Positive Parental Involvement

This section focuses on strategies for financial sustainability after bride price payment. Participant **PCM 3** said that,

"Parents should be flexible to compromise some cultural beliefs to achieve the desired results in lobola negotiations"

This affirms what has been said by Mubaiwa 2020 that people everywhere concur that they support the practice and view it as a crucial manifestation of cultural identity that is connected to status and marriage (Mubaiwa 2020). Culture does not quite stay unchanged; it keeps evolving. Despite lobola having strong roots in customs and traditional values, it is critical to understand that contemporary culture requires flexibility and adaptation. Achieving a balance between respecting tradition and welcoming change is essential as times and societies change.

Ensuring the preservation of cultural history is an important reason for practising Lobola and showing cultural flexibility. It is, thus, important to preserve the traditions and practices passed down through the ages by carrying on with the practice of lobola. It is a means of respecting our predecessors and keeping a link to our heritage. Being culturally adaptable renders it possible to appreciate tolerance and diversity. Various customs and traditions should be acknowledged and

appreciated in a multicultural society. societies can construct a more harmonious and open-minded society where everyone is respected and feels valued by being flexible and adaptable. As a result, while cultural traditions and lobola are significant, it is also critical to be versatile and adaptable. This could guarantee the preservation of culture while also embracing diversity and inclusivity in today's society by striking a balance between tradition and modernity.

4.11.2 Beneficiation of the newlyweds out of lobola proceeds

Parents often discover themselves in unusual circumstances where they may need to help their children financially as their children grow up and eventually get married. There are various reasons why parents might need to step in and give support, even though some might contend that recently weds should be able to handle their financial obligations.

First and foremost, getting married and commencing a new life might be stressful. Numerous costs, such as paying for a wedding or starting a new family, could add up quickly. Some of the stress and strain that comes with these expenses can be reduced by parents who can offer monetary help. Furthermore, many young couples are denied the chance to develop a stable credit history or amass significant resources. They may find it hard to get credit cards or loans with advantageous terms. Parents may support their children in building adequate financial foundations for the future by co-signing loans or providing assistance with a down payment on a property. Giving newlyweds financial support might prevent them from accumulating debt or encountering other financial difficulties, which can strain their marriage. Parents can prepare their children for success in life by mentoring them through the challenges of taking care of money.

PCF 2 & PCM 4 agrees with Melcer-Padon (2019) about the sharing part of the dowry between the father and a daughter submits that part of the dowry somewhat contributes to the future of the daughter in marriage. PCF 4 affirmed that,

> ***"****Parents should assist young couples with capital needs towards building their first home. – yes, that may make things better because the newlyweds still have lots of responsibilities ahead, there is still life after marriage. I mean if they spend all their money on lobola, how then do we expect them to continue well with life? This will avoid having newlyweds start from scratch financially and also the misconceptions that the groom just married a woman when knowing very well that he is not going to take care of her. The thing is there is still life after lobola".*

PCM 4 opined that**,**

"I do agree with my wife because, at times a family member marries a woman and at the same time his family is fully aware that he is not going to manage his financial needs but families decide to do nothing about it, which is incorrect. I think families should help the newlyweds with something little for them to start their independent lives".

Depending on the person and the conditions surrounding the payment, men's attitudes to paying lobola might vary significantly. While some men are likely to feel a sense of pressure or financial stress for carrying out a cultural and customary duty, others may experience pride and accomplishment. Furthermore, some men might be satisfied with formally solidifying a lifetime commitment with their partner, others might be unsure or worried about how the lobola payment would affect their union.

4.11.3 Financial interdependence between couples

The most crucial behaviours for the quality of a partnership are those related to credit management and insurance (Baryła-Matejczuk et al 2020). For a variety of reasons, men may need extra financial assistance in their households. Traditional gender roles and cultural expectations that lay the burden of being the main provider on males could be one factor. Men may feel under pressure to earn more money to provide for their families as a result of this expectation. Men may also have greater financial obligations because of things like the cost of higher education, aspirations for career progress, or supporting a growing family. It is required of a husband to provide for his wife's expenses and requirements. It is required of a husband to give his wife some money for herself in addition to covering the family's daily costs (Ali, McGarry & Maqsood 2022). The rising cost of living, which necessitates larger salaries to cover the rising costs of housing, healthcare, education, and other necessities, could be another contributing reason. In addition, certain life events such as starting a business, making real estate investments, or handling unforeseen financial emergencies may potentially increase the need for extra financial assistance.

PCM1 noted that,

"*At times the bride's family may ask for too much money because their daughter is well educated, even though she may not be employed during the lobola negotiations they do not care that she may stay for a very long time without being employed. It is only when the bride*

is employed that the groom will recover the money paid for lobola because she will be working for our house. Her money will always come to our house, not her parent's house"

It is crucial to remember that both partners can contribute to the financial well-being of the family depending on their unique circumstances and abilities, thus financial support in homes should not be restricted to men alone. In marriage, women can support their husbands financially in several ways. There may be a sense of unfairness and mistrust if partners are thought to be not helping with household expenses (Nga Koe & Yeoh 2021) One popular approach is to work and generate revenue. This might be accomplished by working a full or part-time job, doing freelance work, or even starting their own company. Another approach is to manage the family budget together, with each couple contributing to savings and spending. Women can also assist their husbands financially by giving them financial guidance and helping them make wise choices about budgeting, investing, and financial planning.

Participant **PCF 4** said,

"*The problem is the word "negotiation" only if the families would agree to one thing like to accept whatever the groom's family can afford".*

PCM 2 pointed out that,

"Parents should be flexible and compromise some cultural beliefs so as to achieve the desired results in lobola negotiations."

Participant ***PCF 4*** attest to what is emphasised in chapter two that men regardless of their lack of income and possessions may still marry by observing what in the Basotho culture is called the "monyala ka pedi" principle which serves as a basis for lobola negotiations (Letseka & Koenane 2017). There is need to re-examine lobola and make it easier and inexpensive for young couples as a society keep evolving and adapting. A more adaptable approach to lobola, where the amount can be adjusted based on the financial situation of both families. According to the participants both the bride's and the groom's families gain in particular ways from the custom of lobola. As a token of appreciation and respect for their daughter, the groom's family frequently gives the bride's family financial aid, domestic animals, or other priceless items. This can contribute to the bride's future security and her family's financial stability. However, the groom's family gains by the addition of a new family member who can assist with home chores and make a contribution. Furthermore, lobola can be used to create and solidify social ties within families. On the other hand, marital and

cohabitational happiness are favourably connected with sound financial management (Baryła-Matejczuk et al. 2020).

4.11.4 Lobola as a sustainable livelihood strategy

There are various ways that lobola can be applied as a sustainable livelihood strategy. First, the bride's family can use the cash settlement or priceless items acquired through lobola to invest in ventures that will provide revenue instantly. For instance, parents could invest in their children's education or career training, launch a small business, or buy cattle for farming. Second, social networks and connections formed through lobola can lead to long-term economic opportunities. The relationships made through lobola might result in joint ventures, access to markets or resources, and other financial advantages**.**

PCF 4 noted that:

> *"Newlyweds should be given 50% of the lobola proceeds so that they can start building for their own family".*

PCM 1 pointed out that:

*"Parents are no longer contributing towards your lobola financially but we only appreciate their presence. Parent's involvement can either be positive or negative. Parents have lost the traditional way of doing things".***PCM 2** said that,

> *"But if we were given the platform to change the usage we would choose that lobola money be used for buying the things needed by the household of the newlyweds for example if we need cows, we may then use it for that".*

The study revealed that newly married pair could use lobola for a variety of expenditures, such as rent, utilities, groceries, groceries, insurance, and savings. They could also set it aside for long-term financial goals, unforeseeable costs, and emergencies. They could also consider the debt from their wedding as well as other household expenses like appliances and furniture when preparing their budget. In addition, creating an emergency fund is a requirement to pay for unforeseen costs or financial challenges.

4.12 CONCLUSION

This chapter presented the demographic profiles of the participants. It analyses factors that influence how lobola is paid and conducted in the communities of Delmas. This chapter noted that the unemployment rate, the availability of inexpensive education, and the financing of small enterprises and profit-making initiatives impacted newly married's financial affairs. The chapter revealed that married couples in the Victor Khanye Local Municipality lack appropriate financial measures to deal with joblessness, and poverty and how to maintain sustainable financial development. The findings of this chapter also revealed that different households perform the lobola negotiations differently. This may be financial or educational statuses. The results of the research have shown that the primary goals of the lobola payment are to establish long-lasting links between two families, please the ancestors, and show gratitude to the bride's parents. The bride's brother will use the lobola money to marry his wife, therefore, the bride's family will need to safeguard it. The study's objectives have informed the themes that have been discussed. The data was used to create the categories and subcategories, which were then discussed using quotes from the actual participants. The chapter used literature to substantiate or refute the findings.

5. CHAPTER 5 - DISCUSSION, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

This chapter presents the conclusion and recommendations. The Economic Bar to Marriage Theory and the intent versus impulse spending theory. This chapter focuses on the findings and suggestions drawn from the literature review in Chapter 2 and the empirical data reviewed and presented in Chapter 4. To clarify the precise expectations of chosen participants during their involvement, the researcher created the notion of participation. With the aid of other writers, this idea was comprehended. The discussion of the integration of two theories, intent versus impulse spending and the economic barrier to marriage—helped define the research field and express the researcher's presumptions. Both theories revolve around the decision-making process involved in marriage and how economic factors can impact it. The subsequent reason is how communities manage to source and pay for lobola payment as determined by the bride's family. The Delmas area's traditional and modern perspectives on lobola payment were examined, along with the perception of lobola payment.

5.2 Summary of the study

The first chapter provided background information on the research topic analysis of community perceptions of lobola payment in the Delmas Area, Nkangala District, Mpumalanga Province. In the second chapter, which included the literature review, the researcher went over the history and significance of lobola in both South African and global contexts. The chapter further discussed the importance of lobola practice and its effects. This made it possible for the researcher to examine the phenomena of lobola practices in both Western and African contexts, as well as the blending of two theories—the intent versus impulse spending theory and the economic bar to marriage theory. The study revealed that although lobola is a cultural practice observed by many African societies, it also comes with several challenges before its process is completed. There is a gap in literature on the subject in a South African setting. The chapter also revealed that parental participation is crucial for a successful lobola procedure, that men are not motivated to ask for help whenever financial challenges arise and also how lobola as a token of appreciation would benefit newly wedded couples.

Chapter 3 included a detailed account of how the field research was conducted. Along with an extensive review of the research methodologies that support the goals and objectives of the study.

Five married couples with different backgrounds who are in heterogeneous marriages have been interviewed as participants within the Victor Khanye Local Municipality. Furthermore, documents were used to gather primary data. This chapter also explained the research's guiding concepts and ethical considerations. Subsequently, chapter four presents the results of a thematic analysis of the primary data. The discussion of research findings, suggestions, and the limits of the study are finally presented in Chapter 5. Some highlighted regions require more investigation.

5.3 Findings and discussion

5.3.1 Description of the community's perceptions of lobola payment.

The study established that in the IsiNdebele culture, the process of lobola and negotiations involves dowry or bride price ceremonies where the groom's family presents gifts or livestock to the bride's family as a symbol of gratitude and respect. The ceremony includes offerings and ancestral prayers to ensure a successful union. The lobola ceremony also involves the slaughter of an animal, often a cow, symbolizing wealth and respect, and seals the agreement between the families. The study also revealed that in IsiNdebele culture, dowry ceremonies, known as lobola ceremonies, are a formal negotiation between the bride's and groom's families. The ceremony involves the groom's family presenting gifts or livestock as dowry, often slaughtered in the presence of both families. Lobola strengthens bonds between children and maternal ancestors, and unpaid or unfinished lobola transaction denies the husband the burial rights of his late spouse. These participants attested that lobola is also meant to acknowledge both the bride's worth and her role in the family. Lobola is offered by the groom's family as a token of appreciation and dedication to the union. As the family's primary caregiver, the bride also uses it as a type of social security. The groom's family recognizes the bride's dignity and contribution to the family through the bride price, demonstrating their commitment to the marriage and providing financial support in case of divorce or husband's death.

5.3.2 Community's perceptions of the merits of paying lobola.

This theme has aided the study in establishing that the lobola ceremony is also meant to honour the bride's ancestors, who are believed to protect her descendants. The groom's family acknowledges the bride's worth and contributions, while also recognizing its cultural and symbolic significance, which elevates her social status. Despite criticisms, lobola remains a significant cultural practice. It is also through this process, that the efforts of the bride's parents are acknowledged for having

brought her up to the marrying stage. Across the study, there are aspects upon which lobola draws its importance, relationship building is one of them because lobola is a means of fortifying the couple's ties to their family. Obtaining assets: Lobola can assist a household in obtaining labour, animals, and land. The other one is capability demonstration because lobola can demonstrate the groom's ability to provide for a family. Some claim that the practice commodifies women and can be motivated by financial benefits and losses. Others claim that if the bride's family makes irrational demands, the process could become stressful and result in breakups. Since collecting the money required to pay lobola is a time-consuming and challenging undertaking, the payment of lobola is a sign that the groom is a committed candidate for marriage.

5.3.3 Challenges resulting from lobola payment in the Delmas community

The data from participants demonstrated that there was no flexibility in lobola negotiations on the part of the IsiNdebele culture. This can lead to financial difficulty and debt, causing some couples to delay or forgo marriage. Meanwhile, in the Tsonga tradition, a marriage can still take effect even if the full payment. The groom remains indebted to the bride's family because as the son-in-law he should pay it later. This is known as "Lobola n'wananga anga heli." Similarly, in the Xhosa culture, if a man defaults on paying the required amount, the marriage can be stopped, which is called "Theleka."The study found that many young couples are failing to meet the high cost of lobola payments due to the rising cost of living and limited job opportunities. A Sepedi proverb says: "magadi ga a fele" which implies that the bride price is never been fully paid. This means that even if a man can pay the requested bride price, he will still have to make some financial contributions to his in-laws should the need arise or whenever he deems it fit. When parental involvement yields negative outputs, then the newlyweds may be directly affected by the decisions taken out of their parent's influence. The study also revealed that male dominance gives the husband more authority in a marriage, and the wife is assigned to a subservient position. This can negatively impact financial performance, as one partner may have more control over decision-making, resources, and communication. Equal participation in financial matters is essential for financial success and a balanced relationship. The data from participants demonstrated that even though men are regarded as breadwinners or sole providers, they also need financial assistance in their homes to meet their standards of living. However, it should not question their ego or inability to provide for their families.

5.3.4 Strategies for the sustainability of lobola payment in the Delmas community

According to Mubaiwa (2020), communities observe the practice and also view it as a crucial manifestation of cultural identity that is linked to status and marriage. Despite their strong roots, contemporary culture demands flexibility and adaptation. Practising lobola preserves cultural history, respecting predecessors and heritage. Being culturally adaptable allows for tolerance and diversity, fostering a harmonious and open-minded society. Striking a balance between tradition and modernity ensures cultural legacy preservation while embracing diversity and inclusivity in today's society. With financial socialization, families and parents may assist in the financial well-being of young adults (Zhao & Zhang 2020). Participants felt that parents often need to support their children financially as they grow up and during their marriage stages. This can be due to the stress of getting married and the high costs of starting a new life. Parents can also help young couples build a stable credit history and secure loans by co-signing loans or providing assistance with down payments on properties. Financial support for newlyweds can prevent debt accumulation and financial difficulties, preparing them for life success by mentoring them through the challenges of managing finances. Parents have quite a significant role in the development and advancement of their children's financial education via family financial socialization processes (Zhao & Zhang 2020).

The findings of the study revealed that men's attitudes towards paying lobola can vary significantly, with some feeling pressure, pride, or accomplishment, while others are satisfied with their lifetime commitment. The emotions surrounding a lobola payment are complex and diverse. On the other hand, men may also feel ashamed if they require assistance from others to fulfil their obligations to their families (Ali, McGarry & Maqsood 2022). Men may require additional financial assistance due to traditional gender roles, cultural expectations, higher education costs, career aspirations, and family support. Rising living costs and life events like starting a business or managing financial emergencies may also increase the need for financial assistance. Both partners can contribute towards the family's financial well-being, so financial support should not be limited to men alone. Women can support their husbands financially by working, managing the family budget, and providing financial guidance on budgeting, investing, and financial planning.

The objective realised that the Basotho culture's "monyala ka pedi" principle allows men to marry regardless of income or possessions. However, there is a need to re-examine lobola to make it easier and cheaper for young couples. Lobola benefits both the bride's and groom's families, as it provides financial stability and appreciation for the bride. It also strengthens social ties within families by

adding new members. The study also revealed that lobola can be utilized as a sustainable livelihood strategy that enables the bride's family to invest in immediate revenue-generating ventures, such as education or business, and fostering long-term economic opportunities through social networks and connections. The newly married couple must manage their finances, including rent, utilities, groceries, insurance, and savings, while also setting aside money for long-term financial goals, unforeseeable costs, and emergencies considering debt from their wedding and household expenses to avoid finance-related conflicts. Financial disputes are more troublesome for couples than other kinds of marital misunderstandings, and they are also one of the best indicators of unfavourable conflict strategies (Baryła-Matejczuk et al. 2020).

5.4 Contribution to the Body of Knowledge

The findings of this study add to the body of knowledge by revealing what challenges males with financial resources encounter in making lobola payments. In many African countries, lobola is a major cultural practice wherein the groom is expected to show the bride's family his respect and gratitude by giving them a specific amount of money or items. In contemporary society, some men cannot afford the bride price. The study also additionally foundmen were hesitant to ask for financial assistance due to pride. This study found that gender norms and societal expectations contributed towards men's reluctance to ask for financial assistance. The study offers important insights into the intricacies of traditional behaviours and gender interactions within marriage and family dynamics by exposing these difficulties. Overall, the study's findings deepen our understanding of how culture, money, and gender roles intersect in relationships towards financially sustainable communities. This may also guide future investigations and interventions meant to assist males in overcoming these. With both men's positive outlook and parents' positive involvement, lobola proceeds may significantly improve communities' financial sustainability by fostering economic empowerment, the growth of infrastructure, social welfare, education, and savings and investment for financially sustainable communities.

5.5 Recommendations and further possible investigations

Parents can assist in changing the distribution of lobola which may serve as a household savings account when they start with their married life. The lack of flexibility or adaptability in carrying out the traditional lobola practices leads to confusion and dissatisfaction (Ntshangase 2021).

Exorbitance has influenced women's lives adversely and infiltrated the lobola process as a form of culture (Chiweshe 2016). Additionally, this study suggests that any explanation or reorientation of the lobola goal will directly address the culture's adaptability and all-encompassing nature, which will help newlyweds. There is an increasing need to re-examine lobola and make it easier and inexpensive for young couples as society keeps on evolving and adapting. A more adaptable approach to lobola where the amount can be adjusted based on the financial situation of both families. In the end, the inability of young people to afford lobola at the time of their marriages emphasises the importance of a more liberal and inclusive approach to marital traditions. It is possible to establish a more equitable and sustainable future for all couples by rethinking conventional practices and adjusting them to fit the needs of today's needs of communities. The researcher has, over the years, been engaging with the Delmas community and realised that the evolving lobola culture needs support from both tribal authorities and traditionalists to curtail financial challenges newly married couples may encounter at the beginning of their married lives. It is, thus, vital important for the extended families, parents, and existing structures within communities to embrace changes that comes with culture.

5.6 Conclusions

In conclusion, the study analysed the perception of lobola payment within the Delmas community. According to the evidence and analysis in this study, it is evident that alongside the high level of unemployment, lack of specific supportive funding towards community-based initiatives and the highly costly education, the AmaNdebele people still find the endeavouring ways to pay for lobola. One can conclude that community structures also play a significant role in the local economy and the eradication of poverty through partnering with the public sector. The Victor Khanye Local Municipality leadership, parents, tribal authorities, local pastors and marriage councillors must adopt values and principles that show commitment to lobola payment and newlyweds involvement in community development activities that are financially sustainable. Further, non-governmental organisations, government, community-based organisations, communities, councillors and families must encourage senior citizen participation because it is beneficial for both communities and senior citizens. It is therefore important that all role players utilise the findings of the study to improve the efficiency of lobola payment. Therefore, the implementation of lobola payment should be done in such a manner that takes all important elements into account. Sustainable community Development is everybody’s business including the local populace, local leadership, and

government. Rules need to be put in place to regulate the amount paid as bride wealth. Therefore, the findings from this research could be used as a justification for these amendments.

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7 APPENDICES

7.1 APPENDIX A- GATEKEEPERS LETTER

Date 11/09/2023

Victor Khanye Local Municipality

Corner Van Der Walt Street and

Samuel Road, Delmas

2210

RE: REQUEST FOR A GATEKEEPER'S LETTER

Sir / Madam

My name is Ntishi Nicholas Tsiri, (student number 222061778) I am a Masters student at the University of KwaZulu-Natal, School of Built Environment and Development Studies in the College of Humanities. As my Masters research project in Community Development, the aim and purpose of this study is to make research on "An analysis of community perceptions on lobola payment in Delmas Area, Nkangala District". My study will be based in Delmas. As part of my data collection methods, I will be engaging a cohort of married couples within the Delmas area. Five couples will be required for interviews.

I have identified your office as one that could assist me in collecting the data that I need, with the hope that my study will contribute to the body of knowledge already existing in this particular topic. I am therefore writing this letter to request you to allow me to conduct my study in your jurisdiction, with all due processes of informed consent and participant confidentiality followed. This letter seeks to request a written gatekeepers' letter which gives me permission to conduct my study in your area under your authority.

Thanking you in anticipation of a positive response. An analysis of community perceptions on lobola payment in Delmas Area, Nkangala District.

Yours sincerely

Ntishi Nicholas Tsiri

(signature)

University of KwaZulu-Natal, Howard College

College of Humanities

School of Built Environment and Development Studies

Department of Community Development

Contact Details: 031 260 3358

Supervisor: Ms. Zilungile Mbatha

7.2 APPENDIX B – LETTER OF PERMISSION

VICTOR KHANYE

LOCAL MUNICIPALITY – PLAASLIKE MUNISIPALITEIT

P O DELMAS 2210
☎ 087 208 8756
Email:executivemayor@vklm.gov.za
Website: www.victorkhanyelm.gov.za

OFFICE OF THE EXECUTIVE MAYOR

Enquiries : N.B Mahlangu

Mr. Ntishi Nicholas Tsiri (SN 222067778)
School of Built environment and Development Studies
College of Humanities
Howard Campus (UKZN)
Email: 222067778@stu.ukzn.ac.za

Dear Mr. N.N. Tsiri

RE: PERMISSION TO CONDUCT RESEARCH WITHIN THE VICTOR KHANYE LOCAL MUNICIPALITY (DELMAS AREA)

Gatekeeper's permission is hereby granted for you to conduct research within the Victor Khanye Local Municipality, towards your postgraduate studies.
We note the title of your research project is:
"The analysis of community perceptions on lobola payment in Delmas area, Nkangala District".
Level of Study: Masters in Community Development
Details of the research: The researcher will be interviewing 5 couples in the heterogenous marriages wherein lobola has been paid.
Data collected must be treated with due confidentiality and anonymity.

[redacted]

VICTOR KHANYE LOCAL MUNICIPALITY
9 OCT 2023
OFFICE OF THE EXECUTIVE MAYOR

"A repositioned municipality for a better and sustainable service delivery"

7.3 APPENDIX C -INVITATION LETTER

Date _____

Dear member of the organization/ participant

My name is Ntishi Nicholas Tsiri I am a Masters student in the Department of Community Development at the University of KwaZulu-Natal, College of Humanities, and School of Built Environment. My contact details are: [redacted](office)[redacted](mobile phone) and my email address is 222061778@stu.ukzn.ac.za

You are being invited to consider participating in the study that involves research on "**An analysis of community perceptions on lobola payment in Delmas Area, Nkangala District.**

". The aim and purpose of this study is to investigate perceptions, financial challenges and financial sustainability within the marriages of the Amandebele married couples. Data collection will involve in-depth interviews with the selected respondents. The duration of your participation if you choose to enrol and remain in the study will be about one to two hours.

The study may involve interviewing respondents who have been in marriage from more than one year and above and having paid lobola. We hope that the study will benefit the respondents' personal view towards financial sustainability in marriage. The study will also be available for future reference by other scholars, as well as contribute to the body of knowledge which already exists in this or other related topics.

In the event of any problems or concerns/questions, you may contact the research ethics administrator at the contact details provided below:

7.4 APPENDIX D - CONSENT FORM

UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus
Govan Mbeki Building
Private Bag X 54001
Durban
4000
KwaZulu-Natal, SOUTH AFRICA
Tel: 27 31 2604557- Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

Please note that participation in the research is voluntary, and that participants may withdraw participation at any point. In the event of refusal or withdrawal from participation, the participants will not incur or loss of treatment or other benefit to which they were normally entitled. Withdrawal from the study will only jeopardize the good intentions of collecting information for purposes of writing and making recommendations about the situation at hand. The researcher also has a right to terminate the participant from the study in circumstances where the relationship between the two is hampered and/or malicious.

The researcher will endeavor to reimburse the participants of any costs that may be incurred by the participants during the interviews. In cases where the interviews will take place longer than an hour, the participants will be provided with lunch or snack, or money to that value.

Before the start of the interview process, the researcher will first explain the purpose of the study to the participants and its potential benefits. The researcher will use the services of a translator where the participants do not speak the language of the researcher. Following that, the participants will be given an informed consent form which will be translated into their own language or their preferred language. The form will be explained clearly to the participants before they are given a chance to sign it. Participants will be assured confidentiality of the information they will give at all costs, and that they may remain anonymous if they so wish. Data collected will be kept as safe as possible by locking all the material away the names of the participants will not appear anywhere in the written or electronic material used by the researcher. The data collected will remain safely incarcerated, and be destroyed after five years by means of burning.

CONSENT FORM

I…… (Name optional) have been informed about the study entitled "**An analysis of community perceptions on lobola payment in Delmas Area, Nkangala District.**

I understand the purpose and procedures of the study.

I have been given an opportunity to answer questions about the study and I have had answers to my satisfaction.

7.5 APPENDIX E – INTERVIEW GUIDE

Dear Respondent,

My name is Ntishi Nicholas Tsiri. I am a postgraduate student at the University of KwaZulu-Natal carrying out research on the "An analysis of community perceptions on lobola payment in Delmas area, Nkangala district". For the purpose of this study you have been selected as one of the respondents to participate in the research. The information you will provide will remain strictly confidential. Your name will not be used anywhere in the study. You are requested to be as open and sincere as possible in answering the questions. Your participation in the research is voluntary and you are allowed to withdraw anytime.

Interview schedule							
Please tick your responses where appropriate							
Section A: Demographic information							
Gender:	Male				Female		
Age	25 years and below	26-30 years	31-35 years	36-41 years	42-47 years	48-53 years	58 years and above 60
Duration in marriage	1 year and below	2-5years	6-11 years	12-16 years	17-22 years	23 to 28 years	29 years and above 30
Education status	No schooling	Unfinished primary	Unfinished Secondary	Unfinished tertiary	Matric	Degree or Diploma	Postgraduate
Position if employed							
SECTION B: QUESTIONS							
To describe the Delmas community`s understanding of lobola.							
What is your understanding of lobola payment?							

To explain the Delmas community's perceptions of the merits of paying lobola.
What are the merits of paying lobola? In your view?
To explore the challenges resulting from lobola payment in Delmas community.
What challenges emanate from having paid lobola in Delmas community?
To explore the strategies for the sustainability of lobola payment in the Delmas community.
Which ways can make lobola payment affordable or easy to pay?

SECTION A	
Let me begin by asking you about your personal details	
Q 01	How long have you been? married?
SECTION B	
I would now like to find out how the price of lobola is determined in your community	
Q 02	What factors determine the payment of lobola in your community?
SECTION C	
I need to about how you perceive lobola in relation to your general understanding	
Q 03	In your view, who benefits more out of lobola proceeds after being paid?
Q 04	Do you think the lobola money could be used differently as opposed to the current use? Please elaborate.
Q 05	In your view, who should be benefiting more out of lobola proceeds after being paid and why?
Q 06	What is your perception towards the lobolaless or self-determined amount of lobola?
Q 07	In your opinion, how do women perceive the lobolo negotiation proceedings?
Q 08	In your opinion, how do men feel after paying lobola
SECTION D	
I would like to know about your perception towards parental involvement in process of lobola payment proceedings	
Q 09	What is your view on parent's involvement in the lobola negotiation proceedings?
Q 10	Based on reasons that you have been a good son in law to them, you happen to be in a serious debt and your in-laws plan to give you back your lobola money so that you pay for the debt with it money would you accept it?

Thank you!

7.6 APPENDIX F - APPROVAL LETTER

UNIVERSITY OF KWAZULU-NATAL
INYUVESI YAKWAZULU-NATALI

01 May 2024

Nicholas Tsiri (222061778)
School of Built Env & Dev Stud
Howard College Campus

Dear N Tsiri,

Protocol reference number: HSSREC/00006721/2024
Project title: An analysis of community perceptions on lobola payment in Delmas Area, Nkangala District.
Degree: MSc

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 04 March 2024 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

Incidents of adverse events and serious adverse events (AEs and SAEs) should be reported in writing to HSSREC, the study sponsors, and any regulatory authority (where appropriate), within 7 working days of the occurrence for local sites and 14 days for all other South African sites.

This approval is valid until 01 May 2025.
To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

HSSREC is registered with the South African National Health Research Ethics Council (REC-040414-040).

Yours sincerely,

[redacted]

Professor Dipane Hlalele (Chair)
/dd