Investigating Marriage Aspirations and Attitudes Towards Premarital Childbearing: A Case Study of Unmarried Female Zulu-Speaking Students At Two Durban Universities.

By: Thembalethu Miquel Shangase

Supervised by: Professor Pranitha Maharaj

Submitted in partial fulfilment of the requirements

for the degree of Masters of Development Studies

College of Humanities

School of Built Environment Development

University of KwaZulu-Natal

Durban, South Africa

December 2016

College of Humanities

Declaration – Plagiarism

I, Thembalethu M. Shangase, declare that

7. The research reported in this thesis, except where otherwise indicated, is my original research.

8. This thesis has not been submitted for any degree or examination at any other university.

9. This thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons.

10. This thesis does not contain other persons' writing, unless specifically acknowledged as being sourced from other researchers. Where other written sources have been quoted, then:

    a. Their words have been re-written but the general information attributed to them has been referenced
    b. Where their exact words have been used, then their writing has been placed in italics and inside quotation marks, and referenced.

11. This thesis does not contain text, graphics or tables copied and pasted from the Internet, unless specifically acknowledged, and the source being detailed in the thesis and in the References sections.

Stu .

22 February 2017

Date:

Supervisor's Signature

Date:

Acknowledgements

This dissertation is the culmination of an eight year journey, which began when my mother encouraged me to return to university after my first career pursuits did not pan out. It is the midpoint of my life's goal, and the proof that all my other goals are within my grasp. This Master's in Development Studies is dedicated to my mother, Mrs Nondumiso Shangase; who although she did not possess the financial resources to lighten the burden for me, encouraged me day in and day out. Who called me regardless of where I was in the world, just to remind me that a *'researcher never sleeps'*. The woman who wiped my tears and calmed my nerves each time I spiralled into despair, because of the share magnitude of work and the challenges of balancing producing this dissertation with full time employment. This journey would have been a lot more difficult, if you were not in my corner cheering and championing me on; thank you for being a role model at each step of my life. I look forward to sharing my graduation day with you and calling you Dr Nondumiso Shangase.

This achievement would also not be possible without the colleagues and friends who continuously inspired me by completing their MA's and some even garnishing their acknowledgements with my name. Ndumiso Ngidi, Melusi Dlamini, Gail Robinson, Nduta Mbarathi, Lerato Mchunu, Andisiwe Jukuda, Nqobile Bundwini, Cordelia Lesagang, Nomfundo Chili, Thandeka Msebenzi, Nolwazi Ntini, Linda Hlengwa, Manitha Nadassan, Mathew Ferriera, Serina Rampersad and Alice Morrison; and many others not mentioned. Thank you for the support, assistance and sharing in this journey with me. To the many staff members from the School of Built Environments and Development Studies, who encouraged me and allowed me to bounce of ideas, flex my intellectual muscle, and to just seek encouragement, thank you. Professor Richard Ballard, Dr Mvuselelo Ngcoya, Dr Shauna Mottier, Dr Miriam Velia, and Priya Konan. This study was initially inspired by a journal article that I co authored with Mr Ndwakhulu Tshishonga. I would like to thank him also, for seeing the hunger, and talent in me.

It would be very disingenuous to not acknowledge my employers for the role the played in sculpting me as a researcher, and for the support and accountability they provided me. To the University of KwaZulu Natal Academic Monitoring and Support Services – School of Management, Information Technology and Governance: Howard College Campus (2011 2014); Urban Econ Development Economists (2014 – 2016); and, ikapadata (2016 till to date), thank you.

Most importantly, I would like to thank the women that made my studies and completing this thesis possible. Professor Dori Posel, for awarding the NRF Research Chair Research Scholarship to me, for two consecutive years, and for the guidance you provided in the preliminary phases of the study. To Professor Pranitha Maharaj, in the last six months, you have been a coach, a counsellor, and a teacher. Thank you for your patience, understanding and encouragement and going the extra mile to ensure that I completed. Gratitude is not enough a word to describe how I have appreciated working under your supervision. As you both have done unto me, do unto others.

To the women who participated in this case study, Godspeed, and I wish you all the best in your future endeavours. Ladies, get those PhDs, and business and be the masters of your own destinies as you mentioned; may you see your dreams and goals coming to fruition.

To whom all glory, praise and honour is due; the Almighty God. Heavenly father, for your grace, love and mercy endures forever. Thank you for your favour and honour over my life. Thank you for completing the work you began in me and giving me the desires of my heart, and making true the scriptures I have held on to for so long:

Jeremiah 29 vs 11: "For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future"

Psalms 84 vs 11: For the LORD God is a sun and shield unto us; the LORD will give grace and glory; he will not withhold good from those that walk uprightly.

AMEN

Abstract

In South Africa, marriage rates among the Zulu speaking population have remained consistently lower than marriage rates among other ethnic groups. Moreover, the African Zulu speaking population group also experiences significantly higher rates of premarital childbearing. While the pattern of marriage decline coupled with an increased prevalence of premarital childbearing is also observed in developed countries, the variances between the minority and majority racial groups and the different age cohorts are not as glaring as within the South African context. International literature explaining the low and falling marriage rates suggest that women's increased access to education and employment has reduced the benefit of marriage for women, resulting in women choosing singleness or more loosely formed partnerships, such as cohabitation. This study explores the effect of education on South African Zulu speaking women's attitudes towards marriage by investigating marriage aspirations and attitudes towards premarital childbearing of Zulu speaking female university students. The objectives of the study were to investigate how unmarried Zulu speaking females at university viewed marriage and its role in contemporary, post apartheid Zulu society, to ascertain if marriage was valued as a personal goal by unmarried Zulu speaking female university students and, lastly, to explore the perceptions of unmarried female Zulu speaking university students towards premarital childbearing ones. A case study approach was used, wherein 30 unmarried female Zulu speaking students from two universities in KwaZulu Natal, University of KwaZulu Natal and Durban University of Technology, were interviewed.

The findings indicate an emergence of self reliant, confident and resilient women aware of and eager to take up the economic opportunities available to them; who, while acknowledging marriage as essential to establishing a stable family, believed it was not something they should rush into. They prioritised education, establishing their career, establishing their families at home, acquiring some financial resources, establishing themselves financially and developing themselves as individuals over early marriage. They also desired future partners with similar levels of aspiration, open mindedness and achievements. Interestingly, their desire for independence is not only driven by the opportunities available to them but is also

somewhat prompted by a fear of abandonment and the consequences of this. In addition, for the women in the study, premarital childbearing, particularly among females of school going age and those at university, was not encouraged in the Zulu society but was largely a consequence of unplanned pregnancy. As such, it did not have a distinct influence on women's marriageability; this was a choice highly dependent on the males. These findings lead to the conclusion that woman's increased educational attainment results in the delay of marriage. Non marriage may, however, occur as a consequence of protracted partner searching and singleness as age relevant partners may no longer be available when the women are ready to marry. In a context where singleness and cohabitation were not preferred, protracted singleness increased the risk of premarital childbearing.

Key words: Marriage; Marital Horizons; Nonmarital Cohabitation; Cohabitation; Singleness, Premarital Childbearing; Unwed Motherhood; Women's Independence; Marriageability; Timing of Marriage; Marriage Declines; Family Formation; Time Spent Single.

Table of Contents

List of Acronyms

AIDS – Acquired Immunodeficiency Syndrome

DoHA – Department of Home Affairs

DSD – Department of Social Development

EU – European Union

HIV – Human Immunodeficiency Virus

HIV/AIDS Human Immunodeficiency Virus/ Acquired Immunodeficiency Syndrome

LFS – Labour Force Survey

NIDS – National Income Dynamics Survey

OECD – Organisation for Economic Cooperation and Development

OHS – October Household Survey

SASAS South African Social Attitudes Survey

SRH – Sexual Reproductive Health

SRHs – Sexual Reproductive Health Services

SARRI – South African Race Relations Institute

STATs SA – Statistics South Africa

USA – United States of America

Chapter One: Introduction

1.1. Background

Decline in marriage rates is a global phenomenon, particularly in parts of Europe and the USA (Sassler and Schoen 1999). In South Africa this phenomenon has been observed for decades (Preston Whyte, 1978; Caldwell and Caldwell, 1993; Hosegood and Preston Whyte, 2002; Hosegood et al., 2009) and as early as the 1940s 1960s (Mhongo and Budlender, 2013).

During the first quarter of 2013, Statistics South Africa reported a 2.1% decrease in marriages from 2010 (186 522) to 2011 (167 264) as well as an increase in age at first marriage. Two years later, Statistics South Africa's report on marriages and divorces, released in April 2016, indicated a further decline in marriages recorded between 2011 – 2013 (158642) (Statistics South Africa, 2016). The bride's median age at the time of marriage for civil marriages was 30 years from 2007 to 2011 and 2009 to 2013, whilst that for customary marriages in both time frames increased from 24 years to 27 years in 2011 and from 25 years to 28 years respectively in the period 2009 – 2013 (Statistics SA, 2013:10, 14; 2015:10). Statistics South Africa estimates that the average civil marriage rate was 3 per 1000 resident population in 2013 (Statistics South Africa, 2015: 30) of which 53.4% were solemnised by civil marriage officers and 30.1% by religious rights.

Some institutions, such as the South African Race Relations Institute (SARRI), ascribe the patterns cited by Statistics South Africa's (i.e. phenomenon of declining marriage) to "changing lifestyle choices of people" (SARRI, 2013:2).

According to the SARRI's media release, South Africans were opting for looser forms of partnering and women were foregoing marriage but not childbearing. Women's education and their employment opportunities may also have influenced their decision making around marriage.

While the findings by Statistics South Africa and the commentary by SARRI do not distinguish the "changes in life style choices" according to race, other studies within the South African context suggests that significant differences exist, particularly between the white and black population marriage rates (Budlender et al., 2004; Garanne, 2012; Hosegood, 2013; Posel and Rudwick, 2013). Posel et al.'s (2011) analysis of the South African national level survey data (the October Household Surveys (OHS)), along with the Labour Force Surveys (LFS) and the National Income Dynamics Survey (NIDS) (2008), indicates that the decline in marriage rates is significantly higher amongst African women, as compared with any other race

group in South Africa. African married women only constituted 24% of all African women aged 20 to 45 whilst white married women constituted 67% of white women in this same age category (ibid).

A number of studies attest to these changes (Preston Whyte, 1978, 1993; Preston Whyte and Louw, 1989; Posel et al., 2011; Rudwick and Posel 2012; Posel and Rudwick 2013) and, further, that these are more pronounced amongst the Zulu speaking population (Posel et al. 2011; Posel and Rudwick, 2012). Moreover, the fall in marriage rates observed in South Africa coincides with high rates of nonmarital childbearing (Dlamini, 2006; Keeton, 2004), a phenomenon similarly observed in developed countries (Heuveline, Timberlake and Furstenberg, 2003). However, there is a limited number of studies within the South African context which explore the influence of young adults' attitudes towards marriage probabilities, particularly that of Zulu speaking women. Moreover, "without data concerning these issues, social scientists cannot identify the unique attitudes and personal circumstances that minimise or exacerbate the effect structural factors have on [black] females' opportunity to marry" (King, 1999:424).

International scholars posit that marital attitudes are an integral part of the transition from adolescence to adulthood (emerging adulthood development) and they inform young adults' "decisions about relationship formation, educational trajectories, and risk taking behaviour" (Carroll et al., 2007 and Willoughby et al. 2013). It is, therefore, essential that this gap in knowledge is further explored, particularly in terms of examining the phenomenon of marriage decline and premarital childbearing among women of emerging adulthood age (18 – 35yrs).

1.2. Problem Statement

The trend cited in the preceding section raises two critical concerns. Firstly, these trends allude to the fact that a number of unmarried [African Zulu speaking] women, in particular single mothers, experience a significantly long period of their life sustained only by a single income and so are more economically vulnerable (see Chant 1997 and 2008). Secondly, the findings suggest a concerning increase in single parents, unstable families and vulnerable children, which, according to Sassler and Schoen (1999) are closely linked to child wellbeing, poverty and increased inequality. In essence, the livelihood of households with a single parent who is the sole income earner is precarious and vulnerable to economic shocks while that of a two parent, dual income household is better positioned to share household duties and survive or navigate economic adversities such as poverty and loss of income. The persistence of these trends would therefore be expected to have significant social policy implications.

1.3. Significance of the study

It is argued that women's aspirations and opportunities have changed, particularly following increases in women's education and employment opportunities (see Garenne et al., 2001; Kalule Sabiti et al., 2007). However, there has been very little qualitative research, particularly in the post apartheid period, which has investigated women's marriage aspirations in South Africa. This study is likely to contribute qualitatively to the body of literature within this field of study.

1.4. Objectives

The objective of this study is to investigate the argument that low and falling marriage rates among African women are explained by the attitudes of women and their choice not to marry. Studies from developed countries find that high levels of education and employment amongst females correlate with a decline in marriage rates and fertility. This makes a university setting an interesting location to study attitudes towards marriage and the family. In particular, women with a tertiary education would be expected to have many more opportunities to engage in the labour market and earn their own living than other women without tertiary education (Kalule Sabiti et al., 2007:93). In addition, whilst marriage and fertility rates have been dropping steadily in South Africa since the 1950s (Preston Whyte, 1978; Posel et al., 2011; Hosegood, 2009), the number of children born out of wedlock, most notably among Africans, has increased (Preston Whtye, 1993; Palamuleni et al., 2007). Women younger than 35 years constitute a greater proportion of unwed mothers (Dlamini, 2006 and Keeton, 2004).

These findings call into question the role of marriage in contemporary society. Subsequently, the questions this study asks are:

1.Is marriage still a preferable partnering/family formation choice over other forms of partnering, such as cohabitation, among educated Zulu females?

2. Does the high incidence of premarital childbearing mean that marriage is not seen as a pre requisite to childbearing, such that there a separation or decoupling of marriage and childbearing in contemporary Zulu society?

A key strategy to answering these questions, I believe, is targeting the student population: attitudes of young people are good indicators of current and future trends. Students are more likely open minded critical thinkers, open to a critical analysis of even their own belief systems, cultural norms and practices, thus resulting in a nuanced understanding of the phenomenon. Moreover, by virtue of being in education,

these women are aspirant and will have more employment opportunities available to them, thus extending the set of livelihood strategies available to them.

Specific Objectives

The specific objectives of this study were twofold:

- To determine if Zulu speaking women in university perceive marriage as a desirable or aspirational personal goal.
- To examine the attitude or held beliefs of Zulu speaking women in university towards premarital childbearing.

1.5. Definition of Terms

The aim of the definition section is to familiarise the reader with some of the key terminologies used in the research report. The terms listed here are both Zulu and English terms and are used throughout the study.

i. Marriage

Refers to a voluntary legal union entered into by a man and a woman (and same sex partnerships) of legal age by either civil union or traditional marriage as governed by the marriage laws in each country. In the case of South Africa there are three primary laws governing marriage: the Marriage Act of 1961 (Act No. 25 of 1961) for the solemnisation of civil marriages; the Customary Marriages Act of 1998 (Act no. 120 of 1998) to recognise traditional marriages; and the Civil Union Act of 2006 (Act No. 17 of 2006) for the solmisation of same sex marriages. These laws are further defined in chapter two of this thesis.

ii. Marriage aspirations

Refers to positive attitudes towards marriage and a personal desire for marriage. For the purpose of this study, the definition of marriage aspirations is extended to also include positive actions/ steps towards securing marriage, for example positioning oneself in a preferential or advantageous position to stimulate or prompt marriage, for example, holding traditional attitudes towards marriage and family.

iii. Age at first marriage

Studies that have used Demographic and Health Surveys and cohort data analyse marriage trends retrospectively. In these studies, the age of first marriage refers to the age which respondents reported entering into their first marriage, i.e. the first time their status changed from never married to married.

This term itself is from the demographic studies discipline but has been borrowed by family studies as a standard term for understanding or referring to the age at which someone enters into marriage.

iv. Time spent single

Refers to the time spent single and sexually active, [this is] the time between first sex and first marriage (Marston et al., 2009).

v. Premarital childbearing

Refers to 'live births' by unwed women of marriageable age, including that which results from youth and adolescent pregnancy. Premarital childbearing does not necessarily end in marriage, as such, for the purpose of this study, the term includes nonmarital childbearing (live births to women who are not married).

vi. Zulu speakers

Zulu speaking people are an ethic sub group of the African population in South Africa. This group of people is predominantly found in the province of KwaZulu Natal and makes up the largest population group in South Africa. For the purpose of this study, Zulu speaker refers to an individual who is Zulu by paternal or maternal ethnicity (wherein either of the respondent's parents are Zulu) and is raised observing Zulu cultural norms and values.

vii. Ilobolo

Refers to a Zulu term for bride wealth whereby the groom's family transfers cows to the bride's family to signify their interest in the woman being a bride and a long term relationship between the two families; in modern times, money is often transferred instead of cows. Some theorists posit, however, that bride wealth is exchanged to compensate the family of the female for the loss in 'household labour/ production' (Becker, 1964).

viii. Inhlawulo

Refers to an African custom predominantly practiced by the Nguni tribes when a female falls pregnant outside of marriage. A monetary penalty is paid to the pregnant female's family by the family of the male to cleanse the family name, assume responsibility for the pregnancy and gain access to the child. The colloquial term for inhlawulo is 'damages'. Kaufman et al. explain it as "a fine for the boy's behaviour that also effectively assigns paternity even if no marriage follows" (2001:148).

1.6. Organisation of Thesis

The first chapter provides an introduction to the study, including a brief background to the study and key relevant literature, suppositions and current debates on the topic. Chapter one lays out further the foundations of the study through the problem statement and outlines the significance of the study. The objectives section lists the questions that this study sets out to investigate more specifically. It thereafter contextualises the study by briefly highlighting the key arguments around the discourse.

A literature review is presented in chapter two to provide a description of how marriage is defined (different types of marriages) and solemnised in South Africa. In this section of the study I further review international and local trends of declining marriage rates and providing a critical analysis of literature accounting for falling marriage rates and its causes. The study also reviews attitude to marriage and family formation with a particular focus on college going students. The section thereafter reviews literature on trends of premarital childbearing, literature accounting for its prevalence and the relationship between premarital childbearing and marriageability. The final section provides a brief review of policies that stand to be impacted by the trends observed with falling marriage rates and persistently high premarital childbearing.

The third chapter outlines the methodology used in designing the study, data collection and analysing the results. The theoretical framework informing the study and analysis of results is also located within this section.

The fourth chapter presents the key findings of the study. It firstly highlights the characteristics of the sample population, such as age, level of study, home of origin, marital status, relationship status and number of children. Secondly, it emphasises the value of marriage in contemporary Zulu society by analysing the respondents' aspirations towards marriage and family, essentially how far these Zulu speaking university students prioritise marriage. The subsequent section outlines findings on the attitudes of respondents towards premarital childbearing, its acceptability and how it influences marriageability, if at all.

Chapter five provides an in depth discussion of the findings and, as the final chapter of the study, addresses the limitations of the study and provides recommendations on future approaches to enrich findings. Finally, it concludes this thesis.

Chapter Two: Literature review

"First comes love, then comes marriage..." But what if you have no interest in getting married?"

Zukiswa Zimela, Destiny Magazine (April 26, 2016)

"Women tend to marry too young and often before they have the chance to amass their own assets – big or small… As women we should make sure we have assets before we get married." Totsie Memela Khambula in Destiny Magazine (September 16, 2014).

2.1. Introduction

The decline of marriage rates is a phenomenon that is quickly becoming both globally universal and irreversible (Cohen, 2013) as more societies adopt flexible family formation models, such as nonmarital cohabitation (Esping Andersen, 2013). In the period between the 1980s and 2000s, over 89% of the world's population was "living in countries experiencing marriage rate declines" (Cohen, 2013). Further evidence of continued global declines in the marriage rates can also be found in other key statistical reports from institutions such as Eurostat, OECD, United Nations marriage data and USAID Demographic and Health Survey.

A Eurostat (2015) review of marriage and divorce data of EU member states from 1960s onward revealed a 50% decline in the crude marriage rate (number of marriages per 1000 persons) and an increased prevalence of premarital childbearing. The proportion of children born outside of marriage within the EU zone as a whole has increased from 27.3% in 2000 to 40% at present (Eurostat 2015). A similar review of OECD countries, undertaken by the OECD Social Policy Division of the Directorate of Employment, Labour and Social Affairs (OECD Family Database, 2015), came to the same conclusions: the average crude marriage rate of OECD countries ranged between 4.5 and 5.5 marriages per 1000. This is an almost 50% difference from the average crude marriage rate recorded in the 1970s, which ranged between 7 and 9 marriages per 1000. Furthermore, among all OECD countries there has been a remarkable increase observed in the age of first marriage.

> "Across the OECD, declining CMRs have been accompanied by increases in the average age of those getting married. At the start of the 1990s the average age of women at first marriage in most OECD countries was somewhere between 23 and 26 with the OECD average 25.2, while the average age of the men at first marriage was in most OECD countries between 26 and 29 with the average 27.7. By 2012, the OECD average age of both women and men had increased by over 4years to 29.4 and 30.9, respectively, with the average age of women at first marriage in most OECD countries somewhere between 28 and 31 and the age of men at first marriage at 31

and 34. In no OECD country did the average age of either women or men at first marriage fall between 1990 and 2012" (OECD Family Database, 2015).

Nordic countries, where there has been a historically higher propensity of 'replacement' of marriage with alternative family formation methods, for example cohabitation, and general delay of marriage, recorded a higher age at first marriage for both women (33 years) and men (35.9 years), respectively (OECD Family Database, 2015). These were the highest age of first marriage in all of Europe (OECD Family Database, 2015).

In the United States of America, according to Zimmerman (1995, cited in Maynard, 2000), by the 1990s married couple households only constituted 69% of all households, moreover African American and Afro Caribbean groups reported placing less emphasis on formal marriage than whites (Acock and Demo 1994; Robertson and Elliot, 1996; Zimmerman, 1995, all cited in Maynard, 2000).

Declines in the marriage rates have also been observed in the African continent, particularly Sub Saharan Africa (Garenne et al., 2001; Gustafsson and Worku, 2006; Marston et al., 2009; Garenne, 2012). Although the rate of decline in Sub Saharan Africa has been occurring at a somewhat slower pace in comparison to The West, marriage rates are still declining. This has been demonstrated by a number of studies. Marston et al. (2009) observed that the age of first marriage and the time spent being single among women in five Sub Saharan countries (South Africa, Uganda, Tanzania, Zimbabwe and Malawi counties) had increased between 1994 and 2006. Consistent with these findings, the comparatively higher median age of first marriage among South African women can be traced as far back as the 1945 birth cohort, particularly in urban areas, which presented patterns that were far more pronounced and persistent (Garenne, 2012; Harwood Lejeune, 2000). For example, the median age of first marriage for urban dwelling South African females born in the 1945 cohort was 24 years while the national average was 23 years. This is much higher than the average age of first marriage observed among regional comparatives (Sub Saharan Africa) during the same period – which ranged between 18 years and 19 years (Garenne, 2012; Harwood Lejeune, 2000).

South Africa's marriage decline patterns, notably, closely resemble patterns observed in the United States where the declines are disproportionately skewed towards the African American population, and are accompanied by increased unwed motherhood (premarital childbearing). Consistent with this observation, Harwood Lejeune (2000) reports pronounced delayed marriage and premarital childbearing observed among urban dwelling educated [African] women.

"In all nine countries [Southern and Eastern African countries, including South Africa] studied, educated and urban women have higher ages at marriage and first birth. In most, they also have higher proportions of premarital first

> births than non-educated and rural women. Christian women tend also to have higher ages at first marriage and first births, and higher proportions of premarital first births than Moslem women (Harwood-Lejeune, 2000: 265)."

In another study, Marston et al. (2009) analysed marriage trends of five Sub Saharan countries using National Demographic and Health Survey data. This study found that in South Africa, namely Mkhanyakude, a predominantly Zulu speaking community in KwaZulu Natal, had the highest proportions of never married women and the age of first marriage was on average older than 35 years (44yrs). Furthermore, among the women at this site, the time spent single and sexually active was significantly higher than that of all other study sites (Uganda, Tanzania, Zimbabwe and Malawi). Further evidence of this resemblance was cited in an analysis of the South African Census 2001 by Gustafsson and Worku (2006). The study concluded that in the African population group, almost half (48%) of the women aged 20 40 who were mothers had never married while only 5% of women in the white population were unwed, never married mothers. Research suggests that unwed motherhood is even more pronounced among the Zulu speaking women of South Africa (Preston – Whyte and Zondi, 1989; Palamuleni et al., 2007; Posel et al., 2011; Rudwick and Posel, 2012; Hosegood, 2013; Posel and Casale 2013; Posel and Rudwick, 2013).

Numerous localised studies have given account for these observed changes in marriage rates and premarital childbearing. The most prominent arguments include women's increased access to education and subsequent access to employment markets, women's changing attitudes toward marriage, premarital sex and early sexual debut and, lastly, a debate that is closely intertwined with women's access to labour markets: men's financial constraints limiting *their* capacity to enter into marriage and fulfil society's expectation that married men be providers.

This chapter critically reviews some of these key arguments in the literature explaining these consistent patterns of marriage decline accompanied by premarital childbearing. To contextual the debates, it starts by providing a definition of marriage (different types of marriages) and a description of how marriage is solemnised in South Africa.

Lastly, the chapter reviews literature on premarital childbearing, namely trends and literature accounting for its prevalence, and the relationship between premarital childbearing and marriageability. Thereafter the chapter is concluded with a brief review of policy responses to the observed trends of falling marriage rates and persistently high premarital childbearing.

2.2. *Marriage in South Africa*

South Africa is relatively progressive in terms of recognising matrimonial rights. The government, through the constitutional court and family law, legally recognises and protects civil marriage, customary marriage, civil unions and domestic partnerships as well as religious marriages (Marriage Act of 1961; Recognition of Customary Marriages Act of 1998). South Africans as such have a wide 'choice' in the form of unions or partnerships into which they might enter.

The Department of Home Affairs (DoHA) is mandated with the responsibility of managing and registering marriages in South Africa (Statistics South Africa 2013/5:6). It undertakes this responsibility guided by three primary acts that govern and give recognition to three types of unions in South Africa. These are firstly the Marriage Act of 1961 (Act No. 25 of 1961) which concerns civil marriages, a voluntary union entered into by a man and a woman of legal age, and, secondly, the Recognition of Customary Marriages Act of 1998 (Act no. 120 of 1998) that was effected from November 2000 and concerns customary marriages otherwise colloquially known as traditional marriage. According to the Department of Home Affairs (2016), "customary marriage refers to a marriage that is "negotiated, celebrated or concluded according to any of the systems of indigenous African customary law which exist in South Africa." Lastly, the Civil Union Act of 2006 (Act No. 17 of 2006), effected November 2006, which concerns the voluntary union / marriage of two persons of the same sex means who are both 18 years of age or older, which is solemnised and registered by way of either a marriage or a civil partnership.

All religious marriages in South Africa are only recognised as a legal marriage if they are solemnised and registered as a civil marriage with the Department of Home Affairs by an accredited official within thirty days of the marriage (Department of Home Affairs, 2016). Until 2014, accreditation to solemnise a marriage was only issued to Christian marriage officiators (priests, pastors, and clerics). This meant that individuals who undertook to marry through any other religious ceremony would, in addition to the religious ceremony, be required to register that marriage as a civil union with the Department of Home Affairs. Couples whose marriage in not registered would not be able to access any legal protection and benefits in accordance with South African laws; for instance, in matters relating to divorce, spousal rights and inheritances in an event of death (Jamiatul Ulama, 2016). There have since been considerable strides made in the recognition of religious marriages, particularly Muslim marriages. Between 2012 and 2014, in a pilot project by the Department of Home Affairs, a hundred Muslim Imams were trained and accredited to officiate Muslim marriages in accordance with the Marriage Act 25 of 1961 (SAnews.gov). The bill is, however, still pending amidst controversies and debates taking place within Muslim communities.

Consequently, the state mainly tracks and reports on unions that are solemnised in accordance with the three primary acts: the Marriage Act of 1961 (Act No. 25 of 1961); the Recognition of Customary Marriages Act of 1998 (Act no. 120 of 1998) that was effected from November 2000; and the Civil Union Act of 2006 (Act No. 17 of 2006) effected November 2006. As indicated in the previous chapter, both civil and customary marriages have been on the decline.

Even though same sex marriages are recognised in South Africa, for the purpose of this study, only heterosexual marriages and partnerships were considered.

Solemnisation of marriage is undertaken as per stipulation of the above Acts by either the state (embodied by marriage officer at the magistrate court) or a minister of a religious institution, such as a church, in the case of civil unions and civil marriage.

> *"The Marriage Act, 1961 (Act No. 25 of 1961) requires that only licensed marriage officers solemn civil marriages and issue a marriage certificate. Civil marriages are generally solemnised by civil marriage officers at the offices of the DHA and by religious marriage officers at chapels or religious buildings. After a solemnisation ceremony, the marriage officer issues the couple with an abridged hand-written marriage certificate, at no cost, and submits the marriage register at the DHA office where he/she is registered, for the recording of the marriage particulars in the National Population Register (NPR)." (Statistics South Africa, 2014)*

Solemnisation of customary marriages is more complex and dependent on the indigenous rights and practices of the marrying couple – as per definition "it is a marriage concluded in accordance with customary law" (Recognition of Customary Marriages Act 120 of 1998); however, for the marriage to be recognised it must be registered at the DHA within a period of 12 months from the completion of the traditional / indigenous processes or whatever timeframe stipulated by the Minister of Home Affairs at the time.

According to the Recognition of Customary Marriages Act 120 of 1998, "customary law means the customs and usages traditionally observed among the indigenous African peoples of South Africa and which forms part of the culture of those people." For example, the payment of ilobolo is a commonly practiced pre requisite of marriage among the indigenous African cultures of South Africa. Ilobolo refers to "property in cash or kind, whether known as lolobo, bogadi, bohali, xuma, lumalo, thaka, ikhazi, magadi, embheka, or by any other name, which a prospective husband or the head of his family undertakes to give to the head of the prospective wife's family in consideration of 'customary' marriage" (Mhongo and Budlender, 2013:191. See also: Recognition of Customary Marriages Act 120 of 1998; Hunter, 2007; Posel and Rudwick, 2013; Hosegood, 2013).

Among the African population of South Africa, it is however, not uncommon for couples to enter into a marriage by observing a combination of both the traditional marriage that is the payment of ilobolo and observing other customary and cultural practices of the indigenous African people and also performing 'a civil marriage' solemnised by a religious minister, commonly referred to as a church wedding. The traditional component precedes the church wedding (Mhongo and Budlender, 2013).

Cohabitation is also recognised as a form of partnership and is protected under the Civil Union Act, provided there is a partnership contract in place between the partners stipulating the nature of partnership and providing instructions on how to handle the estate in case either of the partners passes on (Women's Legal Centre, 2007).

Within South African law, cohabiting partners with a valid contract are usually referred to as living in a domestic partnership. Women's Legal Centre defines domestic partnership as,

> "a permanent and stable monogamous relationship between two people who choose not to or are not able to marry but share the same responsibilities and obligations of a married couple… Domestic partners can create a contract governing the terms of their relationship and can call upon the courts to enforce the terms of the agreement" (2007:22).

With regards to legal protection of a domestic partnership, where there is no contract, the Civil Union Act is not applicable, but a universal partnership agreement is an alternative legal contract, provided that the following legal pre requisites have been upheld (Women's Legal Centre, 2007: 22 25):

"To have a universal partnership declared, four legal requirements must be met:

1. The aim is to make a profit;

2. Both the parties must contribute;

3. It operates to the benefit of both parties; and

4. The contract is legitimate."

Legally, South African law protects the freedom of citizens to select a partnership suitable to each individual's religious beliefs, traditions and culture, orientation and lifestyle.

The marriage rates declines herein discussed are considerate of both customary and civil marriages. Statistics of both forms of marriage point to fewer African women getting married when compared to their white counterparts. Moreover, among the highly educated there is a relatively low incidence of premarital

and nonmarital cohabitation among Africans when compared to whites (although it is rising), particularly among the age groups under 35 years (Posel et al., 2011; Moore and Govender, 2013). As alluded to earlier, this pattern is more pronounced among Zulu speaking unwed females (Posel and Rudwick, 2013; Garenne, 2012; Mhongo and Budlender, 2013 and; Hosegood, 2013).

There are few studies that explore the attitudes of young adults towards marriage, moreover those of university students. Du Toit (2007), in a thesis exploring student's attitude toward marriage at the University of Cape Town, observed that the majority of sampled students had positive attitudes towards marriage. In addition, many expected to marry one day and believed that marriage would not only make them happier, and help them achieve better life outcomes, but that they would also be able to balance their career aspirations with being married. In all questions, white students demonstrated a stronger resolve. The study could not, however, account for cultural or religious differences.

According to Kefalas et al. (2011), young people's attitudes to marriage are significantly influenced by their geographic location. Kefalas et al. (2011) posit that rural dwellers often identified marriage as the natural progression into adulthood, which normally proceeded securing a job. Conversely, urban dwellers prioritised career and individual achievement (security) as an essential first step or progression into adulthood prior to marriage. It thus expected that women who live in rural areas would marry and start a family at a much younger age than those who live in urban areas. Young people face a variety of challenges in their transition into adulthood, including that of developing social networks and social capital and securing employment, an income and housing. These challenges bear an influence on young people's readiness for starting a family and their decision making process alike. It goes without saying that certain geographic locations offer more opportunities than others; for instance, urban areas have far more competitive labour markets than rural areas. Urban dwelling individuals can, in essence, spend more time seeking secure employment or expanding their skills, networks and social capital in order to attain better incomes. In addition, urban areas are also known to be more expensive and, consequently, it can take much longer for young people who live here to acquire the necessary resources to start a family.

In support of the preceding arguments, Kefalas et al. (2011) and Mitchell (2006) posit that, in order to accurately understand the falling marriage rates, researchers must observe the phenomenon within the framework of life transitions: how people transition from adolescences to adulthood. It is during this transitional phase that most people formulate their ideals and values which will govern their adult lives. This period is also recognised as the phase at which marital horizons are developed. Willoughby et al. (2013), articulately define marital horizons as "a person's beliefs and attitudes about a marriage in the future based on current circumstances and contexts" (Willoughby et al. 2013: 1452). Marital horizons are

comprised of three facets: firstly, “the relative importance of marriage in one’s current life plans; secondly, “the desired timing of marriage in the life course; and, thirdly, the criteria for marriage readiness or types of preparation one believes are needed before being ready to marry” (Carroll et al., 2007:350). From this perspective, young women will either position marriage as a distant or proximal life goal, depending on the value they ascribe to it in their lives. This study, therefore, sought to closely examine the prevailing attitudes towards marriage and other forms of partnership among young Zulu speaking females in university across the three frames of marital horizons. The study is situated in a university setting for two reasons; firstly, as education is identified as a key determinant for delaying or offsetting of marriage and family among females and, secondly, educational attainment is a key developmental phase critical to accessing employment and transitioning into adulthood. Young women adults at university are readily making decisions that would impact their future outcomes, including marriage and family formation.

2.3. Women’s increased education attainment and employment

Society is continually modernising and women on the continent are becoming increasingly more educated and entering job markets at much higher rates than before. Some researchers have argued that this decreases women’s dependence on men and consequently the attractiveness of marriage, leading to women opting for looser family models and lifestyles such as cohabitation, or singleness. Further, where marriage is desired, women with better education attainment and economic achievements tend to be more selective in searching for partners, preferring men who are equally matched to them (aspirant, educated and financially stable), thereby delaying marriage until they find this desirable partner (Bulcroft and Bulcroft, 1993; Oppenheimer, 1988 & 1994; Raymo and Iwasawa, 2005). In a context where men are facing financial constraints, the consequence of women’s independence can result in women delaying or completely foregoing marriage, thus resulting in marriage rates that are on a persistent decline.

Becker (1981, 1991) is one such theorist who posits that people marry if the benefits derived from marriage are greater than the benefits of remaining single or engaging in more flexible unions, such as cohabitation. In this construct, the gains from marriage are a derivative of the specialisation of labour within marriage wherein men are bread winners, specialising in providing for the household economically through employment in the labour markets, whilst women are homemakers and mothers (Oropesa, 1996; Oppenheimer, 1997). This theory predicts that if the advantages of marriage fall relative to the advantages of remaining single, people would choose not to marry. Within the same line of argument, Sassler and Schoen (1999) postulate that the simultaneous broadening of women’s choices and the deteriorating economic circumstances of men contribute to the decline in marriage rates. As women expand their educational attainment, take up employment and earn incomes, their reliance on men for economic

support diminishes (Sessler and Schoen, 1999) and so would their benefit from marriage. Women can then choose to opt out of marriage, become more autonomous (Kalule Sabiti et al., 2007), remain single or enter into flexible unions such as cohabitation (Oppenheimer, 1988; Bumpass et al., 1991). In addition, Beirer et al. (2010) further noted that the impact of women's independence on marital stability was closely related to the norms around gender equality. In countries that were more egalitarian, women's independence had a positive influence on marriage and marital stability while it had the converse effect in countries demonstrating less gender equality.

Since 1994, in South Africa, women are preferential candidates for government welfare programs, such as grants, housing and employment programs, meaning that in this country, women have more opportunities to accrue assets and sustain themselves economically. This, in conjunction with increased educational attainment among women, would, according to the above framework, further extend women's freedom to explore a life devoid of men's financial support (Mhongo and Budlender, 2013).

Deviating slightly from Becker (1981, 1991)'s position, Oropesa (1996) suggests that marriage is an economic resource useful in wavering hardships and uncertainty, therefore dual income/ employment should have positive marriage effects. According to Oropesa, "the positive effects of employment on marriage for both men and women can be understood in terms of the desire to minim uncertainty" (1996:51). All things being equal, employed men are more desirable partners than unemployed men because of the economic resources they can provide (Oropesa, 1996)." However, Bulcroft and Bulcroft (1993) suggest that the positive gains proposed by Oropesa are not experienced universally among all population groups. According to the authors, education and employment has negative consequences on black women's marriage prospects, despite the positive correlation which exists between education, employment and marriage. Bulcroft and Bulcroft (1993) argue that educated women are more selective and seek partners who are more like them with similar, if not greater, education and income levels, particularly among the black population. "The greater the weight that [black] women … attach[ed] to a partner's being established before marriage, the less likely they were to marry" (Sessler and Schoen, 1999:156).

Based on these two strands of arguments, it could be that South African Zulu speaking women begin to aspire toward better quality partners as their levels of education and employment opportunities increase and, as a consequence, in the process delay marriage. Prolonged delays are likely to lead to Sessler and Schoen's (1999) conclusion wherein marriage prospects diminish.

Another argument which is used to account for the declining marriage rates, that is closely linked to that of women's increased opportunities, diminishing marriage gains and marriage probabilities, is that of men's diminishing economic circumstance. Within this perspective, a fall in male employment or economic status would reduce the gains expected from men's specialisation (economic provision) and therefore reduce men's ability to start a marital household (Sassler and Schoen, 1999), particularly in a cultural context where practices of bride wealth or 'ilobolo' payment are salient (Walker, 1992; Kaufman et al.,2001; Makiwane, 2004; Denis and Ntsimane, 2006; Posel et al.,2011; Rudwick and Posel, 2012; Posel and Casale 2013; Posel and Rudwick, 2013). Especially when there are significant "shortages of men with good incomes… [as observed] among African and coloured populations (Gustafsson and Worku, 2006)," it is plausible that the reduction in men's economic capacity would not only reduce women's benefitting from marriage but it would also diminish men's marriageability and its attractiveness to them. Other studies undertaken in the 1980s in Soweto and Grahamstown (Longmore, 1959; van der Vliet, 1984; Klugman, 1989) contribute to the perception that women were avoiding marriage because they felt men often fail to undertake their household responsibility and were often spending their earnings elsewhere, specifically on alcohol, women and other irresponsible habits, and when these have been depleted, they then use the women's earnings to meet their needs.

Notably, the proportions of never married black men between the ages 15 50 years in South Africa have persistently remained much higher than that of black women within the same bracket, up until the 2001 census (Mhongo and Budlender, 2013). This could be a consequence of either of the above debates positing changes in women's choice with respect to marriage. It could be worthwhile researching further what explains the patterns of black men's low marriage rate and attitudes to marriage, both in comparison to and in terms of its overall impact on black women's declining marriage rates.

Summary

Education and employment among black women leads to improved economic options at an individual and household or family of origin levels of the women, thus allowing black women to practice increased selectivity in partner searches while postponing marriage. In addition, when compared to whites, educated black women place higher value on a partners' education, career achievements and employment status (Sessler and Schoen, 1999; Gustafsson and Worku, 2006; Hunter 2007 & 2013). Furthermore, cultural practices such as lobolo are salient and men are required to pay lobolo prior to taking a woman as a bride, thus making it imperative for a Zulu woman to select a partner that has access to income through employment. However, while education and employment have a positive correlation with marriage for white women increases chances for marriage the opposite is true for black women (du Toit, 2007). The

African population in South Africa in comparison to all other race groups has the lowest percentage of employed people and the proportion of African men with a tertiary level of education is lower than that of women (Census 2011; Statistics South Africa, 2015). Lower levels of education and low employment rate negatively correlate with marriage, meaning that the likelihood of marriage is lower for the black population. According to Gustafsson and Worku (2006), lower marriage rates among African women are exacerbated by mismatches in sex ratios: there are insufficient quality marriageable African men who match or meet the 'partner' requirements of educated black women since African women are far more highly educated than their male counterparts. This mix of circumstances linked to women's increased education and employment, as argued, leads to higher proportions of never married black women in South Africa.

2.4. Changing attitudes toward premarital sex and early sexual debut

According to Gaughan (2002), modern day society [women] use nonmarital romantic relationships as a substitute for marriage. Laumann et al., 1995 cited in (Gaughan, 2002:407) noted that,

> "…Society has gone from almost universal and early marriage to a structure that defies easy explanation. The structure of relationship opportunities includes: marriage, cohabitation, long-term non-cohabitational relationships, short- term non-cohabitational relationships, overlapping romantic involvements, casual dating, casual sex, abstinence and non-involvement and combinations of any of the above. Indeed, it is possible to imagine any one woman experiencing each of these partnering types over the course of life" (Laumann et al.,1995).

The next set of key arguments around diminishing marriage rates revolves around liberal attitudes towards premarital sex (Smith, 1994), premarital childbearing and cohabitation, particularly among women. These arguments claim that in the age of 'sexual revolution,' "women use premarital liaisons to obtain the sexual and companionship benefits of marriage while avoiding the commitment costs that marriage tends to entail" (Gaughan, 2002: 410). Moreover, with increased incidents of early sexual debut and longer periods spent being single in society (Budlender et al., 2004; Marston et al.,2009; Harrison and O' Sullivan, 2010), women with higher incomes and education have more opportunity and options to explore more partnerships, including those that are sexual and romantic in nature. It is not improbable to assume that the longer the time a woman spends being single, the more the number of her romantic and sexual relationship encounters increases. Each encounter acts as a substitute for marriage and thereby diminishes the perceived benefits of marriage.

Considering some of the gains to marriage as "quantity or quality" of "children and sexual gratification" as Oropesa (1996:50) has, in order for women to derive benefits from marriage the "quantity or quality" of "children and sexual gratification" within marriage has to be higher than is possible outside of marriage. As

society has become more secularised and woman are entitled to more rights, sex outside of marriage is accepted (Axinn and Thornton 2000; Thornton and Young DeMarco, 2001) and premarital childbearing is viewed with far less judgement (Garenne et al., 2001). This secularity and openness of society is consequently decreasing the absolute gains of marriage: "quantity or quality" of "children and sexual gratification" and, equally, women's obligation to marry.

While there is little evidence to date suggesting that premarital sex occurs as a pre cursor to marriage, Gaughan (2002) does demonstrate that increased premarital romantic or sexual encounters, coupled with early sexual debut and higher income, decreases the probability of marriage among women. In agreement, Blossfeld and Huinink (1991:150) posit that, even in the most prestigious career, it could take women up to 10 years to gain the "maximal levels of career resources," which inevitably means marriage would be delayed until reasonable resources have been accrued. As such, it can be expected that women, with a longer period spent single and accruing resources, are highly aspirant and hold strong egalitarian attitudes, are more predisposed to lower likelihoods of marriage.

Studies show that attitudes and practices of South Africans in the post apartheid era have become more secularised, particularly among unmarried young adults aged below 35 years (Rule and Mncwango, 2004; South African Social Attitudes Survey, 2003). Among the African population, education, income and urbanization positively influence social attitudes. Respondents' levels of 'openness' increase alongside increases or improvements in these three areas: higher levels of education; higher income; and urbanization (South African Social Attitudes Survey, 2003). It is likely that educated women who reside in urban areas will possess a liberal attitude towards family formation, even if they come from a traditional culture, such as that of the Zulus. Evidence of this liberal mind set is clearly demonstrated in literature. Studies within the HIV/AIDS, sexual and reproductive health and sexual risk taking behaviour paradigms reveal that young people in the country, women included, were less opposed to premarital and casual sex and also reported higher than expected incidents of multiple partnerships as well as concurrent partnerships (South African Social Attitudes Survey, 2003; Budlender et al., 2004; Marston et al.,2009; Hunter, 2010; Harrison and O' Sullivan, 2010). Furthermore, Marston et al. (2009) note that the average age of first sex among South African women in Mkhanyakude, KwaZulu Natal was much lower than that which is observed in other Sub Saharan countries. In addition, popular slogans among South African women, such as "50/50," suggest that South African women are become less traditional and instead preferring and aspiring to relationships or marriages with a more equitable distribution of household responsibilities (Zimela, 2016 in Destiny Magazine; South African Social Attitudes Survey, 2003). In the

absence of an equally matched partner, women may be substituting marriage with more flexible romantic relationships.

In an ethnographic study of an urban community in KwaZulu Natal, Hunter (2010) found similar attitudes proliferating among women of low incomes whereby they enjoyed greater access to romantic relationships, sexual encounters and benefits of marriage, such as financial support, without the other risks associated with marriage, particularly traditional distribution of household labour and being told what to do and how to behave by the male partner.

Based on findings of the studies cited above and the hypothesis proposed by Gaughan (2002), it is also likely that the marriage rate decline observed among black Zulu speaking women in South Africa is a result of marriage substitution.

2.5. Socio-Cultural Factors

We are products of the households and societies in which we are living and so, needless to say, socio cultural factors play a role in influencing attitudes to marriage and marriage outcomes. There are three key socio cultural factors noted in literature as bearing an influence on marriage prospects: income level or social class of the family of origin (Blossfeld and Huinink, 1991; Harwood Lejeune, 2000; Gaughan, 2002; Litcher, et al.,2004; Garenne, 2012; Musick, 2012); religiosity; and adherence to traditional or cultural norms (Barber, 2004; Schwartz and Mare, 2005; Lichter, 2007; Fuwa, 2013).

Family of origin income or social class and the level of the father's education have a strong correlation with woman's marriage outcomes (Kalmijn, 1991; Blackwell, 1998 and Musick, 2012). Researchers in developed countries found that women who had fathers that were highly educated (i.e. minimum achievement equivalent to university degree) and whose family was economically rich (i.e. at least middle class) were more likely to marry than those who did not have similar social backgrounds (Blossfeld and Huinink, 1991; Gaughan, 2002). Similar findings were reported in developing countries by Harwood Lejeune (2000) and Garenne (2012:70) who noted higher proportions of marriage among those who were well established socio economically. The reason for this may be that parents who are well established are more likely to provide some financial assistance to the young couple to help them acquire a home or finance wedding expenses (see Mulder and Smith, 1999 and Kalmijn, 2004). Couples from low income homes would most likely carry all the costs associated with the wedding and starting a family, (including securing property on lease or purchase, on their own.

Another way in which family backgrounds can influence the marriage outcome of women is related to the family structure of origin. For example, Axinn and Thornton (1996) noted that individuals from fragmented families held less positive attitudes towards marriage and ultimately married at a later age than those from dual parent homes. In addition, scholars suggest that young adults tend to mirror their parents' attitudes and expectations when making decisions about family formation (De Valk and Liefbroer, 2007). Moreover, as the parent child relationship continues to play a role during emerging adulthood, young people keep seeking parents' guidance on numerous key decisions, including that of marriage (Scabini and Galimberti, 1995; Bartle Haring et al., 2002 & Nelson et al., 2008). Willoughby et al.'s (2013) study of parents' marital ideals for their emerging adult children (n=536) found that, "parents reported a higher desired age of marriage, lower importance of marriage as a life goal, and emphasised different criteria of marriage readiness than their emerging adult children" (Willoughby, 2013:1465). Availability of family resources, and attitudes of parents towards marriage and approval of the chosen partner affect the timing of marriage of emerging adults, as well as the decision of non marriage.

Religiosity, on the other hand, has also been cited as contributing to positive marriage outcomes. Studies by Harwood Lejeune (2000) and Garenne (2012) observe that countries that were more religious, practicing either Islam, Catholicism or Protestant (charismatic) Christianity, displayed higher prevalence of earlier average age of first marriage, higher average ages of first sexual experiences and lower proportions of never married mothers. In Kenya, Madagascar, Mozambique, Tanzania and Uganda, the average age of first marriage among survey participants that were religious ranged between 16 to 20 years old (Harwood Lejeune, 2000). Consistent with these findings, Garanne asserts that the earliest observed declines in the age of first marriage in Benin, Ghana and Nigeria were largely explained by significant expansion in religiosity in the said countries, moreover that of "monotheist religions" (2012:74).

With regards to tradition, as illustrated in earlier sections of this chapter, observance of traditional / cultural social values and norms, such as bride wealth, have also been said to have an effect on later age of marriage (Walker, 1992; Kaufman et al., 2001; Makiwane, 2004; Denis and Ntsimane, 2006; Posel et al.,2011; Rudwick and Posel, 2012; Posel and Casale 2013; Posel and Rudwick, 2013). In addition, international studies found that for women the degree to which the family, and particularly the mother, observed certain social or cultural norms, influenced the women's social values, including values regarding marriage. Studies (Flouri and Buchanan, 2001; Gaughan, 2002; Higgins et al., 2002; Wiik,2009; Gubernskaya, 2010) note that the advice the mother gave regarding marriage including preferred age of marriage for the female child correlated with actual age of marriage. Strong preference correlated with the

actual age of marriage while weaker preferences (mother showed less preferences towards type of partner and age) had no impact on the marriage outcome (Gaughan, 2002).

While there is limited evidence of either family of origin, religiosity and cultural / traditional values exclusively contributing to marriage declines in South Africa, there is ample literature pointing to these factors bearing some influence. For instance, Moore and Govender (2015) identify the structural economic injustices imposed by the apartheid government of the African population as playing a major role, which has had a pervasive effect on their economic outcomes and family formation among the black population. Southall (2016) notes that among the black population, the post apartheid black middle class, education is a highly valued asset; it is perceived as the single most instrumental asset for navigating out of poverty.[1] It is increasingly common among the black population to find parents, particularly women, in education alongside their adult children, whether it be completing high school, attaining Matric or attaining tertiary qualification (Southall, 2016). Families, again mothers in particular, seem to encourage their children, especially daughters, to attain high levels of education prior to marriage. This advice, combined with what women grow up viewing, ultimately also influence their aspirations. African women are normatively raised to be "tough, self sustaining, striving" (Steyn and Zyl, 2010: 50). In South Africa in particular, female headed families are a norm and parents still advise young women to "not overly rely on men." Successful women who are role models to many young African women reinforce the independent female persona (Preston Whyte and Zondi, 1992).

> "Women tend to marry too young and often before they have the chance to amass their own assets – big or small… As women we should make sure we have assets before we get married. I always encourage young women to have an antinuptial agreement and discussions around how they're going to manage the collective assets they have whether it's in a trust or a third party agreement. It's about protecting each other" (Totsie Memela-Khambula: Eduloan, CEO in, Destiny Magazine; September 16, 2014).

As argued by Willoughby et al. (2013), scholarly evidence suggests that the current patterns of a late age of first marriage, and perhaps even non marriage, are encouraged and supported by parents. Although most parents support and encouragement of late age of marriage is aimed at promoting educational attainment and financial stability prior to marriage, this results in extending the time spent single and, possibly, the number of romantic partnerships, thus, ultimately leading to 'poor marital outcome.'

[1] (Southhall, 2016) further assets that the most recent manifestation is evidenced in efforts black parents go to get their children into institutions of higher learning. The author cites the devastating incident of the stampedes that occurred at the University of Johannesburg, which ended in the death of a parent. Second to this, he draws the parallel to black youths own hunger for education using the fees must fall protests of 2015/16, which were predominantly lead by black students.

Summary

According to Kalmijn (1991) and Barber, (2001), social origins, including paternal education plus individual educational, are significant factors in marriage attainment. With regards to the effect of religiosity and socio cultural norms and values, studies suggest religious individuals had more positive and traditional attitudes towards marriage in comparison to those who were not (South African Social Attitudes Survey, 2003; Rule and Mncwango, 2004; Marston et al., 2009). Furthermore, cultures which practice bride wealth (ilobolo) had significantly later ages of first marriage than those who did not (Preston – Whyte and Zondi, 1989; Palamuleni et al., 2007; Posel et al.,2011; Rudwick and Posel, 2012; Hosegood, 2013; Posel and Casale 2013; Posel and Rudwick, 2013). However, all these factors are not mutually exclusive in their effect on marriage but instead their effect on marriage is exacerbated when they occur in combination with each other or any of the other factors discussed above.

2.6. Premarital Childbearing

In sub Saharan Africa in particular, drops in the marriage rate have not been followed by lower fertility rates as would be expected and as is the trend in western countries. What is instead observed are increasing patterns of premarital childbearing (Bongaarts et al., 1984; Cohen, 1998; Letamo, 1996; Chimere Dan, 1999). The case is no different for South Africa or the Zulu speaking African (black) population (Craig and Richter Strydom, 1983; Boult and Cunningham, 1991; Bledsoe and Cohen, 1993; Caldwell and Caldwell, 1993; Cunningham and Boult, 1996; Singh and Samara, 1996; Radhakrishna et al., 2000; Garenne et al.,2001; Kaufman et al., 2001; Ntsiki, 2001).

Arguments in literature accounting for premarital childbearing are closely linked to those posed for the phenomenon of declining marriage rates, particularly those that link the phenomenon to diminished benefits of marriage for women. As stated in earlier arguments, egalitarian attitudes coupled with greater acceptance of premarital sexual activity, nonmarital childbearing, and cohabitation reduce perceived benefits derived from marriage. Furthermore, time spent single increases the exposure to premarital childbearing, particularly among urban dwelling, educated, highly aspirant women – who tend to spend longer periods of time being single than their rural, non educated counterpart.

Studies suggest that there is a decoupling of marriage and childbearing (Preston – Whyte and Zondi, 1989; Palamuleni et al., 2007; Gibson Davis et al.,2005, Gibson Davis, 2009 and 2011) to such an extent that in some societies it is accepted and perhaps ‘normal’ for a woman to have at least one child before marriage (Palamuleni et al., 2007). Although there are fewer studies that prove this hypothesis, some

researchers in South Africa suggest that among the African population, fertility and motherhood play a role that is distinct and of greater importance than marriage (ibid). Whilst childbearing can occur at any point after the onset of sexual debut, marriage is considered a step that occurs much later in life once education and financial security have been attained (ibid; Kaufman et al. 2001; Garenne et al.2001:287). Within this same school of thought, premarital childbearing is often misconstrued as a demonstration of fertility intended to influence marriageability (Preston – Whyte and Zondi, 1989; Preston – Whyte, 1990; Preston – Whyte and Zondi, 1992). Mhongo and Budlender (2013) suggest that payment of inhlawulo is often followed by payment of ilobolo (bridewealth) and ilobolo is a significant step towards marriage among Zulu speakers and other African cultures. It precedes the 'white wedding' for those entering into a civil marriage by solemnising it with a church ceremony and is the single most definitive step for a traditional / customary marriage.

It is essential, however, to note that increases in the incidents of unwed motherhood or premarital childbearing in Sub Saharan Africa are due to premarital adolescent fertility (Palamuleni et al.,2007; Garenne et al.2001; Moultrie, Sayi and Timaeus, nda; Kaufman, de Wet and Stadler, 2001). These pregnancies are in most cases unplanned, and the adolescents bearing the children would in this instance, also be economically and socially vulnerable (Garenne et al., 2001; Richter, 1996) and far better off delaying marriage for other pursuits, such as education and employment, until financial security is gained. These findings are more consistent with literature linking premarital childbearing to a high prevalence of premarital fertility among youth and teenagers and inadequate or improper use of contraceptive methods (Lesthaeghe and Jolly, 1995; McDevitt, 1996; Gage Brandon, 1998; generation unbound author). In addition, premarital pregnancies are often a consequence of lack of preparedness (Adedimeji, 1999; Moore et al., 2001; Quan, 2012), inadequate access to sexual reproductive health care services, lack of and improper use of contraceptives among youth and also among older unmarried women (Kaufman, 1996; Manzini).

Another critical factor that plays a role in premarital pregnancy is women's inability to negotiate safe sex in age disparate relationships (Varga and Makubalo, 1996; Varga, 1997; Wood and Jewkes, 1997). This is particularly true for pregnancies that occur immediately after the onset of sex debut; studies in this area of research show that in Africa, the first heterosexual sexual encounter for most females (girls) is more likely with an older male than a peer (Heisel et al., 1995; Varga and Makubalo, 1996; Abma et al., 1998; Manzini, 2001; Moultrie et al., nd).

A high prevalence of nonmarital and premarital childbearing is very concerning as it tends to coincide with high rates of female headed households. Moreover, when it is a result of teenage and college

pregnancy, it possesses increased intergenerational childrearing burden as grandparents, rather than parents, are often left to raise children (Gage Brandon and Meekers, 1993; Lesthaeghe, 1995; Harwood Lejeune, 2000; Mokone, 2006). Further, it also has detrimental effects on child wellbeing, particularly in the early developmental stages of a child's life. For instance, children raised by elderly grandparents do not always receive adequate care and can suffer from malnutrition, stunted growth and, at times, neglect as well as mortality (Gage Brandon and Meekers, 1993; Lesthaeghe, 1995; Harwood Lejeune, 2000, Mokone, 2006). To this end, there is sufficient literature covering challenges on youth's access to sexual reproductive education and sexual reproductive health services (SRHs) that notes women and young girls' impaired ability to negotiate sexual intercourse within relationships, particular in age disparate relationships (Varga and Makubalo, 1996). In South Africa, there has been considerable policy effort to tackle both of these issues.

The next section, broadly speaks to the policy responses. There is, however, insufficient literature exploring the impact of premarital childbearing on marriageability, thus this study is designed to explore the perceptions of youth with regards to the acceptability of premarital childbearing and its impact on marriage and marriageability. Hence the aim is to test the hypothesis posed by some researchers that posits premarital childbearing is a consequence of liberal, egalitarian attitudes and a precursor to marriage used to demonstrate marriageability.

2.7. Policy Responses and Intervention: Actions & considerations

The policy responses in relation to the phenomena of marriage rate declines and premarital childbearing in developed countries tend to follow one of two directions. One route adopts an engendered approach to parenting, promoting equal access and responsibility for parenting without enforcing marriage (United Nations, 2014). For example, in Nordic countries both parents (the father and mother) have parental leave (to take time off employment), enabling each parent to spend time with their new born child regardless of marriage, and receive unconditional cash transfers per child, which increases the household's economic resources for maintaining both child's and household's wellbeing (United Nations, 2014).

The second direction, which is predominantly noticed in neoliberal countries, such as the United States of America (Heath, 2013), is a corrective, moralistic and marriage centric approach "with a goal of re establishing the boundaries of sexual relations and childbearing within the confines of heterosexual marriage" (Heath, 2013: 8). This approach, while providing welfare support for single mothers, further actively seeks to promote and reward marriage through preferential access to other grants and social assistance programmes. In the USA, as outlined by Heath (2013), while single unmarried and unemployed

mothers receive a minimal conditional cash transfer, there are also numerous organisations on the public (government) and private front that actively promote and support 'healthy marriages'. These pro marriage organisations exist to promote quality families and to protect the ideal of a nuclear family as a sole platform for raising children and sustained economic wellbeing of families. Heath tracks the institutionalisation of marriage promotion in the USA:

> "In 1996, Congress passed the Personal Responsibility and Work Opportunity Act (PRWORA), also known as welfare reform, which fundamentally changed the nation's welfare system to replace the federal entitlement program for low-income families with state-administered block grants…PRWORA promotes marriage as 'the foundation of a successful society'… Early manifestation of pro-marriage movement "in the early 21st century include the formation of the National Council of Family Relations (NCFR), the Howard Markman's foundational research on marital distress also known as the Prevention and Relationship Enhancement Program (PREP); Smart Marriages, the National Fatherhood Initiative, the Prom Keepers, and Marriage Savers; Institute for American Values (IAV); Coalition for Marriage, Family and Couples Education (CMFCE); the National Association for Relationship and Marriage Education (NARME); the federal Healthy Marriage Initiative." "in 2005, the Deficit Reduction Act re-authored welfare… $75 million was approved by the Obama administration to fund the Fatherhood, Marriage and Family Innovation Fund aimed at "healthy marriage' and 'responsible fatherhood' programs. Many actors and organisations promote marriage" (Heath, 2013:561 564).

These are just a few prominent examples of the institutionalised pro marriage approach to addressing marriage rate declines and pre or nonmarital childbearing in the USA.

According to Heath (2013), welfare support given to poor single parent is in the:

> "neoliberal logic… [because] poor women's failure to enter the institution of marriage before bearing children places them in a category of special consideration to attain the skills necessary to make them into responsible citizens…" (ibid) further argues that "this neoliberal logic directs attention away from the structural reasons for why poverty and single motherhood are correlated in order to focus on behaviour that can be modified (i.e., to offer skills that can lead to marriage)…the ideal family is conceptualised as essential to the American dream and normality" (Heath, 2013: 565).

The policy actions in developing countries, for example Brazil and South Africa, are predominantly pro poor and pro child. Low income women with children under the age of 18 receive a minimum child grant which is conditional in Brazil (Handa and Davis, 2006; Lindert et al., 2007; Paes Sousa, Santos and Miazaki, 2011) and non conditional in South Africa. Furthermore, South African legislation actively protects the rights of women to receive maintenance income from men who father their children (Lund, 2008; Community Agency for Social Enquiry, 2008; Woolard and Leibbrandt, 2010).

With regards to policy initiatives in South Africa, there are three key pieces of legislature that impact on marriage and family formation: the Marriage Acts of 1961, 1998 and 2006, which, as discussed earlier, guide the registration and solemnisation of marriages in the Republic. The Population Policy of 1998, which takes its lead from the International Conference on Population and Development (ICDP) Programme of Action (POA), held in 1994 in Cairo, Egypt, aims to:

> "bring about changes in the determinants of the country's population trends, so that these trends are consistent with the achievement of sustainable human development. The policy, in line with the ICPD PoA (1994), also demonstrates the South African government's commitment to achieving the integration of population and sustainable development, highlighting the need to integrate population factors into socio economic and development processes (Department of Social Development, 2010:14). Priority is given to issues related to families; gender equality, equity and the empowerment of women; internal and international migration and urbanisation; reproductive health and rights; HIV and AIDS; population, the environment and poverty; health, morbidity and mortality; population growth and structure, including fertility and mortality trends; and children, youth, older persons and persons with disabilities… This type of development is aimed at enriching peoples' lives by providing them with increased options and enhanced choices that will ultimately lead to decent, quality and equitable livelihoods. Central to this approach is the recognition that the empowerment of women is not only a crucial end in itself, but also key to attaining decent, quality and equitable lives for all. Attaining gender equality, equity and the empowerment of women are therefore integral to population and development as it advocates for the provision of more choices to women through expanded access to education and health services, skills development and employment as well as full participation in policy and decision making processes at all levels" (Department of Social Development, 2015).

Lastly, the White Paper on Families, adopted for implementation in late 2012, also impacts. This policy aims to provide an integrated approach to promoting, supporting and preserving the family. It upholds family as the optimal mechanism for socialising and raising children and ensuring that individual optimise resources available to them within the republic in order to become individuals that contribute to the country's economic development. Both the population policy and the White Paper indicate an intention, in principle, by the South African government to promote the formation of family and the raising of children in households that are ready and capable of undertaking the responsibility of childrearing.

The White Paper on family was first tabled for discussion as a green paper proposal in the 2011 parliamentary cycle under the auspices of the Office of the Presidency. At this point it was titled 'The Green Paper on Families Promoting Family Life and Strengthening Families in South Africa.' Its aim was to provide a framework for a holistic approach towards family in South Africa. The vision of the family proposed in the paper suggests that the state is keenly aware of the value of family and its impact on the social and economic development outcomes of a country. The vision statement reads as follows:

The vision is for well functioning, resourced, viable and prosperous families which play pivotal roles in South Africa's human, social and economic development (Government Gazette, No 34657, 2011).

The paper recognises the diversity of family structures represented in the South African population and further notes the high prevalence of single (unmarried) parent families, single parent families, intergenerational families and the increase in child headed families. Moreover, the above mentioned family structures are the most vulnerable to economic shocks. It further argues that the institutions which bind a family together, such as marriage, are under threat in post apartheid South Africa wherein the marriage rates are in continual decline and divorce is increasing. In addition, it notes that the country is faced with numerous social ills that it inherited from the colonial and apartheid era. Notwithstanding the above stated challenges, like many other developing countries South Africa also needs to contend the challenges of urbanization and globalization, which also impact on the family life. As such, the main objective of family policy framework proposed in the green paper *(Government Gazette, No. 34657, 2011)* include*:*

- *The enhancement of the socialising, caring, nurturing, loving and supporting capabilities of families, so that their members are able to contribute effectively to the overall development of the country.*
- *The empowerment of family members by enabling them to identify, negotiate around and maxim economic, labour market and other opportunities available in the country.*
- *The improvement of the capacities of families to establish people-to-people interaction which makes a meaningful contribution towards a sense of community, social cohesion and human solidarity.*

Mentioned among its many principles are core principles of family strength, promoting and strengthening marriage and promoting and strengthening parenting. The paper elaborately details the institutional framework and programs to support and promote the family. Whilst it fully addresses vulnerable children and social welfare support demands and the relevant institutional frameworks, it fails to fully identify mechanisms and affiliates for promoting marriage and strengthening marriage. The tools for supporting marriage that are presented in the paper are limited to the registration and recognition of marriage, particularly religious marriages, and undertaking marriage pre counselling and marriage promotion events. Outside of the White Paper, there are no other updates to the proposal. The 2016 Department of Social Development comprehensive report on the implementation of White Papers does however suggest that the ambiguously defined scope for marriage promotion and also the lack of definition of stakeholders and key benefactors, has indeed resulted in major implementation challenges, such as inadequate budgetary allocations and that pre marriage counselling service providers were predominantly religious institutions who limited the services to their congregants. Another challenge

noted in the report was around the articulation of family and marriage, which were only framed in the 'traditional sense' and not with consideration to alternative family models. Activists argue that this created an exclusion and often created an entry barrier, thus limiting the access of funding by organisations championing alternative marriages and family models.

Notwithstanding these challenges, the South African government has made significant policy efforts to preserve the family, moreover it does so with recognition of an individual's right to choose to marry or not to marry. Furthermore, there have also been significant efforts to ensure that children's livelihoods are secured regardless of their parents' marital status. This is particularly true of children born to teenagers: in 2011 alone, 56 out of a 1000 births were to women aged between 15 – 19 years of age (Department of Social Development, 2015). The persistently high teenage and adolescent pregnancies are very concerning and have adverse outcomes on life outcomes of the teenage mothers, especially in relation to health and education. Early sexual debut coupled with delayed marriage (the time spent single and sexually active) increased likelihood of nonmarital pregnancy and contracting sexually transmitted diseases. To this end, policy makers in South Africa have taken a strong stance to ensure increased access to, and knowledge of, sexual and reproductive health rights and services for youth and adolescents. The Department of Health in partnership with organisations such as Lovelife, have established youth friendly clinics and programmes that target youths.

These programmes train health care service providers on sexual reproductive rights of adolescents and youths, correct care and youth engagement techniques. They also promote the provision of education and information on sexual and reproductive rights, HIV/AIDS and sexually transmitted diseases to youth at schools, and universities and the provision of holistic care to youth (including antenatal classes, counselling on safer sexual practices) without enforcing parental consent. This allows young people to access contraceptives, condoms and sexual reproductive advice from public services without the fear of stigmatisation or discrimination. Discrimination and stigmatisation are amongst the commonly cited reasons for youth's lack of or low usage of sexual reproductive health care service. One would imagine that within communities and religious organisations there are some working within this space to promote abstinence (confining childbearing to marriage) and marriage, however it is not within the scope of this study to provide evidence for such.

2.8. Summary

This literature review brings us to the following conclusions: firstly, the study notes that education extends the time women spend unmarried as all resources and energies are pooled towards completing education. Secondly, urbanised, highly educated women tend to exhibit more egalitarian attitudes towards

partnering and family formation than those who have less education and are in rural areas. Furthermore, they have better economic opportunities and can earn considerably higher salaries which allow them to be more selective in choice of partner. Moreover, they tend to especially desire partners that exhibit similar values to them, such as equal distribution of household responsibility such as chores, child rearing and household spending thus, extending the time spent single and in adversely delaying or offsetting marriage. In a patriarchal society such as South Africa, where men, particularly those that are Zulu speaking, generally hold traditional values, despite levels of education, it is likely that educated females will spend more time in search of a suitable marriage partner and so spend more time single.

Thirdly, in the event that the time spent single includes exercising their right to be in sexual romantic relationships, as studies have shown, they are predisposed to higher risks of premarital childbearing, especially when sexual encounters occur in conjunction with low, inconsistent and improper contraceptive use or the lack thereof, as well as when women have impaired ability to negotiate sexual intercourse. However, there are concrete efforts to reduce premarital childbearing, particularly among those who are still economically dependent, for example adolescent, youths and university going young adults. Lastly, there is insufficient evidence to conclude on the effects of premarital childbearing on marriage desires, marriage opportunities and marriageability of unwed mothers.

Policy makers globally are grappling with the changes occurring in the sphere of family formation; some countries are more adaptive than others and have implemented policies that a more egalitarian and pro child wellbeing. Other countries opt for policies that promote and reward marriage. With respect to South Africa, policies in the country have taken great care to secure the wellbeing of children in the form of the Child Support Grant and the Foster care grant. In addition, there is a plethora of programs aimed at reducing unwed motherhood resulting from teenage pregnancy and unintended pregnancy through sexual reproductive health education. Although the country has made considerable efforts to develop the first integrated family policy, there are still some gaps, particularly on how it aims to promote and support marriage.

Chapter Three: Theoretical Framework and Methodology

3.1. Introduction

This chapter is designed to familiarise the reader with the study design. It sets out the theoretical framework used, and the methodological approach of the research. The main objective of this study is to investigate the argument that low and falling marriage rates among African women are explained by the attitudes of women and the choice not to marry. It asks two key questions: firstly, is marriage still a preferable partnering/family formation choice over other forms of partnering such as cohabitation? Secondly, does the high incidence of premarital childbearing mean that marriage is not seen as a pre requisite to childbearing, such that there is a separation or decoupling of marriage and childbearing in contemporary Zulu society?

The study was undertaken at two South African universities in Durban, namely the University of KwaZulu Natal (UKZN) and the Durban University of Technology, South Africa (DUT).

3.2. Theoretical framework

In exploring attitudes towards marriage, the study is interpretivist in nature but approached from the study populations' construct of kinship and family formation a heteronormative perspective.[2] Heteronormativity refers to the belief that in society, men and women have predetermined gender roles within heterosexual relationships. In addition, within the heteronormative construct, heterosexual relationships are perceived as the "default" relationship and the most likely to result in marriage (Whitehouse, 2009; Steyn and van Zyl, 2010).

The study is informed by theories of union formation. There are three key theories that dominate research on heterosexual union formation: the human capital theory popularised by Becker (1964, 1974, 1981& 1991); Oppenheimer's marriage market and search theory (1988, 1994); and the substitution theory outlined by Gaughan (2002).

[2] (Steyn and Van Zyl, 2010) "Heteronormativity is the institutionalization of exclusive heterosexuality in society. Based on the assumption that there are only two sexes and that each has predetermined gender roles…is particularly visible in 'family' and 'kinship' ideologies. It is embedded in discourses which create punitive rules for non-conformity to hegemonic norms of heterosexual identity."

3.2.1. Human Capital Theory

Human capital resource refers to those resources that can be exchanged in the labour markets for wages (Gaughan, 2002). Building up of human capital resources is largely influenced by the socio economic status of an individual's home of origin and can affect diverse areas of an individual's life, including marriage. Becker (1964 &1974) posits that an individual's choice whether or not to marry is influenced by the levels / amount of human capital resources they have at their disposal to maintain themselves as a single person household versus a couple household. Becker (1964 &1974) argues further that women with greater human capital resources, particularly education and extensive labour force participation, show a lower propensity and, implicitly, a lower desire to marry. The theory argues that people would marry only if the benefits from marriage are greater than the benefits of remaining single or engaging in more flexible unions such as cohabitation.

According to Becker (1964, 1974, 1981 & 1991), the gains from marriage derive from the specialisation of labour within marriage: men are bread winners specialising in providing for the household economically through employment in the labour markets, whilst women are homemakers and mothers (Oropesa, 1996; Oppenheimer, 1997). The theory predicts that if the advantages of marriage fall relative to the advantages of remaining single, people would choose not to marry.

There are a number of studies which argue in support of this theory and provide identification of factors that would reduce the benefit of marriage for women. For example, Sassler and Schoen (1999), Oropesa (1996), Kalule Sabiti et al., (2007) and Garenne et al. (2001) point to increases in education and in female employment as a reductive factor while others (Oropesa, 1996; Sassler and Schoen, 1999; Litcher et al., 2004; Posel and Casale, 2013) note a fall in male employment or economic status of men as a factor dissuading women from marriage. Others (Axinn and Thornton 2000; Thornton & Young DeMarco, 2001) suggest changing attitudes, preferences and increasing acceptance of premarital sex (Meekers, 1993) and nonmarital childbearing (Axinn and Thornton 2000; Gibson Davis et al. 2005; Gibson Davis, 2006, 2011) offer women more family formation options outside of marriage.

Sassler and Schoen (1999:147 148) postulate that the broadening of women's choices and the deteriorating economic circumstances contribute to the decline in marriage rates, are also be applicable in explaining the first two factors that would reduce the benefit attained from marriage by women. As women expand educational attainment, take up employment and earn an income, their reliance on men for economic support diminishes (ibid.) and so would their benefit from marriage. Women can then choose to opt out of marriage and become more autonomous (Kalule Sabiti et al., 2007), either by remaining single or entering into flexible unions such as cohabitation (Oppenheimer, 1988).

Similarly, a fall in male employment or economic status would reduce the gains expected from men's specialisation (economic provision) and therefore reduce men's ability to start a marital household (Sassler and Schoen, 1999), particularly in a cultural context where practices of payment of bride wealth or 'ilobolo' are salient (Posel et al.,2011; Rudwick and Posel, 2012; Posel and Casale 2013; Posel and Rudwick, 2013). It is plausible that the reduction in men's economic capacity would not only reduce women's benefit from marriage but it would also diminish men's marriageability and attractiveness. As Oropesa notes: "the positive effects of employment on marriage for both men and women can be understood in terms of the desire to minim uncertainty. All things being equal, employed men are more desirable partners than unemployed men because of the economic resources they can provide" (1996:51).

The second set of factors that would reduce women's benefit from marriage is a greater acceptance of premarital sexual activity and nonmarital childbearing. As Oropesa (1996:50) argues, the gains to marriage in terms of the quantity and or quality of children and sexual gratification attained within marriage must be greater or better than what is attainable outside of marriage. If the gains within marriage, do not seem greater than what is achievable outside of marriage; women can opt out of marriage. Furthermore, as society has become more secularised and woman have been awarded more rights, sex outside of marriage is accepted (Axinn and Thornton 2000; Thornton & Young DeMarco, 2001) and premarital childbearing is received with far less judgement (Garenne et al., 2001), thereby decreasing women's obligation to marry.

3.2.2. Marriage Market and Search Theory

Contrary to Becker's theories, Oppenheimer's (1988 and 1994) marriage market and search theory emphasises that educated and employed women, rather than foregoing marriage, merely delay it and use alternative forms of partnership such as cohabitation as a partner search strategy thus extending the time and search for a suitable partner. In this paradigm, the educated employed female, as a result of their resource capital, can apply more stringent parameters, such as partner characteristics, in her partner selection, as opposed to a female that is more dependent and with fewer resources. She can test a partner's suitability across various characteristics and attributes, for example occupation and income potential which are key variables for determining household resources and improving / maintain living standards. Also scrutinised are religion, culture and geography which can influence quality of family life, values and enjoyment of the marriage (ibid).

3.2.3. The Marriage Substitution Theory

Gaughan (2000) alludes to a third sphere of influence pertinent in understanding attitudes to marriage and family formation. Since the baby boomers, the global society in general has developed very open minded and accepting attitudes toward premarital sexual behaviour (Laumann et al., 1995), including that of

women (Smith, 1994, Axinn and Thornton 2000; Thornton & Young DeMarco, 2001), with the exception of very traditional and religious societies (Barber, 2004). Exploring a variety of partnerships prior to marriage is acceptable and, in some circles, encouraged. Gaughan (2000:409) argues that in addition to the human capital and marriage markets and search models, extensive exposure to romantic, premarital sexual liaisons have a negative effect on woman's likelihood to marry:

> "Women who are relatively more engaged in premarital liaisons are likely accruing the benefits of heterosexual intimate relationships – companionship, social status, and sexual relations – while avoiding some of the costs of marital relationships, such as sharing income, reduced professional opportunities, tied moving and increased household and childcare responsibilities… (ibid)"

The Gaughan's (2000:417) marriage substitution theory therefore "posits that greater involvement in premarital liaisons will tend to delay marriage" particularly early sexual debut (ibid, 2000: 416); furthermore "women who have high human capital aspirations may use nonmarital romantic activity to substitute for marriage while they establish human capital (ibid)."

The effects of premarital childbearing on marriageability are, however, not exclusively explored in family formation theories; studies within the South African context provide some conceptual foundation for understanding this phenomenon.

Some studies suggest that there is a decoupling of marriage and childbearing (Preston – Whyte and Zondi, 1989; Palamuleni et al., 2007; Gibson Davis et al., 2005, Gibson Davis, 2009 and 2011) to such an extent that in some societies it is accepted and perhaps 'normal' for a woman to have at least one child before her first marriage (Palamuleni et al., 2007). Research findings in South Africa suggest that among the African population fertility and motherhood play a role that is distinct and of greater importance than marriage (Palamuleni et al., 2007); whilst childbearing can occur at any point after the onset of sexual debut, marriage is considered as a step that occurs much later in life, once education and financial security have been attained (Palamuleni et al., 2007; Kaufman et al. in Garenne et al.2001:287).

As earlier stated, it is essential however to note that increases in the incidents of unwed motherhood or premarital childbearing in Sub Saharan Africa are due to premarital adolescent fertility (Preston – Whyte and Zondi,1989; Palamuleni et al.,2007; Garenne et al.2001). These pregnancies are in most cases unplanned, and the adolescents bearing the children would in this instance also be economically and socially vulnerable (Garenne et al., 2001) and better placed by delaying marriage for other pursuits, such as education and employment until financial security is gained.

3.3. Methodology

This study investigates whether low marriage rates among young, university going African women are explained by negative attitudes towards marriage. The key objectives of the data collection process were, therefore, to identify whether there is any evidence demonstrating that young African women do not want to marry, and whether these women view premarital childbearing as acceptable and desirable. The meaning and value that respondents attach to marriage is a key component of the study and thus their own interpretations are the primary focus. To achieve a rich and textured understanding of marriage and family aspirations from the perspective of the subject, qualitative research methods were applied.

3.3.1. Study Design

The study design was a single embedded case study (see Yin, 1981 and Brooks et al., 2010) approached from a constructivist or interpretive perspective, focusing on Zulu speaking female students at two universities in Durban. The main lines of inquiry were marriage aspirations and attitudes to premarital childbearing.

3.3.2. Target Population and Study Sample

Target Population

The study was undertaken at two universities in Durban, KwaZulu Natal: Durban University of Technology and the University of KwaZulu Natal. These universities were selected for the study as the province of KwaZulu Natal is home to the largest Zulu speaking population in South Africa. The Zulu population group is known to attach great importance to tradition, and cultural practices like ilobolo (Posel et al. 2011; Posel and Rudwick, 2012). As mentioned earlier, studies have noted pronounced delayed marriage and a high prevalence of premarital childbearing among urban dwelling educated [African] women (Harwood Lejeune, 2000). Local research on marriage rate decline suggests that there are fewer married Zulu speaking women (Posel et al. 2011; Posel and Rudwick, 2012). Furthermore, some literature ascribes the low marriage rate among the Zulus to exorbitantly high ilobolo prices, particularly for educated women. For instance, the average ilobolo price for a Zulu maiden is eleven cows; in the modern economy, this is paid in monetary value (Posel et al. 2011; Posel and Rudwick, 2012).

In order to align the sample to the studied phenomenon, the study used female Zulu speaking university students aged between 20 and 35 years. The study further sought to explore attitudes towards premarital childbearing and to accommodate this research objective, the study did not discriminate against women that were already mothers. The selected age ranges best fits to the age range cited in studies of marriage rate declines in the country while the inclusion of women who are already mothers created an opportunity to understand the influences of motherhood on marriage aspirations and marriageability.

In addition, a large body of literature ascribes marriage rate declines to changes in women's behaviour and aspirations. This study therefore focused on women who were students in a tertiary institution. Educated women would be expected to have many more market opportunities than uneducated women (Kalule Sabiti et al., 2007: 93) and as such would equally have more lifestyle choices. Additionally, it is anticipated that students are likely to be open minded critical thinkers with the capacity to critically analyse even their own belief systems, cultural norms and practices; therefore, findings from their interviews will help develop a nuanced understanding of the phenomenon.

Sampling Criteria

The study investigated attitudes and aspirations amongst a very specific population group and gender. Thus a combination of purposive typical case study sampling (see Patton, 1990:173) and snowball sampling methods were used. Thirty unmarried Zulu speaking female aged between 20 and 35 years were recruited to participate in the study. Recruitment was undertaken in three phases and in each phase ten participants were recruited. The procedure that was followed included sending request letters to residence administrators, student social club administrators and tutors at the Durban University of Technology and the University of KwaZulu Natal.

In the first phase of recruitment, a presentation of the study was undertaken at each student residence and student social club where the invitation was accepted as a means of acquainting potential participants with the study, its objectives and significance. Interested students signed up and scheduled an interview date. The second and third phase of recruitment asked study participants at the end of each interview to refer the researcher to other female students that who may be interested in participating. Potential participants were given an opportunity to review the information letter, the questionnaire, the informed consent form, the proposal and ethical clearance letter prior to participation. This allowed the participant an opportunity to more fully contemplate their participation in the research stud, and to identify any possible arrears that would be a conflict of interest or result in duress that would lead them to withdraw their participation. None of the thirty recruited participants withdrew nor refused to answer any of the questions.

Students were interviewed at their residences, or any other areas where they felt conformable and it was reasonable quite enough to talk. Interview locations and times were discussed during the appointment follow up calls; interviews were restricted to afternoons and evenings in order not to disturb the academic schedules / class times of participants.

Description of the Population

Thirty Zulu speaking female students, registered for bona fide studies at the University of KwaZulu Natal or at the Durban University of Technology. Participants were older than 18 years of age but younger than 35 and they were all unmarried; however, a few had children. Table 1, below provides a summary of the characteristics of each participant in the study.

Table 1: Summary of Research Participants

Code	Age	Level of study	Relationship status	Hometown
R1_14032014	27	Masters	S ng e	eM az (townsh p) and Mzumbe (rura)
R 2_14032014	22	Masters	S ng e	Empangen (rura) & New ands West- (suburb)
R3_18032014	23	Masters	S ng e	Kwamakhutha, (Sem -rura)
R4_25032014	24	Masters	S ng e	Lamontv e (townsh p)
R5_25032014	22	Honours	S ng e*	Escourt (sma town- urban)
R6_ 31032014	23	Masters	S ng e	PMB (urban/ townsh p)
R7_03042014	21	3rd eve	S ng e	Nongoma (rura area)
R8_04042014	20	4th eve	S ng e	Port Shepston (townsh p)
R9_ 05042014	22	4th eve	S ng e	Ntuzuma (townsh p)
R10_ 05042014	21	4th eve	S ng e	Mtubatuba (rura)
R11_06042014	24	4th eve	S ng e	Newcast e (sem -rura)
R12_26042014	23	Honours	S ng e	Ladysm th (rura)
R13_22052014	25	Masters	S ng e	R chmond (rura)
R14_30052014	21	3rd eve	S ng e	Ladysm th (town- urban)
R15_31052014	21	2nd eve	S ng e	Es khaw n , Sect on j-1 (townsh p)
R16_31052014	23	3rd eve	S ng e	Bhu wa (rura)
R17_05062014	24	3rd eve	S ng e	U und (rura)
R18_05062014	21	3rd eve	S ng e	Ms nga (rura)
R19_06062014	23	3rd eve	S ng e	Dududu - south Coast (Sem Rura)
R20_06062014	25	Masters	S ng e	P etermar tzberg (urban)
R21_06062014	21	3rd eve	S ng e	eMthwa umo (rura)
R22_08062014	32	3rd eve	S ng e	Mz mkhu u (rura)
R23_09062014	21	4th eve	S ng e	R chmond (rura)
R24_09062014	21	2nd eve	S ng e	eMkhabhath n (rura)
R25_10062014	21	3rd eve	S ng e	Xobo (rura)
R26_10092014	20	1st eve	S ng e	Port shepston (rura)
R27_10062014	20	4th eve	S ng e	Nongoma (rura)
R28_ 11062014	21	3rd eve	S ng e	G encore (urban)
R29_11062014	25	Honours	S ng e	C aremont (urban townsh p)
R30_12072014	24	Masters	S ng e	eMs nga (rura)

Respondent is engaged, and lobola has been / is in the process of being paid; however, since the family and the respondent are Christian, only the 'white wedding' is considered as signifying marriage. Until the white wedding the couple remains engaged.

3.3.3. Data Collection and Analysis

Data was collected using semi structured in depth interviews, using an interview schedule (questionnaire). The semi structured open ended interviewing technique allowed both the researcher and study participant to explore new and related topics as they emerge, thus increasing depth, quality and quantity of data collected and further contributing to a nuanced understanding of the phenomena researched herein. For example, although contraceptive use and negotiation of sexual intercourse between the study participants and their partners were not questions directly posed or included in the interview schedule due to the sensitivity of the questions, the topics consistently came up in discussions with respondents who were already mothers. The topic of contraceptive use and negotiation of sexual intercourse add value to comprehending persistently high rates of premarital childbearing among African women below the age of 35years.

Each interview was recorded and lasted approximately two hours. Prior to recording and undertaking the interview, consent was attained from each participant; they were further informed of measures put in place to ensure their confidentiality and anonymity throughout the research process. This step was useful in ensuring that participants were comfortable and in a space that encouraged extensive conversation and exploration of the subject topic. As such, interviewees were allowed to select a location of choice. For most of the students this was their residence rooms. The second step observed in the research to ensure that anonymity was maintained, participants were requested to select a pseudonym with which they were referred to during the interview. Lastly participant's personal details were kept on a separate database and not revealed in the research report. Data was recorded and stored in an electronic data format available to the research team and the respondent if they so desired.

Thematic coding was utilised as the primary method of analysis. Primary coding was undertaken from the first interview and with subsequent interviews in order to establish initial themes. The analytical software Nvivo was thereafter utilised to further tease out underlying themes and to identify thematic patterns and relationships. Theoretical triangulation was applied to ensure validity, reliability and rigour. The research data was shared with three peer researchers who then reviewed the data and provided summative notes of findings or emerging themes. These peer research notes matched the findings of the study, thus proving validity and reliability of study findings. In the final research report, pseudonyms are used as identifiers: each participant's response quoted in the report is accompanied by the pseudonym name of the participant selected. Firstly, this personifies the responses of the participants and makes for a more engaging reading. Secondly, it further helps the reader in constructing a narrative for each of the participants cited in the report.

3.3.4. Validity, Reliability and Rigour

The study is constructivist in nature and therefore the quality and appropriateness of the study is reflected in its trustworthiness, transferability, dependability and confirmability (Guba and Lincoln, 1994: 112). The first three aspects of quality or appropriateness were achieved in the data collection method and analysis and, as Guba and Lincoln explain,

> *" the variable and interpersonal (intramental) nature of social constructions suggests that individual constructions can be elicited and refined only through interactions between and among investigator and respondents…interpreted using conventional hermeneutical techniques and are compared and contrasted through a dialectical interchange…to distil a consensus construction that is more informed and sophisticated than any of the predecessor constructions (including, of course, the etic construct of the investigator)" (1994:111).*

Confirmability or validity was achieved via theoretical triangulation, which involves sharing "the transcripts with colleagues in different disciplines to see what their findings and conclusions are..." (Guion, 2002:2). These were then compared to preliminary findings, for "congruence [and] to establish validation in findings" (ibid.).

To ensure reliability and rigour of the data collection process and instruments, the research instrument was pre tested in ten pilot interviews to "determine… flaws, limitations, or other weakness within the interview design" (Kvale, 2007 in Turner, 2010: 757). As there were no apparent flaws with the instrument, the initial pilot interviews were adopted into the study upon implementation. Each interview was recorded and an open channel of communication was maintained with participants offering them an opportunity to communicate any changes in their position since the time of the interview. In addition, post analysis interviews were conducted with respondents to share findings and to allow respondents to have further input on how the sample's marriage aspirations and attitudes to premarital childbearing has been understood.

The interviews were semi structured (standard open ended/ in depth interviews) which allowed the respondent "to fully express their viewpoints and experiences" (Turner, 2010: 756). According to Gall, Gall and Borg (2003 in Turner, 2010:756), even though data coding for these interviews can be difficult, primarily due to the sheer volume of information, respondents elaborate and detailed responses will help reduce researcher biases in the study, particularly when there is a relatively large number of participants, as with this study. Computer assisted data storage and analysis was used, as well as triangulation. Computer Aided Qualitative Data Analysis, Nvivo, "aided the researcher in tracking, organising data sources including notes, key documents, tabular materials, narratives, photographs and audio files" (Baxter and Jack, 2008: 554).

3.3.5. Limitations of the study

Limitations of the study were firstly in the approach and study design itself: being a constructivist study it cannot be generalised to the whole population but is specific to the study sample (Patton, 1990 & Guba and Lincoln, 1994). In addition, the study sample was aged below 30 years and currently studying in a tertiary institution, and this possibly has an influence on their current decisions. These findings, therefore, cannot fully explain the observed phenomena for African Zulu speaking women older than the sampled population. Further research is required to explore low marriage rates and unwed motherhood among women older than 30 years of age. Secondly, some questions which were important for examining the prevalence of premarital childbearing, such as questions on contraceptive use, were omitted from the interview schedule due to their sensitivity and that they were not the primary focus of the study which sought to investigate attitudes, as opposed to practices. This field of study would benefit tremendously from more research on the impact of contraceptive use and partner communication strategies on marriage, marriageability and premarital childbearing among adult African women of childbearing age (aged 18 > 40 years).

The interview schedule was designed to include sufficient probes in order to avoid 'insider outsider controversy' (Minichiello et al. 1995:182 in McNair et al., 2008) and the risk of shared 'conceptual blindness' or collaboration with the respondent. Shared 'conceptual blindness' or collaboration with the respondent refers to the under sharing and under reporting of information by respondents in an interview, when they assume that the interviewer is aware, understands and is sympathetic to the respondent's view point. This is particularly common if the respondent and the interviewer have shared lived experience, for example are of the same culture and possess similar attributes (Minichiello et al. 1995:288 in McNair et al., 2008). The probes served as a reminder to the researcher to consistently probe all responses and thus enabled her to divorce her own 'knowing and assumptions of the Zulu society'. This constant divorcing of assumptions resulted in a more nuanced, participant driven understanding and framing of the phenomenon. Furthermore, at the beginning of each interview respondents were requested to consider the researcher as unknowing and unaware of social norms amongst Zulu people, and as such always offer extensive explanations of cultural processes.

On objectivity, ethnographers suggest desensitisation: immersing self in another culture so much that when you experience your culture again it is as new. This was achieved through an intensive literature review prior to engaging on the field. Notably, within the constructive approach, a lack of objectivity can also have a positive effect on research outcomes. According to Mottier (2005), subjectivity is a crucial and positive component of research: the researcher is part of the social reality being studied and there are many realities; and qualitative studies can draw even richer data when researchers use their own lived

experiences to extract and probe respondents. Therefore, both control mechanisms (probes and subjectivity) were implemented, as and when needed, to draw suitable responses from respondents.

The design and nature of the study does not allow for generalisations to be made and the results presented are therefore only true for the study participants and not the general population, as with all qualitative studies (Patton, 1990; Mottier, 2005 & Guba and Lincoln, 1994). Analytical generalisation in case studies can only be achieved by cross – case analysis of four to ten single (Gibbert et al.,2008) or nested case studies (Yin, 1994 in Gibbert et al.,2008:1468) of the phenomenon being studied. This study is a single embedded case study and therefore cannot achieve analytical generalisation.

3.3.6. Ethical Considerations

Prior to undertaking the study, a research proposal was drafted and submitted to the ethics committee for ethical clearance. The ethical procedure was conducted in three phases. Firstly, the study was presented and defended in front of peers and academics at the School of Development Studies. Thereafter, the proposal was passed through internal review at the School of Built Environment and Development Studies and the College Higher Degrees Committee. In the last phase of vetting, the proposal was reviewed by the Ethics Committee at the College of Humanities, Development and Social Sciences at the University of KwaZulu Natal.

In order to ensure that participants were thoroughly orientated with the research and what was expected of them, the interview schedule, along with the information letter, informed consent and research proposal, were shared with the participant 48hrs before the interview. The information letter and informed consent form each contained the contact details of the researcher, the research supervisor and that of the institution.

At the beginning of each interview, the researcher reviewed the information letter and informed consent form with the participant prior to signing to provide clarity, if required. Participants were all required to sign an informed consent form prior to the interview and to select a pseudo name in order to protect their anonymity. Participants were assured that all interactions between themselves and the researcher were voluntary and that they could refuse to answer any question they felt uncomfortable with and/ or withdraw from the study at any point in time. There were no refusals or withdrawals.

With regards to confidentiality, all interviews were conducted at the participant's residence, or at a private location of their choosing. In addition, only the interview dates and pseudo names were used as reference in the transcription of the interviews. As per the outline in the proposal, all data including digital

recordings, will be stored in a secure location till the end of the study or any other predetermined time stipulated by the ethics committee (normally up to five years after the study).

3.4. Summary

The aim of this research study was to investigate the argument that low and falling marriage rates among African women are explained by the attitudes of women and the choice not to marry. Family formation theories were used as the foundation of the study.

The study used qualitative methods of enquiry through in depth, semi structured interviews to determine the value of marriage among Zulu speaking females at university and the effect of education on family formation and partnering strategies of the sample population. The study further employed the above tools to ascertain the attitudes of Zulu speaking female students towards premarital childbearing.

Results of the study will, firstly, help to determine the effect of education on Zulu women's aspirations towards marriage, and their attitude to premarital childbearing. Secondly, the findings will also contribute to literature on marriage declines in South Africa and will further help researchers understand the predetermining factors of this phenomenon.

Chapter Four: Key Findings

4.1. Introduction

Research studies suggest that low and falling marriage rates and high premarital childbearing among African women are explained by the attitudes of women and the choice not to marry. There is limited qualitative research to support these findings. This study sought, therefore, to investigate the attitudes of Zulu speaking women in university level education towards marriage and premarital childbearing. In examining the attitudes, the study explored the value the women ascribed to marriage and childbearing as a personal goal, the factors that influenced these attitudes and the perceived effects of premarital childbearing on marriageability and marriage.

The aim of this chapter is to report on the research findings of the study. To contextual the findings, it firstly provides a description of the sample characteristics, in particular, age, level of study, home of origin, number of children, and relationship status as well as participant's socio economic status, as reported by the respondents. This is followed by an exploration of marriage aspirations, specifically the value of marriage, and the effect of education on their decisions regarding family formation as well as other factors influencing said attitudes. Lastly, it explores attitudes to premarital childbearing and its perceived effect on marriageability and marriage.

4.2. Sample Characteristics

The overall sample population constituted thirty unmarried Zulu speaking female students from two universities in Durban. The age of the women ranged from 20 years – 32 years and the average age was 23 years. The majority of the participants were undertaking an undergraduate degree. Given that the population was largely represented by undergraduate students, it can be expected that attainment of educational goals (first degree) would take precedence and therefore not necessarily be indicative of delaying marriage in the same way the pursuit of a second degree or post graduate studies or employment might.

With regards to original place of residence, notably participants from rural areas, including semi or trans rural areas, constituted 60% of the sample, whilst those who were from urban areas (townships, suburbs & towns or cities) constituted 40% of the overall sample. All participants, at the time of the interview, resided at either an on campus or off campus university residence.

The household structures of the study participants can be separated into five main categories: dual married parent home, polygamous home, dual non married cohabiting parent home, single parent home and child headed home (orphaned). Single female headed households were very common in the sample population with 50% of the respondents being raised in this type of household structure. Moreover, grandmothers were the main sole guardian for more than half (53.3%) of the respondents raised in female headed homes. A much smaller proportion of the respondents reported that they were residing in polygamous, non married cohabiting parent homes or they were orphans.

Table 2, below provides a summary of the sample characteristics.

Table 2: Sample Characteristics

Characteristics		**N (%)**
Age	20	3 (10%)
	21	10 (33.3%)
	22	3 (10%)
	23	5 (16.7%)
	24	4 (13.3%)
	25	3 (10%)
	27	1 (3.3%)
	32	1 (3.3%)
Level of Education	1st year	1 (3.3%)
	2nd year	2 (6.7%)
	3rd year	10 (33.3%)
	4th or Honours year	9 (30%)
	Masters Stud es	8 (26.7%)
Original place of residence	Rura	18 (60%)
	Urban	12 (40%)
Household structure	Dua marr ed parent home	12 (40%)
	Po ygamous home	1 (3.3%)
	Non-marr ed cohab t ng parents	1 (3.3%)
	S ng e (fema e headed) parent home	15 (50%)
	Ch d headed home (orphaned)	1 (3.3%)

With regards to household income or socio economic status of the study participants, most reported to fall within the low to middle class income bracket. The most commonly used descriptor was "we never lacked anything even though we were not rich." However, it is more likely that a large proportion of the study participants were in actual fact in the low income bracket; close to 83% were financing their studies through the National Student Financial Aid Scheme (NASFAS) or other state funded bursaries or grant programmes. Notably, among women that came from low income households, it was not uncommon for them to use their financial aid allowances to supplement the household income of their families at home and assist at the home. This was the case with a few of the women.

> *"[My] cousins and aunts don't hold tertiary education, so [referring to her family] when you get matric and when you're 21 you expected to move out, get a job. So we not well off and we lived (live in) a squatter settlement. My aunt left school at a young age to get a job, so they don't get why I am studying a master's degree. Whenever I get my financial aid money, I share some of it with my mom so she can get food and whatever else they need at home." (Sunflower, interviewed in March 2014)*

> *"I would describe our income status as middle class or middle income. I was initially raised by my gran because my mom was working in the city, and then when her job became permanent I went to boarding school. Even for high school, I was in a prominent boarding school, through a mathematics and science scholarship. In general, we have never starved as a family. I've been to great schools; and whatever you needed at home you got it. My mom made a plan, I was provided for." (Summer, interviewed in March 2014)*

> *"I'd say we are a low income household; but we are not in need, we can afford daily life and make ends meet – even though my mom doesn't have a fancy job; she is a superwoman, she makes it happen. So maybe, we are middle income? But WE ARE NOT POOR!" (Merlot, interviewed in March 2014)*

> *"I can say we are middle income, because my family can afford everything that is necessary for us to live, like school fees, food. We can afford a relatively comfortable life; we even have a helper (maid) at home, to take care of all the household chores – I just help her a bit there and there whenever I am home." (Ntando ka baba, interviewed in March 2014)"*

Some of the women in the study also came from households that depend entirely on social grants as the primary source of income. The socio economic backgrounds of the study participants are pertinent to understanding their marital horizons. Researchers argue that individuals from families that are economically established are more likely to marry earlier as their parents possess the financial resources to assist the young couple with the costs of wedding and other related expenses required by the couple to start a family (Mulder and Smith, 1999 and Kalmijn, 2004). Conversely, those from a low economic status may utilise marriage as a ladder to better financial circumstances. However, King (1999) further argues that women from low income homes may delay or forego marriage in order to establish themselves first, particularly if their suiter's economic standings are not better than their own.

Based on the narratives of the respondents it is clear that the greatest expectation on their lives post university would be to secure themselves financially in order to uplift their families at homes. As stated earlier, even though the participants largely reported coming from middle income homes, their narratives are not reflective of the 'middle class ideal' but rather epitomise transient poverty wherein the families moved in and out of poverty in response to sporadic seasons of economic stability and hardships. This is best demonstrated by the responses of the following six study participants:

"In my family, we are seven children. My mom didn't work and my father was the sole breadwinner; he retired in 2001, and now both him and mom are on pension. My brothers and sisters work, but it's not stable jobs and they use their incomes to support their children and partners; none of them are married as yet but two have children. I share my scholarship money with my mom." (Zayn, interviewed in April 2014).

"Well, I was raised by my grandmother till I was seven years old, and thereafter my parents could sort of afford to take me back, and so from then onwards I lived with them. In terms of social income or class, I can say we get by, perhaps we are lower middle class. My mom is a domestic worker, but she manages to support us; plus, my sister is also working and I have another sibling in who is in university. So we get by." (Mbali, interviewed in April 2014)

"I grew up in a rural area called Richmond. I was raised by my extended family, as my parents were not married – so I switched between relatives, living with whichever family member that could afford to have me there at that moment in time. Our socio-economic status is best described as middle class or middle income; we not well off, but we just okay – we get by." (Thandi, interviewed in April 2014)

"My mother married when I was very young, but not to my father. So I lived with my grandmother for the first ten years of my life, and thereafter moved to live with my mom and step dad. I have three brothers. In terms of income status, I can say, we are below average; there are times when we can't afford things." (Lungi, interviewed in May 2014)

"With my mother, we are nine children altogether. I grew up living with different family members, including aunts, grandparents and siblings. In my early childhood, I lived with my dad's relatives (aunt) in Shongweni, and when I was a teenager I lived in Mkhambathini with my sister. I remember there was a phase where I lived by myself for about a year - I was about 12 or 13years old then. My mom was all over the place, she was (still is) cohabiting with the man who is now the father of her last three kids (my brothers); the rest of my siblings live with their fathers of father's family. I don't have contact with my dad. I now spend most of the year on campus, living at the campus residence. Generally, I can say economically; we are constantly just keeping our heads above the water." (Thobeka, interviewed in June 2014)

"I grew up in a big household, there are seven children! I was raised by both my parents, but my father passed away in 2009. Because we were a big family, at times I lived with relatives, for example, when I was in high school doing gr 10 – 12 I lived with my late aunt and cousins. I finished high school and had to take a gap year in 2011 due to financial constraints, I couldn't start university immediately. Currently no one is working at home, my dad was the primary bread winner, and he only had a basic education and was a security guard – so you can imagine it was small. Our household income is made up of the foster care grant we get for my cousin, and child grant I get for my son (my mom looks after

him whilst I'm on campus). My varsity tuition is paid via NASFAS and a Department of Social Development bursary. Each month, I send home a quarter of my stipend." (Nomcebo, interviewed in June 2014)

The sample criteria permitted for participation of both females with and without children, provided they were unmarried and have never married. As such, the distribution in terms of relationship status and motherhood is as follows: 50% of the interviewed respondents reported they were in a committed relationship, 13.3% in a casual relationship and 33.3% were single; only one participant was engaged – ilobola paid but not legally married i.e. marriage has not yet been solemnised (3.3%). The duration of the committed relationships ranged from eight months to nine years, although just one participant reported being together with her partner for nine years. The engaged participant had been with her partner for five years, and they had two children, both born out of wedlock. Twelve (40%) participants in the sample reported having children even though they were not married; four with two children and the other eight women had one child each. Table 3 provides a summary of the described characteristics.

Table 3: Sample Characteristics - Relationship Status

Characteristics		**N (%)**
Relationship Status	Single	10 (33.3%)
(n=30)	Casual Relationship	4 (13.3%)
	Committed Relationship	15 (50%)
	Engaged	1 (3.3%)
Duration of committed relationships	Less than 1 year	4 (26.7%)
(n=15)	1 – 2 years	5 (33.3%)
	3 years	3 (20%)
	4 years or more	3 (20%)
Premarital childbearing	With a child /more	12 (40%)
(n=30)	Without a child	18 (60%)

During the university term when the participants are away from home, the children stayed at either the home of origin with the respondent's parent(s) or with the child's family (father's family) and in some cases with a relative or guardian, such as a grandmother. Only one respondent reported living with both her children, however her case was unique as she was engaged and cohabiting with the father of the children. Seven of the twelve participants with children at the time of the interview were still in a relationship with the father of their child(ren), although not all the relationships were described as stable with the exception

of one participant who was at the time engaged to the father of her two children. Two were not in any romantic relationship at all while the remaining three had new partners and had no intention of rekindling the relationship with their child(ren)'s father(s).

4.3. Value of marriage

4.3.1. Perceptions on marriage

Blessing and a gift from God

The participants' attitudes towards marriage varied slightly with the majority of the women identifying marriage as an important pursuit to which all young women should aspire. They further associated it with happiness and other social benefits, such as increased social status and financial stability. Some respondents held a highly romanticised perception of marriage, often describing it as "a beautiful, lovely and ultimate demonstration of affection between a couple". Religion and culture frequently influenced the women's perspectives of marriage with some stating that is was both religiously and culturally correct and necessary if a person wants to have children and a family; moreover, it is expected within religious and cultural circles that a woman will marry at some point. Some participants went as far as stating that marriage was created by God and that for a woman to find a man that they would be eternally bound to in matrimony was in fact God's lovely gift and a blessing to women. This ideology was the common thread among all the participants, including the three that held relatively ambivalent attitudes towards marriage. The participants cited here were among some that perceived marriage through a religious lens.

> *"God is the one that chooses the person to marry, your cell mate [connotatively associating marriage with a with prison, and the couple as each other's cell mates, sharing the space and all the amenities, and well as cooperatively compromising to ensure the space (marriage) is equally beneficial]. Marriage is like you have committed a crime of loving someone very much so you are sentenced to life imprisonment with this person and you now have them as a cell mate, and you have to spend the rest of your life with them. It's like a second graduation (Thandeka, interviewed in May 2014)"*

> *From a Christian perspective, marriage is linked to the desire for family, as much as the couple must be in love. It is a responsibility, and is the most important thing in a person's life. (Merlot, interviewed in March 2014)"*

> *It is a gift provided by God and is a blessing that comes with time. I just love marriage, it's a beautiful thing; the love of two people who chose to forsake it all. Marriage is important in terms of what the church teaches, and is the right structure within which to have babies. Women don't really make the choice to marry, it's the man who propose and if God blesses you with it – then you marry. (Jazzy, interviewed in March 2014)"*

"Marriage was created by God, for people to enjoy it. For me personally, I think it's good and acceptable. The way you're rad and culture will influence how you are in marriage; whether you're respectful to your partner and how committed you are. (Aphiwe, interviewed in June 2014)"

Marriage is beautiful, and seems enjoyable, it brings happiness. It's important to nurture the happiness to keep enjoying it. But, with God everything will work out. Also, marriage is valuable because it gives women an identity; you're someone's wife – and that makes you more respectable in society. (Sphesihle, interviewed in June 2014)"

"Marriage is a blessing from heaven, it combines the family and extends the family networks and relationships. It's particularly important for women, and is every girl's dream. What is the point of dating if you do not want to get married…? I want to be called a Mrs…" (Gabi, interviewed in June 2014)."

Although the idea of marriage being a gift from God was salient, the participants were still conscious of the cost and the difficulties associated with marriage, particularly in Zulu culture. Although the women wished to marry in the future, they noted that the costs associated with ilobolo and that of the overall ceremony would be very high, especially since they were educated. The high cost of ilobolo was identified by the participants as one of the barriers to marriage among young couples. While almost all of the participants were accepting of the practice of ilobolo and believed it was a necessary and expected cost, there were a few that resented the practice. Women who were opposed to the exorbitant costs of ilobolo almost always perceived marriage an exploitative, expensive practice but, interestingly, they still had a desired to marry in the future. The following comments draws attention to how the cultural practice of bride wealth can become a hindrance to marriage.

"Zulus love marriage, and weddings; but from my personal observations, I think it is over-rated, ill-focused and puts a lot of undue financial pressure on young people. Families put pressure on people to get married, and they forget that there are costs associated with it. I've seen it in my family, where my older male cousin is being drilled by his parents to get married, but he doesn't have the money – and he has just started his career – so he is building up his assets. I also have other members of our extended family who got married just to get their family off their backs; the challenge really, is the costs of marriage: 11 cows, plus you still need to do a white wedding! Who in this day and age has access to that kind of money; for that reason, I think marriage is exploitative, has high costs that lead young to debt. I love the concept of building a family and love, but, it's just expensive!" (Summer, interviewed in March 2014).

Yes, marriage is valuable, but it is also expensive for Zulu-speaking people. The males can't afford it; they are responsible to pay the lobola – a female cannot pay her own lobola. Lobola, is a demonstration of the man's strength, or capacity to provide; to help him is to emasculate him. I have a personal example, from my family: my uncle can't marry (even though he wants to), because he cannot afford it" (Zamo, interviewed in April 2014).

Added to the challenge of expenses, the women also considered marriage to be particularly difficult and tough for women as they are culturally expected to persevere through marital hardships of all kinds, including partner infidelity. As one of the women interviewed stated,

> *"you have to ukubekezela [persevere] no matter how difficult it gets, and this has perhaps led to women being hesitant about the idea of getting married. Especially for those who don't believe in divorce or if religion do not permit it (Pell, interviewed in June 2014)"*.

4.3.2. The role of marriage

Individuals are products of the households, communities and societies within which they are raised. As such, their perceptions on various topics, like marriage, are informed by the values and norms of the society and the community in which we live. The participants in the case study largely drew their perspectives on the role of marriage from a combination of what they were taught by their parents or guardians, by the church or religion and what they observed within their immediate families and communities. As stated in the previous section, the women in the case study believed that marriage was important and valuable. Furthermore, the participants believed that marriage prevented young women from being promiscuous and thus safeguarded their dignity and respectability within the community. In addition, through marriage women could gain more status within their communities, could start a family and gain some emotional and financial stability.

> *"I think of marriage I think of a happy life, the life of your dreams, and joy, especially if you're both working… in the Zulu culture a woman should get married to be respected and valued in the community. When people see someone with a wedding ring on their hand, they automatically gain respect." (Nomcebo, interviewed in June 2014)*

Safe guarding or preserving oneself from promiscuity/ preserving your dignity

Marriage is seen as a means by which one can "preserve" themselves and not sleep around. If one is married they are regarded as someone who is more respected and has greater value than their single counterparts. Being married brings honour to you as a lady as you have someone to love, spend your life with and to satisfy your sexual needs so that you won't sleep around. One or two respondents mentioned that they wanted to marry so they have someone to spend their life with and have their sexual needs met so that they would not be promiscuous. From this perspective, the role of marriage was to preserve woman's honour. Furthermore, marriage is considered a sign of maturity and gives women a clearer or more distinct purpose in society, essentially that of being a wife and a mother. The participants in the case

study shared harrowing tales of how Zulu society ridiculed and looked down women that were over the age of 30 years and were still single. According to the participants, society often alleged that the reason they were not married was because they were unruly, ill disciplined, too independent and not submissive. Moreover, society would also question their character and assume that they were promiscuous.

Family, Status and Stability

Apart from the reason of marrying so that one can preserve their dignity, some participants would like to marry so that they can start a family and to have a companion to share their life. This short extract from the interview with Zayn is a good example of this association of marriage with starting a family.

> *"Yes, I want to get married…I want to give my parents grand kids; and I want to spend my life with someone. Besides, I need to have to be intimate with, have sex [she laughs and blushes]. I can't go around looking for it everywhere. I want to be a respectable woman… So I want to marry before I am 30 years old, at best when I am 25 years, while my body is still fresh – you know to have kids" (Zayn, interviewed in April 2014).*

Marriage comes with a certain level of respect that one attains after getting married, thus some respondents stated that they would marry so that they can be respected in society.

> *"because women get higher respect in the society, and traditionally you are regarded as a real woman. If you not married religiously you seen as a sinner… traditionally you're a "mjendevu' - an insulting term for an unmarried Zulu woman." (Nomcebo, interviewed in June 2014)*

Marriage plays a role of stabilising a family as it gives protection and security to its members. Women want the feeling of belonging that comes with being part of a family. They want their children to live with both parents.

> *"Stability begins at home - the distinguishing features of kids from dual parent homes are: they are stable, even when they aren't educated. They know right time to have children; they set goals for themselves and make stable decisions about marriage, all their decisions are stable. Kids from broken families on the other hand, they take life as thrown at them - no plans. I want my daughter to have a mother and father figure, which is really important. I want to marry to be stable!" (Sunflower, interviewed in March 2014)*

4.3.3. Effect of Education and financial stability

The majority of the participants did not perceive education as an impediment to marriage but rather saw it as an asset with which they could increase the value they and their partner brought into the marriage. Being educated meant that they would be able to make a financial contribution to the household and it would not be entirely left to the man. In addition, the majority of the participants wanted to develop themselves as individuals, pursue their careers and to accrue some financial assets before settling into

marriage. They value their independence and have powerful female role models that made them aware of the importance of independence.

> *"I was raised by a village of independent women. My mom, aunts and sisters had children out of wedlock and are not married. So I was taught that as a female you need to work hard, be self-reliant, rely on God and to seek education; ubenezinto zakho (have your own things). Gain your independence first, and not rely on a man" (Summer, interviewed in March 2014).*

Participants such as Sphesihle and Aphiwe, quoted below, further argued that this protected them from being solely dependent on their partner.

> *"I only want to marry when I'm about 26 years old. I want to finish my degree first, that will be when I'm 22 years old. Then I want to get a job, and then do something for my parents, like buying a house for my mom, and then doing something for my dad. Then I want to buy my own house. I want to achieve my own things first; I don't want to be dependent on him. I don't want to look like I'm dependent on him" (Sphesihle, interviewed in June 2014).*

> *"I want to get married when I'm about 26 or 27 years old. I see marriage as a commitment. I want to first learn how to be independent, experience being alone and looking after just myself. I want to develop myself as an individual, travel with no extra responsibilities or needing to take care of two people and children. I want to enjoy my life first. When you get married, you're immediately expected to have children. Normally within the first year of marriage, the in-laws are already expecting you to have children. I want to grow up, know myself…" (Aphiwe, interviewed in April 2014)*

Furthermore, it was very important to the participants that their partners were either equally or more educated than themselves. As previously stated, the participant believed that marriage offered individuals social and financial stability. This belief was manifested in the attributes they sought in a potential partner: education, financial stability and respectfulness were among the most prominent attributes mentioned.

> *"A man must be educated for me, otherwise what are you bringing into this relationship besides your love" (Jazzy, interviewed in March 2014).*

> *I want someone who… respects women and me; someone who is not controlling. He must have money or at least a first degree, and he must make me happy - I must be happy with him" (Gabi, interviewed in June 2014*

> *"Education matters, I want a partner that approaches his life with a purpose. It off would be better is he is working; I want someone who can meet me halfway. Some guys leave everything to the woman. I want him to meet me half way with the household responsibilities. Someone who can and will respect and accept me" (Aphiwe, interviewed in June 2014)".*

There were a few women who hinted at the idea that educated women had difficulties in finding partners and relationships that resulted in marriage because men were intimidated by their success.

Moreover, the women argued that men feared that a woman's independence would influence and diminish her ability to be a submissive and respectful wife.

> *"Yes, I think increasing women's education can affect the likelihood of women marrying; not because of the women's doing, but because men feel inferior to them. They don't think educated women can be respectful; or that they'll be willing to compromise in marriage" (Lerato, interviewed in June 2014)*

> *"You know, when you're an independent woman and supporting yourself with everything, men are afraid to approach you and think that you'll control them. Even if you just giving input to a situation, they say 'uzama ukubaphatha' [you trying to control them]" (Zamo, interviewed in April 2014).*

4.4. Alternatives to Marriage

Most of the women who participated in the study were open minded and aware of the changing life styles and societal norms. They noted the increasing prevalence of cohabitation, divorce and nonmarital childbearing. Furthermore, they also recognised that women's employment increased their ability to sustain their own livelihoods without being dependent on a man for financial support. As such, they were in not opposed to the idea of a female choosing to remain single or to cohabit. However, whilst they embraced the idea of independence and were accepting of the changes they were observing in society, singleness and cohabitation were not ideals that they held personally or aspired to for themselves for various reasons.

4.4.1. Singleness

The women in the sample were ambitions and they wanted to achieve after completing their studies. Ambitions include establishing businesses, social development programmes and non government organisations. One would imagine that with such ambition, the women would opt for a lifestyle that would give them more time, flexibility and freedom to pursue their goals, like singleness or a flexible partnership, as has been the case with women in more developed countries. However, fewer than five participants considered singleness a viable lifestyle or choice. The woman wanted to have a life partner, intimacy and companionship and someone with whom to raise children. Furthermore, the participants felt that in their communities, remaining single was associated with loneliness and promiscuity. As one of the women in the study noted:

> *"In the Zulu culture, if you're a lady, you are single for a long time – even if you're successful – people think you're lonely and bitter. Sometimes you're ridiculed, and people laugh at you, that you have not been able to secure a man to marry you. Sometimes they even insinuate that you're bewitched [laughs]. Even within the family, your parents will not see you as an adult because you are not married. You are not involved or consulted as much when there are family issues; they would rather consult with uncles and aunts. You are seen as inferior to married women. I see it with my family and extended family; my mother, is a single parent, she never married; she is the last person they consult when*

they are issues, my uncles are first – unless it has something to do with money off course. It's even worse if you live at home with your parents, they'll treat you like a child. I see it with my cousins, they are old and have careers, but their parents – their father in particular still treats them like children, and wants to make decisions for them. It's not that bad if you live away from home – you can ignore their comments. So I think some people just get married, even to the wrong guy, just because they don't want to be single forever" (*Summer, interviewed in March 2014)*

The data suggests that marriage is also viewed as possessing a "grounding function," in that it protects women from the stigma associated with singleness (promiscuity, failure to respect men, childlessness, and inferiority). Women who aren't married are, according to the participants, not as respected in society as those who are and, further, they are considered naughty or promiscuous if they have boyfriends or partners. Within the community, they are seen as not opting to not to marry so they can be with men, be promiscuous, and rule themselves because they are unable to respect the authority of a man. Furthermore, singleness compared to marriage is perceived among the community as a failure or under achievement. From this perspective, among Zulu speakers, marriage is the quintessential measure of a woman's life success.

This shows that marriage is not just a personal choice for the participants but it is also a choice influenced by how society will regard them. As such, these women who are aspirant and ambitious still prefer marriage to a lifetime of singleness. Essentially, women are balancing their aspirations and ambitions with a desire to fit into a societal frame through marriage by putting individual achievements first and postponing marriage till later on in life.

4.4.2. Cohabitation

The women in the study showed a general acknowledgement of the popularity of cohabitation and they recognised that is was occurring with increased prevalence among Africans and Zulus. In addition, they also acknowledge that it is a woman's right to opt for such an arrangement, but it was not something to which they individually or personally aspired. The women believed that cohabitation was an ideal arrangement for females who did not want to be financially dependent on a man or for those who were very ambitious and wanted the flexibility that cohabitation could offer, essentially a companionship of equal partners without the complexities of marriage. One participant mentioned that even though she wanted to marry someday, she would be open to cohabiting just to avoid the complexities of marriage.

"I want to marry, but I also think that marriage ruins a relationship; as soon as people marry, they fight and have issues, so I may settle for cohabiting" (Mbali, interviewed in June 2014)

Overall, there were only two respondents that were open to the idea of nonmarital cohabitation as a viable partnership/ family formation choice for themselves. For participants such as Summer, it seemed

that the decision around partnership and family formation hinged on competing variables that were on two separate ends of the spectrum. On the one end is the desire for freedom, independence, ambition, autonomy and on the other is the desire for companionship, family and children. The latter desires could be accessed through cohabitation but in society, specifically the Zulu society, they were endorsed only in marriage. The following quote is extracted from Summer's responses to the questions on what were her perceptions about marriage, whether she thought she would get married in the future, if cohabitation would be a lifestyle or family formation choice she would opt for and if she desired children even if she did not get married:

> *"Marriage…I think it's nice for a period, but it may end; I haven't pictured myself married. I think it's about commitment, waking up next to the same person every day. It's about merging families, extending your support system. My support system has always family, I'm not open to learning a new family …the debt though is scary!*
>
> *I'm not sure if I want to get married, I can't see myself being told what to do by a male. I don't know really what it means to be married, maybe once I am in a relationship I may revisit the idea. I think marriage is like sharing the load of life. But at the moment, I like my independence – I get to put myself first. I have freedom to make choices, and make them quicker without elaborate consultation. Cohabitation, I'm for it! I don't like my space being crowded. I think in that type of relationship, when I'm fed up – I can simple go back to my space 'of being committed to myself. Yes, I'd cohabit; but only on condition that we both working and can keep somethings separate, and not be liable for each other in every way…I'm his partner, not his MOTHER. But, I'm also have a lot of issues in relation to family, tradition and religion. I was brought up on Christian and traditional values, so I grew up being told it's wrong, that children needed to belong to a family; and that the ancestors of the man you spend your life with need to know and accept. Traditionally, through the marriage ceremony when they pour bile on you (ukuthelwa inyongo) and burn incense, they are announcing you to the ancestors of the groom's family so that they accept you as the new member of the family, and can protect you. From a Christian perspective, marriage is a blessing as. So if I do it, I'm accepting to move away [detach] from culture, even though I know I'm doing something that is wrong. It's easier when you not at home. Also when you independent, and cohabit, if the guy leaves you…you have your own things and are not dependent on him…*
>
> *Yes, I would have a child even if I'm not married; why wait for the whole package." (Summer, interviewed in March 2014)*

It seems, therefore, that while women enjoy their independence, their need for companionship and intimacy may motivate them towards cohabitation. That way, they can still pursue their goals without having to compromise too much or take up some of the responsibilities associated with marriage.

Furthermore, although the women in the case study were open minded about other people opting for nonmarital cohabitation, they were often only so on the surface. Closer probing of their perceptions revealed a deeper and somewhat conditional acceptance of nonmarital cohabitation. The participants were less critical of nonmarital cohabitation under conditions where the couple had children and could not

afford to pay ilobolo or if the ilobolo process had been initiated but the couple is unable to complete payments due to financial constraints. They saw cohabitation as an 'affordable arrangement' in comparison to marriage.

> *"I have two children already, so I would do it at the consent of my elders. There are ceremonies to announce cohabiting to ancestors; it is done by a sangoma or a nyanga (traditional healer or a prophet). It's called a "umsebenzi wokubika uku-hlalisana". Generally, when people already have a child or two, cohabiting is permissible. (Sunflower, interviewed in March 2014)*

> *"Not I wouldn't do it. But where I come from, Kwa-Nongoma (a rural area), cohabiting happens because people are poor and cannot afford to pay the full lobola, but culturally cohabiting is not equal to marriage" (Zamo, Interviewed in April 2014).*

Nevertheless, in the minds of the participants, this did not equal marriage. The two – cohabitation and marriage – were separate arrangements, which do not share an equal status in society. Marriage is far more respected than cohabitation and, consequently, a woman who is cohabiting is not as respected. Furthermore, the participants noted that within the communities from which they came from and in Zulu society more generally there was still a great deal of stigma around nonmarital cohabitation. As one participant stated, within this context a woman in a nonmarital cohabiting relationship is perceived to be degrading her value as a woman.

> *"when you cohabit, people say you are cheap and that you have no goal as a female and as a man, it comes across as a symbol of being a failure and not man enough. This is because, a man should do anything, work hard afford to get a wife. Marrying the woman, makes her an honest woman [brings her honour]. So if you cohabit, it is like wanting a wife but I not being able to afford one. For a female, you just seem cheap, and not honourable. In my hometown- Bulwa, a married woman is respected, they are seen as achievers, and that they are of good quality, character and are loyal. (Thandeka, interviewed in May 2014)"*

The notion of cohabitation as being 'degrading and devaluing' for women came up a lot among the women in the case study. It was not, however, limited to how the community perceived a female in a nonmarital cohabitation. It also transcended to the perceived power dynamics between a man and woman in this type of relationship and how she would be treated by the man, her partner. They believed that cohabiting could at times cause a relationship to lose its lustre, which could lead to disrespect and abuse.

> *"because if you are always available to him, giving it to him [referring to sex] as if you married he won't see anything that is treasurable enough in you and won't to want to marry you. When you are married your husband treats you well because he knows he paid lobola for you, and he is expected to treat you well, but if you are not married and cohabiting your man treats you anyhow, with no respect. (Gabi, interviewed in June 2014)"*

"No I won't do that, because I have too much pride for that. A guy should pay for me first, I'll rather be single, than cohabit… When you cohabit, you just giving yourself to a guy for free. There are slim chances that he would marry you after cohabitation. Although I still want a life partner is I don't marry, but he should have his own place and I my own; but not ukukipita [to cohabit]. (Nomcebo, interviewed June 2014)

Finally, the women also felt that cohabitation did not offer any emotional or social security, unlike marriage, particularly since the communities and partner's family may not recognise the relationship as legitimate. Moreover, if a woman is religious, she could not seek solace in the church if the relationship failed – because cohabitation goes against religious beliefs. Even though cohabiting is a form of partnership that is 'now' available to women, the majority of the women in the study were apprehensive about adopting this lifestyle for various reasons, such as the fear of breaking away from cultural and religious norms, being seen as devaluing themselves and placing themselves at a risk of being ill treated, or abandoned by the man. But also they desired and preferred the emotional security marriage provided.

"No, I don't think I would do it, I like the benefits of being marriage, it has more security and stability. Cohabitation lacks security; a male can up and leave you one day. The marriage certificate is one powerful piece of paper. [laughs] Marriage is a lifelong trap, [laughs again], now I feel like I'd be betraying God by saying that. Yeah, religion has had a huge influence in my life, and that will prevent me from cohabiting." (Jazzy, interviewed in March 2014)

"I would not cohabitate… It has become popular nowadays, but it does not share the same value as marriage. Cohabiting has no vows, whereas with marriage you vow before God to stay with your partner until death does you apart. It is those vows that make marriage more." (Nontobeko, interviewed in May 2014)

What these findings suggest is that perceptions around women's rights and choices are changing. There is an increased recognition of individual rights, like the right to remain single, the right to cohabit or the right to bear a child out of wedlock. However, most of these changes are occurring at an individual level and among people of a specific social strata or class – 'the educated' – rather than society at large. The cultural, religious and societal ideals of marriage as an institution which provides women with status and security, particularly emotional security, as well as a structure within which to raise children, remain salient. This, then, at an individual level, results in a constant internal conflict between the desires and ideals of the individuals and that of the society as well as their cultural norms. Sociologists identify this conflict as the coercive force of socio cultural norms (Giddens, 1992 and 1993).

4.5. Individual marriage aspirations

The responses of the study participants were indicative of a general delaying of marriage. The majority of the women in the case study wished to marry in the future. They did not, however, include marriage in their short term or medium term goals. Rather, they preferred to put more importance on completing

their education, advancing their skills and personal development, ensuring that they were financially stable and also improving the financial circumstances of the family at home.

4.5.1. Delaying Marriage

When asked about their goals and future plans for the next ten years, most of the participants readily gave details of their career plans, projects they wanted to undertake and the assets they wanted to own. The women wanted to pursue postgraduate qualifications or other additional qualifications. They wanted to own businesses and build homes for their parents at home. They wanted to own vehicles of their own, to be masters of their own destiny in a sense. In their timelines, marriage was something that would occur once they had met the basic primary goals of education, financial stability and improving the living standards of their family at home.

> *"In the next ten years, I firstly want to secure employment, and then get a car, and house – townhouse, as well as build a house for my family at home. Thereafter I would like to further my studies and get another qualification – I want to study engineering." (Nomcebo, interviewed in June 2014)*

> *In the next ten years, I want to be an established writer and have achieved professorship. I also want to go into business…" (Sihesenkosi, interviewed in April 2014).*

> *In the next ten years, I want to do my master's degree, and thereafter work abroad for some time. I also want to own a car and to be able to provide for my family at home – build them a house, and give them impilo engcono [improve their living standards]." (Thando, interviewed in June 2016)*

> *I first want to get some financial stability, so my first priority is getting a job next year. There after I want to start a business with my mom, and also start an NGO that will empower women. Within the next four years, I will also pursue a PhD. … Marriage, yes I want to marry someday, I think I have the right qualities, that are attractive to Zulu men. I'm respectful, able to submit and can do all the chores that females have to do." (Lazola, interviewed in June2014)"*

The sequence in which some of the respondents have described and ordered their life goals, with marriage usually being an after thought or something that comes at the end after everything has been achieved, illustrates just how the importance of marriage has changed in society. It has shifted from being the primary objective to a secondary goal. This, however, has not changed the overall value of marriage. Although the participants were delaying entering into marriage, they still likened it to a second graduation, which demonstrates that it is still considered both necessary and valuable. In addition, as illustrated by response of Lazola (2014), young women, despite their level of education and exposure to different and liberal ideals, still largely associated the female role in a marriage with caretaking or nurturing and submission to the male role. This was in often times contradictory to their liberal egalitarian and aspirant personas; and suggests that young women alter their behaviour and perceptions regarding the role of

women in a marriage in order to fulfil society's, in particular men's, expectations and construct of a marriageable woman (the role of a female in marriage). Further emphasising salient value of marriage in the Zulu society.

Individual Achievements

The common thread amongst all the participants in the case study is that they all placed education as a first priority and perceive it as the most important achievement. For them, it was the key to actualizing all their other aspirations and to ensuring that if they married in the future, they would not be dependent on their husbands. Furthermore, the participants believed that periods of independence were important as they gave an individual time to mature and develop the necessary capabilities to handle marriage. Once a person is of a mature age and has attained some financial stability and assets, they can then marry. For most participants, the relevant age for a woman to get married was above the age of 25 years but below 35 years old. Some of participants even expressed a desire to marry at an age as high as 41 years old.

"I want to finish school, get a job and a business; then marry. I hope I am richer than my husband, so I am not dependent on him. Being educated and having a career allows a person to be financially stable and as well as not being independent to a man." (Faith, interviewed in May 2014).

"I want to make sure I get the level of education I desire, and then work for 2yrs. Thereafter, I want to start my own organization by the age of 25years. I think marriage can be at 26years and children at age 27, thereafter it will be managing my organisation, and raising my family. I will also pursue a PhD at some point." (Marlot, interviwed in March 2014)

"I want to get married around the age of 30 or 34 years old, by then I would be qualified and I won't rely or depend on my man; I would like to be more stable before that time. I need to have my own house and support my family before marriage, just in case my marriage doesn't work out, at least I will know I have place to go to. "I need to know that I am covered even if we divorce." (Nobuhle, interviewed in June 2014)

"At what age do I wish to marry… I think at 41years of age, because marriage is a full time commitment… before the age of 41, I won't be ready; I would be still pursuing my goals." (Zamo, interviewed in April 2014)

Affordability

Another reason why the women were delaying marriage was that it was costly. For the majority of the women that were currently in a relationship, their partners were either university students themselves, or had just completed their studies and were job seeking, or had recently started a career. Only three participants had partners with established careers; one of these participants was engaged to her partner whilst the other two were not; however; they had, very generally, discussed the possibilities of marriage.

They understood that their partner would be required to pay lobola, and therefore would require time to save.

> *"My boyfriend and I have been talking about marriage, but for both of us financial reasons are the main barrier to us getting married. We are both not working, so he wants to save for lobola money once he starts working." (Gabi, interviewed in June 2016)*

4.5.2. Desired Partner Attributes

All participants who said they wanted to marry in the future were asked to identify characteristics and attributes that they thought were most important to them in a future partner that they would consider marrying. The women wanted partners that would be equally matched to them with similar value systems – be it religious or traditional – to theirs: men who are educated, ambitious, employed and financially stable. It was important to the women that their future partner would be able to provide and contribute financially to their relationship. In addition, the women sought partners that would be respectful, understanding and supportive of their individual aspirations and the demands of their careers and be progressive thinkers, open and adaptive to the changes of modern times. Moreover, the future partners must also be trustworthy, honest and committed to them and their relationship.

> *"He must be a born again Christian, non-alcoholic, non-smoker, educated, open minded, loving. I want someone who has no children from another woman. I want someone who is educated, who will be able to understand if my career keeps me busy." (Sihesenkosi, interviewed in April 2014)*

> *"He should be loyal, faithful, loving, caring, committed and open- minded. He must be working and educated, because I can't have two dependents – I already have a 2yr old son... He must be open minded, knowledgeable, updated about what's happening in the country, and be open minded to change. Men who aren't educated are more traditional, close-minded and not progressive. For example, my current partner, he even complains about my dress code and tells me not to wear pants or short skirt and not to go out with friends." (Nomcebo, interviewed in June 2014)*

> *"He must be God fearing and a born again Christian… because they will be adaptive, purposeful about life and enduring. He must be someone who is clean, respectful, loving, accept me and love me more than I understand. Education definitely matters, he needs to have qualifications that are higher than mine or working better than me. He must be responsible; I want him to meet me half way." (Aphiwe, Interviewed in June 2014)*

The women also wanted their future partners to possess some of the softer attributes, such as being loving, kind, caring and funny, as well as good looking. Notably, some participants felt that they had already seen the attributes they desired in a future husband in their current partner and, as such, hoped to marry them.

> *"My current partner is it… because he is loyal, honest to some point, loving, respects me, gives me space, quality time, has good family values. He is educated beyond matric, he has a professional qualification: he studied Engineering*

at Mangosuthu Tech N4, so he has a Diploma. I am currently encouraging him to study further so he can get promoted. But he needs to get a car!" (Merlot, interviewed in March 2014).

"My current partner fits the descriptions. He is ambition, independent, employed and he is financially stable; plus, he is good looking. So I want a partner like him, a smart guy, who has a direction in life, have education, ambitious, looking for new things and new experiences at all times." (Lungi, interviewed in May 2014)

There are four critical findings that emerge from the results in this section. The first finding which has already been highlighted in the previous section is that on the surface, perceptions around women's rights and choices are indeed changing. Among educated women, there is an increased recognition of individual rights, like the right to remain single, the right to cohabit or the right to bear a child out of wedlock. However, this has not transpired among other circles of influence in the Zulu society, particularly among the older generation and traditional, as well as, religious institutions. Subsequently, as it was earlier alluded to in this case study, the cultural, religious and societal ideals of marriage as an institution which provides women with status and security, particularly emotional security, as well as a structure within which to raise children, remain salient.

Secondly, with regards to women's independence, superficially at least, the participants' responses reveal that women in education are aspirant and ambitious. They seek personal achievement for self actualisation. They recognise that there are numerous opportunities available to them, and they are ready and willing to pursue them. Thirdly, that women aspire to financial independence which they achieve through lucrative careers and entrepreneurship in order to secure themselves financially, so that they are not economically dependent on men, regardless of whether they marry or not. The fourth finding emerges through an in depth analysis of some of the reasons the women gave to back up their preferred age of marriage, their perceptions on the effects of women's education and independence on marriage, and lastly their perceptions on cohabitation. It appears that, underneath all the proclamations of and desire for independence among the women in the study, there was an underlying fear of abandonment, the fear that their partners (boyfriends, future husbands, or domestic partner) may leave them. Their attitudes reveal that their goals are drawn and developed almost in an anticipation of this abandonment. Moreover, the women would leverage their achievements – education, employment, and financial stability – as a survival tool. If it so happened that the man did indeed leave, they would not be left destitute and economically unable to fend for themselves and their children. This finding is perhaps the most thought provoking and more research is required to get a nuanced understanding of this fear of abandonment, particularly in terms of how it impacts marital horizons. This was, however, out of the scope of this study.

4.6. Attitudes to premarital childbearing

The attitudes around premarital childbearing are influenced by the age at which premarital childbearing occurred and the level of financial stability of the woman and her partner. Premarital childbearing is something that is usually not accepted in society. In fact, parents tend to be very disappointed if their children get pregnant or impregnate someone while in school or university. Women were taught to preserve their chastity and not engage in premarital sex, to postpone childbearing to when they are married. The reality is, however, that many young people engage in sexual activity at a relatively young age, that they don't always use protection and are generally unprepared for the consequences. 37% of the women in this case study were already mothers, some to more than one child before starting their university studies, or during their first year of university. This proportion of the sample explored the notion of premarital bearing beyond the abstract sense and they shared some of their own personal struggles around being an unwed mother. Their attitudes to premarital childbearing was strongly influenced by their experiences during the pregnancy till to date.

The following subsection which explores attitudes to premarital childbearing portrays two different narratives of premarital childbearing: one that perceives it as distasteful, a sin, a disgrace to the family and opposed to cultural norms; and another in which premarital childbearing is tolerated, the child is welcomed and accepted by either the family of the woman or the father of child, albeit on condition that the appropriate cultural customs of cleansing ceremonies and payment of "inhlawulo" have been observed.

4.6.1. Attitudes to Premarital Childbearing

There is a stark contrast to how liberal the opinions of the women were regarding premarital childbearing. On the one end of the spectrum, premarital childbearing was analysed from a socio cultural and religiously infused lens, wherein it is associated with promiscuity, ill discipline and a loss or a lack of virtue, and a lower bride wealth premium. This often led to some of the women concluding that premarital childbearing was reckless, distasteful, a sin, as well as disgrace to the family and opposed to cultural norms. Women who had children out of wedlock had a tendency of initially judging themselves very harshly and adjusted their expectations of marriage accordingly. However, over time the pregnancy and the child are accepted and become the centre of all their aspirations and decisions; for instance, they seek financial stability so that they can provide for their child.

> *"It is wrong; because if you have a premarital child, you will lose your dignity and respect. You are scolded by your parents for having a premarital child, and thereafter, you will be taken as an adult - regardless of what age you are, you will have to take responsibility for the child yourself. You will have to be independent [lose the benefits of financial support from your parents]". (Mbali, interviewed in April 2014)*

"Rightfully, a woman who is not married shouldn't have [bear] children, because she shouldn't have sex before marriage. However, it happens. Most women in my family have children out of marriage, so it has in a way become normal; there are similar patterns even in the community. But people know it is wrong... I think if I got pregnant, my parents would accept it, but they will be surprised and disappointed in me, because it's not something they would expect me to do." (Aphiwe, interviewed in June 2014)

"…premarital childbearing is wrong, and I think it happens when someone is irresponsible. It results in even lobola price decreasing, and that shows that your value has decreased. You lose value in society." (Zamo, interviewed April 2014)

"It is a disgrace to you and your family, it is absolutely wrong. It's not acceptable, my parents told me to avoid premarital children." (Zayn, interviewed in April 2014).

"It is a sin first of all, even traditionally it's a bad thing - it shows that you lack 'simile [you are promiscuous]. To people, when you see an unmarried pregnant girl [or you're pregnant yourself and are not married], it's like advertisement that she has had sex, she is bad, and she is a 'bitch'! That's what I used to think until I got pregnant; then, I realised that I wasn't a bad person, I just had sex with my partner whom I love and it was once that we just didn't use protection... but you can't explain that to everyone." (Nomcebo, interviewed in June 2014)

On the other, it was the post modernist framework which had a dominant influence. From this perspective, the participant believe that it was dependent on the age and financial stability of the woman. If the female had access to all of the resources required to raise a child, such as stable finances, emotional stability and a social support system, even if it is not the father, she can have a child out of wedlock. Moreover, the participants emphasised that the woman would have to be of mature age and no longer financially dependent on her parents or guardian. Interestingly, some participants believe that premarital childbearing among older, employed and more financially established single women improves society's perception of that woman since she is not seen as a "stingy grumpy person." In addition, she gains respect from the society since they respect her as a mother.

"If you can afford a child and are emotionally stable, then go for it; children need emotional support. I think that in society, it's not a big deal anymore; people are like "ulindeni [ask you what you're waiting for]? People don't see why you should get married just to have a child, when you can just have them and raise them on your own, and continue with your life." (Summer, interviewed in March 2014)

"Yho, if it would happen to me…my parents will not kick me out of the house. But considering that I already moved out of home, and managing my life – I think it maybe won't matter that much; plus, culturally I am at a good age to bear a child" [the participant's age at the time of the interviews was 24years old]." (Lihle, interviewed July 2014)

There was a consensus among the women that premarital childbearing was challenging, complex and sometimes emotionally draining and that it sometimes demanded drastic lifestyle adjustments on the woman's part. Thus, a good social support system was an essential element, which positively influenced the woman's ability to successfully navigate premarital childbearing and raising a child as a single parent.

> "*For me, the consequences have been that it has distracted my life and finances; just last week my child was sick and I had to go home… I am falling behind of varsity work. It is a set-back. A child needs to be raised by a couple - two parents." (Lerato, interviewed June 2014).*

> *"It happens all the time. Zulu's have moved away from making men responsible; before if you conceived a child out of wedlock you were compelled to marry, now society puts the burden on the woman. She has to look after the child and gets most of the blame." (Sunflower, interviewed in March 2014)*

> *"…it's not acceptable, but it happens. From my personal experience, I was almost kicked out at home; but I had already moved away from home and I was on my way to university the day I told them. So told myself that, I was going to stay at the residence till my parents cooled down. They eventually cooled down, by the time I had to go home it wasn't that bad." (Thobeka, interviewed June 2014)*

> *"It's not a good thing to do, because it puts a child in a difficult situation; and as a parent you can't spend time with them. It affects the type of parent you can be, you become the parent who is not there for your child. For example, my child lives with my aunt because I'm at varsity and cannot live with my child here." (Thandi, interviewed in May 2014)*

Consequences of premarital childbearing

The majority of the participants are of the opinion that premarital childbearing could impact negatively on the women. Firstly, it slows down her progress in life and secondly it changes community's perception of the woman. As illustrated in the interview extracts earlier, the women felt that being an unwed mother was like advertising to the world that you are having sex and that you irresponsible. The women also felt that while they were pregnant, the treatment they received was judgmental and undignified. The consequences of having a child out of wedlock come with financial and emotional distress as some face the possibility of being kicked out of home. One respondent experienced this when her father kicked her sisters out of the home because she fell pregnant whilst still in high school. However, once the child is born and inhlawulo has been paid so that the family name is cleansed, such the families tend to be more supportive and help the women in raising the child.

> *"It is not ideal to have a premarital child, it limits you. You get kicked out from your home if you have a child while you still young or not married yet. My father kicked my sisters out when he found out they were pregnant, and they were still in high school. The guy would have to pay nhlawulo." (Sbusisiwe, interviewed in June 2014)*

"It would be short lived anger coupled with love for the child. The only real consequence is that if the father doesn't take responsibility for the child by getting a nanny, so I can get back to school, then my family would take care of the child whilst I am at varsity." (Summer, interviewed in March 2014).

As much as the women state that premarital childbearing is wrong and unacceptable in Zulu society, they acknowledge that it occurs frequently, to the point that it seems as an acceptable behaviour. However, in reality it is a tolerated behaviour. Families tend to be more understanding, accepting of the circumstances and supportive of the woman.

4.6.2. Effects on Marriage and Marriageability

The women in the case study were of the opinion that premarital childbearing decreased the likelihood of a women marrying in future, particularly if they were no longer in a relationship with the father of the child. Moreover, the women noted that it was common for a relationship to disintegrate, and breakdown during the pregnancy or after the baby is born. Women who were unwed had often assumed that they were not desirable marriage partners because they had tarnished their reputation by having a child out of wedlock and consequently did not expect that they would marry in future. For them, having a child limited their partner selection to men who either already had children or the father of the child. According to the participants of the study, the main reason for this was most men wanted "a fresh girl, with no child, a virgin" (Sbusisiwe, interviewed in June 2014). Furthermore, the women believed that bringing an illegitimate child into a new marriage would create marital problems between the couple. The following quotes are extracts of the women's responses to the question on the effects of premarital childbearing on a woman's desire to marry:

"Yes it does impact on her desire for marriage; it reduces it in a way. The woman generally feels like who's going to take me [marry me]? If a guy doesn't have a child too, the woman's child is like extra baggage. So you feel (the woman feels) like it [marriage] is not possible; and "uyazinyeza [feel ashamed and insecure]." (Ntando ka Baba, interviewed in March 2014)

"I think it affects the marriage prospects of a woman: it increases the difficulty or barriers to marriage, and therefore as a consequence the woman's desire or aspiration for marriage will decrease. Women who have kids out of wedlock are aware of the difficulty of finding a partner who will accept them and their child, and the rejection they could possibly face from men. So, they temper or adjust their expectations and the desire to marry". (Lungi, interviewed in June 2014)

"The woman's desire for marriage may decrease… they fear their child may be abused by their new boyfriend; you find the women date but they end up not getting married. So I think the likelihood of marriage will decrease, because most men want a woman that is still a virgin; it is still a shocker if a woman with a child gets married. People are like "wow she found a person to marry her even though she is not a virgin anymore and has a child!" (Sbusisiwe, interviewed June 2014)

"I think women will want to marry, but it may not really be possible. Some women go as far as hiding that they have a child or children, so men will marry them. They do this because they know that are very few men who are willing to marry a woman who has another men's child(ren)." (Mbali, interviewed April 2014)

"Yes, I think it does affect the woman's desire for marriage. Having children outside of wedlock can result in the female having reservations about her chances to get married, and if whether she should get married at all. More especially if the relationship with the father of her children fails. The common fear is, will the next man like her children? Or if it's a daughter, you fear that the new partner may abuse her. So if the father of the child is not proposing, you can give up on marriage all together. (Lerato, interviewed in June 2014)

Regarding marriageability to the father of the child, the participants were of the opinion that her value may increase and he may "see her as marriage material" (Gabi, interviewed in June 2014) since the child created eternal bonds between the couple. The participant, however, also acknowledge that marriage is not guaranteed. Only one participant out of the 37% who were unwed mothers was engaged to the father of her child at the time of the interview; he had paid inhlawulo and started ilobola negotiations.

The effects of premarital childbearing on males, however, are far less pronounced beyond the payment of inhlawulo and ensuring that the child is financially and emotionally cared for. Nowadays, young men are not compelled to marry the woman they impregnate. Now, regarding the family of the impregnator, even though the family may be disappointed and angry about the premarital pregnancy at first, once the child is born they are supportive and accepting of the child and the mother. The family often sees the grandchild as a blessing and a continuation of the family's lineage and clan name, particularly if the child is male. The following interview extracts illustrate this point:

"The families usually love the girl that has the boy's child, but it is still up to the boy whether to marry her or not. If uziphethekahle and uzihlonipha futhi uhlonipha [well behaved, and respect yourself and are a respectful person] other men may consider marrying you". (Sbusisiwe, interviewed in June 2014)

"*You know with me, my 'mother in law' loves me and my son… and they consider me as their makoti even though the father of my child and I are not married; and I don't think I want to marry him because he has a lot of issues and just doesn't have his life together. Well, I also know that he is seeing another woman… I think how the family of the guy treats you, really depends on how you carry yourself as a woman; your behaviour is important – ungabi uvanzi [don't be promiscuous or date a lot]. As for the men themselves, some say "ufihla induku/ ingulube emqubeni" [a Zulu idiom meaning you hiding something big, which has a potential of harming, trapping, or ukubalinga [tempting them]. They are uncertain of their commitment to you and the child, or if they even want to marry you; so the child is seen as trap and a way to entangle them to you forever." (Lerato, interviewed in June 2014)*

The responses of participants suggest that premarital childbearing among unmarried young women were largely unplanned and were a consequence of not using contraceptives. Moreover, it seldom resulted in marriage to the father of the child. Furthermore, the consequences of premarital childbearing were only temporary: the women received support from their families and those of the father of the child once the child was born and that once all the customary procedures had been undertaken, the father of the child had paternal rights to the child. Although premarital childbearing is not endorsed by religious and cultural norms, society was less critical of it if the woman was older and no longer financially dependent on her parents.

4.7. Summary

In conclusion, the perceptions of marriage amongst the participants were relatively positive: the majority of the women believed that marriage was still a valuable institution and that it played a significant role in the lives of Zulu women, that it provided a structure for starting a family and raising children and that, through marriage, women could enjoy the intimacy of a lifelong companion. In addition, the women in the study believed that married women were more respected in the community than those that were single. The majority of the participants aspired to get married in the far future, after achieving their educational and career goals. Interestingly, the women associated early marriage with compromising individual goals such as career development, financial stability, independence and other personal development pursuits. Moreover, getting married without an individual or personal economic safety net left them vulnerable to disappointments if the relationship failed. In addition, affordability was identified as a key constraint to marriage, especially since men have to pay bride wealth, ilobolo. Hence, they wanted future potential husbands that would be equally ambitious and at least as financially stable as they would be. Notably, the few women that did not want to get married, or were undecided, still desired the benefits of marriage, such as companionship, an intimate partner and children. Indefinite singleness is certainly not desired by the women in the study.

There is a general recognition of the changing trends in family formation among the women. They acknowledge that alternative heterosexual family formation models such as unwed single parenthood, and cohabitation are becoming more popular in the post modern society and, further, that these family models are increasing among the African people, including the Zulus. However, the majority of the women in this case study displayed a preference for marriage. Socio cultural, religious and traditional values and norms that were deeply engraved in them from their upbringing, were the main reasons they were dissuaded or apprehensive to adopt the new, popular family models.

Their attitudes towards premarital childbearing were predominantly established and spoken about from a religious and cultural perspective wherein premarital sex and consequently unwed childbearing were prohibited and unsanctioned. There was very little differentiation of personal views from those prescribed in culture and religion. Nonetheless, the women acknowledge the prevalence of premarital childbearing, and ascribed it to unplanned pregnancy, including teenage and college pregnancy. The consequences of premarital childbearing varied from family to family but, would generally have large financial implications and affect the woman's schooling and career pursuits, as well as her future marriage prospects. The women were of the opinion that men did not want to marry a woman that already had a child(ren), especially if they are not the father of that child(ren). As such, women who have children out of wedlock experienced challenges in finding suitable partners and may consequently remain single. Ultimately, although premarital childbearing is not endorsed by religious and cultural conventions, society was less critical of it if the woman was older and no longer financially dependent on her parents.

Chapter Five: Discussions and Conclusion

5.1. Introduction

"When you choose a life partner, you're choosing a lot of things, including your parenting partner and someone who will deeply influence your children, your eating companion for about 20 000 meals, your travel companion for about 100 vacations, your primary leisure time and retirement friend, your career therapist, and someone whose day you'll hear about 18,000 times." ~anonymous

Selecting a life partner, whether for the purpose of marriage or cohabitation, is a complex decision that involves evaluating the partner's compatibility on a number of aspects, such as values, religion, culture, finance and education. It is the second most important choice that an individual will take, next to career, and has a long lasting effect on individual wellbeing and overall life satisfaction. The preceding quote is an extract from a popular quote blog and it illustrates and epitomises the gravity and complexity of the decision to marry or not to marry. Studies from developed countries argue that high levels of education and employment amongst females are correlated with a decline in marriage rates and fertility. Moreover, in South Africa, whilst marriage and fertility rates have been dropping steadily since the 1950s (Preston Whyte, 1978; Posel et al., 2011; Hosegood, 2009), the number of children born out of wedlock, most notably among Africans, has increased (Preston Whtye, 1993; Palamuleni et al., 2007). Women younger than 35 years constitute a greater proportion of unwed mothers (Dlamini, 2006 and Keeton, 2004).

Given the persistent patterns of marriage rate declines and the increasing prevalence of premarital childbearing noted across the globe and in South Africa, this study sought to investigate the argument that low and falling marriage rates among African women are explained by the attitudes of women and the choice not to marry. More specifically, the analysis of the study sought to determine if marriage was still a preferable partnering and family formation choice over other forms of partnering, such as cohabitation, among educated Zulu females, and if the high incidence of premarital childbearing meant that marriage was no longer seen as a pre requisite to childbearing to the point that there is a separation or decoupling of marriage and childbearing in contemporary Zulu society. As such, the specific objectives of this enquiry were twofold: firstly, it was to determine if Zulu speaking women in university desired/ aspired towards marriage as a personal goal; and secondly, to examine the attitudes or held beliefs of Zulu speaking women in university towards premarital childbearing.

The study was informed by theories of union formation, namely the human capital theory popularised by Becker (1964, 1974, 1981& 1991), Oppenheimer's marriage market and search theory (1988, 1994), and lastly the substitution theory outlined by Gaughan (2002).

Based on the assumptions of previous research, the study drew its participants from two local universities bearing in mind that women with a tertiary education are more likely to have extensive and broader opportunities to engage in the labour market and earn their own living than other women without tertiary education (Kalule Sabiti et al.,2007:93). The following section of the thesis provides discussion of the study findings with respect to the above stated objectives.

5.1.1. Marriage Aspirations

The findings of the study suggest that participants aspired to and revered marriage. Religious and cultural considerations dominated their descriptions of the value of marriage, subsequently leading to the conclusion that individuals had limited agency in actualising their dream for marriage and that it could only be achieved though the workings of a higher power, for example, through 'luck' or God's favour. This is consistent with research findings abroad, for example Cherlin (2004) pointed out that "despite a decline in practical significance, marriage retains a vibrant symbolic significance in that people still want to marry and revere the institution" (cited, Kefalas, 2011:849).

Marriage is assumed to give women numerous benefits, such as an improved or increased social status and better outcomes for their lives and family in the future. It is viewed as an integral part in a women's development to the degree that some participants equated it to a 'second graduation'. Married women, in Zulu society are received with more respect: they are "Mamas", women of their households. Moreover, married women can have children without the stigmatisation associated with premarital childbearing. Within the family, their viewpoints are more respected than those of unmarried women. In the Zulu culture, unmarried women are perceived as children, regardless of how successful they may be in other areas of life. Marriage is, therefore, the single, most significant demonstration of adulthood.

Additionally, marriage is further assumed to have a positive effect on the financial and emotional security of these young women. If married, the women would have access to two incomes sources from which they can build a family and so are less vulnerable to economic shocks. Psychosocial support is important for all human beings. People with strong social support are better positioned to withstand setbacks in life and have more people to assist them in reaching their life goals. Outside of the biological family, a marriage companionship is the next most influential familial relationship impacting individual development goals and life outcomes. Numerous scholars have demonstrated that marriage had a positive influence on productivity levels at work, happiness and an improved outlook on life (Waite, 1995; King,

1999; Waite and Gallagher, 2000; Ribar, 2003). It is therefore, no surprise that the women in the study associated marriage with better life outcomes, and improved emotional security. Marriage is understood to give an individual an additional person to navigate life's challenges with, to act as an intimate support system or emotional cushion.

Notably, even though the institution of marriage was perceived as a valuable and worthwhile aspiration for young women for the reasons stated above, the study participants were not under the illusion that a married life was a perfect one. During the interviews, participants pointed out that marriage could also be difficult, disempower and disenfranchise women. For example, men could be unfaithful or fail to honour their responsibilities as providers of the household. These sentiments are not unique to the sample: they are seemingly a brewing thought pattern or value system among unmarried black women in South Africa. During the course of this research undertaking, the South African Race Relations Institute media release on marriages and divorce provoked a nation wide debate on the topic of marriage and ilobolo among the African cultures; the topic was covered on key media platforms such as Safm, uKhozi fm, and Metrofm, as well as on television talk shows like 3Talk. In these debates, and also in my personal encounters or conversations with other single educated African females, similar viewpoints to those expressed by the study population emerged. In all instances what seemed to be emanating from the callers who were unmarried African women was a preference towards establishing themselves first, prior to marriage. Similar perspectives were also observed in conversations with unmarried African women who were of the age bracket 25 35years. In the conversations what was important was establishing themselves, knowing themselves, reaching their dreams or career goals and improving their family's (home of origin) circumstances and only then would marriage be an option. This 'self establishment' included achieving key career milestones, financial stability, developing their identity and improving their lifestyle and livelihood of their home of origin. This disenchantment with marriage has also been noted in earlier studies of marriage declines (see Longmore, 1959; van der Vliet, 1984; Klugman, 1989). To ensure they were not entirely dependent on men, the women in the study considered education, secure employment and financial independence as the primary and most critical assets that a female needed to accrue prior to marriage.

Among the participants, accruing assets such as 'own vehicle', 'own business' and 'own house', signified financial independence. Moreover, a number of the participants in the study identified with the notion that it was important to first ensure the financial stability of their home of origin before they considered marriage; for example, by building or furnishing a house/home for their parent(s). Securing their individual financial independence and the financial stability of the home of origin is, for this group of

young women, is a demonstration of adulthood and, in some ways, a demonstration of marriage readiness and marriageability. These marital horizons depicted by the participants in this study are consistent with literature findings which suggests that individuals who undertake three or more years of tertiary education (versus a college or short course certificate) tend to prioritise individual achievements, for example, career, and personal financial independence and stability, as indicators of adulthood; and subsequently place marriage as a distant life goal (Kefalas et al., 2011 and Mitchell, 2006).

Converse to suggestions in literature, the majority of the study population did not consider cohabitation a suitable mechanism for partnering and family formation, nor, with the exception of two participants, did they desire it for themselves. The prevailing attitude among the study participants was that cohabitation could only be tolerated under two conditions: that the cohabiting couple is poor and cannot afford ilobolo and if they have children together. But this partnership would never be equated to marriage and the female would not be considered as a legitimate wife. Essentially, cohabitation had a negative effect on the status of women. It devalued the status and worth of women, while allowing men to enjoy the benefits of marriage, such as sexual intimacy, shared household chores, shared finances and even childbearing – without the risk and financial commitment (ilobolo) of marriage. Moreover, while a woman's responsibility would increase within a cohabiting relationship, marriage was not guaranteed. Participants in the study noted that among the African population, there were fewer incidents of cohabitation ultimately resulting in marriage, particularly among the Zulu speaking population. This concept or notion of 'devaluing' is closely linked to the perception that marriage bequeaths women status, something that is particularly important in Zulu culture since a legitimate wife can seek assistance and counsel from her in laws if there are challenges within the marriage. In a cohabiting relationship, however, she has no recourse because the relationship is not legitimate, nor is her role in the family.

The findings further suggest that women who were opposed to cohabitation are so based on the perception that, over and above its devaluing effect, cohabitation would effectively increase the female's financial vulnerability and susceptibility to abuse. For instance, if the relationship failed, the female could not claim financial support via the court system, nor from the man's family as one would in a divorce. Further, while there are laws that a woman can invoke, for example the Civil Union Act of 2006, the law cannot be applied in absence of a domestic or universal partnership contract (Women's Legal Centre, 2007: 22 25). There is insufficient evidence to determine whether black couples who enter into nonmarital cohabitation, take care of the legal aspects of the relationship, specifically signing a domestic or universal partnership contract. Anecdotal substantiations seem to point to the fact that cohabitation occurs quite organically; it starts with one partner 'just visiting' and ultimately ends up with them living together.

As alluded to earlier, a cohabitating relationship lacks the familial support system that one gains through marriage and thus limits either of the partner's viable social resources in times of financial or relational challenges. Moreover, African women in cohabiting relationships normally do so without or against their parents' wishes and are thus alienated from their family and solely dependent on the partner or are at the mercy of his family, provided they recognise her as a legitimate partner, which seldom happens.

Regarding increased susceptibility to abuse, study participants argued that in a cohabiting relationship, women would have a limited opportunity and ability to negotiate intimacy and other household responsibilities. For instance, in a non cohabiting relationship, a female can use avoidance as a tactic to circumvent sexual intimacy and household responsibilities when they are undesired, or not suitable. But when the partners live together, avoidance does not work and negotiation is necessary. Many women in the sample felt they were unable to confidently negotiate intimacy with their partners and often they gave in to their partner's demand. There is empirical evidence from studies in the field of population studies, demographics and epidemiology with a focus on HIV/AIDS which suggest that women generally have limited ability to negotiate sexual intimacy (Langen, 2005; Varga, 1997). According to Varga (1997) among women, the inability to negotiate sex and safer sexual practices is one of the major contributing factors to premarital pregnancy and the increased risk of contracting HIV/AIDS. Arguably, marriage does not empower women to negotiate sex; in fact, studies show the converse. Married women are no more empowered or safe from the risk of contracting HIV/AIDS than cohabiting women as they too exhibit similar inabilities to negotiating sex and safer sex as cohabiting woman. Moreover, in most patriarchal cultures, marriage obligates a woman to be intimate without questioning her husband's faithfulness as such women do not impose condom usage (Langen, 2005).

Lastly, study participants who had children felt that cohabitation would adversely affect the wellbeing of their children by limiting their access and ability to care for them and putting the children at risk of abuse. South Africa has very high incidents of rape and child abuse (Institute for Security Studies, 2014). Research evidence suggests that child rape is often perpetrated by those already close to the child or the child's family, for example the mother's boyfriend or any other partner that is not the father of the child, as well as other relatives (Institute for Security Studies, 2014).

With regards to the impact of education, the study cannot conclusively infer that education resulted in women foregoing marriage as the women within the study are: (a) in the midst of their transition into adulthood, the data captured in the study is only a snippet of their whole life, and can only provide a conclusive assessment of the participants 'in the current or present state; and (b) they are still completing

their university schooling, and have not made any active steps towards marriage, aside from one participant who was engaged. Numerous authors concur that while individuals are in university, all other goals are of secondary importance (Kefalas, 2005 & 2011; Carroll et al., 2007; Sobotka, 2008; Wiik, 2009; Willoughby et al. 2013). It is thus plausible that being in university would lead to a delayed age of first marriage.

In addition, as demonstrated in the findings of this study and other research (see Willoughby et al., 2013), parents often encourage young women to focus on attaining education, stable employment, accruing assets (vehicle, house, investments) and financial stability prior to marriage. Contrary to literature (see Kalmijn, 1991; Musick, 2012; Blossfeld and Huinink, 1991; Gaughan, 2002; Harwood Lejeune, 2000; Garenne, 2012), the study found no distinct differences in marital horizons of participants by income and social status, nor by paternal or parent's education levels. Participants from dual parent homes and those from single parent homes all seemed to desire marriage and, further, all considered it a distal goal worth pursuing after achieving individual goals noted earlier in the preceding sections.

Parents (and society) also play a significant role in reinforcing socio cultural norms (see Barber, 2004; Schwartz and Mare, 2005; Lichter, 2007; Fuwa, 2013); for instance, the value of marriage and ideas pertaining to the role women are expected to fulfil within marriage. As alluded to earlier, the observations from this study also suggest that young educated Zulu women, regardless of their liberal, egalitarian attitudes, still perceived the role of a woman in marriage as (similar to) constructed by society, and men in particular. They were aware of society's construct of a marriageable woman, the qualities or characteristics men desired from a potential wife and the role they would be expected to fulfil within marriage. Moreover, they judged their own marriageability against (based on) this construct over and above attributes such as education and employment. It can be argued therefore, that within the Zulu culture, a young woman's ability to perform household duties, nurture a family and be submissive to the male role (her husband), is integral to her securing or attaining marriage. As such a young woman who does not possess the 'wifely' attributes could spend longer periods single, until she has developed these attributes. Failing which, she may ultimately remain unmarried.

It is important to note however, that the pervasive perceptions of women's role in marriage as that of a caretaker, nurturer, child bearer and subservience to the male role is potentially a threat to marriage equality, particularly for the (egalitarian) female (see Lavee and Katz, 2002). Marital inequality can adversely impact the woman's quality of in a variety of spheres such as, career advancement, earning potential and overall health and well being (ibid). Further, more in depth and contextualised research, is required in order to determine and to further understand the effect of this socio cultural norm on marital equality, and the outcomes thereof. This is beyond the scope of this study.

The findings of this study are, however, partly congruent to suggestions posited within the marriage market theory (see Oppenheimer, 1988 and 1994) which state that an educated employed female, as a result of their resource capital can apply more stringent parameters, such as partner characteristics, in her partner selection as opposed to a female that is more dependent and with less resources. They can test a partner's suitability across various characteristics and attributes, for example occupation and income potential which are key variables for determining household resources and improving or maintaining living standards, as well as religion, culture and geography which can influence quality of family life, values and enjoyment of the marriage. Although none of the females in the study were employed as yet, they did exhibit the traits noted in Oppenheimer's (1988 and 1994) theory in that they sought partners that would be equally matched to them, with at least similar achievements to theirs. Notably, few participants considered their current partner, or the father of their children as an ideal partner to marry. When asked about what characteristics they sought in a future husband, participants placed education and financial stability on the top of the list. Moreover, they desired partners that would be able to afford the ilobola, which would be particularly high since they were educated, and the same lifestyles to which the participants aspired. Ilobolo is a significant and necessary step for marriage among the African population in South Africa, particularly Nguni people, like the Zulu speakers (Posel et al., 2011). Very few university graduates would be able to meet these criteria if they were first generation graduates, as is the case for many black university graduates. This would effectively result in women delaying marriage while they spend more time searching for a suitable partner while engaging in romantic relationships, thus extending the time spent single and exposing themselves to the risks of premarital childbearing.

South Africa, like most countries, has been struggling to come out of the economic recession that began in 2009. The country is currently faced with an economic slump, lower predicted GDP growth, slow job growth, high unemployment rates and a relatively lower absorption rate of graduates into the employment markets. In such a difficult economic climate, it would be difficult for graduates to secure well paying work, let alone financial independence. Achieving just a portion of what most respondents noted as proximal goals prior to marriage could take an average graduate about ten years to achieve (see Kefalas, 2011: 846,847; Arnett, 2000 and Shanahan, 2000). By then the average age of the women in the sample would be 33 years, or plus minus four years above the age most respondents desired to marry at and just two years above the average age of first marriage that Statistics South Africa (2015) noted among women in the marriage report for 2013/14. The challenge with women delaying marriage till they are in their thirties for instance, as Staples and Johnson Boulin (1993) point out, is, firstly, that the pool of marriageable men is significantly smaller, as most male peers would already be married and is exacerbated

since women tend to seek marriage partners that are older than themselves (Higgins et al., 2002; Gibernskaya, 2010). Secondly, in light of the decreases in the marriage market pool, for a woman in her thirties to marry, she would need to make significant compromise on the criteria for partnership. For example, she would need to compromise on attributes associated with income, education, age, if the man has ever married and whether he has children or not. Failure to decrease or compromise one's expectations would adversely impact opportunities for marriage and result in the woman remaining single.

Lastly, an in depth analysis of some of the reasons the women gave to back up their preferences indicates a deep underlying fear of abandonment. It appears that underneath all the proclamations of and desire for independence among the women in the study, they feared that their partners (boyfriends, future husbands, or domestic partner) may leave them. Consequently, they build their goals almost in an anticipation of this abandonment. Moreover, the women would leverage their achievements – education, employment, and financial stability – as a survival tool if it happened that the man did indeed leave since they would not be left destitute and economically unable to fend for themselves and their children. This is indeed the most striking and thought provoking finding and it is not unique to the study population, similar findings are observed among the American population.

Helen Fisher, an anthropologist focussed on researching the phenomenon of love, mating and its impact on the human brain, also made this point. Fisher (2016) posits that the trend of protracted singleness and protracted cohabitation observed in the post modern era was not an evidence of marriage losing its value; rather, that it indicated that individuals were more concerned about the quality of marriage. This hypothesis is further supported by the findings from survey by Fisher (2016) on 'Singles in American,' which is conducted annually and explores the patterns of partnership and coupling among the American. Fisher (2016) observed that the most consistent trait among all the survey participants (n=+/ 30 000) was their fear of divorce and the implications thereof. In addition, the second most common trait, particularly among the millennials, was that they wanted to be good parents. Consequently, in response to this 'fear', individuals are extending the pre commitment phase of the relationship and use protracted singleness and protracted cohabitation to make sure that if they married, the person they were with was the right, most compatible person to marry. They tend to marry eventually, usually by the time they reach their late forties.

This field of research would benefit from a longitudinal ethnographic qualitative research following participants over a longer duration, for example from the final year of university up until five years after completing their studies. This would enable researchers to adequately access further changes in attitudes towards marriage and to observe how the women form partnerships after completing their studies as well

as determining if, in actual, fact they further delay or forego marriage for more flexible forms of partnership and family formation. In addition, there is also a need for further research on the impact of fear of divorce and abandonment on marital horizons.

5.1.2. Premarital childbearing

The views expressed by the participants of this study regarding premarital childbearing are stark evidence of the liberal ideals and freedoms of modernity colliding with a culture and a system that is somewhat "ill prepared" for the changing values. Where the Zulu culture has limited modern mechanisms to coach young ladies on relationships, sex and sexuality, this information gap is subsequently filled by public health care services which themselves have considerable gaps. Consequently, young women rely on friends, their partners and other media sources for critical information on relationships, sex and sexual reproductive health and prevention of pregnancy. At the extreme, some young ladies may not even consult anyone at all, until their first pregnancy.

The attitudes of the participants towards premarital childbearing suggest that out of wedlock childbearing is not desired, and that it not overtly encouraged in Zulu culture, particularly for a person who is not yet financially stable, such as a school learner, university student or an unemployed individual. Moreover, premarital childbearing normally occurs as a consequence of improper, inefficient and ineffective contraceptive use and the lack thereof. Furthermore, the participants noted that premarital childbearing had a negative impact on young women's ability to finish their studies on time as their attention would be split between their academic pursuits and taking care of the child. In addition, a child would impose financial responsibilities for which many were not ready. Additionally, having a child with someone did not guarantee marriage even though the parents may be part of each other's lives throughout the child's life for the purposes of parenting. These findings are similar to those of previous research, for example, participants in a study by Kaufman et al. (2001) also noted the negative impact premarital childbearing had on educational outcomes of youth and adolescents. Furthermore, these also conceded that "marriage is considered as a step that should be taken later in life, after completing one's education and securing an income" (Kaufman et al., 2001: 155).

These findings do also suggest that society holds different standards for unmarried women who are older, more accomplished and more financially stable in the sense that they are not dependent on parents to sustain their lives and may have accrued some of the assets highlighted in the preceding sections. Even though this type of woman may not be married, having a child is not criticised but is rather considered a consolation prize for not being married. Moreover, there is a perception that the child would be a life companion for the woman, and would not leave her, unlike a man. Essentially, a single older woman with a

child is more acceptable than the same without children. Furthermore, having a child increases her social status within the community, even though it is not equal to that of a married woman. The unmarried woman with child is still a 'mama' and is respected for her ability to balance work, personal achievements and successfully raising a child. Kaufman, et al. (2001:155) noted a similar attitude among their study participants.

Notably, during the colonial and apartheid era, women who had children alone and in the absence of their husbands who had left home to work in the mines and in the cities were treated with similar esteem. Then, society held a belief that it was better for a woman to be left with children than be childless as the children provided her with companionship in the absence of her husband. Similarly, it was assumed that as they grew up they would assist her with the household labour. Furthermore, looking after the children would make the woman less vulnerable to extra marital affairs whilst her husband was away working in the mines or in the city. It is plausible that some aspects of these societal attitudes remain salient, despite the changes that have since occurred in the socio political and economic structure of South Africa.

Contrary to the suggestion by Preston Whyte and Zondi (1992), who argued that premarital childbearing demonstrated fertility and positively influenced marriageability (or initiation of lobola), the effects of premarital childbearing bearing on marriageability were unclear and varied. Study participants believed that it was entirely dependent on males. In some cases, where the male is open minded, being an unwed mother has no impact on marriageability and they would still marry the woman. However, respondents did note that some Zulu males who are very traditional were deterred by it, fearing that the father of the child would interfere in the relationship and would continuously compete for the woman's affection. Additionally, women who were already mothers and were no longer in a relationship with the father of their child adjusted their behaviours and had less aspirations for marriage. Moreover, they were more selective and reluctant to bring numerous men into contact with their children, especially if the child was a female. Remaining single was a safer option with fewer complexities. In general, none of the women in the study were opposed to the idea of a single female having a child and raising that child alone without marrying, provided she was sufficiently financially stable not to disadvantage the child in any way or place a burden on her relatives. What this proves is that society is less critical of unwed motherhood nowadays. There is a need for more research on men's attitudes towards premarital childbearing and the effect it has on marriageability.

The findings further suggest that while the women in the sample were very aspirant and modern women, traditional values imparted to them during their upbringing were still very important to them, for example, the value of chastity and the maternal role of women. Among the participants, premarital sex

was often associated with promiscuity and thus premarital childbearing was subsequently conceived as a 'public admission' to engaging in premarital sex and being promiscuous. Hunter (2010) provides an elaborate explanation of this association in his book, 'Love in the time of AIDS'. He notes how the Christian religion transformed how sex and sexuality was viewed within the Zulu society and how premarital intimacy came to be seen as sinful, and guilt ridden:

> *"…Powerful modern forces forged new symbolic divisions within society: between amakholwa (believers, Christians) and amaqaba (heathen) or being phucukile (civilised) and following amasiko (customs). And "sex" became formative of, as well as viewed through, this new register. According to missionaries,* ***to be civilised required rejecting "lewd" practices of "sex" and embracing Christian virtues of self-restraint and sexual prudery****. "The body is the temple of God," I was told many times by informants relaying to me the guilt-ridden Christian view of sex...*
>
> *Moreover, despite Christian efforts at promoting sexual morality, penetrative sex became increasingly practiced before marriage. This draws attention to a great irony:* ***missionaries had huge influence in associating sex with sin****, but they almost completely failed to prevent its enjoyment… Indeed, men seemed to increasingly conceive of premarital penetrative sex as a domain of pleasure and an expression of masculinity… Christians could construct men's "sexual" actions as immoral, male indiscretions could still be resolved through the payment of compensation; this was called by several names, including inhlawulo (the term is widely translated today as "fine" or "damages") …* ***One reason why women faced more censure than men for premarital sex is that pregnancy—increasingly seen less as a mistake and more as a deliberate act of "sex"—could reduce a woman's chance of marriage****.*
>
> *…* ***Christian notions of "sex" also transformed meanings around hlonipha*** *(respect) that gendered the body in new ways****. Today, hlonipha is usually seen as a "traditional" form of respect—a set of practices that reflect the very essence of being Zulu.*** *Yet, importantly, Christianity engendered strong new associations between sexual guilt and hlonipha:* ***modern ideas of sex as a sin became steadfastly entangled with feelings about and perceptions of hlonipha****. Practices associated with hlonipha therefore helped to mediate the embodiment of "sexual" purity, especially for women" (Hunter, 2010: 57-59).*

To understand the value of chastity in the Zulu culture, one needs to look closely at the elaborate process of transitioning into adulthood for Zulu women, as well as the norms of bride wealth and the traditional social structures which assist in ensuring and rewarding the preservation of chastity until marriage. Culturally, there are two ceremonies that marked the coming of age of a Zulu woman. The first is known as 'umhlonyana' or 'incekeza' and is marked by the slaughtering of a goat. It is celebrated after the young girl reaches puberty and starts her first period, usually between the ages of thirteen and sixteen. At this ceremony, the adolescent girl is taught by the older ladies in her community (amaqhikiza) how to understand the physiological changes occurring in her body and the implications of engaging in sexual activity, how to act around males, especially those who are seeking to court her, and how to guard or protect her chastity (virginity), as well as how to protect herself from getting pregnant. At this stage, the

amaqhikiza also impress upon the girl that she is not yet ready to date or to be in a courtship. After the ceremony she will be 'intonjana', an adolescent, and will trade her girl 'attires' for a more mature attire. She is now permitted to attend cultural festivals with the other older girls. The second ceremony is that of umemulo. It occurs when the girl is in her twenties and is marked by the slaughtering of a cow. This is a ceremony of coming of age and is publically celebrated. It indicates that the adolescent girl is now 'intombi' and 'iqhikiza' (a young lady) and that she is ready to 'ukuqoma' (to date) and to 'ukugana' (to court). The lessons from the previous ceremony are reiterated with more emphasis on how the young lady must behave around males and on how to prevent untimely pregnancy. Furthermore, in between the two ceremonies the young lady would receive guidance from older unmarried ladies (izinkehli) on how to be sexually intimate without jeopardising her chastity through 'ukusoma' (non penetrative sex) and will also receive coaching on the tricks that men use during courtship to gain sex. At the point that she is successfully courted, izinkehli would coach her further on how to behave in that relationship to ensure that the courtship results in marriage. In addition, in some clans, young ladies often attend seasonal virginity testing. Those who passed these tests would be publically celebrated. If a young lady failed the test, she would have to identify the male with whom she was sexually intimate and he would be forced to firstly perform the cleansing ceremony and, secondly, to marry the young lady.

To reiterate, the process of transitioning in the Zulu culture is elaborate. A young girl (intombazane) becomes intonjana (adolescent girl) through umhlonyana or incekeza; thereafter, through umemulo, she is recognised as an intombi and iqhikiza (young lady). A young lady who has been successfully courted, but not yet engaged, is known as 'uqomile' (dating) / 'uganile' once she is engaged and the ilobola negotiations and payment have been initiated, even if they are not complete. She is then known as 'ingoduso'. However, she is still not considered as a woman until she is married, after which she is called 'umfazi'.

The social significance of chastity went beyond the honour of the young woman. It extended to her family, particularly her mother. A young woman's ability to preserve her chastity till marriage signified that she was raised well and that she obeyed the guidance given to her by the elders and amaqhikiza. Furthermore, it indicated that she would also raise her own children with the same values in future. As such, her mother was given a cow during the ilobola negotiations as a gift to thank them for their efforts. The ultimate reward in preserving one's chastity was in the ilobola wherein the eleventh cow was set aside specifically for the bride's mother ('inkomo ka Mama / yom'qhoboyisi') and only paid if the bride was a virgin and did not have a child out of wedlock.

These were the traditional institutionalised mechanisms safeguarding a young woman's chastity. With all these social structures in place, it was difficult, although not impossible, for a young woman to fall

pregnant out of wedlock. It is, therefore, within this context that premarital childbearing was a disgrace to the girl or young lady and her family. These traditional institutions have since fallen away as society has modernised and community and familial links have become more fragmented, particularly in urban areas. Adolescent girls and young ladies alike tend to learn more about sex and sexuality from their peers, magazines, social media and to some degree from school programmes. Moreover, these sources of information do not highlight the value of chastity as much, but rather have a liberal take on premarital sex. Further, it is not in all instances that safe sexual practices are promoted or negotiating sex in a relationship is discussed. It is in such a context that young women are more at risk of premarital childbearing.

Essentially, modernisation or secularisation has resulted in the fragmentation and deinstitutionalisation of traditional mechanisms that the Zulu culture utilised to prepare young girls and young ladies for womanhood. Consequently, this leaves young women to transition into this phase of life relatively unguided and susceptible to making erroneous choices, such as early sexual debut which is, in most cases, unprotected and predisposes them to premarital childbearing.

Although there have been efforts to increase sexual and reproductive education at schools, universities and at public health care facilities, such as clinics, as well as through media campaigns, this has primarily been driven by the increase in HIV/AIDS among young people. Premarital childbearing and teenage pregnancy has tended to be a secondary focus to that of combating HIV/AIDS. Moreover, numerous authors have noted the unmet needs of sexual and reproductive health among teenagers, adolescents and young women (see Gama, 2008; Naidoo and Kasiram, 2008; Harrison and O'Sullivan 2010; Department of Social Development, 2015; Tladi and Jali, 2014; Zungu and Manyisa, 2014), notwithstanding that there are significant gaps in the provision of sexual and reproductive health services to youth and adolescents at public health facilities, particularly. Studies have noted that nursing staff had a negative attitude and even ill treated young girls when they seek contraceptives. It is plausible that under such circumstances, young women resort to ineffective contraceptive methods such as rhythmic abstinence or withdrawal, thereby predisposing themselves to the risk of premarital childbearing.

Summary

The young women in the study are aspirant women who are fully aware of the opportunities available to them as educated women. Notwithstanding that, they still place a high value on marriage in a Zulu speaking woman's life and as such desire to one day become a wife. However, their lives are not untouched by the lures of modernity. They aspire material wealth marked by lucrative careers and

businesses, husbands that are well educated, having achieved financial stability and can afford to pay lobolo for them and for all the frills that come along with it, namely cars, houses and travel. Furthermore, as modern women, the participants did not want to be solely dependent on men for their livelihoods and thus perceived education to be the foremost critical and catalytic achievement with the potential to expand their economic opportunities, bringing them closer to their goals. Although marriage is a valuable pursuit for the young women in the study, being first generation university graduates, they believe it is best left till after completing one's education and securing individual and familial financial stability. Additionally, while a lifetime of singleness was not an ideal, neither was nonmarital cohabitation. Based on the participants' responses, nonmarital cohabitation fundamentally undermined women's value, status, and exposed women (and their children) to economic and social vulnerabilities.

With respects to premarital childbearing, participants acknowledge that whilst it is prevalent, it is neither advisable nor encouraged but is in fact a consequence of ill informed and reckless decision making when engaging in sexual activity, particularly for a female who is still in school or at university. However, society is less judgemental of older and more economically established women who have children out of wedlock. It would seem, therefore, that an out of wedlock child, for single unmarried women, is a substitute or consolation for being unmarried.

The study further notes that premarital childbearing among young women at university was a result of incorrect and inefficient use of contraceptives, or the lack thereof. Moreover, the consequences of unprotected sex and unplanned pregnancy were often not discussed by the young couple prior to being sexually intimate. As such, very little consideration was given to preventing pregnancy. In addition, the use of long term contraceptives such as the injection, pill, intra uterine devices or the implant was very low among the women interviewed and it was in fact for some only considered after their first pregnancy. Systemic challenges within institutions that provide sexual and reproductive health education and services are said to be the main barrier to access of these services among young women, including those at university. Most higher education institutions provide sexual reproduction health services through the university clinics but the findings suggest that few young people use the services for a variety of reasons, such as believing the condom is sufficient to prevent pregnancy, that contraceptives were only necessary if a person is in a committed relationship and/or because they feared they'll be ill treated by the nursing staff.

5.2. Conclusion

This study finds that there is no single factor that can be argued to solely account for the marriage rate decline observed among the black Zulu speaking population of South Africa; rather, there are a combination of factors, none of which are mutually exclusive, that together contribute to the delaying of marriage and, ultimately, non marriage. Increased women's education and employment coupled with and compounded by economic and social demands, increased egalitarian attitudes among women, early sexual debut and extensive exposure to romantic relationships as well as socio cultural factors all contribute to delayed marriage or non marriage to varying degrees at the individual level.

Increased educational attainment of women and subsequent increased access to employment market, impacts women's marriage outcomes on three fronts. Firstly, as demonstrated from the interviews in the study, it offers women an opportunity to generate and amass assets and financial resources critical to securing and sustaining their livelihood needs and that of their family prior to getting married.

Secondly, as argued by Oppenheimer (1988 and 1994) and Gustafsson and Worku (2006), women's education and subsequent employment increases her attractiveness and marriageability as she is better able to contribute to the household income. More and more households are dual income households and the single income male breadwinner model is no longer the normal family model (ibid; Maynard, 2000; Giddens, 1993; Morgan, 1996; Robinson Elliot, 1996). Respondents in the study felt that fewer men desired an uneducated and unemployed partner; men desired women who can also take care of the household. Moreover, in a context where men so often abscond and leave their families, it is imperative that the women have access to income and can maintain the household in the absence of the man.

Thirdly, time spent in education and employment give women more time to search for a suitable partner who is equally matched in terms of education, finances, aspirations, values and beliefs with whom to establish a household, hence delaying marriage. In addition to this, although this was not within the focus of the study, it is important to note that there were enormous structural and socio economic constraints that were imposed on the black population during the apartheid era that have disadvantaged black women and laid the foundation for the disparities observed in marriage rates of black women versus that of white women. As observed in this study, it is not uncommon for black women to be a first generation to enrol in to a university, never mind graduate (Banks Santilli, 2015.). The financial and social family responsibility of an average black student or graduate is far greater than that of their white counterpart (ibid).

Increased time spent single and sexually active, except in a context where the women had more traditional or religious perspectives and practices, is not a choice made purely as a partner search mechanism, but is commonly a consequence of the former debate. While in education and early employment, women may and will engage in romantic and sexual relationships as a natural course of life, particularly in modern society where women are more liberal and premarital sex is acceptable. Consequently, the longer the time a woman spends establishing herself educationally and career wise, the greater the potential for extensive exposure to more romantic, sexual partners. This does not, however, equate to a reduced interest in marrying. Premarital childbearing occurs as a consequence of improper, inadequate use or lack of access sexual reproductive services and health care products such as example contraceptives, particularly at the age of first sexual debut, which is generally during adolescence in South Africa.

All of the study participants who had reported being a 'mother', had their first child whilst either in high school or the first year of university with their first sexual partner. While they generally knew about contraceptives, at the time of first conception, none of these women had ever used any other form of contraceptive during intercourse other than a condom, nor had they visited a clinic specifically to access sexual and reproductive services. Consideration of contraceptives only occurred after pregnancy, but it was not used consistently for dual protection (condom + female contraceptive); respondents predominantly relied on condoms for contraceptives. Furthermore, contrary to the hypothesis presented by Zondi and Preston Whyte (2001) and other researchers, the study found that premarital childbearing had an adverse impact on marriageability. Other than one respondent, most of the women in the study were no longer in a relationship with the father of their child and had no desire to marry them. Moreover, most report the relationship breakdown to have occurred during, or soon after, the pregnancy. This finding is consistent with findings presented by Garenne et al. (2000), Manzini (2001), Kaufman et al. (2001), Moutrie et al., (2012) and United Nations (2014) which found teenage and adolescent pregnancies to be the greatest contributor to persistently high levels of premarital fertility in developing countries such as South Africa.

Based on the findings of this study, marriage is therefore a transitional phase that follows education, career and financial stability, particularly when women come from comparatively lower income household (as black women are on average in comparison to white households). For the black women interviewed in this study, this is a belief that is emphasised in every way (magazines, parents' advice, and their own observations). Furthermore, in heterosexual relationships, and especially among the Zulu culture it is not the female's responsibility to propose or demand marriage from a man; it is a man's duty and based on his financial capability. The cocktail of delayed marriage as a result of education and career pursuits together with men's desire and capability for marriage could be the explanation for not only the marriage delay but

also non marriage. It is not within the scope of this study to explore men's attitudes towards marriage, but they seemingly play an integral part in family formation. There is sufficient evidence pointing to a gap in research around men's aspirations and attitudes towards marriage. To this end more qualitative research is required to better understand what is causing such low marriage rates among the Zulu population group.

5.3. Implications and Recommendations

The implications of this case study findings reach far beyond the sphere of marriage and family formation. They affect a variety of the spheres of life; broadly, they can have an impact on social welfare provision and child care practices; health and sexual reproductive health service provision; access to financial services; home ownership and the access to housing and land; labour policies and practices; and finally on enterprise development.

Social welfare provision and child care practices

Increased premarital childbearing, coupled with the increased participation of women in labour markets could affect the demand for social welfare, namely the child support grant, and the demand for care work services. As stated earlier, premarital childbearing is a contributing factor to increases in single parenthood, unstable families and vulnerable children, which is concerning and is, according to Sassler and Schoen (1999), closely linked to child wellbeing, poverty and increased inequality. In essence, the livelihood of households with a single parent who is the sole income earner is precarious and vulnerable to economic shocks while that of a two parent, dual income household is better positioned to share household duties and survive or navigate economic adversities such as poverty and loss of income. Considering that premarital childbearing is largely attributed to unplanned pregnancy, particularly among females of school going age and those at university, it is plausible that the women would not have the necessary resources to provide for the child. As such, they would default to social grants as a means of income to provide for the child whilst they are completing their education and have not secured stable employment. It can be anticipated, therefore, that the demand for social welfare provision will increase.

Similarly, it is plausible that the need for care work would increase. In general, the entrance of woman into the labour markets has heightened the demand for care work services. Care work services are particularly important to single parent working women, who often leave their children with nannies or at day care centres while they are at work. The notion that it is fine for a single woman who is employed and financially stable to have a child, even if not married, is prevalent among the participants in the study. Furthermore, participants that were already mothers expressed a desire for their children to live with them once they have secured stable employment and income.

Health and sexual reproductive health service provision:

Findings on premarital childbearing suggest that women do not always practice safe sex and this increases their risk of contracting sexually transmitted diseases, including HIV/ AIDS. In South Africa, the prevalence of HIV/AIDS among people of an economically productive age is already very high and has had an adverse impact on the economic production of the country. There is a desperate need to reduce the number of new cases of HIV/AIDS. There are numerous campaigns aimed at educating people about HIV/Aid, and on safe sexual practices but it appears that young people still need to be consistently reminded about the importance of practicing safer sex and using contraceptives to prevent unplanned pregnancies.

With regards to sexual and reproductive health services, participants felt that clinic staff at the public health facilities and at the campus clinics were unapproachable and unfriendly. This is also supported by literature. Furthermore, as discussed in the preceding sections, women seldom engaged their partners in discussions about contraceptive use, unplanned pregnancy and the consequences thereof. The majority of the time, the men only became involved once the woman is pregnant. This suggests that the burden of contraceptives is largely carried by the women. This points to a gap in sexual and reproductive health education where one gender is knowledgeable about contraceptives while the other is not fully exposed to information. Sexual and reproductive education programmes, both at the universities and the clinics, need to extend their target audience to also include young men and to ensure they are informed of other contraceptive methods than just the condom.

In addition, in the Zulu culture, sex is still considered a private matter which leads to the sentiment among the women that seeking contraceptive advice or contraceptives from clinics was equivalent to advertising that they were sexually active and it made them embarrassed and ashamed. In this context, the women often resorted to contraceptives methods that were easily and more readily accessible to them; for example, using rhythmic abstinence and withdrawal, whenever they did not have a condom. The findings of this case study reveal that there is a need for more concerted effort to make public and university clinics more ‘user friendly’ for young women, in order to encourage an improved uptake of sexual reproductive health services. To this end, the government has instituted a policy on adolescent and youth friendly services that is currently in the implementation phase and is being rolled out in phases throughout the country. It is essential that clinic staff at universities also to receive training on this approach of health care provision. Furthermore, university clinics need to promote their sexual and reproductive health services more aggressively in order to encourage and promote the uptake of sexual and reproductive health services among students.

Lastly, within the Zulu culture, the notion that a woman's role in a marriage and value are hinged on her ability to fulfil the role of care taker, nurturer and that of a submissive wife, threatens to undermine gender based rights of women and marital equality. Moreover, as young women who aspire towards marriage so readily alter their attitudes and demeanours to fulfil the expectations of society, and men in particular. Based on the observations of this study, it is plausible that young women are prone to over compromising (self sacrificing) in relationships and effectively in marriage. Needless to say, that this over compromising affects women's ability to reach their optimal in terms on career, and personal development; and even worse potentially predisposes women to gender based/ domestic violence. The findings of this study demonstrate that, further, more in depth and contextualised research (on the different gender roles within marriage) is required in order to determine and to further understand the effect of this socio cultural norms on marital equality, quality of marriage and the outcomes of the said on the lives of women thereof. Furthermore, government, cultural and religious leaders needs to make a concerted effort to promote gender equality, and advance women's rights within relationships (marriage), particularly among the younger population group of this country.

Access to financial services

The women in the case study are aspirant and portray interest in assets and material wealth. The future implication of the women's attitudes about their potential economic power suggests that they may require access to financial services in order to actualise their goals. For example, to purchase a car or a house, they would need access to credit in the form of vehicle finance and a mortgage bond, respectively. Other services that may appeal to the women and their spending appetite include wealth creation and financial investment services, insurance services. Essentially, it plausible that, once the women become income earners, they would become part of a unique market segment for a variety of services aimed at single, independent successful women. There is a need for more research on the impact of women's independence, singleness and unwed motherhood on the financial and investment services market.

Home ownership and the access to housing and land

Home ownership was an important goal for the women in the study. During the interviews, the desire to purchase a house was raised in the interviews; the participants wanted to buy or build a home for themselves and another for their parents. It is quite possible that by the time the women marry, they would be owners of at least one property. The aspirations of the women in the study have implications for the property markets, more specifically the forms of home ownership that may arise. For example, considering that the women would be sustaining their lives on a single income, could co ownership

characterised by mortgages held between friends (‘friend to friend contract'), or between family members such as siblings become the new trend in property finance? Whatever the case is, this is likely to increase demand for affordable housing. Again, more research is required to measure the actual magnitude of the demand, and to further study the impact of women’s independence, singleness and unwed motherhood on the property market, and housing.

Labour policies and practices

The implications of the case study findings on labour policies and practices are closely linked to the arguments presented on the increased demand for care work services. A rise in single parents, females in particular, will require labour markets to adopt policies that are supportive and enabling for women; allowing them to be active members of the economically productive labour force, without compromising or sacrificing the well being of their children. For example, companies may need to consider initiatives such ‘in company’ day care centres that are situated in the same vicinity as the offices; thus allowing women (parents) easy access to their children during their work day. Other policy considerations include longer durations of maternity leave and the appropriate accompanying pay structures, flexible working hours for mothers and paid paternal leave. There are countries that have already implemented some of the labour policies, and practices suggested, for example in Norway fathers receive paid paternal leave (United Nations, 2014).

Summary

To conclude, the independence of women, marked by protracted singleness and increased unwed motherhood, have multiple implications on numerous spheres of life beyond that of family formation and partnership. It is important to understand what these implications are and most of all how they impact on human development, both in the economic and social sense. More discipline specific research is required to unpack some of the implications and recommendations mentioned in this study.

6. References

1. Abma, J., Driscoll, A. and Moore, K. (1998) Young women's degree of control over first intercourse: an exploratory analysis. *Family Planning Perspectives,* 30 (1), pp. 12- 18.

2. Acock, A. C. and Demo, D.H. (1994). *Family Diversity and Well-Being*. London: Sage.

3. Acts Online, (2016). *Civil Union Act 2006*. [online] Available at: http://www.acts.co.za/civil-union-act-2006/1_definitions [Accessed 1 May 2016].

4. Adedimeji, B. (1999). Health-Seeking behaviour among adolescents infected with sexually transmitted infections. Presented at the Third African Population Conference, Durban, South Africa, 6-10 December 1999. http://www.popline.org/node/527469. Accessed August 2016

5. Arnett, J. J. (2000). Emerging adulthood: A theory of development from the late teens through the twenties. *American Psychologist*, 55*,* pp. 469-480.

6. Axinn, W. G. and Thornton, A. (1996). The Influence of Parents' Marital Dissolutions on Children's Attitudes Towards Family Formation. *Demography,* 33, pp. 66-81.

7. Axinn, W.G. and Thornton., A. (1992). The Influence of Parental Resources on the Timing of the Transition to Marriage. *Social Science Research,* 21 pp. 261 85.

8. Axinn, W.G. and Thornton, A. (1992). The Relationship between Cohabitation and Divorce: Selectivity or Causal Influence. *Demography,* 29, pp. 357-74.

9. Axinn, W.G., and Thornton, A. (1993). Mothers, Children, and Cohabitation: The Intergenerational Effects of Attitudes and Behavior. *American Sociological Review,* 58, pp. 233-46.

10. Axinn, W.G., and Thornton, A. (1996). The Influence of Parents 'Marital Dissolutions on Children's Attitudes

Toward Family Formation. *Demography,* 33, pp. 66-81.

11. Axinn, W.G. and Thornton, A. (2000). The Transformation in the Meaning of Marriage. In: L. Waite, C. Bachrach, M. Hindin, E. Thomson and A. Thornton, eds., *Ties that Bind: Perspectives on Marriage and Cohabitation*, 1ˢ ed. New York: Aldine de Gruyter, pp. 147 165.

12. Banks-Santilli, L. (2015). *The unique challenges of a first generation college student*. [Blog]. QUARTZ: Onwards and Upwards. Available at: http://qz.com/418695/the-unique-challenges-of-a-first-generation-college-student/ [Accessed 1 Oct. 2016].

13. Barber, J. (2004). Community Social Context and Individualistic Attitudes Toward Marriage. *Social Psychology Quarterly,* [online] 67(3), pp. Available at: 236 256. http://spq.sagepub.com/content/67/3/236 [Accessed 03 Mar. 2016].

14. Barber, J. (2001). Ideational Influences on the Transition to Parenthood: Attitudes toward Childbearing and Competing Alternatives. *Social Psychology Quarterly,* 64(2), pp. 101 27.

15. Bartle-Haring, S., Brucker, S. and Hock, E. (2002). The Impact of parental separation anxiety on identity development in late adolescence and early adulthood. *Journal of Adolescent Research,* 17, pp. 439-50.

16. Becker, G. (1964). *Human capital: A theoretical and empirical analysis, with special reference to education.* Chicago: University of Chicago Press.

17. Becker, G. (1974). A theory of marriage. In: T. Schultz, ed., *Economics of the family: Marriage, children, and human capital,* 1ˢ ed. Chicago: University of Chicago Press, 299 344.

18. Becker, G. (1981). *A treatise on the family*. Cambridge, MA: Harvard University Press.

19. Becker, G. (1991). *A treatise on the family.* Cambridge, MA: Harvard University Press.

20. Beirer L., Hofacker, D., Marchese, E. and Rupp, M. (2010). Family Structure and Family Forms in the

European Union. In *Research on Families and Family Policies in Europe: State of the Art. Durtmond, Germany:* Platform.

21. Bledsoe, C.H, and Cohen, B. (eds.). (1993). Social Dynamics of Adolescent Fertility in Sub-Saharan Africa. Washington, DC: Population Dynamics of Sub-Saharan African program, National Research Council.

22. Blossfeld, H. and Huinink, J. (1991). Human capital investments or norms of role transition? How women's schooling and career affect the process of family formation. *American Journal of Sociology,* 97, pp. 142 168.

23. Blossfeld, H. (1995). Changes in the process of family formation and women's growing economic independence: A comparison of nine countries. In: H. Blossfeld, ed., *The New Role of Women: Family Formation in Modern Societies*, 1^{s} ed. Boulder, CO: Westview, pp. 3 - 23.

24. Bongaarts, J. (1982). "The fertility inhibiting effects of the intermediate fertility variables. *Studies in Family Planning,* I3(6-7), pp. 179-189.

25. Bongaarts, J., Mensch, B., Bruce, J. and Lloyd, C. (1996). "An abbreviated version of the Policies Options Seminar on Adolescence: The Population Council's research agenda on adolescence." New York: Population Council. Mimeograph.

26. Bongaarts, J. (2002). The End of the Fertility Transition in the Developed World. *Population and Development Review,* 28(3), pp. 419 43.

27. Bongaarts, J. (2006). Late Marriage and the HIV Epidemic in sub-Saharan Africa. New York: Population Council Working Paper No. 216.

28. Boult, B. and Cunningham, P. (1991). Black teenage pregnancy in Port Elizabeth. *Early Child Development and Care*, 75, pp. 1 - 70.

29. Budlender, D., Chobokoane, N. and Simelane, S. (2004). Marriage patterns in South Africa: Methodological and substantive issues. *South African Journal of Demography*, 9(1), pp. 1 - 26.

30. Bulcroft, R. and Bulcroft, K. (1993). Race differences in attitudinal and motivational factors in the decision to marry. *Journal of Marriage and the Family*, 55, pp. 338-355.
31. Bumpass, L., Sweet, J. and Cherlin, A. (1991). The role of cohabitation in declining rates of marriage. *Journal of Marriage and Family,* 53, pp. 13 927.

32. Caldwell, J. (1970). *Family Planning Programs and Official Policy Decisions in Southern Africa.* Report to the Population Council, mimeographed (reprinted as Caldwell, 1992).

33. Caldwell, J. and Caldwell, P. (1993). The South African Fertility Decline. *Population and Development Review*, 19(2), pp. 225 - 262.

34. Caldwell, J., Caldwell, P., Caldwell, B. and Pieris, I. (1998). The Construction of Adolescence in a Changing World: Implications for Sexuality, Reproduction, and Marriage. *Studies in Family Planning: Adolescent Reproductive Behavior in the Developing World*, 29(2), pp. 137-153. Available at: http://www.jstor.org/stable/172155 [Accessed 01 Apr. 2016].

35. Caldwell, J. and Caldwell, P. (2003). The Fertility Transition in Sub-Saharan Africa. In: *Department of Social Development Fertility: Current South African Issues of Poverty, HIV/AIDS and Youth Seminar*. Pretoria: HSRC.

36. Carroll, J., Willoughby, B., Nelson, L., Barry, C. and Madsen, S. (2007). So close, yet so far away: The impact of varying marital horizons on emerging adulthood. *Journal of Adolescence Research*, 22, pp. 219-247.

37. Carroll, J., Willoughby, B., Nelson, L., Madsen, S. and Barry, C. (2009). Ready or not? Criteria for marriage readiness among emerging adults. *Journal of Adolescent Research*, 24, pp. 349 - 375.

38. Caucutt, E., Guner, N. and Knowles, J. (2002). Why Do Women Wait? Matching, Wage Inequality, and the incentives for Fertility Delay. *Review of Economic Dynamics,* 5, pp. 815 - 855.

39. Cherlin, A. (2000). Toward a new home socioeconomics of union formation. In: L. Waite, C. Bachrach, M. Hindin, E. Thomson and A. Thornton, eds., *The Ties that Bind: Perspectives on Marriage and Cohabitation,* 1[s]

ed. Hawthorne, NY: Aldine de Gruyter, pp. 126 144.

40. Cherlin, A. (2004). The deinstutionalization of marriage. *Journal of Marriage and Family,* 66, 848-861.

41. Chimere-Dan, O. (1995). Fertility and family size preferences in the Eastern Cape Province, South Africa. A study of the Transkei sub-region. In Population Research Programme. Johannesburg: University of Witwatersrand.

42. Chimere-Dan, O. (1999). Marriage and Fertility Transition in South Africa. *Paper presented at the Third African Population Conference: The African Population in the 21st Century*. Durban, 6-10 December.

43. Cohen, B. (1993). Fertility levels, differentials, and trends. In: K. Foote, K. Hill and L. Martin, eds, *Demographic change in sub-Saharan Africa,* 1^{s} ed. Washington DC.: National Academy Press.

44. Cohen, P. (2013). *Marriage is Declining globally: Can you say that*. [Blog] Family Inequality. Available at: www.familyinequality.wordpress.com [Accessed 01 Jul. 2016].

45. Craig, A. and Richter-Strydom, L. (1983). Unplanned Pregnancies Among Urban Schoolgirls. *South African Medical Journal,* 63, pp. 452-55.

46. Cunningham, P. and Boult, B. (1996). Black Teenage Pregnancy in South Africa: Some Considerations. *Adolescence,* 31, pp. 691 700.

47. Cunningham, M. and Thornton, A. (2006). The Influence of Parents' Marital Quality on Adult Children's Attitudes toward Marriage and Its Alternatives: Main and Moderating Effects. *Demography*, [online] 43(4), pp. 659-672. Available at: http://www.jstor.org/stable/4137211 [Accessed: 14 Mar 2013].

48. David, L. (1992). Fertility and Family Planning in Southern and Central Africa. *Studies in Family Planning*, 23(3), pp. 145-158.

49. Denis P and Ntsimane R. (2006). Absent fathers: Why do men not feature in stories of families affected by

HIV/AIDS in KwaZulu-Natal? In: R Morrell and L Richter, eds, *Baba: Men and Fatherhood in South Africa*, 1[s] ed. Cape Town: HSRC Press, pp. 237 249.

50. Department of Home Affairs, (2008). *Domestic Partnerships Bill*. Government Gazette No. 30663. Pretoria: Government Printer.

51. Department of Justice Constitutional Development (2016). *Recognition of Customary Marriages Act 120 of 1998*. Available at: http://www.justice.gov.za/legislation/acts/1998-120.pdf [Accessed 01 May 2016].

52. Department of Population and Social Development, (1998). *White Paper on Population Policy, Government Gazette. 399(19230).* Pretoria: Government Printer.

53. Department of Welfare and Population Development. (1997). *White Paper for Social Welfare.* Pretoria: Government Printers.

54. Department of Social Development, (2012). *White Paper on Families in South Africa*. Pretoria: Government Printers.

55. Department of Social Development, (2011). *Green Paper on Families in South Africa*. Pretoria: Government Printers.

56. Department of Social Development. (2015). *Fifteen Year progress review of the Implementation of the Population Policy for South Africa (1998) and the International Conference on Population and Development (ICPD) Programme of Action (1994*). Pretoria: Government Printers.

57. Duncan, S., and Wood, M. (2003). Perceptions of Marriage Preparation among College-Educated Young Adults with Greater Family- Related Risks for Marital Disruption. *The Family Journal,* 11*,* pp. 342 352.

58. du Toit, T. (2007). *Marriage in the 21[st] Century: Attitudes and Perceptions of University Students*. Honours. University of Cape Town. Available at: http://www.psychology.uct.ac.za/sites/default/files/image_tool/images/117/Tehilla.du_.Toit_.pdf [Accessed 01 Aug. 2016].

59. Eaton L, Flisher A and Aaro L. (2003). Unsafe Sexual Behaviour in South African Youth. *Social Science & Medicine,* 56(1), pp. 149-165.

60. Eaton, L. (2012). Pregnancy, alcohol intake, and intimate partner violence among men and women attending drinking establishments in a Cape Town, South Africa Township. *Journal of Community Health*, 37(1), pp. 208 - 217.

61. Edin, K., & Kefalas, M. (2005). *Promises I can keep: Why poor women put motherhood before marriage.* Berkeley: University of California Press.

62. Ellison, C., Nicholas H., Wolfinger, N and Ramos-Wada, A. (2012). Attitudes Toward Marriage, Divorce, Cohabitation, and Casual Sex Among Working-Age Latinos: Does Religion Matter? *Journal of Family Issues,* 34(3), pp. 295 322.

63. Eurostat Database, (2016). *Crude Marriage Rate*. [online].Available at: www.ec.europa.eu [Accessed 01 Jul. 2016].

64. Esping-Anderson, G. (2013) Commentary in Cohen, P.N. (2013). *Marriage is Declining globally: Can you say that*. [Blog] Family Inequality. Available at: www.familyinequality.wordpress.com [Accessed 02 Jul. 2016].

65. Fisher, H. (2016). *TEDTalk: Technology hasn't changed love. Here's why*. [Video]. Available at: https://www.ted.com/talks/helen_fisher_technology_hasn_t_changed_love_here_s_why [Accessed 18 Nov. 2016].

66. Fitch, C., Kennedy, S., Oakes, J., and Ruggles, S. (2012). Marriage formation and economic opportunity in the United States: 1970 2000. In: *Population Association of America Annual Meeting*. San Francisco.

67. Fitch, C. and Ruggles, S. (2000). Historical trends in marriage formation: The United States, 1850 1990. In: L. Waite, ed., *The ties that bind: Perspectives on marriage and cohabitation,* 1s ed. Hawthorne, NY: Aldine de Gruyter, pp. 59 90.

68. Flouri, E. and Buchanan, A. (2001). What predicts traditional attitudes to marriage? *Children & Society,* 75, pp. 263 - 271.

69. Fuwa, M. (2004). Gender and Housework in 22 Countries. *American Sociological Review,* 69, pp. 751 67.

70. Gage-Brandon, A. and Meekers, D. (1993). Sex, contraception and childbearing before marriage in sub-Saharan Africa. *International Family Planning Perspectives,* 19, pp. 14 18.

71. Gage-Brandon, A. (1993). The Formation and Stability of Informal Unions in Cote d'ivoire. *Journal of Contemporary Family Studies*, 24(2), pp. 219-233.

72. Gaughan, M. (2002) The Substitution Hypothesis: The impact of Premarital Liaisons and Human Capital on Marital Timing. *Journal of Marriage and Family,* 64, pp. 407 - 419

73. Garenne, M., Tollman, S. and Kahn, K. (2000). Premarital Fertility in Rural South Africa: A Challenge to Existing Population Policy. *Studies in Family Planning*, 31(1), pp. 47 - 54.

74. Garenne, M. and Zwang, J. (2003). Premarital Fertility and HIV/AIDS in Africa. In: *IUSSP meeting on Empirical evidence for the Demographic and Socioeconomic Impact of AIDS*. Durban, 26-28 March 2003.

75. Gibson-Davis, C. (2009). Money, marriage, and children: Testing the financial expectations and family formation theory. *Journal of Marriage and Family*, 71, pp. 146 160.

76. Gibson-Davis, C., Edin, K. and McLanahan, S. (2005). High hopes but even higher expectations: The retreat from marriage among low-income couples. *Journal of Marriage and Family*, *67*, pp. 1301 1312.

77. Gibson-Davis, C. (2012). Mothers but not wives: The increasing lag between non-marital births and marriage. *Journal of Marriage and Family*, *73*, 264 278.

78. Giddens, A. (1992). *The Transformation of Intimacy*. Stanford, CA: Stanford University Press.

79. Giddens, A. (1993). *The Transformation of Intimacy: Love, Sexuality and Eroticism In Modern Societies*. London: Polity Press.

80. Goldin, C. (2004). The long road to the fast track: Career and family. *Annals of the American Academy of Political and Social Science*, *596*, pp. 20 35.

81. Goldin, C., Katz, L.F., & Kuziemko, I. (2006). The homecoming of American college women: The reversal of the college gender gap. *Journal of Economic Perspectives*, 20, pp. 133 156.

82. Goldscheider, F. and Waite, L. (1986). Sex differences in the entry into marriage. *American Journal of Sociology*, *92*, pp. 91 109.

83. Goldstein, J. and Kenney, C. (2001). Marriage delayed or marriage forgone? New cohort forecasts of first marriage for U.S. women. *American Sociological Review, 66*, pp. 506 519.

84. Graefe, D. and Lichter, D. (2002). Marriage among unwed mothers: Whites, blacks, and Hispanics compared. *Perspectives on Sexual and Reproductive Health, (*34), pp. 286-293.

85. Gubernskaya, Z. (2010). Changing attitudes toward marriage and children in six countries. *Sociological Perspectives*, 53(2), pp. 179 200

86. Gustafson, S. and Worku, S. (2006). Marriage Markets and Single Motherhood in South Africa. In: Tinbergen Institute Discussion Paper No.06 -102/3. [online]. Available at: http://hdl.handle.net/10419/86260 [Accessed 01 Mar. 2016].

87. Guba, E. and Lincoln, Y. (1994). Competing paradigms in qualitative research. In: N. Denzin and Y. Lincoln, eds., *Handbook of qualitative research*, 1^{s} ed. London: Sage, pp. 105 117.

88. Gubernskaya, Z. (2010). Changing Attitudes Toward Marriage And Children In Six Countries. *Sociological Perspectives*, 53(2), pp. 179 200.

89. Guion, L. (2002). Triangulation: Establishing the Validity of Qualitative Studies. Department of Family, Youth and Community Sciences, Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida. Publication FCS6014. Available at: http://edis.ifas.ufl.edu/fy394 [Accessed 08 Aug. 2013].

90. Guzzi, K. (2004). How do marriage market conditions affect entrance into cohabitation vs. marriage? *Social Science Research,* 35, pp. 332 355.

91. Handa, S. and Davis B. (2006). The Experience of Conditional Cash Transfers in Latin America and the Caribbean. *Development Policy Review Special Issue: Cash transfers*, [online] 24 (5), pp. 513 536. Available at: http://onlinelibrary.wiley.com/doi/10.1111/j.1467- 7679.2006.00345.x/pdf [Accessed 14 Jun. 2013].

92. Harrison, A. (2007). A Context of "Non-Marriage": Non-marital Unions in the Transition to Adulthood in South Africa. *Paper prepared for the Symposium Rethinking Relationships*. *Population Studies and Training Center*. Brown University.

93. Harrison, A. and O' Sullivan, L. (2010). In the Absence of Marriage: Long-Term Concurrent Partnerships, Pregnancy, and HIV Risk Dynamics Among South African Young Adults. *AIDS Behavior,* 14, pp. 991-1000.

94. Harrison, A. (2007). 'A context of "non-marriage": non-marital unions in the transition to adulthood in South Africa'. Paper presented at the *Symposium on Rethinking Relationships* hosted by the population Studies and Training Centre, Brown University, Providence, in April 2007.

95. Harwood-Lejeune, A. (2001). Rising Age at Marriage and Fertility in Southern and Eastern Africa. *European Journal of Population*, 17, pp. 261 280.

96. Hayford, S. R. (2013). Marriage (still) matters: The contribution of demographic change to trends in childlessness in the United States. *Demography*, 50, pp. 1641 1661.

97. Hayford, S., Guzzo, K. and Smock, P. (2014). The Decoupling of Marriage and Parenthood? Trends in the Timing of Marital First Births, 1945 2002. *Journal of Marriage and Family,* 76(3), pp. 520 - 538.

98. Heath, M. (2009). State of Our Unions: Marriage Promotion and the Contest Power of Heterosexualilty. *Gender& Society,* 23(1), pp. 27 - 48.

99. Heath, M. (2013). Sexual Misgivings: Producing Un/Marked Knowledge in Neoleberal Marriage Promotion Policies. *The Sociological Quartely,* 54(4), pp. 561 -583.

100. Heath, M. (2012). Making Marriage Promotion into Public Policy: The Epistimic Culture of a Statewide Initiative. *Qualitative Sociology,* 35(4), pp. 385 406.

101. Heath, M. (2012). *One Marriage under God: The campaign to Promote Marriage in America.* New York: New York University Press.

102. Heisel, L., Moore K. and Toubia N. (1995). *Sexual Coercion and Reproductive Health: A Focus on Research*. Population Council, New York.

103. Heuveline, P. and Timberlake, J. (2004). The role of cohabitation in family formation: The United States in comparative perspective. *Journal of Marriage and Family,* 66, pp. 1214-1230.

104. Hosegood, V., McGrath, N. and Moultrie, T. (2009). Dispensing with marriage: Marital and partnership trends in rural KwaZulu-Natal, South Africa 2000-2006. *Demographic Research,* 20(13), p. 312.

105. Hosegood, V., Benzler, J., and Solarsh, G. (2005). Population mobility and household dynamics in rural South Africa: implications for demographic and health research. *Southern African Journal of Demography* 10(1&2), pp. 43-67.

106. Hosegood, V. and Preston-Whyte, E. (2002). *Marriage and partnership patterns in rural KwaZulu Natal.* Paper presented at the Population Association of America Conference, Atlanta, USA, May 8-11.

107. Hosegood, V., McGrath, N., Herbst, K. and Timæus, I. (2004). The impact of adult mortality on household dissolution and migration in rural South Africa. *AIDS,* 18(11), pp. 1585-1590.

108. Hosegood, V., Preston-Whyte, E., Busza, J., Moitse, S., and Timæus, I.M. (2007). Revealing the full extent of households' experience of HIV and AIDS in rural South Africa. *Social Science and Medicine,* 65, pp. 1249-1259.

109. Hosegood, V. and Timæus, I.M. (2005). Household Composition and Dynamics in KwaZulu Natal, South Africa: Mirroring Social Reality in Longitudinal Data Collection. In: E. van der Walle, ed. *African Households: an exploration of census data*, 1ˢ ed. New York: M.E. Sharpe Inc., pp. 58-77.

110. Hosegood, V. (2013). Women, marriage and domestic arrangements in rural KwaZulu-Natal, South Africa.' In A. Claassens and D. Smythe, eds., *Marriage, Land and Custom,* 1ˢ ed.

111. Hunter, M. (2006). Fathers without *amandla*: Zulu-speaking men and fatherhood. In: Morrell, R. and Richter, L., eds., *Baba: Men and Fatherhood in South Africa*, 1ˢ ed. Cape Town: HSRC Press, pp. 99-117.

112. Hunter, M. (2006). The changing political economy of sex in South Africa: The significance of unemployment and inequalities to the scale of AIDS pandemic. *Social Science & Medicine,* 64, pp. 689 700.

113. Hunter, M. (2007). The changing political economy of sex in South Africa: the significance of unemployment and inequalities to the scale of the AIDS pandemic. *Soc Sci Med,* 64(3), pp. 689-700.

114. Hunter, M. (2008) "IsiZulu-speaking men and changing households: From providers within marriage to providers outside marriage." In: B. Carton, B. Laband and J. Sithole, eds., *Zulu identities. Being Zulu, past and present*, 1ˢ ed. Pietermaritzburg, University of KwaZulu-Natal Press, pp.

115. Hunter, M. (2010). *Love in the time of AIDS: inequality, Gender, and Rights in South Africa.* Bloomington and Indianapolis: Indiana University Press

116. Hunter, M. (2013). *AIDS and the Changing Political Economy of Sex in South Africa: From Apartheid to Neo-liberalism* (nd). Available at: http://scnc.ukzn.ac.za/doc/Health/AIDS/Hunter MFrom_apartheidmigration-politicaleconomy-sexSA.pdf [Accessed 16 May 2016].

117. Institute for Security Studies. (2014). Rape and other forms of sexual violence in South Africa. *ISS Policy Brief 72.*

118. Jewkes, R., Vundule, C., Maforah, F., and Jordaan, E. (2001). Relationship dynamics and teenage pregnancy in South Africa. *Social Science and Medicine,* 52, pp. 733-744.

119. Juniper, R. (nda) *Heteronormativity.* [online] The Queer Dictionary. Available at: www.queerdictionary.blogspot.co.za [Accessed 10 Oct. 2014].

120. Kalmijn, M. (1991a). Shifting boundaries: Trends in religious and educational homogamy. *American Sociological Review*, *56*, 786 800. doi:10.2307/ 2096256

121. Kaufman, C., de Wet, T., & Stadler, J. (2001). Adolescent Pregnancy and Parenthood in South Africa. *Studies in Family Planning*, 32(2), pp. 147-160.

122. Kalule-Sabiti, I., Palamuleni, M., Makiwane, M. and Amoateng, A. (2007). Family Formation and Dissolution Patterns. In: Amoateng, A. and Heaton, T., eds, *Families and Households in Post-Apartheid South Africa*, 1st ed. Cape Town: HSRC Press, pp. 89-112.

123. Kefalas, M., Furstenberg, F., J. Carr, P. and Napolitano, L. 2011. ''Marriage Is More Than Being Together'': The Meaning of Marriage for Young Adults. *Journal of Family Issues,* 32, p. 845. Available at: http://jfi.sagepub.com/content/32/7/845. [Accessed 13 Mar. 2013].

124. Kafalas, M. 2005. *Promises I can keep: Why poor women put motherhood before marriage*. Berkeley: University of California Press.

125. King, A. (1999). African American Females' Attitudes towards Marriage: An Exploratory Study. *Journal of*

Black Studies, 29(3), pp. 416-437. Available at: http://www.jstor.org/stable/2668067 [Accessed 12 Mar 2013].

126. Klugman, B. (1988). *Decision-making on the conception amongst a sample of urban African women*. Masters. University of Witwatersrand, Johannesburg.

127. Klugman, B. (1989). 'Attitudes to marriage amongst a group of Soweto women: a cross- generational perspective' Paper presented at the Conference of the Association for Anthropology in Southern Africa, Cape Town.

128. Klugman, B. (1990). The Politics of Contraception in South Africa. *Women's Studies International Forum*, 13(2), pp. 261-271.

129. Krige, E. (1950). *The Social System of the Zulus*. Pietermaritzburg: Shuter and Shooter.

130. Laumann, E., Gagnon, J., Michael, R. and Michaels, S. (1994). *The Social Organization of Sexuality: Sexual Practices in The United States*. Chicago: University of Chicago Press.

131. Laumann, E., Gagnon, J., Michael, R. and Michaels, S. (1995). *The social organization of sexuality: Sexual practices in the United States.* Chicago: University of Chicago Press.

132. Lavee, Y., and Katz, R. (2002). Division of Labour, Perceived Faireness, and Marital Quality: The Effect of Gender Ideology. *Journal of Marriage and Family,* 64, pp. 27 – 39.

133. Lesthaeghe, R. (1983). A century of demographic and cultural change in Western Europe. *Population and Development Review*, 9(3), pp. 411-435.

134. Lesthaeghe, Ron and Dominique Meekers. (1986). "Value Change and the Dimensions of Familism in the European Community." *European Journal of Population,* 2(3), pp. 225 68.

135. Lesthaeghe, R. and Surkyn, J. (1988). 'Cultural dynamics and economic theories of fertility change',

Population and Development Review, 14, pp. 1 45.

136. Lesthaeghe, R.J., Kaufman, G., & Meekers, D. (1989). The nuptiality regimes in sub- Saharan Africa. In R.J. Lesthaeghe (ed). *Reproduction and Social Organization in sub- Saharan Africa*. Berkeley: University of California Press.

137. Lesthaeghe, R. and Jolly, C. (1995). 'The start of the sub-Saharan fertility transition: some answers and many questions', *Journal of International Development,* 7, pp. 25 45.

138. Lesthaeghe, R., Meekers, D. and Moors, G. (2002). Life Course Transitions and Value Orientations: Selection and Adaptation. In: R. Lesthaeghe, ed., *Meaning and Choice: Value Orientations and Life Course Decisions*, 1s ed. The Hague, the Netherlands: NIDI/CBGS Publications, pp. 1 44.

139. Lesthaeghe, R. and Meekers, D. and Surkyn, J. (2004). Value Orientations and the Second Demographic Transition (SDT) in Northern, Western and Southern Europe: An Update. *Demographic Research,* 3(3), pp. 45 86.

140. Lesthaeghe, R. J. (2010). The unfolding story of the Second Demographic Transition. *Population and Development Review*, 36, pp. 211 251.

141. Letamo, G. (1993). Modernization and Premarital Dyadic formations in Botswana. *Paper presented at the IUSSP International Population Conference*, Montreal: Canada.

142. Letamo, G., (1996). Contributions of the proximate determinants to fertility change in Botswana', *Journal of Biosocial Science,* 28, pp. 325 338.

143. Lichter, D. and Graefe, D. (2001). Finding a mate? The marital and cohabitation histories of unwed mothers. In: L. Wu and B. Wolfe, eds., *Out of wedlock: Causes and consequences of nonmarital fertility,* 1s ed. New York: Russell Sage Foundation, pp. 317 343.

144. Lichter, D. and Graefe, D. (2007). Men and marriage promotion: Who marries unwed mothers? *Social Service Review,* 81, pp. 397 421.

145. Lichter, D., McLaughlin, D., and Ribar, D. (2002). Economic restructuring and the retreat from marriage. *Social Science Research*, 31, pp. 230 256.

146. Leibbrandt, M., Woolard, I., Finn, A. & Argent, J. (2010). Trends in South African Income Distribution and Poverty since the Fall of Apartheid. OECD Social, Employment and Migration Working Papers, 101. OECD, Directorate for Employment, Labour and Social Affairs.

147. Leibbrandt, M., Woolard, I., McEwen, H., & Koep, C. (2010). Better employment to reduce inequality further in South Africa. Tackling inequalities in Brazil, China, India and South Africa, 209-261.

148. Liefbroer, A. and Corijn, M. (1999). Who, what, where and when? Specifying the impact of educational attainment and labour force participation on family formation. *European Journal of Population*, 15, pp. 45-75.

149. Liefbroer, A. and Martine, C. (1999). Who, What, Where, and When? Specifying the Impact of Educational Attainment and Labour Force Participation on Family Formation. *European Journal of Population,* 15**,** pp. 45 75.

150. Liefbroer, A. C., (1991). The choice between a married or unmarried first union by young adults: A competing risks analysis. *European Journal of Population,* 7, pp. 273 298.

151. Lindert, K., Linder, A., Hobbs J. and de la Brièr, B. (2007). The Nuts and Bolts of Brazil's Bolsa Família Program: Implementing Conditional Cash Transfers in a Decentralized Context. Social Policy Discussion Papers, no. 0709, The World Bank. Available at: http://josiah.berkeley.edu/2008Fall/ARE253/PN3%20Services%20for%20Poor/Brazil_B olsaFamilia.pdf [Accessed 14 Jun. 2013].

152. Lund, F. (2008). *Changing Social Policy: The Child Support Grant in South Africa.* Cape Town: HSRC Press.

153. Magagula, T. (2009). *Examining the effect of changing marriage patterns on fertility among African South African women*. Masters. University of KwaZulu-Natal, Durban).

154. Makinwa-Adebusoye, P. (1995). The Impact of Female Employment on Women's Status and Fertility. *Paper prepared for the workshop on Status of Women and Demographic Change: Assessing what we have learned, East-West Center, Honolulu*. Hawaii, USA, 18-20 December 1995.

155. Makiwane, M. (1996). Why is fertility declining in South Africa case study of Mtombo, Eastern Cape? *Journal of Population Studies*.

156. Makiwane, M. (1998). *Fertility in Rural South Africa: The Case of Transkei*. PhD. University of Witwatersrand, Johannesburg.

157. Makiwane, M. (2004). Changes in the institution of marriage. Available at: http://www.children-first.org.za [Accessed 13 May 2013].

158. Makofane, B., and Oyedemi, T. (2015). Parental communication about sex and motherhood trends among students at a South African University. *Communitas,* 20, pp. 159 -180.

159. Manning, W. (1993). Marriage, cohabitation following premarital conception. *Journal of Marriage and the Family*, 55, pp. 839 850.

160. Manning, W. (1995). Cohabitation, marriage, and entry into motherhood. *Journal of Marriage and the Family,* 57, pp. 191 2000.

161. Manning, W. and Landale, N., (1996). Racial and ethnic differences in the role of cohabitation in premarital childbearing. *Journal of Marriage and the Family,* 58, pp. 63 77.

162. Manning, W. and Smock, P., (1995). Why Marry? Race and the transition to marriage among cohabitors. *Demography*, 32, pp. 509 520.

163. Mancini, N. (2001). Sexual initiation and childbearing among adolescent girls in KwaZulu Natal, South Africa. *Reproductive Health Matters,* 9(17), pp. 55-52

164. Marston, M., Slaymaker, E., Cremin, I., Floyd, S., McGrath, N.,Kasamba, I., Lutalo, T., Nyirenda, M., Ndyanabo, A., Mupambireyi, Z., and Zaba, B. (2009). *Sex Transm Infect*, 85 (Supplement I):i64 i71. Available at: http://sti.bmj.com/ [Accessed 16 Apr 2016].

165. Maynard, M. (2000). Understanding Contemporary Society: Theories of the present. In: G. Browning, A. Halchi and F.Webster, eds., *Families and Households*. London, Thousand Oaks and New Delhi: Sage Publication.

166. McLaughlin, D. K., Lichter, D., & Johnston, G. M. (1993). Some women marry young: Transitions to first marriage in metropolitan and nonmetropolitan Areas. *Journal of Marriage and the Family,* 55: 827-838.

167. McLaughlin, D., Lichter, D., (1997). Poverty and the marital behavior of young women. *Journal of Marriage and the Family*, 59, pp. 582 594.

168. Meekers, Dominique. (1994). Sexual initiation and premarital child- bearing in sub-Saharan Africa. *Population Studies*, 48(1), pp. 47-64.

169. Mitchell, B. A. (2006a). *The boomerang age: Transitions to adulthood in families.* New Brunswick, NJ: Transaction Publishers.

170. Mitchell, B. A. (2006b). Changing courses: The pendulum of family transitions in comparative perspective. *Journal of Comparative Family Studies,* 37, pp. 325-343.

171. McClendon, T. (2008). Generating Change, Engendering Tradition. Rural Dynamics and the Limits of Zuluness in Colonial Natal. In: B. Carton, J. Laband and J. Sithole, J., eds., *Zulu Identities: Being Zulu, Past and Present*. Durban: UKZN Press, pp. 281-289.

172. Mhongo, C., and Budlender, D. (2013). Declining rates of Marriage in South Africa: what do the numbers and

analysts say? *Acta Juridica,* 181, pp. 181 -196.

173. Mokone, J.M. (2006). Challenges Experienced by Grandparents Raising Grandchildren: An Exploratory Study. *Social Work Journals,* 42(2). Available at: http://dx.doi.org/10.15270/42-2-311 [Accessed 13 Jun 2016].

174. Moore, E., and Govender, R. (2013). Marriage and Cohabitation in South Africa: An Enriching Explanation? *Journal of Comparative Family Studies,* 44 (5), pp. 623-639. Available at: http://www.jstor.org/stable/23644622 [Accessed 12 Feb. 2015].

175. Moultrie, T. and Timaeus, I. (2003). The South African Fertility Decline: Evidence from Two Censuses and a Demographic and Health Survey. *Population Studies*, 57(3), pp. 265-283.

176. Moutrie, T., Sayi, T., and Timaeus, I. (nda). Stopping, Spacing and postponing: The future of the African Fertility decline. Presented at the United Nations Expert Group Meeting.

177. Musick, K., Brand, J. and Dwight, D. (2012). Variation in the Relationship Between Education and Marriage: Marriage Market Mismatch? Journal of Marriage and Family. *Journal of Marriage and Family*, 74, pp. 53 69.

178. Musick, K., & Bumpass, L. L. (2012). Re-examining the case for marriage: Union formation and changes in well-being. *Journal of Marriage and Family*, 74, pp. 1 18.

179. Naidoo, P. and Kasiram, M. (2008). Exploring Unplanned Pregnancy Amongst University Students. *Social Work Journals,* 42(3/4), pp. 341 - 354.

180. Nelson, L.J., Padilla-Walker, L.M., Carroll, J.S., Madsen, S., Barry, C.M., and Badger, S. (2007). If you want me to treat you like an adult, start acting like one! Comparing the criteria for adulthood among emerging adults and their parents. *Journal of Family Psychology,* 21, pp. 665-674

181. Ngubane, H. (1981). Marriage, affinity and the ancestral realm: Zulu marriage in female perspective. In: E. Krige and J. Comaroff, eds., *Essays on African Marriage in Southern Africa*. Cape Town: Juta & Company, Ltd.

182. OECD. (2014). SF3.1: Marriage and Divorce Rates. OECD Family Database, The Social Policy Division, Directorate of Employment, Labour and Social Affairs. Available at: http://www.oecd.org/els/familty/database [Accessed 16 Jun. 2016].

183. OECD. (2015). Marriage and Divorce Rates. OECD Family Database, The Social Policy Division, Directorate of Employment, Labour and Social Affairs. Available at: http://www.oecd.org/els/familty/database.htm. [Accessed 20 Jul. 2016].

184. Ono, H. (2003). Women's Economic Standing, Marriage Timing, and Cross-National Contexts of Gender. *Journal of Marriage and Family,* 65, pp. 275 86.

185. Oppenheimer, V. K. (1988). A theory of marriage timing. *American Journal of Sociology*, 94, pp. 563 591.

186. Oppenheimer, V. K. (1994). Women's rising employment and the future of the family in industrial societies. *Population and Development Review*, 20, pp. 293 342.

187. Oppenheimer, V. and Lew, V. (1995). Marriage formation in the 1980s: How important was women's economic independence? In: K. Mason and A. Jensen, eds., *Gender and family change in industrialized countries,* 1^{s} ed. Oxford, UK: Clarendon, pp. 105-138.

188. Oppenheimer, V. (1995). The role of women's economic independence in marriage formation: A skeptic's response to Annemette Sørensen's remarks. In: H. Blossfeld, ed., *The New role of Women. Family Formation in Modern Societies*, 1^{s} ed. Westview, Boulder, CO, pp. 236 243.

189. Oppenheimer, V. K., Blossfeld, H. P. and Wackerow, A., (1995). United States of America. In: H. Blossfeld, ed., *The New role of Women. Family Formation in Modern Societies*, 1^{s} ed. Westview, Boulder, CO, pp. 150 - 173.

190. Oppenheimer, V., Kalmijn, M. and Lim, N. (1997). Men's career development and marriage timing during a period of rising inequality. *Demography*, 34, pp. 311 330.

191. Oropesa, R. S. (1996). Normative beliefs about marriage and cohabitation: A comparison of Non-Latino

Whites, Mexican Americans, and Puerto Ricans. *Journal of Marriage and Family*, 58, pp. 49-62.

192. Paes-Sousa, R., Santos, L.M.P., & Miazakib. É.S. (2011). Effects of a conditional cash transfer programme on child nutrition in Brazil. Bulletin of the World Health Organization, 89(7), pp. 495 -503. Available at: http://www.scielosp.org/scielo.php?pid=S004296862011000700009&script=sciarttext [Accessed 14 Jun. 2013].

193. Palamuleni, M., Kalule-Sabiti, I., & Makiwane, M. (2007). Fertility and Childbearing in South Africa. In: Y. Amoateng, & T. Heaton, eds., *Families and Households in Post- Apartheid South Africa*, 1^{s} ed. Cape Town: HSRC Press.

194. Posel, D. and Casale, D. (2013). The relationship between sex ratios and marriage rates in South Africa, *Applied Economics*, 45(5).

195. Posel, D., Rudwick ,S. and Casale, D. (2011): Is marriage a dying institution in South Africa? Exploring changes in marriage in the context of ilobolo payments, *Agenda*, 25(1), pp. 102-111.

196. Posel, D. & Rudwick, (2013). Ukukipita (Cohabiting): Socio-Cultural Constraints in Urban Zulu Society. *Journal of Asian and African Studies*, 0(0), pp. 1 16. Available at: http://jas.sagepub.com/content/early/2013/06/09/0021909613485705 [Accessed 10 Jun. 2013].

197. Preston-Whyte, E. (1978). Families without marriage: A Zulu case study. *Social system and tradition in southern Africa*.

198. Preston-Whyte, E. (1981). *Women migrants and workers*. In: E. Krige and J. Comaroff, eds., *Essays on African Marriage in Southern Africa*. Cape Town: Juta & Company, Ltd, pp. 158 172.

199. Preston-Whyte, E. (1993). Women who are not married: Fertility,'illegitimacy', and the nature of households and domestic groups among single African women in Durban. *South African Journal of Sociology*, 24 (3), pp. 63-71.

200. Preston-Whyte, E. and Louw, J. (1986). The end of childhood. An anthropological vignette. *Growing up in a divided society*, pp. 360-392.

201. Preston-Whyte E & Zondi M (1989). To control their own reproduction: The agenda of black teenage mothers in Durban. *Agenda,* 4, pp. 47 68.

202. Putney, L.G. (2010). Case Study in Encyclopedia of Research Design. Eds: Neil J. Salkind. Available at: http://srmo.sagepub.com/view/encyc-of-research-design/n39.xml?rskey=fg3wUW&row=11 [Accessed 22 Apr. 2013].

203. Preston-Whyte, E. (1993). Women who are not married: fertility, "illegitimacy", and the nature of households and domestic groups among single African women in Durban. *South African Journal of Sociology,* 24 (3).

204. Posel, D. and Rudwick, S. (2013). Changing patterns of marriage and cohabitation in South Africa. In: A. Claassens and D. Smythe, eds., *Marriage, Land and Custom, 1^{s}* ed.

205. Qian, Z. and Lichter, D. (2007). Social boundaries and marital assimilation: Interpreting trends in racial and ethnic intermarriage. *American Socio- logical Review*, 72, pp. 68 94.

206. Quan, V.C. (2012). Narratives around sexual behaviour and decisions regarding treatment-seeking of adolescent females who contracted sexually transmitted infection: Birth to Twenty cohort. Master's dissertation: Degree of Masters in Public Health by coursework and research report Maternal and Child. Johannesburg: University of Witwatersrand. http://wiredspace.wits.ac.za/bitstream/handle/10539/13724/Quan_%20MPH%20report%20corrections%20Ex1and2%20FINAL%2015March2012.pdf?sequence=1&isAllowed=y. Accessed August 2016

207. Radhakrishnan, A., and Greenslade, F. (2000). Identifying the intersection: adolescent unwanted pregnancy, HIV/AIDS and unsafe abortion. *Issues in Abortion Care 4*. Ipas, Chapel Hill.

208. Raymo, J. (2000). *Spouse Selection and Marriage Timing in Japan.* Ph.D. University of Michigan.

209. Raymo, J. (2003). Educational Attainment and the Transition to First Marriage among Japanese Women. *Demography,* 40, pp. 83 103.

210. Raymo, J. and Iwasawa, M. (2005). Marriage Market Mismatches in Japan: An Alternative View of the Relationship between Women's Education and Marriage. *American Sociological Review,* 70, p. 801. Available at: http://asr.sagepub.com/content/70/5/801 [Accessed 02 Mar. 2013].

211. Richter, L., and Panday, S. (2006). Youth conceptions of the transition to adulthood in South Africa: barriers and opportunities'. *Sexuality in Africa,* 3(5).

212. Robert, P. and Blossfeld, H. (1995). Hungary. In: H. Blossfeld, ed., *The New role of Women. Family Formation in Modern Societies*, 1[s] ed. Westview, Boulder, CO, pp. 211 236.

213. Rule, S. and Mncwango, B. (2004). *Right or wrong? An exploration of moral values. South African Social Attitudes.* Cape Town: HSRC Press.

214. Shanahan, M. (2000). Pathways to adulthood in changing societies: Variability and mechanisms in life course perspective. *Annual Review of Sociology,* 26, pp. 667-692.

215. Sassler, S. and Schoen, R. (1999). The effect of attitudes and economic activity on marriage. *Journal of Marriage and the Family, 61*, pp. 147 159.

216. Scabini, E. and Galimberti, C. (1995). Adolescents and young adults: a transition in the family. *Journal of Adolescence,* 18(5), pp. 593 -606.

217. Schwartz, C. and Mare, R. (2005). Trends in educational assortative marriage from 1940 to 2003. *Demography*, 42, pp. 621 646.

218. Schwarz, C. and Mare, R. (2012). The proximate determinants of educational homogamy: The effects of first marriage, marital dissolution, remarriage, and educational upgrading. *Demography*, 49, pp. 629 650.

219. Shurts, M. and Myers, J. (2012). Relationships Among Young Adults' Marital Messages Received, Marital Attitudes, and relationship Self-Efficacy. *Adultspan Journal,* 11(2), pp. 97 - 111

220. Singh, S., & Samara, R. (1996). Early Marriage among Women in Developing Countries. *International Family Planning Perspectives*, 22(4), pp. 148-157.

221. Skade, T. (2014). Assets first, marriage later: An interview with Totsie Memela-Khambula Eduloan CEO; September, 2014. Destiny Magazine Online. Available at: www.destinyconnect.com [Accessed 12 Jul. 2016].

222. Smith, T. W. (1994). Attitudes toward sexual permissiveness: Trends, correlates, and behavioural connections. In: A. S. Rossi, ed., *Sexuality across the life course*. Chicago: University of Chicago Press, pp. 63 97.

223. Smith, H. L., Morgan, S. P., & Koropeckyj-Cox, T. (1996). A decomposition of trends in the nonmarital fertility ratios of blacks and whites in the United States, 1960 92. *Demography,* 33, pp. 141 151.

224. Smock, P. (1990). Remarriage patterns of black and white women: Reassessing the role of educational attainment. *Demography,* 27, pp. 467-473.

225. Sobotka, T. (2008). "Overview Chapter 6: The Diverse Faces of the Second Demographic Transition in Europe." *Demographic Research,* 19(8), pp. 171 224.

226. South, S.J., (1993). Racial and ethnic differences in desire to marry. *Journal of Marriage and the Family,* 55, pp. 357 370.

227. South, S.J., (1995). Do you need to shop around? Age at marriage, spousal alternatives, and marital dissolution. *Journal of Family Issues*, 16, pp. 432 449.

228. South, S.J., (1996). Mate availability and the transition to unwed motherhood: a paradox of population structure. *Journal of Marriage and the Family*, 58, pp. 265 279.

229. South, S. (1991). Sociodemographic differentials in mate selection preferences. *Journal of Marriage and Family,* 53, pp. 928-940.

230. South, S. (1992). For love or money? Sociodemographic determinants of the expected benefits from marriage. In: S. South & S. E. Tolnay, eds., *The changing American family: Sociological and demographic perspectives,* 1^{s} ed. Boulder, CO: Westview, pp. 171-194.

231. South, S. (1993). Racial and ethnic differences in the desire to marry. *Journal of Marriage and Family,* 55, pp. 357-370.

232. Southall, R. (2016). *The New Black Middle Class in South Africa.* South Africa: Jacana Media Publication.

233. South African Race Relations Institute. (2013). Walking down the aisle a path less travelled. [Press Release] 6 February 2013, Available at: http://www.sairr.org.za/media/media-releases/Walking%20down%20the%20isle%20a%20path%20less%20travelled.pdf/view. [Accessed February 2013.]

234. South African government. Government Gazette, No 34657, 2011 (Green Paper on Families.

235. South African Government, Recognition of Customary Marriages Act 120 of 1998.

236. Staples, R. (1981). The world of Black singles: Changing patterns of male-female relations. Westport, CT: Greenwood.

237. Staples, R. & Johnson-Boulin, L. (1993). Black families at the crossroads: Challenges and prospects. San Francisco: Jossey-Base

238. Statistics South Africa. (2012). Marriage and Divorce, 2011. [Statistical release P0307] 10 December 2012, Available at:].http://www.statssa.gov.za/Publications/P0307/P03072011.pdf. [Accessed 13 Feb. 2013

239. Statistics South Africa. (2013). EThekwini, Statistics South Africa. Available at: http://beta2.statssa.gov.za/?page_id=1021&id=ethekwini-municipality . [Accessed 13 Aug. 2013]

240. Statistic South Africa. (2016). South African Statistics 2015. Pretoria: Statistics South Africa

241. Statistics South Africa. (2016). Marriage and Divorce, 2015. [Statistical release P0307] 10 December 2012. Available at: http://www.statssa.gov.za/Publications/P0307/P03072011.pdf [Accessed 16 Jul. 2016]

242. Snyder, A., Brown, S., & Condo, E. (2004). Residential differences in family formation: The significance of cohabitation. *Rural Sociology,* 69, pp. 235-260.

243. Stolzenberg, R. M., Blair-Loy, M., & Waite, L. J. (1995). Religious participation in early adulthood: Age and family life cycle effects on church membership. *American Sociological Review*, 60, pp. 84-103.

244. Stanley, S.M., Whitton, S.W., and Markman, H.J. (2004). Maybe I Do: Interpersonal Commitment and Premarital or Nonmarital Cohabitation. *Journal of Family Issues,* 25, p. 496.

245. Steyn, M., and van Zyl, M., eds. (2010). *The prize and the Price*. Cape Town: HSRC Press

246. South African government. (1998). Recognition of Customary Marriages Act, 1998 (Act No 12 of 1998) Regulations, R1101, 1 November 2000.

247. South African Government. (2011). Muslim Marriages Bill. Government Gazette No. 33946. Pretoria: Government Printers

248. Statistics South Africa (2013). Marriages and divorce, 2011. Statistical release P0307. Pretoria: Statistics

South Africa.

249. Statistics South Africa (2015). Marriages and divorce, 2013. Statistical release P0307. Pretoria: Statistics South Africa.

250. Statistics South Africa (2015). South African Statistics 2015. Pretoria: Statistics South Africa. http://www.statssa.gov.za/publications/SAStatistics/SAStatistics2015.pdf. Accessed October 2015

251. Swartz, L. (2004). Fertility Transition in South Africa and its Implications on the four Major Population Groups. *Department of Economics and Social Affairs*.

252. Sweeney, M. M. (2002). Two decades of family change: The shifting economic foundations of marriage. *American Sociological Review*, *67*, pp. 132 147.

253. Thornton, A., Duane F. A., and Donald, C. (1983). "Causes and Consequences of Sex- Role Attitudes and Attitude Change." *American Sociological Review,* 48(2), pp. 211 27.

254. Thornton, A. (1989). "Changing Attitudes toward Family Issues in the United States." *Journal of Marriage and the Family,* 51(4), pp. 873 93.

255. Thornton, A. (1985a). Changing attitudes toward separation and divorce: Causes and consequences. *American Journal of Sociology,* 90, pp. 856-872.

256. Thornton, A. (1985b). Reciprocal influences of family and religion in a changing world. *Journal of Marriage and Family,* 47, pp. 381-394.

257. Thornton, A. (1991). Influence of the marital history of parents on the marital and cohabitational experiences of children. *American Journal of Sociology,* 96, pp. 868-894.

258. Thornton, A., Axinn, W.G., Hill, D.H. (1992). Reciprocal effects of religiosity, cohabitation, and marriage. *American Journal of Sociology* 98, pp. 628 651.

259. Thornton, A., Axinn, W. G., & Teachman, J. D. (1995). The influence of school enrollment and accumulation on cohabitation and marriage in early adulthood. *American Sociological Review*, 60, pp. 762 774.

260. Thornton, A., & Young-DeMarco, L. (2001). Four decades of trends in attitudes toward family issues in the United States: The 1960s through the 1990s. *Journal of Marriage and Family*, *63*, pp. 1009 1037.

261. Thornton, A., Axinn, W. G., & Xie, Y. (2007). *Marriage and cohabitation*. Chicago: University of Chicago Press.

262. Tladi and Jali, (2014). Factors contributing to pregnancy amongst female students at the University of Limpopo, Turfloop Campus, South Africa. *African Journal for Physical, Health Education, Recreation and Dance (AJPHERD)* Supplement 1:2 (June): 275-283.

263. Turner, D.W., (2010). Qualitative interview design: A practical guide for novice investigators. The *Qualitative Report*, 15(3), pp. 754 -769.

264. United Nations, Department of Economic and Social Affairs, Population Division. (2014). *World Fertility Report 2013: Fertility at the extremes*. New York: United Nations Publication

265. van der Vliet, V. (1984). Staying single: a strategy against poverty. SALDRU paper No 116. Cape Town: University of Cape Town.

266. van der Vliet, V. (1991). Traditional husbands, modern wives? Constructing marriages in a South African township. *African Studies* 50(1-2): 219-241.

267. Van der Vliet, (1991). Traditional husbands, modern wives: Constructing marriages in a South African township. *African Studies*, 50(1), 219-241.

268. Van de Walle, E. (1993). 'Recent trends in marriage ages', in K.A. Foote, K.H. Hill and L.G. Martin (eds),

Demographic Change in sub-Saharan Africa. Washington DC: National Research Council, National Academy Press.

269. Varga, C., & Makubalo, L. (1996). Sexual non-negotiation. *Agenda*, 28: 31 38.

270. Varga, C.A. (1997) Sexual decision-making and negotiation in the midst of AIDS: Youth in KwaZulu/Natal, South Africa. *Health Transition Review*, 7(3): 45-67.

271. Walker, C. (1992) "Attitudes to Lobola: Findings from students' research projects", *Agenda,* 13: 57-58.

272. Waite, L. J., & Spitze, G. D. (1981). Young women's transition to marriage. *Demography, 18,* pp. 681 694.

273. Waite, L. J., (1995). 'Does marriage matter?'. *Demography,* 32, pp. 483 50.

274. Waite, L., & Gallagher, M. (2000). *The case for marriage: Why married people are happier, healthier, and better off financially*. New York, NY: Doubleday.

275. Waite, L. J., & Joyner, K. (2001). Emotional satisfaction and physical pleasure in sexual unions: Time horizon, sexual behavior and sexual exclusivity. *Journal of Marriage and the Family,* 63, pp. 247-264.

276. Whitehouse, M. (2009). *Heteronormativity*. Available at: www.UrbanDictionary.com [Accessed 13 Oct. 2014].

277. Whitton, S. W., Stanley, S. M., & Markman, H. J. (2002). Sacrifice in romantic relationships: An exploration of relevant research and theory. In :H. T. Reiss, M. A. Fitzpatrick, & A. L. Vangelisti, eds., *Stability and change in relationship behavior across the lifespan*. Cambridge, NY: Cambridge University Press, pp. 156-181.

278. Wiik, K.A. (2009). You'd Better Wait!' Socio-economic Background and Timing of first Marriage versus First cohabitation. *European Sociological Review*, 25(2), p.139.

279. Willoughby, B.J. and Carroll, J.S. (2012). Correlates of Attitudes Toward Cohabitation: Looking at the

Associations with Demographics, Relational Attitudes, and Dating Behaviour. *Journal of Family Issues*, 33(11), pp. 1450 1476.

280. Women's Legal Centre. (2007). Relationship Rights. Available at: www.wlce.co.za [Accessed 05 May 2016].

281. Wood, K. & Jewkes, R. (2006). Blood blockages and scolding nurses: Barriers to adolescent contraceptive use in South Africa. *Reproductive Health Matters* 14(27): 109-118.

282. Wood, K., Jewkes, R. & Maepa, J. (1997). *Adolescent, sex and contraceptive experience: Perspectives of teenagers and clinic nurses in the Northern Province*. Pretoria: Centre for Epidemiological Research in South Africa.

283. Woolard, I & Leibbrandt, M. (2001). Measuring poverty in South Africa. In Bhorat, H, Leibbrandt, M, Maziya, M, Van der Berg, S & Woolard, I (Eds), Fighting Poverty: Labour Markets and Inequality in South Africa. University of Cape Town Press, Cape Town, pp. 41 73.

284. Wu**,** Z. (1995). Premarital cohabitation and postmarital cohabiting union formation. *Journal of Family Issues,* 16(2), pp. 212-32.

285. Wu, Z., (1999). Premarital cohabitation and the timing of first marriage. *Canadian Review of Sociology and Anthropology,* 36, pp. 109 127.

286. Wu, Z. (2008). Premarital Cohabitation and the Timing of First Marriage. *CRSA/RCSA*, 36.1

287. Xie, Y., Raymo, J. M., Goyette, K., & Thornton, A. (2003). Economic potential and entry into marriage and cohabitation. *Demography*, *40*, pp. 351 367.

288. Xu, X., Hudspeth, C.D., and John P. Bartkowski, J.P. (2005). The Timing of First Marriage: Are There Religious Variations? *Journal of Family Issues*, 26, p. 584.

289. Xie, Y., Raymo, J.M., Goyette, K. and Thornton, A. 2003. Economic Potential and Entry into Marriage and Cohabitation. *Demography*, 40(2), pp. 351 367

290. Yin, R. K. (1981). The case study crisis: Some answers. *Administrative Science Quarterly*, 26(1), pp. 58-65.

291. Yin RK. (1994). Case Study Research: Design and Methods. Sage: London, UK. In: Gibbert, M., Ruigrok, W. &Wicki, B. (2008). What passes as a rigorous case study? *Strategic Management Journal*, 29, pp. 1465 1474.

292. Zimmerman, S.L. (1995). Understanding Family Policy. London: Sage; cited in Maynard, M. (2000). *Understanding Contemporary Society: Theories of the present*; Families and Households. (eds.) Gary Browning, Abigail Halchi and Frank Webster. London, Thousand Oaks and New Delhi: Sage Publication.

293. Zimela, Z. (2016). Ladies, it's ok to not want to get married. *Destiny Magazine Online.* Available at: www.destinyconnect.com [Accessed 14 Jul. 2016].

294. Zungu, L.I., and Manyisa, Z.M. (2014). Factors Contributing to Pregnancies Among Student Nurses at a Nursing College in Mpumalanga Province, South Africa. *Africa Journal of Nursing and Midwifery*, 11(2), pp. 61 74

7. Appendix i: Information Sheet and Informed Consent form

7.1. Information Sheet & Declaration of Consent

My name is Thembalethu Shangase (student number 208504131). I am Masters Student, at the University of KwaZulu-Natal. I am doing a research project entitled, **"Marriage aspirations and attitudes towards pre-marital child-bearing: A case study of unmarried female Zulu-speaking students at a Durban university."** This project is supervised by Professor Dorrit Posel at the School of Built Environment and Development Studies, University of KwaZulu-Natal.

Study Aims:

1. To investigate how unmarried Zulu-speaking females at university view marriage and its role in contemporary (post-apartheid) Zulu society
2. To ascertain if marriage is valued as a personal goal by unmarried Zulu-speaking female university students
3. To explore the perceptions of unmarried female Zulu-speaking university students towards pre-marital childbearing

I am managing the project; the expected duration of the study is six months [February/March 2014 August/September 2014]. Should you have any questions, my contact details and those of the school and the university research office are:

Researcher & Supervisor:

Researcher: Ms Thembalethu Shangase

Cell: 073 858 1035
Email:mzshangase@gmail.com|208504131@stu.ukzn.ac.za

Supervisor: Prof Dori Posel (PhD Economics) National Research Foundation, (SARChI): Chair in Economic Development.

School of Built Environment and Development Studies, University of KwaZulu-Natal, Durban.

Tel: +2731 205 2287|Fax: +2731 260 2359|E-mail: posel@ukzn.ac.za

Academic Leader:

Prof Richard Ballard - Developments Studies Academic Leader

School of Built Environment and Development Studies, University of KwaZulu-Natal, Durban

Tel: +2731260-2266|Fax: +2731260-2359|E-mail: ballardr@ukzn.ac.za

Research Office:

University of KwaZulu-Natal, Research Office: Ethics; Govan Mbeki Centre

Tel +2731 260 4557|Fax +2731 260 4609| E-mail mohunp@ukzn.ac.za

Participants for this project were identified (volunteered) at a research/recruitment presentation carried out at all the university residents. Participation criteria are as follows:

- Must be an **unmarried Zulu speaking female, registered for degree studies at the University of KwaZulu-Natal and is aged between 18 – 35yrs**. Respondents who fit the above criteria and who have one/ more children are encouraged to participate.
- Thank you for agreeing to take part in the project, I would like to emphasize the following:

1. Your participation **is entirely voluntary, and you may withdraw at any point you wish to. To withdraw from the study, please inform the researcher via email, sms or verbally.**
2. You are required to give the researcher a telephone number or email address you're reachable on during the semester, so that we may arrange interview, contact you for a re-interview if necessary & to share the research findings.
3. You may meet with the researcher at a location of your choice which will be conducive to the interview conditions (at a University Res/ Campus, quiet, minimal distraction & safe)
4. You will be required to answer questions in an interviewed by the researcher, which will be recorded. The interview will take up to two hours; which will include informing respondents (you) of confidentiality, anonymity, and gaining their consent.
5. You are required to give consent to audio recording of the interview, in the form of a signed declaration of consent. (see declaration of consent attached)
6. During the interview you are required to use a pseudonym (false/made up name) which you can create yourself/ be given by the researcher, this is to protect your identity. This name that you choose or are given, will be the ONLY name used to refer to you throughout the research process (data collection, analysis & results reporting).
7. During the interview, you are free to refuse to answer any question, or request that certain components/ responses not be audio recorded.
8. Each respondent will be interviewed once (2hrs), a single follow-up telephonic / in person session to verify details or a re-interview may occur (only if necessary)
9. You will NOT be required to perform any tasks that will cause you discomfort or be hazardous.
10. You will NOT be put under duress of any kind and are free to withdraw from the study at any time.
11. The **total duration of the research project is six months** (which includes analysis and writing up of findings & complete dissertation), although it is highly unlikely, respondents (you) may be called up for verification of information at other stages beyond the interview. **There will be NO benefits derived from participating in this study**
12. There will be NO payments or reimbursement of financial expenses (no financial expenses are expected)
13. All written and audio recordings will be seen & used ONLY by the researcher and supervisor in this study/ related studies. All data will be stored in a safe format (password protected &security safe) and disposed after 5years (deleted/ shredded).
14. The interview will be kept strictly confidential & anonymity will be protected at all times (see. point. 6).

7.2. Declaration of Consent

I ………………………………………………………… the respondent/participant, clearly understand the aims of this research project, and **that my participation is entirely voluntary** as well as that **I have the right to withdraw my participation at any point during the study**. I will inform the researcher via email, or sms (see. Contact details on the information sheet) or verbally should I wish to withdraw. I understand and accept all the requirements outlined on the information sheet, and acknowledge that the interview will be kept strictly confidential and will ONLY be available to members of the research team. I am aware that excerpts from the interview may be made part of the final research report.

I give my consent/ permission for…: (please tick one of the options below)

Audio recording (to be reordered)	
Written recording	
Choose / be given a pseudonym (false/ made up name)	
To be contacted for follow up session or re-interview	
Excerpts from my interview being made part of the final report	

The selected pseudonym for the duration of the study will be ………………………………………..................................

Please sign this form to show that you have read and understood all the contents & conditions of participation, and that you give consent.

-- (Signed at) ------------------------------------ (date) -------------------

-- (print name)

Write your contact details below if you wish to be re-interviewed / receive a copy of the research report:

Tel/Cell:

Email:

Preferred Postal/ Physical Address:

For use by researcher ONLY:

Respondent requested not to respond to the following question(s): _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

Respondent requested the following section(s)/question(s) not to be audio recorded _ _ _ _ _ _ _ _

*If respondent withdrew from study: via **[email/ sms/ verbal]*** _ _ _ _ _ _ _ _ _ *(date of withdrawal)*

_ *(Reason).*

8. Appendix ii: Interview Schedule

This is the interview Schedule/ questionnaire for the study on Marriage aspirations and attitudes towards pre-marital child-bearing: A case study of unmarried female Zulu-speaking students at two Durban university

SECTION ONE - BIOGRAPHICAL INFORMATION

1. Can you briefly, tell me about yourself?

1.1 Your age, year of study, marital status, where you're from and your goals.

1.2 The children you have/ or whether you want children?

2. Can you tell me about your family and your upbringing?

2.1Who raised you and what were the fundamental values instilled in your upbringing?

2.2 What role did tradition or religion play in your upbringing?

2.3 How would you describe your family's socio-economic status?

2.4 Can you tell me about your day to day life, when you're home what is expected of you as a female?

SECTION TWO – VIEWS ON MARRIAGE AND ITS ROLES IN CONTEMPORARY SOCIETY

3. What are your thoughts on marriage?

3.1 In your opinion how valuable is marriage in contemporary society, and particularly amongst Zulus and why?

3.2 There have been statements suggesting that marriage is an outdated institution and that many women are choosing not to marry. What your thoughts on these statements?

3.3 Do you think increasing education among women is affecting the likelihood that women will marry and if so, how and why?

SECTION THREE - INDIVIDUAL MARRIAGE ASPIRATIONS

4. Are you currently in a relationship? If yes:

4.1 Describe the nature of the relationship - are you in a casual or serious relationship? Cohabiting?

4.2 How long have you been in this relationship?

4.3 Can you briefly describe your partner: age, education, is he employed?

5. Do you wish to marry one day? Yes / No, please give reasons for your answer.

6. Do you think you will get married one day? Why or why not?

If No to 5 and 6, please skip questions 7, 8 and 9.

7. When you think of getting married is it to your current partner? Give reasons for your response.

7.1 What are the barriers to marriage with your current partner?

7.2 If the respondent has a child: Is the current partner the father of the child and would you want to marry the child's father? If yes, why has this marriage not occurred?

8. What are some of the attributes that you look for a future husband?

9. At what age do you wish to marry and why?

10. What are your thoughts to the following statement (Do they fit any of your assessments of marriage?) Substantiate.

10.1a) "Marriage is better than singleness, people who are married have more value/ respect in society"

10.1b) "Cohabitation 'ukukipita' is a new form of partnering, and it has equal value to marriage; a lot of people do it, I'd do it too".

10.2a). "Being single as a female makes you vulnerable, especially when you grow old; old single women without a partner are ridiculed. I wouldn't want to stay single for the rest of my life".

10.2b) "The value of being single (independence, autonomy, lack of restriction on 'sexual' partner) outweighs the gains of marriage (family, children, security). This makes it (singleness) a viable and better aspiration than marriage, especially for well educated women who are financially secure. This is definitely a life style option I would consider".

SECTION FOUR – ATTITUDES TO PRE-MARITAL CHILD BEARING

11. What are your thoughts on pre-marital child bearing?

11.1 Within your family, which is Zulu, how acceptable is pre- marital child bearing and what would be the repercussions if you had a child before marriage.

11.2 If you already have a child, have your opinions to pre-marital child bearing changed in the process? I.e. Are you opinions now, the same as before?

12. In your opinion, what effects does pre-marital child bearing have on a woman's desire to marry and the likelihood that she will actually marry in the future?

12.1 Does bearing a child influence a woman's "marriageability" to the father of the child, the family of the child's father, and to other potential suitors?

13. Comment on the following statement: *"In contemporary times women have so many opportunities, and can choose not to be tied down by marriage; should a female desire to have and/or raise a child alone, it is absolutely fine."* Do you:

1	Strongly agree
2	Agree
3	Disagree
4	Strongly disagree

14. Do you wish to have children in the future? Yes, or No. Explain your answer.

15. If yes to the question above: How many children would you like to have?

16. Do you want to have children even if you are not married? Explain your answer.

17. We have reached the end of the interview, and I have no further questions. Would you like to add anything to the discussion, or reflect on any of the previous questions and responses to them?

9. Appendix iii: Triangulation's Notes

As indicated in the methodology section, theoretical triangulation was used to ensure validity, reliability and confirmability, as well as to achieve rigour. The interview data was shared with three peer researchers, Ndumiso Ngindi (MA Development Studies), Cordelia Liesegang (MPhil Nursing), and Nqobile Bundwini (MCom Marketing); their finding notes are presented below.

9.1. Notes by Ndumiso Ngidi submitted November 2014

Mr Ndumiso Ngidi analysed the interview transcripts; he highlighted the following point/ emerging themes.

- **Educational pursuits and Career advancements before marriage**

It seems like many of the respondents would like to attain high levels of education. For instance, most interviewees said they want to have either a Master's or a PhD. Academics were cited as very important and probably the most valuable achievement. While marriage was highlighted as important, and most respondents want to get married; however, it was not cited as a value. Instead, marriage is conceptualized as not an achievement, rather as an additional 'bonus' to other important achievements. Moreover, the respondents are career oriented and focused on improving their livelihood. Getting a job and developing themselves was more valuable than a rush to get married. Again, the respondents desire getting married, however, this was cited as something that should come in very late in life.

- **The impact of family structure on marriage desirability**

A common finding was that respondents were not raised in a typical nuclear family/household. Reflective of the South African context, respondents grew up in either female-headed, skipped-generation, child-headed, or extended family households. The HIV/AIDS epidemic can have an effect in this regard; however, this could also suggest why respondents are not in a rush to get married. This could also be telling us why they are keener on getting an education and a career; perhaps because they are the first generation in their families to have all these current educational and economic opportunities, they feel the need to change the economic conditions and livelihoods of their families.

- **The emergent of self-confident, independent and tough women**

The findings are telling me that there is an emerging class of women that is ambitious, motivated and interested in changing the status-quo and their current and immediate environment. These respondents are not typical of women growing up in a patriarchal society, rather they are setting the rules for themselves and not reliant on socially constructed ideas about how to live the rest of their lives. To explicitly declare that marriage can wait, and a career and stability is more important is to say that they refuse to be pressured by

social expectations of women (docile, dependent, vulnerable and dominated by men). ***I wonder though if we know the sexual orientation of all the respondents???***

- **Other key points/ observations to consider:**
    - Marriage is more important and valuable when compared to cohabitation
    - The role of tradition and religion in influencing marriage desires
    - The domestic responsibilities of females, their upbringing and marriage desire in this context
    - Attitudes toward marriage and ideas/ideals about marriage
    - Is love a factor when considering marriage?
    - Marriage implications for an educated female
    - Ideas and ideals about prospective marital partners

9.2. Notes by Cordelia Liesegang submitted October 2016

Ms Liesegang based her key findings notes from an analyses of audio recording of the participant interviews (30 interviews). The following emerging themes/ finding were highlighted:

Religious perspectives seem to blur or influence the participants' interpretation of marriage and also their expectation for marriage in the future. In fact, it somewhat makes them seem a bit confused. For example, there is a respondent who did not desire marriage, but once you asked her about the influence of religion and tradition in her upbringing, she then stated that she may marry because if it was God's will. The impact of religion is distinct, to the point that there are some respondents who were not in (romantic) relationships, and were not even exposing themselves to relationship because of their religious beliefs. I find that quite interesting, because before you can marry someone, you need to be in a relationship with them.

Lobola was not a strong enough factor in dissuading or inhibiting marriage, she participants seem to have factored that in already. They want partners who are able to afford similar lifestyles to those they aspire to.

- I also noticed that they seem to believe (and quite strongly) that marriage would limit their ability, or flexibility to achieve their goals.

- Socio-economic factors were another element that had a strong influence on the participants' perceptions/ attitudes and aspirations. They wanted to be able to look after themselves, but not through marriage. They wanted to achieve great things on their own. I think the strongest influences to the attitudes reflected by the women in your study, are religion and their desire for personal achievement.

- How interesting is it, that none of the women spoke of marriage in a romantic way? The romantic ideal of marriage is practically non-existent; they've constructed marriage along the social construct model which views marriage as a function of reproduction, socialisation and stability. Even the attributes they listed for future partners were along the same social construct lines (finance, family, the right thing to do). None seem to view marriage as a union of two individuals that love each other, who want to and are committed to making a life together. It seems that they don't view marriage as something you do for love. **Marriage was not for love – that's the perception I pick up from these women.**

- Regarding premarital childbearing, appeared to be goal orientated and ambitious were open to the idea and accepting that it happens. It doesn't seem that it's what they want themselves, but they are understanding and sympathetic to someone who may make such a choice. Women who held a little bit more traditional view, didn't seem as open to it. I think the views around premarital childbearing are pretty common, nothing new.

9.3. Notes by Nqobile Bundwini submitted October 2016

Ms Bundwini analysed a sample of five audio interview (Thandi, Lihle, Sphesihle, Lungi and Lazola); she highlighted the following point/ emerging themes.

- Aspirations or "life goals" tend to be about education, and career-focused.
- Family aspirations are usually mentioned as life goals afterwards or as a second thought, in an instance even only after probing.
- Self-sustenance (ability to take care of oneself as a woman) is a measure of success.
- Most of the women come from semi-traditionalist families, in that the families prefer things done according to conservative cultures, but can accept when that doesn't always happen.
- Tradition tends to influence behaviour.
- Religion also influences behaviour.
- Some participants seem to be moving away from traditions such as lobola, but others lobola is viewed as a gift in appreciation.

- Marriage is considered an equality thing: mutual respect and footing; men dominating women in marriage is viewed negatively.
- Marriage is viewed positively. In general, marriage is still valued, but the belief is that general society values marriage less than previously.
- Marriage is valued *for the benefit of children.*
- Marriage seen as belonging.
- Singleness is viewed negatively.
- Finances are usually seen as a barrier to getting married. i.e. not enough money.
- Characteristics hoped for in a partner tend to be more personality-focused ("he should be loving") as opposed to material-focused ("he should make x amount of money"), even though the question was not led in that way.
- Upbringing tends to be centered around how to be or not to be towards elders, or men (as opposed to personality or educational-focused).
- Generally, increased financial dependence in women leads to decreased value in marriage. Less financial independence makes women value marriage more.
- Choices not to marry seem to be influenced by *negative* experiences or observations, rather than potentially positive aspects of singleness. i.e. push rather than pull factors.
- The more rural men are, the more they seem to be perceived as dictators in a marriage.
- Higher education leads to more freedom of speech, independence, control among women. Can be viewed negatively by men. Men tend to be intimidated.
- Belief is that submission to a man is considered "respectful" by men and elders.
- Marriage is viewed as a compromise on control.
- Premarital child bearing (PMCB) in general increases a woman's desire for marriage, but decreases likelihood of being married by other men.
- PMCB not frowned upon by participants, but frowned upon by their families.
- PMCB is not encouraged, but is accepted.
- Opinions of PMCB change towards the negative after a woman has the child. Importance of both parents is realised.
- Generally, PMCB increases desire for father of child to marry the woman.
- Generally, PMCB increases desire for the family of the father of child to marry the woman.
- PMCB tends not to decrease the desire for women to have more children.
- Having children is viewed as an extension of companionship. Creating a link between the couple.
- Relationships are valued and desired (by the participants) regardless of financial independence or education level.
- However, participants believe that society in general has more women and men not valuing or desiring relationships as much as previously.

10. Appendix iv: Ethical Clearance & Gate Keeper Permission Letters