

**FINANCIAL CRISIS AND PSYCHOLOGICAL RESILIENCE IN FAMILIES WITH
YOUNG CHILDREN**

by

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DECLARATION

I declare that, the dissertation entitled **Financial Crisis and Psychological Resilience in Families with young Children** in the degree of **Master of Arts in Research psychology** is my own work and that all the sources that I have used or cited have been indicated and acknowledged in text as well as in the list of references.

Signature

Date

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- Many thanks to the Almighty God for guiding me and affording me the strength to persevere until the finishing line. This research would not have been a success, had I lost hope and faith in research psychology.
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Abstract

This study examined factors that help families with young children to adapt when faced with adversities, thus engendering family resilience in the process. The study aimed to explore and describe the coping mechanisms of working parents with young children in the face of a financial crisis.

The Resiliency Model of Family Stress, Adjustment and Adaptation, the Family Resilience Framework, the Family Life Cycle and Social Constructionism theories complement each other, and were integrated in this study in an attempt to understand the plight of families facing adversities, and how these families can achieve balance and cultivate resilience.

A qualitative single case study methodology was employed. A total of 12 families, including the father and the mother participated in the qualitative structured interviews and a biographical questionnaire. The interview questions were structured to measure family adaptation and key processes of family functioning in accordance with the Family Resilience Framework. Three families further participated in participant observation research because they had celebrations in their families. The researcher was able to observe factors that foster resilience in families. The data collected was subjected to thematic analysis; and categories, sub-themes and themes were established, with reference to the Family Resilience Framework, in order to identify factors that foster family resilience and help families adapt.

The results of the interviews and observations revealed that family adaptation was fostered by the family's internal and external strengths, good communication, organisational patterns, as well as spirituality and the belief systems of the family. The researcher developed a guideline that could be used to develop interventions that promote family resilience and establish the basis for family members to cope with adversities, especially in a multi-cultural country such as South Africa.

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CHAPTER ONE: BACKGROUND AND INTRODUCTION

1.1. THEORETICAL BACKGROUND TO THE STUDY

The family determines the manner in which society is structured, organised, and functions. It is essentially through the family that each generation is replaced by the next; that children are born, socialised and cared for until they attain their independence. It is also through the family that each generation fulfils its caregiver responsibilities to minors, older persons, and the sick (Waite, 2000).

The 21st century family is witnessing major and significant changes (Price, Price & McKenry, 2010) in the environment and within families themselves. Families are living with a constant sense of insecurity and stress. In South Africa, families are experiencing the consequences of a national economic crisis that includes job losses, threats to pensions, investments, savings and benefits, as well as the events of everyday life, and the effects of political factions. According to Statistics South Africa (2016), the prices of food and other basic needs such as housing and utilities, clothing and footwear have been rising rapidly. This has forced families to cultivate survival skills that would counter the effects of adversities directed at them. These skills or positive aspects in families are related to family resilience, a level of resilience that is related to complex relationships and environmental factors (Waite, 2000).

The Family Life Cycle (FLC) encompasses emotional and intellectual stages that individuals go through, from childhood up until they are in their late adulthood as a member of a family in a cyclical pattern, as suggested by (Ribbens-McCarthy & Edwards, 2011). McGoldrick, Carter and Garcia-Preto (2016) identified six stages in the FLC, namely single young adults, the new couple, families with young children, families with adolescents, launching children and moving on, as well as families in later life.

According to McGoldrick et al. (2016) a family with young children is in the third stage of the family life cycle. In this stage, families are faced with a mammoth task of realigning their lives to make space for children, adopting and developing parenting roles (i.e. joining in child rearing, sharing financial tasks and household tasks), readjusting relationships with families of origin to cater for parenting and grand-parenting roles, and finally guiding children in

forming peer relationships (McGoldrick et al., 2016). Families with young children are faced with challenges and endeavours that afford them an opportunity to cultivate and acquire new skills that would enable them to raise pioneers for the future. These new skills enable families to work through changes that are common to every family in this particular stage (Carr, 2006; Carter & McGoldrick, 2005).

Throughout the life cycle stages families respond differently in their quest to manage the difficult situations and circumstances they find themselves in. Family resilience operates in tandem with adversities from different family stages, and with every adversity successfully faced a family enters into another FLC stage. Also, families have become more diverse and their identity has changed in response to increasing options in the post-modern society (Gelles, 2010; Walsh, 2006). Gender roles have become blurred with women joining men in the workforce to contribute to the family economic status that is being continuously threatened (Department of Social Development, 2011).

The manner in which the South African economy is structured has a bearing on the ability of families to access quality health care and education. This determines whether family members are able to derive livelihoods from decent work opportunities, earn a living wage and have benefits, which enable them to enjoy acceptable standards of living (Department of Social Development, 2012). However, instabilities in the economy, which place families in persistently higher levels of debt, coupled with the high rate of unemployment continue to have a bearing on the financial positions of families, leaving them financially vulnerable (The South African Reserve Bank, 2015).

The transition to parenthood has been reported to lower self-esteem in women, engender more stereotypical gender roles, leading in lower marital satisfaction (Cowan, et al., 1985). This is however, debatable, as some women have greater inclinations to become mothers. Therefore, a family set up with dual-earners is confronted with the dilemma of juggling the demands of work, child-rearing, and household duties. According to Dankoski (2001), working women tend to assume most of the child rearing responsibilities in addition to their work responsibilities, and this has resulted in them carrying a disproportionate burden. For families to adjust to this phase of life, parents need to recognise and grow comfortable in their positions in the parent generation (Carter & McGoldrick, 2005). Couples need to develop a sense of themselves as partners in parenthood as well as partners in marriage and not lose sight of their romantic relationship during this phase when children demand a lot of

attention (Dankoski, 2001).

In South Africa the rate of divorce is highest in the FLC stage, which encompasses parents with children (Carter & McGoldrick, 2005; Statistics South Africa [Stats SA], 2014). The data collected and processed in 2012 showed that 12 083 (54.9%) of the 21 998 divorced parents had children younger than 18 years (Stats SA, 2014). These statistics show that South African families are in a state of crisis, caused by various factors. The families in which the bond between marital partners must be expanded and modified to include children are also faced with the stress of daily living; and life crisis situations such as illnesses, financial problems, or even deaths. All these can have adverse effects on the successful passage of a stage to the next stage.

According to McCubbin and McCubbin (2013), the problem with ongoing stress or a crisis is that it can hinder the family from adjusting and adapting to the challenges and crises encountered met along the way. However, when the family is willing to make changes they are able to adjust and adapt to new abilities and skills by applying the necessary protective factors and coping mechanisms. It should also be noted that families can experience positive events as stressors, for example buying property, a car or enrolling children into school. These events require families to adjust their living arrangements to accommodate the family's upgrade (Price et al., 2010).

One of the biggest challenges facing “families with young children” is the financial crisis (Price et al., 2010) that the family often finds itself in. In modern family set ups both parents are working in order to make ends meet, thus creating dual-earning families. Young children need financial resources for their education; they also need a reliable caregiver who would look after them, whether paid or unpaid. This makes raising and nurturing children an expensive exercise. The health of the family, housing, investments, maintenance of family traditions, and transportation to work are affected by the increasing rates and taxes that worsen the financial situation of the family. These are some of the predicaments that “families with young children” are faced with, which present problems for couples and members of their families. In spite of all these, there are families that are thriving and rising against the odds and emerge even stronger in the process (Price et al., 2010).

According to Ponnet (2014), financial hardships may lead to the development of social and emotional problems. Ponnet (2014) and Miller and Taylor (2012) concur that the scarcity of financial resources aggravate conflicts in families, which in turn, has a link with

behavioural problems in children. The negative impact that financial hardships have on families can be explained in terms of the family stress model (Conger & Conger, 2002). This model supports the assertion that financial hardships indirectly contribute to the parents' psychological distress as they fuel conflicts between them. However, some studies have applied the family stress model to couples raising adolescents, and the data pertaining to mothers and fathers was analysed separately (Falconier & Epstein, 2011). In this regard, researchers can begin to understand the dynamic processes that constitute family relationships (Ponnet, 2014).

Co-operation and support amongst family members can lead to the adoption and application of various positive aspects that can enhance family life. When a "family with young children" adjusts and adapts to a life crisis or adversity it is considered to have some resilience; that is, family resilience is said to have been achieved (Walsh, 2006). In other words, for family resilience to subsist there must be adversity. Family resilience becomes an active process that is engaged into by families in order to strike a balance between family demands and family capabilities, and interact with family meanings to reach a level of adjustment and adaptation (Patterson, 2002).

When a crisis manifests, and the capacity and strength of a family is identified, the crisis is tackled head on. This can either be positive action or one with dire consequences, which may engender adaptation or mal-adaptation (Patterson & Kelleher, 2005). For example, in the case where there has been a death in the family, resilience can be achieved through striving to accept what has happened, find closure, and moving on. These dimensions assist people to deal with crises responsibly and carefully, with intervention from society so that resilience is achieved, and a normal state of being reached. Family demands can either be ascribed to normative or non-normative crises occurring through developmental life stages (McCubbin & McCubbin, 2013).

1.2 THEORETICAL FRAMEWORK

De Vos, Strydom, Delpont and Fouche (2014) define a theory as a set of relationships that offers a plausible explanation of the phenomenon under study. These researchers suggest that a theory provides the best comprehensive, coherent and simplest model for linking diverse and unrelated facts in a useful and realistic manner. Thus, a theory reveals the obvious, the implicit, the unrecognised and the unknown.

This study adopted a social constructionist paradigm and the family systems approach in exploring and describing family resilience as a socially-constructed phenomenon. The social constructionist paradigm maintains that truth is dependent on one's perspective and is relative. Meanings are developed through social interaction and social consensus (Gergen, 1985) and understandings are arrived at, through the mutual co-construction of events, which are negotiated through social interactions.

The family systems approach draws from the works of Ludwig Von Bertalanffy (1968). The approach argues that organisms are complex, organised and interactive. The systems theory expands the view of individual adaptations rooted in broader transactional processes into a family context (Walsh, 2006) – the family systems theory views research on individuals, families and community as a unit. Two models were reviewed in this study- their focus was specifically on the concept of family resilience and the coping mechanisms employed by families in times of adversity. These two models are the Resiliency Model of Family Stress, Adjustment and Adaptation (referred to as the Resiliency Model) (McCubbin, Thompson, & McCubbin, 1996), and the Family Resilience Framework (Walsh, 2002).

The study reviewed the Family Life Cycle Stage of “parents with young children” using the Resiliency Model and the Family Resilience Framework to explore and describe the coping mechanisms employed by families with young children when both parents are dual-earners and facing financial crises. The Resiliency Model and the Family Resilience Framework were referred to concurrently in order to try and understand what transpires within families with young children. Walsh (2016) assumes that no single model of healthy functioning caters for all families or their particular circumstances– hence the study incorporated notions from the models mentioned above.

1.3. OPERATIONAL DEFINITIONS OF KEY CONCEPTS

Family with Young Children

There is no actual standard definition for a family as it can be defined differently across cultures (United Nations Human Rights Committee [UN HRC], 1990; Department of Social Development, 2012). However, for the purposes of this study a family is defined as a unit of entities that includes individuals living together as a couple (of any sexual orientation) and raising children together, and sharing responsibilities in the process. To understand the concept of a family, researchers should include all the diverse establishments that constitute a

family, which are relevant to their particular studies.

Family Resilience/ Resiliency

To understand family resilience one has to first understand resilience, which encompasses a pattern of positive adaptation in the context of past and present adversity (Wright & Masten, 2005). According to McCubbin and McCubbin (2013) and Walsh (2016), family resilience encompasses positive behavioural patterns and functional competence exerted under stressful circumstances, while ensuring the well-being of all family members and the family unit as a whole. The study adopted the definition stated in the above statement for its relevance to what the researcher intended to express. It should be noted that the researcher used resilience and resiliency interchangeably throughout the study.

Financial Crisis

Financial crisis refers to the inability of parents to satisfy the needs of their family monetarily as expected by all families, which impacts on their well-being.

1.4. STATEMENT OF THE PROBLEM

The nature and origin of the problems and changes facing families today are not new, but the degree of the change in South Africa is growing (Holborn & Eddy, 2011). Families are being threatened by domestic violence, health issues (mental and physical), and at the worst divorces, due to financial instability or crises among other factors (Walsh, 2016). Also, the rates and taxes are weighing heavily on families. This has led some families or households to cut down on expenditure in order to cover the basic needs such as food, petrol, child maintenance, emergency healthcare and housing (Kumo, Omilola, & Minsat, 2015; Ungar, 2010). These challenges present problems to families with young children, who at the same time, seek to provide for their families while they are already faced with the burden of adapting as a family unit (Carter & McGoldrick, 2005).

The concept of family resilience applies to the family as a functional system, impacted by highly stressful events and social contexts, while in the process of facilitating the positive adaptation of all members and strengthening the family unit (Walsh, 2016). Previous studies that have not explored and described the coping mechanisms adopted by working parents with young children in counteracting the adversities resulting from the financial crisis.

In addition, there is a growing interest in organisational, community, and ecological resilience, as these elements determine the survival of families, which can in-turn benefit the society at large (Walsh, 2007; 2016). Greater efforts are needed to integrate levels of resilience beyond the scope of this study. This follows recommendations made by Masten and Monn (2015), and Criss, Henry, Harrist and Larzelere (2015), who advocate for the integration of the child and family resilience. Research on family resilience is scattered through diverse literatures and is fragmented in focus, and identify a few significant variables, in particular situations and contexts (Walsh, 2016).

The lack of financial safety nets for families facing economic setbacks in South Africa poses a threat to families with young children. To this effect, there is limited access to social security systems, pensions, insurance, banks and credit unions (Mokomane, 2012). These services are typically available for the better-off compared to the developed countries that have financial safety nets for individuals facing economic setbacks. However, despite these disparities, Caparas (2011) argues that a feature of all African societies is the extended family, which provides its members with sophisticated social security system, economic support and emotional support in times of crisis (African Union, 2004).

1.5. RESEARCH QUESTIONS

The following research questions were formulated to guide this investigation:

- What coping strategies do working parents with young children use in the face of financial adversity?

Sub questions

- How has the financial crisis affected working parents with young children?
- How did working parents with young children overcome adversities during a financial crisis?

1.6. RESEARCH AIM AND OBJECTIVES

1.6.1. Aim

The overall aim of this study was to explore and describe the coping mechanisms of working parents with young children in the face of a financial crisis.

1.6.2. Objectives

The objectives of the study were as follows:

- To investigate how working parents with young children conceptualise their problems
- To explore the coping mechanisms adopted by working parents with young children when they are faced with a financial crisis
- To describe the coping mechanisms identified by families of working parents with young children as factors that assist them in overcoming adversities due to their financial crisis
- To provide a guideline based on the coping mechanisms identified by working parents with young children

1.7. RATIONALE FOR THE STUDY

1.7.1. Motivation of the study

The survival of families and the management of adversities to promote healthy families, family well-being, as well as overall wellness motivated the researcher to embark on a study to explore the coping mechanisms employed by working parents with young children during a financial crisis. Family life has its own rhythm, but changes in the environment affect how a family operates (Walsh, 2002). In South Africa Stats SA (2016) released a report that summarised the effects of the economy and its negative impact on the rates and taxes, which in turn have impacted on the cost of living and have affected family incomes and healthcare, as well as the living arrangements in some families.

Different aspects of family resilience have been investigated in South Africa that include family resilience and health issues and resilience within different cultures (Greeff & Du Toit, 2009; Greeff & Thiel, 2012; Theron & Malindi, 2010). However, one can never underestimate the power that lies within a family to fight against crises and emerge stronger. The researcher sought to better understand the strength of the family, and how families managed to bounce back from the setbacks encountered in a family life cycle stage that is challenging and demanding. The fact that qualitative studies that focus on the effects of a financial crisis on family rather than individual resilience are lacking in South Africa provided the basis for the researcher to investigate the unique circumstances of “families with

young children.”

Exploring the coping mechanisms employed by the “still intact families” can and might protect families from the catastrophes mentioned above, for example, the effects of the economy, and save children from the misery of being raised in unstable households. “Still intact families” are those families that are able to with-stand adversities and support each other through changes.

Various studies in South Africa (Greeff & Lawrence, 2012; Moss 2010; Greeff & Loubser, 2008) have focused on family resilience and other social issues affecting families – and although these studies highlighted aspects of family resilience they did not address aspects of family resilience and the family life cycle stages, especially dual-earner families with young children, and how families respond to socioeconomic issues such as financial crisis. This gap in the literature made this study worth undertaking.

In addition, the life stage where parents are raising young children is a very demanding stage in the family life cycle, where couples are faced with the challenge of readjusting their roles to cater for the needs of their growing families. The findings of studies that would explore the challenges encountered by parents in this stage would influence social development that is aligned with the needs of these families and engender positive coping mechanisms towards healthy, resilient families. Financial institutions are realising more and more people that are affected by debt and with the increase in inflation (Stats SA, 2014) the gap of financially burdened families continues to increase.

1.7.2. Significance of the study

- The study sought to contribute to the existing body of knowledge. There is dearth of studies that focus on aspects of family resilience and the family life cycle stages, and how families deal with socio-economic issues such as financial crisis.
- The findings would be useful to health practitioners working with families and would empower them to tackle various challenges faced by families.
- The findings will also empower future families that might be prone to challenges and adversities that affect them.

1.8. CHAPTER SUMMARY

This chapter provided the background and motivation into family resilience within which this study was conducted. The aim of this study was highlighted and the need to conduct it also emphasised. Chapter Two focuses on families and family resilience.

CHAPTER TWO: LITERATURE REVIEW

2.1. INTRODUCTION

One of the most important roles that each person will ultimately play is that of raising a family – and when that time comes they will need to be financially secure in order to be able to provide for the needs of their family. The previous chapter gave the theoretical background and introduction to the phenomena being studied and the current chapter focused on the literature surrounding and supporting families and family resilience in support for this study.

2.2. FAMILIES IN THE 21ST CENTURY

Family is considered the most important social foundation in all societies. People come into existence through families, and society is consolidated by the people. Since the family institution generates manpower and is the channel to other social institutions, it is considered one of the basic and major institutions in each society; which is today formed according to specific principles and norms – thus, the preservation and promotion of the family is of a great importance. However, the degree of its stability depends on how couples interact with each other (Hajibekandeh, Navabinejad, & Kiamanesh, 2016).

The 21st-century family has witnessed major and significant changes (Price et al., 2010), in the environment and within the families themselves. Families are living with a constant sense of insecurity and stress. According to Masten (2014), the century has witnessed an extraordinary sequence of global calamities stemming from natural disasters, political conflicts and war, the outbreaks of diseases caused by certain viruses, economic crises, and industrial accidents, with the threat of climate change looming. Therefore, families today are contending with many hazards and under-development (Masten, 2014).

In South Africa, families are contending with the consequences of a national economic crisis that include job losses, threats to pensions, investments, savings and benefits; as well as everyday life issues; and the effects of political factions. According to the Stats SA (2016), the cost of basic needs such as food, housing and utilities, as well as clothing have been rising rapidly. This has forced families to cultivate positive aspects in order to improve on skills that

would counter the impact that these adversities have on the family. The positive aspects in families are related to family resilience, including the level of resilience that is required to manage complex relationships and adverse environmental factors (Waite, 2000).

Twenty-first century society is struggling to create an enabling environment for women who are working and caring for children at the same time (Moe & Shandy, 2010). The contours of the current dynamics are shifting substantially, but the central dilemma of financial crises continues to grow. Thus, this research draws on the meaning-making of working parents in a society plagued by financial crises as they are working and raising children at the same time. The study draws on the experiences of working parents in order to explore the realities of combining work and raising children in the midst of financial challenges.

The move in the 21st century to recruit women into the workforce represents a major shift in the economic status of the South African society. This move has transformed the family and work landscapes. How working parents respond to the marketplace in terms of supplying their labour has meaningful implications and dramatic ramifications for the financial stability of the family – in the sense that parents juggle work, raising children and managing the home; as the well-being of their families depend on the income that they generate.

Raising children and caring for family members has proven to be an expensive exercise, considering the current economic climate in South Africa – where the rate of inflation continues to sour. According to Sekese (2017) a financial planner, it costs around R90 000 a year to raise a child. He has compared the cost of raising a child to having a second bond. In the United States of America (USA), the Department of Agriculture estimated that parents with incomes of between R595 400 and R1 002 300 expected to spend in the region of R2 652 780 to raise a child from birth to 17 years. Moe and Shandy (2010) suggest that there are societal factors that hinder parents from engaging in activities that would improve their financial crises – factors involving cultural expectations about parenthood and the availability of childcare options. However, issues of active grandparents, the desire of parents to relieve stress for the family and themselves, and spousal agreement finds both parents working in order to sustain the family's needs.

Although the workforce has been infiltrated by both parents, most of the household tasks remain the responsibility of the female parent, while the male counterpart may only do a third of the household tasks (Moe & Shandy, 2010). This means that the gender division of labour

at home endures. The rising trend of seeking household help is making it easier for couples to juggle work and raising children in their quest to attain financial freedom. Even so, when couples hire helpers to watch their children and do household chores, they still take on the burden of managing caregivers as well (Moe & Shandy, 2010).

The social meaning attached to women joining forces with their marital partners to engage in income-generating activities needs to be reassessed to determine if this move adds value to family life. Also, the social meaning attached to the coping strategies employed by families to curb financial crises need to be explored.

2.2.1. Dual-earning families

Dual-earning families encompass families where both spouses are working in order to sustain their families. According to Bernardo, Paleti, Hoklas and Bhat (2015) dual-earner families can be divided into three categories:

- Low-income dual earner households – in this category couples tend to have more responsibilities in relation to caring for family members and work for more irregular hours.
- Middle-income dual earner households – couples in this category have been struggling to keep up with the rising inflation levels since the 1960s. These middle class workers tend to have rigid work schedules and face difficulties in arranging childcare.
- Upper-income workers – this category is made up of couples who often work for 50 or more hours per week and feel pressured to stimulate their children's development to ensure future career prospects (Bernardo et al., 2015).

The strength of family ties varies across cultures and is taken into consideration when decisions that could affect the economic well-being of families are taken. According to Alesina and Giuliano (2010), the strength of family ties determines the organisation of the family; the amount of home production; the division of labour between men and women in the market place and home activities; as well as the participation of women in the labour force. The contribution that each parent makes towards meeting the needs of the family can ensure its survival. In cases where sacrifices need to be made both parties can engage positively in order to make viable decisions together. The resilience displayed by the family, as well as the adoption of coping strategies would see the family through. According to Haddock, Schindler-Zimmerman, Ziembra and Lyness (2006), there has been a shift in focus

in the adaptive strategies of dual-earner couples in balancing family and work. These researchers maintain that because families are increasingly in need of two incomes in order to be economically viable, the roles played by men and women in the workplace and at home have had to change.

According to studies conducted the overall quality of life (such as time, poverty effects, interaction time between family members, and temporal justice) of adults in dual-earner households, without necessarily referring to gender-based considerations, is compromised (Bernardo et al., 2015). One research was based on concerns that the two-worker household structure deprives individuals of the relaxation time they need as a family (regardless of gender) – and this impacts adversely on their relationships. Several studies have linked the time crunch experienced by dual-earner households to a rising sense of work-family conflict (Hochschild, 1997; Nomaguchi, 2009; Tezli & Gauthier, 2009; Williams & Boushey, 2010). These studies maintain that regardless of the levels of income and occupational categories, dual-earner families struggle to strike a balance between work and family life.

Since in dual-earner families both parents are working, it is expected that such families will not contend with a financial crisis and are therefore, in a better position to provide for the needs of their offspring (educational and lifestyle needs) as compared to couples who depend on a single income. However, if both parents are holding low-paying jobs they will only be able to cover the family's basics needs, and will not enjoy the full benefits of being a dual income-earning family.

Mokomane (2012) suggests that in developed countries financial safety nets for individuals experiencing economic setbacks are typically provided by comprehensive social security systems, pensions, insurance, banks, and credit unions. In developing countries such institutions are extremely limited, and only those who are well off are able to access these services (Canning, Mitchell, Bloom, & Kleindorfer, 1994; Mokomane, 2012). In developing countries therefore, people generally rely on members of their family for support in times of dire financial need and economic setbacks – and as Canning et al. (1994) assert, as the last resort, families contribute to the economic empowerment of their members by assuming roles of insurers, providing aid and solace when everything else has failed – thus preventing temporary setbacks from becoming permanent (Canning et al., 1994)

According to Mokomane (2012) a large and established body of research evidence has shown the significance of the family as a major institution for carrying out essential

production, consumption, reproduction, and accumulation functions that are associated with the social and economic empowerment of individuals and societies. The key pathways to these functions, and in turn, to social and economic empowerment include family capital and family resilience (Mokomane, 2012).

Limited attention has been devoted to instances where family resilience has been achieved for the normal and healthy functioning of families, when both parents are working and have children in their care (McCubbin & Patterson, 1983). In the same breadth, many studies have examined how families balance work and family life (Becker & Moen, 1999; Connell, 2005; Higgins, Duxbury, & Lee, 1994), but have not looked at how they overcame the adversity, when they were having a financial crisis.

2.2.2. Family functioning in South Africa

Family functioning can be associated with satisfaction with life and happiness enjoyed by members of a particular family. Botha and Booysen (2014) assert that individuals living in midrange or balanced family functioning types are more satisfied with life, and are happier as compared to persons living in extremely or moderately dysfunctional families. They also established that families tend to thrive where supportive intra-family dynamics are implemented. When a person's emotional well-being and health are positively enhanced by positive family relationships, an environment that promotes general well-being in the family ensues (Botha & Booysen, 2014). Family functioning has been viewed as an appraisal of intra-family relationships and dimensions (Morris & Blanton, 1998).

According to Patterson (2002), family functioning is a multidimensional concept that takes into account how family members interact with each other and work together to achieve common family goals and outcomes. In situations where the economic stability of the family is compromised conflicts can ensue, especially if a family is dysfunctional or its well-being is being threatened. Family functioning in general denotes relational processes – meaning that family functioning is concerned with the processes by which a family attains its various functions such as emotional and economic support, as well as the protection of vulnerable members (Patterson, 2002).

The findings of a study conducted by Alesina and Giuliano (2010), using the World Values Survey data indicated that people are happier and more satisfied with life in countries where families have stronger ties. While families with stronger ties were observed to

participate less in the market place and generally earn lower incomes, members were nonetheless happier as opposed to persons living in richer countries, with weaker family ties.

In South Africa, Botha and Booysen (2014) conducted a study investigating the association of perceived family functioning with reported life satisfaction and happiness. They also investigated if the level of satisfaction with life and happiness is determined by family typology, with the aim of further determining whether individual subjective well-being is influenced by the functioning-type of the family. In their study, Botha and Booysen (2014) discovered that the history of apartheid in South Africa has undoubtedly caused severe turmoil in many families, which also had detrimental consequences for family composition and intra-family relationships. It is beyond doubt that most South Africans cherish the family unit, and that being part of a dysfunctional family is detrimental to their well-being. In addition, the findings of the study indicated that better family functioning produced people who are happier people and to a large extent, satisfied with life. The findings also confirmed the importance of a family, and how families function to the enhancement of the well-being of individual family members within South African households.

South Africa displays socioeconomic inequalities across its population; and in particular across racial groups. Given such disparities, the country provides an interesting case study that would explain how socioeconomic status influence family functioning. Understanding family functioning is crucial as families and family relationships are important predictors of human development, health, and well-being (Botha & Booysen, 2014).

According to Tiffin, Pearce, Kaplan, Fundudis and Parker (2007) understanding economic influences on the perceptions of family functioning is essential for the provision of support to families facing financial adversity. These researchers investigated perceptions regarding family functioning in relation to current household income levels, educational status, social class at birth, as well as social mobility over the course of life in a group of 483 individuals at age 50, and found that there were significant correlations between household income, social mobility, and men than on women.

Education and income are positively correlated – therefore, lower levels of education or income may lead to negative psychological and health outcomes. Thus, low levels of income tend to expose families to greater levels of stress and internal conflict. Consequently, low socio-economic status may negatively impact on family functioning. As the socio-economic environment of a family influences individual members' perceptions of the family, then

lower levels of socio-economic stratum can be expected to negatively influence perceived family functioning (Tiffin et al., 2007).

All in all, understanding the manner in which the economic environment may influence views on one's family life is important when attempting to support a family facing financial adversity.

2.3. RESILIENCE

Resilience constitutes one of the great puzzles of human nature and appears to be an ordinary magic that enables some individuals to cope well under extremely difficult circumstances. The mystery of resilience research is its ordinariness; resilience appears to be a common phenomenon that results in most cases from the operation of basic human adaptation systems (Masten, 2014). Thus, resilience arises from ordinary resources and processes. The concept of resilience grew out of a need to identify risk factors that could negatively affect a child's development and well-being. These risk factors were explored from a deficit framework; and outcomes were explored from a psychopathology perspective in search of factors that predicted specific negative outcomes related to adverse events and environments (Hooper, 2009). Considerable research has been conducted on the concept of resilience in order to gain an understanding of individuals and systems that have shown adaptation in spite of the risks faced (Hooper, 2009).

Studies on resilience in psychology were influenced by emerging studies on children who were at risk of developing psychopathological problems (Luthar 2006; Masten 2014). Observing some children doing well and growing into healthy, adjusted adults despite having been raised in hostile environments provided the basis for studies on resilience – hence the deficit framework gave way to strengths framework (Werner 1993; Wolin & Wolin, 1993). Thus, resilience became relevant and applicable to adults as well. Luthar and Brown (2007) proposed that resilience be evidenced “because of” the challenging environment and not “in spite of” the challenging environment.

After years of focusing on pathology, researchers began the task of identifying strengths, resources, and talents of families (Hawley & De Haan, 1996; Rutter, 1987; Walsh, 1996). Resiliency has been defined as being able to cultivate strengths or returning to original form or position after being bent (Valentine & Feinauer, 1993), and reparation of one's self after

hardship (Wolin & Wolin, 1993). Resiliency is better understood as an issue involving the whole family than being an individual characteristic (Genero, 1998). According to Walsh (2006), being resilient goes beyond merely surviving and being a victim for life – resilience also encompasses the ability to heal from painful emotional wounds, take charge, and live life to the fullest, and love well. Ungar (2008, 2011), in his studies on resilience across cultures summed up resilience as both the capacity of individuals to navigate their way to health-sustaining resources, including opportunities to experience feelings of well-being and a condition for the family, community and culture to provide these resources. In reviewing resiliency, Hawley and De Haan (1996) found three common properties in the literature on resiliency: hardship, buoyancy, and wellness. These properties refer to the adversity the family would likely face; the resilience and strength to be used by the family in dealing with the adversity; and the adaptation of the family after a crisis.

Research has also identified the family as a protective factor for individuals at risk. Communication, maintenance of rituals, and daily routines has also been found to play a role in defining a family and distinguishing it from other families (Patterson, 2002). Several studies found that families found positive meaning about their situations and emerged even stronger; for example a study of families with a medically-fragile child (Patterson, 1993; Patterson & Leonard, 1984); families with a member with a psychological disorder (Greeff, Vansteenwegen & Ide, 2006); and families where a husband had prostate cancer (Greeff & Thiel, 2012).

Resilience has been variously defined in the strengths literature. McCubbin and Patterson (1981) led the way in conceptualising the term resilience; they defined it as an adaptation process used by families to cope with stressful situations. Cowan, Cowan and Schulz (1996) and Walsh (2006) regard resilience as an adaptive capacity or strength for balance in a family when facing crises. They suggest that adaptation activates flexibility, problem solving and resource mobilisation within families for future adversities to be endured. Ungar (2008) postulates that resilience has multiple applications – resilience can serve to describe developmental outcomes; can be used as competence when under stress; and as the positive functioning indicating recovery from trauma. Researchers such as Greene (2002) and Luthar (2003) also support this definition. Therefore, resilience is more than just surviving, getting through an ordeal or escaping a serious ordeal; it is an ability to bear up in spite of hardships (Greene, 2007).

Walsh (2006) defines resilience as the capacity to bounce back from adversity with renewed strength, and in some cases, even more resourceful. She argues that it is important to distinguish resilience from the perceptions of invulnerability and self-sufficiency. Human vulnerability to stress cannot be equated with weakness or invulnerability with strength. Resilience involves struggling well by experiencing both suffering and courage, while working through difficulties (Walsh, 2006). Walsh (2016) refined her definition and added that resilience entails more than just managing stressful conditions, shouldering a burden, or surviving an ordeal – but that it involves the potential for personal and relational transformation and positive growth that can be forged out of adversity.

McCubbin et al. (1996) suggest that if a family presents behavior and functioning that is positive during stressful times, and also show possibilities of recovery, then the family is resilient. These researchers resilience as “the positive behavioral patterns and functional competence individuals and the family unit demonstrate under stressful or adverse circumstances, which determine the family’s ability to recover by maintaining its integrity as a unit while insuring, and where necessary restoring, the well-being of family members and the family unit as a whole” (McCubbin et al., 1996, p.5). McCubbin et al. (1996) and Walsh (2006) have also conducted various studies on resilience. Their assumptions towards the concept of resilience have been well accepted.

Resilience can also be seen as an outcome, a collection of personal characteristics or a process towards development in one’s life span. Lefebvre (2007) perceives resilience as both the capacity to withstand trauma and rebuild one’s self after the trauma. Cyrulnik (2009) on the other hand, described resilience as being able to return to one’s previous state of development after a crisis and in worse situations – such as facing natural disasters or the death of a family member, thus resilience can also be a matter of finding a new way of organising the ego. Adversities may also be ascribed to positive forces (for example living home, getting married and starting a family) that can help people develop and reinforce resilient qualities within them, which can be used in the future. Resilience is not a personality trait, but a product of ordinary competences that can be learned, developed or lost, depending on one’s life experiences (White, Driver & Warren, 2008).

Greene (2007) defines resilience as people’s internalised capacities and the associated behaviors that enable them to maintain a sense of integration in the face of adversities. Walsh (2006) postulates that resilience is an active process of endurance, self-righting and

growth in response to crisis and challenge. It is the capacity to rebound from adversity with renewed strength and more resourcefulness.

As can be noted, resilience has been conceptualised and defined in many ways; and all the definitions given above argue that resilience occurs in the presence of adversity; and perceive resilience as a process involving adaptation within the context of adversity. Furthermore, in order to understand resilience as a process, it has to be taken into consideration that resilience is experienced when individuals and families get exposed to significant threat or severe adversity, and where there is an achievement of positive adaptation, regardless of major assaults on the development process (Coleman & Ganong, 2002; Masten, 2014).

The study of resilience has advanced in four major waves of research. According to Wright, Masten and Narayan (2013), the first wave of research focused on the description of resilience alongside basic concepts and methodologies and focussed on individual resilience. Scientists defined, measured and described the phenomenon of good function or outcomes in the context of risk or adversity and sought to identify predictors of resilience. In the second wave resilience research adopted a developmental systems approach to theory and positive adaptation in the context of adversity, and focused on the transactions among individuals and many systems, in which their development was embedded (Wright et al., 2013). The processes of resilience were interrogated during the second wave.

The third wave focused on creating resilience by intervention directed at changing developmental pathways. In this wave, research focused on promoting resilience through interventions, while also testing theories from the previous waves. Lastly, the fourth wave focusses on understanding and integrating resilience across multiple levels of analysis, with growing attention to epigenetic and neurobiological processes, brain development, and the ways that systems interact to shape development (Wright et al., 2013). The fourth wave also seeks to understand the importance of genetics, statistics, neuroscience and neuroimaging in resilience, due to the rise in technology and knowledge.

Over the ensuing decades, resilience science has expanded and matured, advancing from largely descriptive studies in a few cultures to theory-testing intervention studies and advanced studies of epigenetic and other neurobiological processes across the world in multiple cultures. Research on resilience changed as data accumulated and methods advanced for studying adaptive processes at multiple levels of analysis (Masten & Cicchetti, 2016).

A wealth of research has documented processes by which individuals achieve positive developmental outcomes despite having been exposed to known threats to adaptation (Cicchetti, 2010; Goldstein & Brooks, 2013; Luthar, 2006; Masten, 2014; Panter-Brick & Leckman, 2013; Rutter, 2012). However, more recently, researchers have examined resilience at broader levels of development, including families (Becvar, 2013; Walsh, 2006), schools (Doll, 2013; Gettinger & Stoiber, 2009), communities (Davis, Cook, & Cohen, 2005; Norris, Stevens, Pfefferbaum, Wyche, & Pfefferbaum, 2008; Zautra, Hall, & Murray, 2008), and societies (Allenby & Fink, 2005; Birkmann, 2006). The focus on broader levels of development has influenced this research, which sought to focus on families and resilience.

2.4. FAMILY RESILIENCE

After years of focusing on pathology and risk that the families caused and exposed on their members, researchers began the task of identifying strengths, resources, and talents of families (Hawley & De Haan, 1996; Rutter, 1987; Walsh, 1996). Family resilience is a difficult concept to define. It is involved in different contexts and situations at different developmental stages of a family's life cycle. According to De Haan, Hawley and Deal (2002), family resilience is a dynamic trait that cannot be captured at a single point in time. It describes the path a family follows as it adapts and adjusts in times of stress, both in the present and over time. Thus, family resilience should be considered as a path that families follow in response to specific stressors, and not as a static construct applied to some families and not others. Also, a developmental perspective seems necessary when exploring family resilience (Haddad, 2007).

The functioning of the family can be assessed over time as the family grows and moves forward, coping with significant events and transitions. The Family Life Cycle presented by Carter and McGoldrick (2005), needs to be considered when examining the events taking place in the family. The cycle consists of six stages namely: leaving home; creating new families through marriage; families with young children; families with adolescents; launching the children and moving on; and finally, families in later life.

McCubbin and McCubbin (1988) define family resilience as characteristics, properties and dimensions possessed by families that help them counter disruptions when faced with crisis situations. This definition recognises the family's potential for transformation and growth during and after a crisis – for example, a diagnosis of prostate cancer (Greeff & Thiel, 2012),

adult female cancer survivors (Valenti, 2012), as well as living with a family member who has a psychological disorder (Greeff et al., 2006).

Hawley (2000) also identified resilience in families as a path, which the family takes over time, in response to a series of stressors. In crises situations McCubbin and McCubbin (2001), accentuated resilience as positive behavioral patterns and functional competence that family members demonstrate, which determine the family's ability to recover and have their well-being restored. Ungar (2016) argues that family resilience can be defined as a multilevel process of interaction between families and other systems in complex or challenging environments that facilitates the family's capacity to cope with adversity over time. His definition was based on a broad socio-ecological understanding of resilience and complemented Walsh's family resilience framework that contribute to positive coping of families under stressful conditions (Walsh, 2013).

In order to comprehend family resilience there is a lot that we can learn from studies on individual resilience (as mentioned earlier). The studies have contradicted the views that suggest that families, environmental risk factors and negative life events produce childhood and later adulthood disorders. Previous studies on family resilience make mention of pathology and adversities faced by families. But, Gordon Rouse, Longo and Trickett (2000) found that family participation in household tasks and hobbies contribute to family resilience. A study conducted on families with medically fragile children revealed that some families developed positive meanings about their situations as a way of coping (Patterson, 1993). Stinnett and DeFrain (1985) conducted a study investigating family strengths in different countries. Their cross-cultural study identified the following qualities as contributing to members' sense of personal worth and feelings of relationship satisfaction: commitment to the family; appreciation and affection; communication; shared enjoyable times; a sense of spiritual well-being; and the ability to successfully manage stress and crisis.

Western studies on pathology led researchers to focus on stressors and the risks they entail, however, the findings of some studies indicated the unexpected well-functioning of individuals despite adversity (Brethereton, Walsh & Lependorf, 1996; Pillemer & Suitoer, 1996). This spurred the possibility of the presence of protective factors. A study by Pearlin and Schooler (1978), found an internal locus of control that contributes to a reduction in the negative effect of stressful events. The study conducted by Greeff and Van der Merwe (2004) involving unemployed men in South Africa also produced similar findings. Furthermore,

other studies revealed that families that were able to develop and use social support showed more resistance to major crises, and were able to recover from such crises (Walsh, 1996). Families that suffered the loss of either parent or where either parent lost their job found social support to be buffering and the presence of intra-familial emotional support made it even better (Olson, 1993; Walsh, 1996). In remarried families, social support, support from family as well as friends, and supportive communication were found to be buffering (Greeff & Du Toit, 2009).

Family resilience involves more than just managing stressful situations, shouldering a burden or surviving an ordeal. It recognises the potential for personal and relational change and growth that can be forged out of the adversity (Black & Lobo, 2008; Stinnett & DeFrain, 1985; Walsh, 2008). According to White, Richter, Koeckeritz, Munch and Walter (2004), managing a crisis as a family may result in the family emerging more loving, stronger and even more resourceful.

A crisis can serve as a wake-up call and can also provide an opportunity for families to re-appraise priorities, stimulate new or renewed investment in meaningful relationships and life pursuits. In other words, members may discover untapped resources and abilities they never knew they possessed. The definitions mentioned earlier of family resilience are of an enduring force that leads the family to change its functioning in order to solve problems (Lee, Lee, Kim, Park, Song, & Park, 2004). Hawley and De Haan (1996), postulate that family resilience can be conceptualised at family level – however, operationalising the construct for research purposes would be a difficult task, especially when taking into account definitions that rely on socially constructed meanings. In this case, this study will refer to family resilience as involving positive behavioural patterns and functional competence exerted under stressful circumstances, while ensuring the well-being of all family members and the family unit as a whole (McCubbin & McCubbin, 2013; Walsh, 2016). This definition is operational in the context of this study. Thus, the researcher focused on those factors that can be identified that assist families in regaining and maintaining positive strength from adversities.

Family resilience also encompasses the ability of families to heal from painful emotional wounds, take charge of their lives, live life to the fullest and love well (Walsh, 1998). By encouraging the main factors/processes of resilience (communication, belief systems and organisational patterns), families can emerge stronger from crises and can, through shared efforts, even become more resourceful (Black & Lobo, 2008).

In conclusion, family resilience can be regarded as the capacity of the family as a functional system to withstand and rebound from stressful life challenges. This view extends to family developmental theory and research on family stress, coping, and adaptation. Family resilience theory, research, as well as practice also build on a body of family systems research on transactional processes in well-functioning families (Walsh, 2016a).

In the following sections the researcher discusses the dimensions within family resilience and key processes that identify a strong resilient family or that identify family resilience.

2.4.1. Factors influencing family resilience

In order for us to understand what family resilience is, it is important that we address factors that promote and hinder it. Various key processes have been identified in various contexts and by studies that assist families to overcome adversities and bounce back to the normal state of affairs as before the crisis occurred. There are two dimensions to be considered – that is, risk factors that cause stress and expose families to crises, and protective and recovery factors employed by families in order to adjust and adapt to the crises (Sunarti, 2007). It is therefore, necessary to identify both risk factors that families can be exposed to, as well as the protective factors employed by families to adapt and mitigate the risks. These factors will interdependently impact on each other to render the family resilient or not resilient on a scale of either coping well, not so well, or not coping at all (Moss, 2010).

2.4.1.1. Stress as a Risk Factor

All families encounter problems at some stage in their lifespan. A stressor is a demand placed on the family and has the capability of producing changes in the family system. When these demands are placed on the family, they have the potential to weaken the functioning of the family and its relationships, or otherwise strengthen family ties and relationships (Black & Lobo, 2008; Haddad, 2007).

McCubbin and McCubbin (2001) define a series of crises as a state of imbalance, disharmony and disorganisation in the family system. A stressor can also be reviewed as a life event or transition that impacts upon or within a family, which has the potential to bring changes in the family social system. Examples of stressors are death, purchasing a home, parenthood, financial problems, disability and natural disasters, to mention a few (Greeff & Human, 2004; Mullin & Arce, 2008; Walsh, 2007; Young, Green & Roger, 2008). The

severity of stress is determined by the degree to which the event threatens or disrupts the family's stability (Sunarti, 2007).

Family stress can be classified into two categories, normative and non-normative stressors. Normative stressors are related to those stressors which are expected over the lifespan of a family, for example, parenthood or adolescence. On the other hand, non-normative stressors are stressors related to the unexpected crises – for example, untimely death, job losses, disasters or a sudden economic crisis of a country. The stressors have an impact on the survival of families.

Studies conducted by Larson, Wilson and Beley (1994), as well as Voydanoff and Donnelly (1988) showed that non-normative stressors affected marital adjustment and problem-solving abilities in families. These non-normative chronic crises have a way of pushing families to the extremes of adaptation, either they decline in competence or they become more competent (Larson et al., 1994). Some families do well in a short-term crisis, but battle under the cumulative strains of multiple, persistent challenges, as with chronic illness or disability, conditions of poverty, or ongoing, complex trauma in war and conflict zones. A pile-up of internal and external stressors can overwhelm the family, heightening vulnerability and risking subsequent problems (Walsh, 2016). The current study focused on non-normative crisis affecting the family's financial resources. The study sought to explore and identify the resources that emerged, which were useful in dealing with the economic crisis and keeping the family together.

2.4.1.2. Protective and recovery factors

Various studies have identified common underlying protective and recovery factors used by resilient families. Protective factors facilitate adjustment, the ability to maintain the integrity of the family, fulfill developmental tasks and engender family flexibility (Walsh, 2006). On the other hand, recovery factors promote the ability to adapt or rebound after crisis. During various family life cycle stages, the family relies on some of the resilience factors more than the other factors, due to the severity of the stressors at that particular cycle (McCubbin & McCubbin, 1993). Walsh (2006) established core processes conducive for resilience and grouped them into the three domains of belief systems, organisational patterns and communication patterns. These key processes enable the family unit to remain strong, buffer stress, reduce the risk of dysfunction during adversity and enable positive adaptation (Walsh, 2006).

This research reviewed factors adopted by families that can enhance their growth and response to challenges and crises. The research sought to delve on key processes mentioned by Walsh (2006) on the population being investigated, that is, the working parents with young children. It is important that when we consider these processes, we should take note and acknowledge ethnic and cultural differences that can affect how these ideas may be perceived in any particular family.

2.4.2. Key processes to family resilience

The process leading to resilience is achieved through incorporating key processes to family resilience within the system and among members of the family. The family has to be able to put effort towards identifying, acting against and overcoming a crisis. The way the family confronts and manages a disruptive experience, buffers stress, effectively reorganise itself and moves forward have an impact on immediate and long-term adaptation for every member of the family and the unit as a whole. The following section discusses the components of the family resilience process by Walsh (2006): shared belief systems, communication styles and family organisational skills.

2.4.2.1. Shared belief system

Resilience is cultivated through shared beliefs that enable family members to attach meaning to crisis situations or hardships and develop a positive outlook. Strengths and resources make families react successfully to crises and continuous challenges, and this belief assists families to organize family processes and the family's way of approaching crisis situations (Greeff & Loubser, 2008). A shared belief system can be understood as a manner in which the family makes meaning of the crisis at hand and maintain a positive outlook, with the hope and belief that is beyond them (cultural and religious traditions). Families that display resilience and positive belief systems are able to put their problems into context and find hope beyond them and spiritual values that can assist them in maintaining a positive outlook. Families with a belief of unworthiness present self-loath, destructive behaviour or social isolation (Walsh, 2008). The resilient transformation of families shows that they accepted learning, change and growth from adversity. The family's crisis is seen as an opportunity for them to reassess, reaffirm and redirect life's priorities. Thus, members begin to appreciate life and show a concern for others (Walsh, 2008).

Spirituality can be expressed and experienced through religion, which is characterised by

beliefs and social organisation. According to Wolin, Muller, Taylor and Wolin (1999) and Fukuyama and Sevig (1999), spirituality sustains hope in the midst of hardships – that is it gives individuals a sense of hope as they go through trials and tribulations. These researchers further postulate that spirituality promotes realistic hope, attachment of meanings and man's relationship with God. In a study conducted by Greeff and Human (2004), 67% of families who have lost a parent had identified religion and spiritual support as coping resources. In the same breath, Oshodi (1999) found that spirituality forms part of achievement and motivation in Nigerian adults and students. Spirituality is an important aspect, and various studies have found that the power of believing in something greater than them (families) was key to overcoming various adversities.

Lietz (2007) found that the families' belief in God allowed them to make sense of their losses and shed light on their shadowed strengths. On the other hand, another study found that 80% of the 25 participating families discussed a common theme of having a spiritual or religious belief system that enable them to cope with the death of a loved one in the family (Greeff & Joubert, 2007).

It should be noted however, that spirituality may or may not be religion-based; and whatever the spiritual orientation, families with an internal value system feel a connection with their family members, community and the universe (Marks, 2004; Tanyi, 2006). White et al. (2004) found that although patients with end-stage renal disease and their families expressed spirituality in different ways, spirituality was still an integral part of their being that engender family resilience.

2.4.2.2. Communication

Another domain that facilitates family functioning towards resiliency is communication. Key processes described in this domain include clarity and open emotional expression; mutuality in speaking and listening; and accuracy and problem solving (Walsh, 1998). Communication in a family was found to be a useful resource and a source of strength for some patients with cancer (Greeff & Thiel, 2012). Clear unambiguous communication is important in facilitating family resilience. Clarity in messages helps facilitate effective family functioning (Walsh, 2006). Positive interaction and feelings of connectedness provide strength for coping in families, and as a result, more realistic plans are made. Open communication also prevents wasting valuable energy on constructing and maintaining barriers among family members (Walsh, 2006).

Clear communication patterns shared among family members from a place of emotional state and a desire to solve problems with other family members form part of the communication process (Walsh, 2006). A family should be able to communicate clearly and provide clarity on any verbal or written messages communicated to members. After identifying a problem affecting the family, members should allow the showing of empathy, the sharing of a range of emotions and shared decision making in order for them to focus on positive goals, learn from their mistakes and prepare for future challenges (Walsh, 2006).

There are two types of communication, affective and instrumental. These two facilitate the family's outcome, negative or positive towards family resilience (Patterson, 2002b). Affective communication involves the family's means to show love and support amongst each other. Various gestures, words, phrases and behaviours are used to communicate feelings and emotions among family members. With instrumental communication the purpose is to communicate instructions, letting family members know how things will be done – for example, assigning roles, decision making, as well as conflict resolution. There are various ways of examining communication such as clarity, coherence, and deciding who dominates or initiates in times of a crisis. The use of proper communication skills within families enables them to manage stressful situations associated with financial, health or environmental difficulties (Patterson, 2002b). Since this study draws on the experiences of working parents with young children with financial crisis, effective communication is vital in this regard.

2.4.2.3. Family organisational skills

The final process of functioning that affects family resilience is family organisation. Families need to organise themselves during challenging times to ensure a level of stability, peace, comfort and trust can be reached (Plumb, 2011). This process includes being flexible, connected, and having social and economic resources that a family can tap into when the need arises. If the family is flexible they can easily adapt to changing demands and maintain order in functioning as a family. Part of being organised as a family means the family can tap into its social and professional networks for financial and social support resources. Organisational patterns are revealed in families adapting to change, depending on the nature of the relationship among family members, which is seen as nurturing, supportive and respectful.

According to Walsh (2006) the capacity for adaptability, flexibility, and change predict the

long-term success of a couple's relationship. Partners must be able to evolve together and cope with the multitude of internal challenges and external forces in their lives. When people hold a rigid conception of marriage as an institution with unchanging rules and roles, they are more wary of a long-term commitment. Walsh (2006) asserts that couples and families do best when they construct relationships with a flexible structure that they can mould and reshape to fit their needs and challenges over time. A shortage in finances can affect family relationships, children's education and family growth however, the possible acceptance to restructure and reorganise using the family's belief systems and positive communication can assist the family in avoiding being dysfunctional (Walsh, 2006).

Families are forever in a state of evolution. The composition of the family has since changed – from traditional families to modern families. The recent decades have witnessed the movement of families from rural to urban areas. According to Walsh (2006), families in the traditional sense were open and generous and helped those in need – in this way they could also count on neighbours and friends in times of adversity. However, in the current era of social fragmentation and self-reliance, families need to help each other build these vital networks for resilience, especially with the economic crisis affecting families. In the 21st century modern families rely on social networks for emotional and practical assistance; for example regular participation in church suppers, choral singing, clubs, and parent-teacher associations (Walsh, 2006).

In conclusion, groups that are identified as families are bound by key processes mentioned above, namely shared belief systems, communication, and family organisational skills. In order for challenges to be confronted and for families to bounce back they need to communicate with other family members, show respect for one another, share a common belief system, and follow set rules and regulations. Managing a crisis is enabled by the ability for the family to rise above its comfort zone, accept existing differences among its members and communicate positively to achieve a common goal. The positive behavioural patterns and functional competence possessed by resilient families determine the family's ability to recover and restore the well-being of its members (McCubbin & McCubbin, 2001). The current study sought to explore the processes mentioned above, as they are vital for the survival of a family, whose well-being is compromised by the lack of finances to sustain its members or maintain the living standards thereof.

2.5. THE FAMILY LIFE CYCLE

The development of individuals and families is intertwined. Each life phase poses new challenges and opportunities. When faced with an adversity, the impact will be felt differently by individuals, couples, and families because priorities and concerns are not the same for families in each life phase (Walsh, 2016). The Family Life Cycle (FLC) consists of emotional and intellectual stages that each member of the family goes through from childhood to late adulthood in a cyclical pattern (Ribbens-McCarthy & Edwards, 2011). There are six stages in the FLC as identified by McGoldrick et al. (2016), namely single young adults; the new couple; families with young children; families with adolescents; launching children and moving on, as well as families in later life.

According to McGoldrick et al. (2016) a family with young children is in the third stage in the family life cycle. In this stage families realign the family system to make space for children, adopt and develop parenting roles (i.e. joining in child rearing, sharing financial tasks and household tasks), readjusting relationships with families of origin to include parenting and grand-parenting roles, and help children develop peer relationships (McGoldrick et al., 2016). Families with young children are faced with challenges and endeavours that enable them to build and gain new skills to raise pioneers for the future. These new skills empower families to work through changes that almost every family in this particular stage experience (Carr, 2006; Carter & McGoldrick, 2005).

Families in all stages of the life cycle respond differently to the difficult situations and circumstances, and also employ various coping mechanisms to manage the crises. Family resilience works in tandem with adversities encountered in different family stages and families move on to another FLC stage with every succession of adversity. The change in family organisation, roles, and boundaries are required with every relationship change, and with the addition and loss of members. This means that individual symptoms and relational distress will often coincide with major family transactions, for example predictable normative stress, as well as unexpected disruptions (Walsh, 2006). Families have become more diverse and their identities have changed in response to increasing options in the post-modern society (Walsh, 2006; Gelles, 2010). Gender roles have become blurred, with women joining men in the workforce to make contributions to the family economic status that is continuously being threatened (Department of Social Development, 2011).

The FLC stage, which encompasses parents with children, has the highest rate of divorce

in South Africa (Carter & McGoldrick, 2005; Stats SA, 2014). The data collected and analysed in 2012 shows that 12 083 (54.9%) of the 21 998 divorced parents had children younger than 18 years (Stats SA, 2014). These statistics provide evidence that South African families are in a crisis, caused by various factors. Where marital partners have to expand their bond and modify it to include children, the families contend with the stress of daily living; life crises situations such as illnesses, financial problems, or even death of a family member, which can have a negative bearing on the successful passage through a stage.

In all families, dynamics change over time. This change begins with the union of a couple, who bear children that they will raise for a number of years, until those children grow up and start their own families. According to Gerson (1995) the modern family has evolved to expand on the concept of a family (what is a family, and which groups should be considered families). Each transition requires the family to adapt, reset priorities and reorganise in order to be able to cope with the challenges of the new life cycle. Researchers, therapists, community leaders and the government can begin to understand the dynamics in families and how they are coping and functioning by examining how families deal with the challenges of each life cycle transition. In this way awareness will be raised of families that are struggling to cope.

Family crises often arise during major life cycle transitions, which can be particularly stressful for families. Most of the critical family life cycle transitions, which are considered the most typical life stressors encountered in modern-day living have been identified by Holmes and Rahe (1967); such as marriage, pregnancy, and raising children. Gerson (1995) asserts that the advantage of a family life cycle is its normalising approach to viewing family and individual problems. The family life cycle framework enables us to describe family crises in a less pathological way that is easily understood and accepted by family members – thus the FLC is a conceptual tool for facilitating understanding of family development. Transitioning from one stage to another is not a clear-cut process and can take a number of years, depending on the readiness of the families or individuals. The life cycle stages tend to overlap into one another, and this leads to the overlapping of one another's variations of the same issues and challenges (Gerson, 1995).

However, it is important to understand the salient challenges that commonly emerge for couples and families navigating through various life phases and transitions. Situations are more difficult and complex, with overlapping challenges for example, of raising children in

different developmental stages.

Various family life cycle models have been established with different life stages (Gerson, 1995) – however, McGoldrick and Carter developed a unique model (Carter & McGoldrick, 1988). Their model has the most comprehensive and clinical demonstrable stages. The current study incorporated this framework, the rationale being that the family life cycle has a connection with family functioning. This model views each family unit as an emotional subsystem, which can react to past, present and anticipated future relationships, because of its connections with other systems and families of origin (McGoldrick et al., 2016). Also, human functioning is examined in the context of the family system as it moves forward over the life course and across generations. Thus, the study sought to examine the functioning of families with young children in times of financial stress.

2.6. THE IMPACT OF FINANCIAL CRISIS ON FAMILIES

The structure of an economy has a bearing on the ability of families to access quality health care and education for their children, and can determine whether family members are able to derive livelihoods from decent work opportunities, earn a living wage and enjoy the related benefits, and enjoy improved standards of living (Department of Social Development, 2012). However, instabilities in the economy, which place families in persistently high levels of debt, coupled with the high rate of unemployment continue to affect the families' financial positions, leaving them feeling financially vulnerable (The South African Reserve Bank, 2015).

The transition to parenthood has been associated with decreased self-esteem for women, more stereotypical gender roles, and lower marital satisfaction (Cowan et al., 1985). This is however, debatable as some women have a natural inclination to become mothers. Dual-earning families are confronted with the dilemma of juggling the demands of work, child-rearing, and the household. According to Dankoski (2001), working women tend to assume more child-rearing responsibilities, in addition to their work responsibilities, and this has resulted in a disproportionate burden being placed on women. For families to adjust to this phase of life, parents need to recognise and grow comfortable in their positions in the parent generation (Carter & McGoldrick, 2005). Couples need to develop a sense of themselves as partners in parenting, as well as partners in marriage and not neglect their romantic relationship during this phase when children demand a lot of attention (Dankoski, 2001).

2.6.1. Family resilience in times of financial crisis

According to McCubbin and McCubbin (2013), ongoing stress or crisis can hinder the family from adjusting and adapting to the challenges and crises encountered along the way. However, when the family is willing to make changes they are able to adjust and adapt to new abilities and skills by applying the necessary protective factors and coping mechanisms. It should also be noted that families can experience positive events as stressors, for example buying property, a car or enrolling children into school. These events require families to adjust their living conditions to accommodate the family's upgrade (Price et al., 2010).

One of the biggest challenges facing "families with young children" is the financial crisis (Price et al., 2010). Parents in this life stage are both working in order to make ends meet. Parents need financial resources to be able to pay for their children's education, and to pay for their caregivers. This makes it expensive to nurture and take care of children. The health of the family, family savings, housing investments, maintenance of family traditions, and transportation to work and school are issues that are affected by the increasing rates and taxes that worsen the financial situation of families. These are some of the predicaments that "families with young children" face, which present problems for them, and yet some families survive against all the odds and emerge even stronger amidst the adversities (Price et al., 2010).

According to Ponnet (2014), financial hardships can contribute to the development of social and emotional problems in families. Ponnet (2014) and Miller and Taylor (2012) argue that the scarcity of financial resources fuels family conflicts, which are in turn, associated with behavioural problems in children. The negative impact that financial hardships have on families is highlighted by the family stress model (Conger & Conger, 2002). The model supports the assertion that financial problems indirectly affect the parents' psychological health and cause conflicts between them. However, some studies have applied the family stress model to couples with adolescent children, and the data was analysed on mothers and fathers separately (Falconier and Epstein, 2011). In this regard, researchers can begin to understand the dynamic processes that constitute family relationships (Ponnet, 2014).

Economic hardship can be burdensome and can cause enormous stress on the whole family. This calls for families to make changes to the family system in aspects such as role relationships, family lifestyle and family-value priorities (Lee, et al., 2004). A family under

stress can experience cognitive, emotional, and social imbalances that can disrupt its functioning – hence, families must be able to tap into their resources and mobilise even more resources in order to adjust, adapt and respond to crisis situations.

Co-operation and support amongst family members can lead to the adoption and application of various positive factors that can enhance family life. When a “family with young children” adjusts and adapts to a life crisis or adversity, they are considered to be resilient - that is family resilience has been achieved (Walsh, 2006). In other words, for family resilience to subsist there must be the presence of an adversity. Family resilience becomes an active process that is engaged into by families in order to balance family demands with family capabilities and interact with other family members to reach a level of adjustment and adaptation (Patterson, 2002).

After a crisis has been identified, and the capacity and strength of the family is identified, the family takes action against the crisis. This can either be a positive or negative action that can lead to either adaptation or mal-adaptation (Patterson & Kelleher, 2005; McCubbin et al., 1996). For example, in cases where there is a death in the family, resilience can be achieved when family members work towards finding closure, acceptance and moving on. These dimensions help people deal with crises responsibly and carefully, with the help of other members of society, so that resilience can be achieved and a normal state of being be reached. Family demands can either be normative or non-normative crises occurring throughout developmental life stages (McCubbin & McCubbin, 2013).

According to Cohen (2009) the importance of human connections as a means of facilitating coping and as a buffer against later trauma, and as a means of healing has since been acknowledged. Coartes (2003) argues that trauma and human connections may be understood as inversely related: the greater the strength of the human bonds and the more the bonds are accessible in times of danger, the more the individual is able to cope with the trauma and recover. Garbarino (2001) argues that once the accumulation of risk moves beyond a low, tolerable level, there must be a major concentration of opportunity factors (including significant others and additional ecological supports) to prevent a harmful outcome.

2.7. CHAPTER SUMMARY

Resilience and family resilience has revolved under decades of research with studies varying from children, to pathologies and to families facing various adversities. Research needs to be done on families facing a financial crisis in an economically-unstable country, as well as understanding how these families thrive in those circumstances, and emerge healthier and stronger. Families in the 21st century are contending with changing roles, and demanding relationships that are continuously threatened. Therefore, fostering family resilience would assist in strengthening most families. Chapter Three discusses the theoretical framework that underpins the current study.

CHAPTER THREE: THEORETICAL FRAMEWORK

3.1. INTRODUCTION

This chapter follows a lens based on the family systems theory informed by the General systems theory and social constructionist perspective that support the roles of families in working together as a unit, and the beliefs surrounding the expectations of such units. De Vos et al. (2014) define a theory as a set of relationships that offers a plausible explanation of the phenomenon under study. They suggest that theory provides the best comprehensive, coherent and simplest model for linking diverse and unrelated facts in a useful and realistic manner. A theory reveals the obvious, the implicit, the unrecognised and the unknown. This study adopted a social constructionist paradigm and the family systems approach in exploring and describing family resilience as a socially-constructed phenomenon.

3.2. SOCIAL CONSTRUCTIONISM

According to Burr (2003), social constructionism is a theoretical orientation, which assumes that as a culture and society, we construct our own versions of reality. Social constructionism argues that our understanding of the world is not informed by objective reality, but by the perception of other people around us, both past and present, and that there is no objective fact (Burr, 2003).

A social construct is a collectively shared belief or understanding of a phenomenon. Artwood (1993) argues that a social construct is a lens through which one views the world or situation around him/her, based on their culture, ethnicity, and gender. Whatever exists, exists because it has been given a reality, and has had meaning attached to it through social agreement (Artwood, 1993). Families can attach different meanings to phenomena in different cultures; in as much as different families and cultures attach different meanings to certain aspects. Social constructs are important for families, because they facilitate possible understanding between individuals, as well as create a sense of unity among family members.

According to Artwood (1993), there are various factors that could be realised when focusing on a family's constructs – that is internal expectations, exploring and understanding the family's different viewpoints, collaboratively constructing better ways for a family to understand each other in communication and improved relationships, internal social

expectations that promote relationships, problem-solving and communication. This study focussed on working parents with young children and invited both parents to express their own views on the shared financial crisis in their lives.

The social constructionist theory presents an alternative to the idea that there is a reality in the world that, with the proper scientific methodology, can be observed or discovered by a researcher, consultant, therapist or others (Yerby, 1995). The fundamental assumption is that alternative realities exist. Gergen (1985) asserts that the process of understanding is not automatically driven by the forces of nature, but is a result of an active, co-operative enterprise of persons in relationship. Social constructionists explore how reality is inter-subjectively created through communication. According to Yerby (1995), the meanings and realities constructed by people from their experiences are bound by the language they use to communicate, and in conversations and narratives with one another. Social constructionists do not make assumptions based on generalisable patterns – however, they view the construction of reality as a process that emerges from evolving and changing narratives that persons construct as they interact with one another (Gergen, 1985; Yerby, 1995). Social constructionists therefore, explore how reality is inter-subjectively created through communication.

The social constructionist paradigm claims that truth is relative and that it is dependent on one's perspective. This paradigm recognises the importance of the subjective human creation of meaning (De Vos et al., 2014). According to the social constructionist paradigm meanings are developed through social interaction and social consensus (Gergen, 1985). Understandings are arrived at through mutual co-construction of events, which are negotiated through social interactions. According to Kaslow, Kaslow and Farber (1999), these understandings are associated with the context within which they emerge, and thus the meanings are constantly evolving in relation to the social context of a given interaction. Willig (2008) also suggests that there are “knowledges” rather than “knowledge”, in the sense that an event can be described in different ways, which gives rise to different ways of perceiving and understanding it.

In this research, family resilience is seen as a construction that is created within a society, among families and their members, in an attempt to understand their adaptation in crises situations. Families change their behaviours as a unit to accommodate new skills and improve the skills they already have in order to be able to manage and adapt to their changing

circumstances – hence, social constructionism involves processes that are collectively agreed upon as a group, and are bound by social systems (Willig, 2008). Family members jointly construct understandings of the society and the world around them, and the world at large. An individual’s reality is known to the other individual, and that reality is related to the realities of others; and as a result, the experiences gained are collectively-constructed artefacts, which can be used in isolation or within a group of individuals (De Vos et al., 2014).

Families are systems that use communication that as a function to regulate or control the system. A family that is faced with a crisis goes through the stages of suffering, adjusting and adapting. This process facilitates the realignment of roles or duties and encourages the family to work together to improve their communication, in order for them to be able to bounce back from adversity. A family is perceived as a group of people who are staying together, whose sole purpose is not to control one another or control their relationships, but to make sense with one another (Cecchin, 1992).

3.3. GENERAL SYSTEMS THEORY

This theory is articulated in many disciplines, with Von Bertalanffy (1968) as its proponent. The theory focuses on the transactional patterns between components of a system, as well as on the transactions between one system and another. The theory postulates that a family is a system in which individuals are nurtured and groomed for the other systems that become attached to individuals in societies in which they belong. The boundaries are invisibly demarcated, separating one system from another. The general systems theory supposes that the whole is greater than the sum of its parts. When there is a change in one part of the system, changes in other parts of the system ensue. These systems are however, dynamic and not static, suggesting that the systems are in a constant state of flux.

The Family systems approach argues that organisms are complex, organised and interactive. The systems theory expands the view of individual adaptations rooted in broader transactional processes into a family context (Walsh, 2006). Thus, the family systems theory views research on individuals, family and community as a unit. Several systems-oriented research, prevention, and intervention models have provided a framework for identifying key processes that are thought to strengthen the family’s ability to cope with stressful life situations. From these family systems models, two were reviewed in this study. The focus of the models reviewed in this study is specifically on the concept of family resilience and the

coping mechanisms employed by families in times of adversity. These two models, the Resiliency Model of Family Stress, Adjustment and Adaptation (McCubbin, et al., 1996) and the Family Resilience Framework (Walsh, 2002), seem to provide a meaningful bridge between the family system orientation and resilience-oriented practices. These models argue family resilience is nurtured through communication, belief systems and organisational patterns in families and their members.

The family systems approach puts emphasis on the family as a whole, focuses on member relationships and interactions, and on the functional status of the system to address the needs, goals, in order to sustain its members (Denham, 2003). Studying the functioning of the family from a systems perspective in order to consider the impact of stress and growth on a system as a whole is imperative (De Haan et al., 2002; Walsh, 2016). The family systems approach suggests that a family is more than just the sum of its parts, but is a distinct unit with boundaries, rules, and patterns of interactions (Fristad, 1989; Patterson, 2002; Price et al., 2010; Nichols, 2013). Thus, the interest of the family systems approach is in family functioning – it examines how a group of people interact as a whole. The researcher applied theoretical models of resilience to families with young children from a systems perspective to examine how families deal with stress, and how they grow stronger through adversity (Patterson, 2002; Walsh, 2006).

The study reviewed the family life cycle stage of “parents with young children” using the Resiliency Model and the Family Resilience Framework in order to explore and describe the coping mechanisms employed by families with young children, when both parents are dual-earners and are facing financial crises.

3.4. FAMILY SYSTEMS THEORIES

The family systems theory is a subcategory of the general systems theory. The general systems theory is a science of wholeness that describes sets of elements standing in interaction or a systemic interconnectedness of variables such as people and their environments (Von Bertalanffy, 1968). When the family systems theory is applied to families, the concepts borrowed from the general systems theory are refined. For example, a system is refined as supra-system, subsystem and focal system. The family is the focal system, the environment in which the family operates is referred to as the supra-system; and the members of a family in their various combinations constitute subsystems (Von

Bertalanffy, 1968). Therefore, the family is comprised of a hierarchy of subsystems; namely parents and child subsystems. In the focal system a pattern of interaction is created, where family members carry out the necessary tasks of maintaining the integrity of the family system in order to keep on functioning. Boundaries are also formed that govern interactions within the family system and between the family system and those outside it. Some boundaries are semi-permeable, permeable or rigid but, when families are faced with normative or non-normative stresses, all families must maintain some form of stability and adapt to new input or change.

The study focussed on two family system models that contributed to the focus on family resilience – these are the Resiliency Model by McCubbin et al. (1996) and the Family Resilience Framework by Walsh (2006). These two models managed to bridge together the family systems orientation and the resilience-oriented practices meaningfully – hence it was possible for this study to use Walsh’s work and McCubbin et al.’s model in forming a theoretical framework for this study.

Previous research on family resilience investigated the variability of responses to the crisis of war in military families (McCubbin & Dahl, 1976). This provided a basis for further studies that focused on families facing chronic stressors and illnesses, family transitions and changes over their life cycles and native population groups in the United States (McCubbin & McCubbin, 1988). This sparked growing interest in family resilience, with emphasis on the need for theory building (De Haan et al., 2002) and investigation of family typologies (McCubbin et al., 1996, 2001). Other studies on family resilience focused on clinical implications; that is, the manner in which resilient families could affect clinical work (De Haan et al., 2002; Walsh, 2003). The findings of the studies suggested that resilience-oriented families empower one another, because they are regarded as survivors of a crisis (Walsh, 2003).

In previous studies the exploration of familial resources has been limited to parental pathology, and resilience was conceived as an individual aspect. However, this linked the emergence of resilience to three areas of interest; namely the individual, family and the environment. According to McCubbin, McCubbin, Thompson, Han and Chad (1997), studies that focused on children highlighted the importance of the family system in nurturing resilience. Van Breda (2001) concurs that there has been a significant progress in family resilience research; and further noted the move from seeing the family as a source of

dysfunction to families as a source of resilience and strength. The family is no longer seen as a context for the development of individual resilience, but as a system/unit that extends resilience to relationships with other family members.

The family resilience approach encourages and inspires family members to believe in their own capabilities for regeneration and facilitation of healing and healthy growth. This builds on developments to strengthen the family's competence to counter adversity and encourage key processes for resilience (Moss, 2010). Furthermore, the approach creates a climate that is conducive for fostering empowerment that would in turn, enable family members to overcome challenges by working together – thus enjoying success from shared efforts and resources. The achieved success enhances the family's pride and gives them a sense of worth that enables them to cope more effectively. Challenges faced by the family encourage reconciliation and a search for hidden strengths in the network of family relationships. Whenever an attempt is made to understand individual resilience, this should be in the context of the family and community, as these groups are intertwined. However, a clear understanding of resilience, risks, strengths and protective factors can engender hope and a belief that one's quality of life can be enhanced.

The family resilience theory by Walsh (2006) proposed the model of Family Resilience that would identify factors promoting resilience in families and their members. Nine key processes in family resilience were identified and were grouped into three domains; namely belief systems, organisational patterns and communication processes. These domains were identified in families that have faced crises and perceived them as positive factors that assisted them in adjusting and adapting to new situations.

The key processes inspire families to believe in their own capabilities to facilitate healing and healthy growth. The approach is built on developments to strengthen the family's capacity to counter adversity and encourage key processes for resilience (Walsh, 1998). In this way, the approach fosters a climate conducive for empowerment. In this approach family members are seen to be gaining the ability to overcome crises and challenges by working together, and enjoying success through shared efforts. This approach also instils family pride and gives families a sense of worthiness, and prepares them for future challenges (Walsh, 2006).

The family resilience approach enables families to recover from adversity, and emerge even stronger and more resourceful. For the family to achieve its set goals, reference needs to

be made to coping and adaptation. The family is an important unit that cannot function without the sum of its parts. Therefore, understanding individual resilience requires the context of the family, community and the environment at large (McCubbin et al., 1996; Walsh, 2002). The basic principle contained in the approach is that serious and persistent adversities have an effect, whether positive or negative, on the family as a unit, and that each life cycle phase encountered brings in new stressors and circumstances that require the family to tackle (Moss, 2010). However, using Walsh's key processes alone is insufficient and not broad enough to be applied to families in crises (Mullin & Arce, 2008). This study refers to both the family resilience framework and the resiliency model, which put emphasis on the adaptation processes of families dealing with adversities (Patterson, 2002).

3.4.1. The Resiliency Model of Family Stress, Adjustment and Adaptation

In order to understand family resilience the researcher adopted the Resiliency Model, which shows the process that families go through in order to reach an adaptation or maladaptation phase. For families to be labelled resilient, they should have faced an adversity and bounced back intact, and even stronger. The process that these families go through is elaborated in the Resiliency model, which assumes that as a normal part of the life cycle, all families will contend with change and deal with adversity at one point or another (Greeff & Lawrence, 2012). According to Greeff and Lawrence (2012) the Resiliency model is a cyclical model that aims to explain why some families would emerge stronger and why others would fail to prevail, given similar circumstances.

The Resiliency model has an extensive history and is substantiated by studies dating back to 1946. This model investigates family processes evident during trying times. The features comprising the model have been empirically tested, and related measuring instruments have been established in order to evaluate processes and qualities of resilience within the family context. This is a strength-based model, which was developed over a number of years through the collaboration of numerous researchers (Brown-Baatjies, Fouche & Greeff, 2008).

The Resiliency model offers a contextual framework for understanding family resilience and supports the importance of the context in which families are situated. The model recognises the family unit as a social system and supports social, cultural and ecological influences on the family (McCubbin et al., 1996). The systemic nature of family life

recognises the importance of harmony and balance, with the recovery process of a family being vested in the elements of family appraisal, culture and ethnicity (McCubbin et al., 1996). Finally, the model highlights relational processes in a family during the adjustment and adaptation period, not only on an individual level, but also in relation to the family and the community (McCubbin, et al., 1996).

The Resiliency Model's unique contribution is characterised by four factors. Firstly, the four domains of family functioning that are crucial to family recovery, namely interpersonal relationships and development; well-being and spirituality; community ties; and structure and functioning. Secondly, the goal of the family is to find balance and reach an agreement in the face of adversity. Subsequently, the five levels of family appraisal in shaping recovery; and fourth is the family's relational processes of adjustment and adaptation, which is a central focus in this model (Holtzkamp, 2010; McCubbin, et al., 1996).

The Resiliency model illustrates the role of a pile-up of stressors in stress adaptation. Stressful events are the events that have the potential to provoke change in the family system (McCubbin & Lavee, 1986), while stress is the tension that arises from actual or perceived demand. Distress on the other hand, sets in when family members perceive the stress as "unpleasant and undesirable" (Olson et al., 1985). Research has shown that if previous stressors are left unresolved, family functioning can be affected – for example, Reddon, McDonald and Kysela (1992) found a link between accumulated stressors and decreased functioning among mothers with disabled children. Therefore, if a pile-up of stressors is not managed the family resources get depleted, resulting in family tensions and stress (Lavee, McCubbin, & Patterson, 1985; Olson et al., 1985).

McCubbin, et al. (1996), highlight that the Resiliency model involves two related but distinguishable phases of outcome; namely the adjustment phase and the adaptation phase. The adjustment phase assumes short-term, temporary family changes, whereas the adaptation phase promotes long-term changes in the behaviour patterns of the family unit, roles, rules and perceptions.

3.4.1.1. The adjustment phase

This phase describes the family's functioning before the crisis, as well as the influence of resources, resistance factors and protective factors such as spending time together, communication, having a functional routine and conflict resolution. These factors facilitate

the ability and efforts of the family to remain functioning and fulfil their developmental tasks in the midst of certain risk factors (Holtzkamp, 2010; McCubbin et al., 1996). These resources and protective factors thus buffer and protect the family from the impact of a stressor and help them to resist disruption. When the family has to deal with every day, normative stressors and strains, the members make minor, short-term adjustments to manage demands with as little disruption to the family unit as possible. When the system's balance cannot be maintained successfully and these adjustments become insufficient to meet demands, the family experiences a crisis (McCubbin et al., 1996).

The result of these multiple factors interacting together leads into a circular cycle of family resources, family appraisal of the stressor, as well as problem solving and coping mechanisms. Family resources refer to the ability of the family to cope with the stressor and its demands in an effort to counter a family crisis. According to McCubbin et al. (1996), there are key family resources that have been identified for families to achieve adjustment. These are social support, economic stability, cohesiveness, hardiness, shared spiritual beliefs and open communication, to mention a few. Outcomes of the adjustment phase are on a continuum, which ranges from bonadjustment (positive adjustment) to maladjustment (accumulates to a crisis). Stress creates pressure for adjustment and this can result in either distress or eustress (tension seen as positive) (McCubbin et al., 1996). If a family fails to adjust the cycle continues and the stress builds up, putting pressure on families to make more changes. This leads to the adaptation phase.

3.4.1.2. The adaptation phase

This phase involves families that have experienced maladjustment, and encompasses the influence of recovery factors, enabling the family to 'bounce back' from the impact of the stressor (McCubbin et al., 1996). This phase is the outcome of the family's efforts to achieve a new level of balance, harmony and functioning after a stressful situation. Displaying mutual respect, support, hardiness, coherence and trust can promote bonadaptation through changing established patterns of functioning, expanding family resources and developing new coping strategies. At this stage the family introduces changes aimed at restoring its harmony and balance and the external environment.

The adaptation phase is a period of better restructuring and reorganising to regain balance and productive functions. The positive outcome of the adaptation phase is bonadaptation, where patterns of functioning are largely maintained, suggesting successful adaptation and an

exit from crisis. Failure to adapt leads families to move back into a crisis situation with maladaptation until new patterns of survival are adopted and adaptation is achieved (Friedman, Savarsdottier, & McCubbin, 1998; McCubbin, et al., 1996). The figure below shows McCubbin et al.'s (1996) model of family stress, adjustment and adaptation with a focus on the adaptation phase.

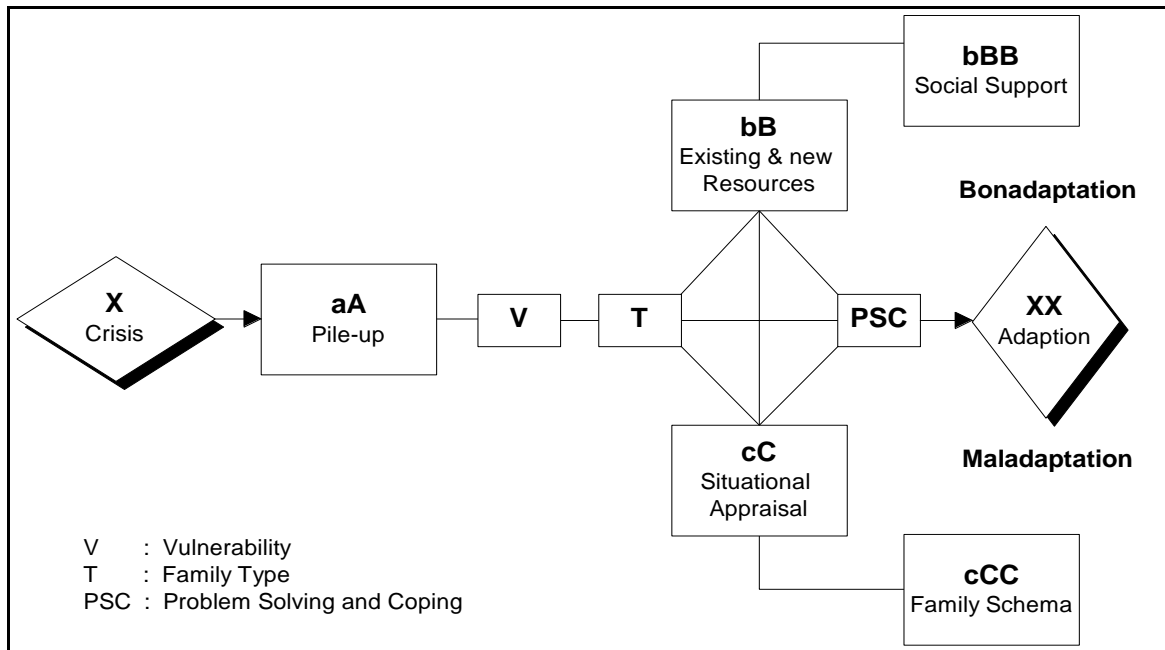


Figure 1. Adaptation phase of the Resilience Model of Family Stress, Adjustment and Adaptation (McCubbin et al., 1996)

3.4.1.3. Summary of the Resiliency Model

The Resiliency Model demonstrates how the family as a system progresses through time, as well as the cyclical pattern involved in order for the family to bounce back and failure to bounce back. The family system involves developing individuals who are surrounded by an unstable, changing environment. To be confronted with change and navigating through demanding life events is an unavoidable and predictable reality of family life. The processes of adjustment and adaptation indicate efforts by the family to respond to these challenges, recover the balance and harmony, re-establish emotional and physical well-being and encourage development on both individual-to-family and family-to-community level (McCubbin et al., 1996).

3.4.2. Family Resilience Framework

The Family Resilience Framework (Walsh, 2006) identified coping mechanisms that families can employ during stressful situations, which have proven to be efficient in

combating stressors. The reason for adopting this framework in the study was because it is a meta-framework, which can be used in conjunction with different models of intervention, and can be applied to various populations, and problem situations in respect to family and cultural diversity (Walsh, 2002). A Family Resilience Framework combines an ecological and developmental perspective to the functioning of a family in relation to its broader sociocultural context and evolution over the multigenerational life cycle. The theory provides a conceptual map that identifies and targets key family processes that reduce the risk of dysfunction, buffer stress and facilitate healing and growth from crisis (Walsh, 2002).

According to Walsh (2002), the theory focuses on nine key processes, which have been grouped into three domains; namely family belief systems, organisational patterns and communication processes. These domains were identified in families that were faced with crises as positive factors that enabled them to adjust and adapt to new situations. These domains will facilitate the understanding of the coping strategies adopted by families with young children, which enabled them to bounce back from a financial crisis.

The key processes inspire families to use their capacities to facilitate healing and healthy growth. The approach is built on developments to strengthen the family's capacity to counter adversity and to encourage key processes for resilience (Walsh, 2002). In this way, the approach fosters an empowering climate. Family members have been observed to have gained the ability to overcome crises and challenges by working together and enjoying positive success through shared efforts. This however, instils family pride and a sense of worthiness, and prepares families for future challenges to come (Walsh, 2002).

The family resilience approach equips families to recover from adversity and emerge even stronger and more resourceful. For a family to achieve its set goals there is a need for them to refer to coping and adaptation. The basic principle contained in the approach is that persistent adversities have an effect on families, whether positive or negative, and that in each life cycle phase comes in new stressors and circumstances that need to be dealt with (Moss, 2010). Applying Walsh's key processes alone is not enough when dealing with families in crises (Mullin & Arce, 2008). This study therefore, refers to both the family resilience framework and the resiliency model, which put emphasis on adaptation processes of families dealing with adversities (Patterson, 2002).

Walsh (2002) defines family resilience as more than just resilience in the sense of overcoming adversity – she defines resilience as “the potential for personal and relational

transformation and growth that can be forged out of adversity” (Walsh, 2002, p. 130). The work of Walsh is relevant in explaining key qualities and processes that strengthen working parents’ ability to withstand the challenges and demands of raising children, while struggling to make ends-meet. Limited researches exist that have tested the family resilience framework and attempted to create constructs to measure it (Coyle, 2005; Sixbey, 2005). Walsh (2006) identified three key domains of family functioning that serve as a conceptual map to identify and target key family processes, which can decrease stress and vulnerability in times of adversity, foster healing and growth out of a crisis, and empower families to overcome persistent adversity (Walsh, 2006). Below is a table showing the three domains of the family resilience framework, which are explained thereafter.

Table 1. Key Processes in Family Resilience (Walsh, 2006)

<u>Belief Systems</u>
<p>Making meaning of adversity</p> <ul style="list-style-type: none"> • Viewing resilience as relationally based – versus “rugged individual” • Normalizing, contextualizing adversity and distress. • Sense of coherence: viewing crisis as challenge; meaningful, comprehensible, manageable • Explanatory attributions: How could this happen? What can be done? <p>Positive outlook</p> <ul style="list-style-type: none"> • Hope, optimistic bias; confidence in overcoming odds • Courage and en-courage-ment; affirming strengths and building on potential • Seizing opportunities: active initiative and perseverance (can-do spirit) • Mastering the possible; accepting what can’t be changed <p>Transcendence and spirituality</p> <ul style="list-style-type: none"> • Larger values, purpose • Spirituality: faith, healing rituals, congregational support • Inspiration: envisioning new possibilities; creative expression; social action • Transformation: learning, change, and growth from adversity
<u>Organizational Patterns</u>
<p>Flexibility</p> <ul style="list-style-type: none"> • Rebounding, reorganizing, adapting to fit new challenges • Stability through disruption: continuity, dependability, rituals, routines • Strong authoritative leadership: nurturance, protection, guidance <ul style="list-style-type: none"> • Varied family forms: cooperative parenting/caregiving teams • Couple/coparent relationship: equal partners <p>Connectedness</p> <ul style="list-style-type: none"> • Mutual support, collaboration, and commitment • Respect for individual needs, differences, and boundaries • Seeking reconnection, reconciliation of wounded relationships <p>Social and economic resources</p> <ul style="list-style-type: none"> • Mobilizing kin, social, and community networks; models and mentors • Building financial security; balancing work–family strains • Institutional supports
<u>Communication Processes</u>
<p>Clarity</p> <ul style="list-style-type: none"> • Clear, consistent messages (words and actions) • Clarity about ambiguous information; truth seeking/truth speaking <p>Open emotional expression</p> <ul style="list-style-type: none"> • Sharing range of feelings (joy and pain; hopes and fears) • Mutual empathy; tolerance for differences • Taking responsibility for own feelings, behavior; avoiding blaming • Pleasurable interactions; respite, humor <p>Collaborative problem solving</p> <ul style="list-style-type: none"> • Creative brainstorming; resourcefulness • Shared decision making; conflict resolution: negotiation, fairness, reciprocity • Focusing on goals; concrete steps; building on success; learning from failure • Proactive stance: preventing problems; averting crises; preparing for future challenges

3.4.2.1. Family belief systems

Family belief systems have an influence on how the family perceives a crisis and equips members to make sense of a stressful situation. Making sense of adversity, in turn,

determines whether the family will cope or not (Hawley, 2000). The most important aspect of resilience is that the family should perceive the adversity as a shared challenge, thereby hold a relational view of strength. When faced with a crisis, families tend to prevail best when they have gained a sense of coherence (Walsh, 2012). Families are then able to redefine their situations and perceive them as manageable, meaningful and comprehensible. Resilience also involves efforts to clarify and evaluate the nature and source of the problem and explore options available to them as a family unit. As a result, the distress is normalised and contextualised (Walsh, 2012).

Family belief systems in general mostly facilitate a positive outlook (Walsh, 2012), while transcendent beliefs and spirituality provide meaning and purpose. Most families find strength, comfort and guidance in adversity through their cultural and religious affiliations. Shared faith was found to provide the family with a framework that helps them find perspective and import meaning (Walsh, 2012). Wellsprings of resilience were found to be spiritual resources sprouting from deep-set faith, rituals and ceremonies, practices such as prayer and meditation, as well as religious/congregational affiliations (Walsh, 2012).

Family belief systems greatly influence the family's perception of a crisis, their suffering, and their options. Resilience is fostered by shared beliefs that increase options for effective functioning, problem resolution, healing, and growth. However, there is no fine line between well-functioning families and dysfunctional families (Beavers & Hampson, 2003) – in as much as family belief systems can help organise family approaches to crisis situations, they can be fundamentally altered by such experiences (crises) (Walsh, 2006).

3.4.2.2. Organisational patterns

Families with different systems must organise their resources in varied ways that will enable them to deal with life's challenges. Resilience is strengthened by a flexible yet stable structure, strong connectedness, as well as social and economic resources. Family organisation refers to the family's flexibility, connectedness, as well as their social and economic resources (Walsh, 2012). In times of stress, families need to tap into their resources, buffer the stress and reorganise themselves in order to deal with ensuing challenges (Walsh, 2006). Families that are flexible are able to adapt where necessary, or are just able to maintain their stability through their existing patterns of functioning (Walsh, 2006). A crisis can shatter the family's cohesion if members are unable to turn to one another for support and work together. Connectedness among family members allows for mutual

support and collaboration (Greeff & Thiel, 2012). Family and social networks are vital in times of trouble, because they can offer practical and emotional support (Walsh, 2012). Families that are isolated typically struggle to deal with a crisis, whereas resilient families have been found to reach out to others in times of need. Connectedness among family members is vital as it enhances support and cooperation, while members also respect the differences, boundaries and autonomy of each other (Greeff & Thiel, 2012).

According to Walsh (2006, 2012), families should be able to move on after an adversity, and not go back to the state they were in before. Their flexibility depends on whether they can adapt and change to incorporate new resources. The challenge for families involves “bouncing forward,” and constructing a new sense of normality and adapting to deal with new challenges. Financial security is crucial for family resilience during times of crises. A serious illness, job loss, or natural disaster can deplete the family’s financial resources. Families also need help navigating through conflicting pressures of job and family responsibilities (Walsh, 2012). The current study sought to explore this phenomenon as it affects families with young children.

3.4.2.3. Communication/problem-solving

Communication processes help to strengthen resilience by ensuring clarity to crisis situations, encouraging open emotional expression and fostering collaborative problem-solving (Walsh, 2012). Communication has been described as the backbone of the family (Freeman, Dieterich, & Rak, 2002). In times of crisis, it is crucial to clarify the stressful situation as much as possible in order to enhance the decision-making process and facilitate a shared understanding among members of the family (Orr, Cameron, & Day, 1991; Walsh, 2016). Vague communication leads to confusion and misunderstanding (Walsh, 2016). Open communication, supported by a climate of mutual trust and empathy is also important, as a crisis can evoke a wide range of feelings (joy and pain, hopes and fears); and when emotions are intense, conflict is likely to ensue (Walsh, 2012).

Couples and families must be able to share their feelings and comfort one another. Finding enjoyment and moments of humour in the midst of a crisis can also offer relief and lift family members’ spirit (Walsh, 2012). Communication enhances problem-solving by way of open disagreement and problem solving skills (Thiel, 2005). It also brings about transparency to crisis situations, encourage open emotional expression, and foster collaborative problem solving. Cultural norms vary widely in terms of information sharing and emotional

expression – therefore, this must be noted in different contexts in which they are applied (Walsh, 2006).

According to Walsh (2012), resilience does not mean that the family will emerge unscathed from the crisis. The family structure and functioning may very well have changed, but resilience implies that members work through the hardships, learn from them, and integrate the experiences into their family’s life story. This corroborates the view that instead of referring to resilience as “bouncing back”, a more appropriate metaphor would be “bouncing forward” (Walsh, 2006, 2012). This recognises that the family has made changes in order to meet the challenges, and is prepared to grow and re-establish balance and harmony within the system.

3.4.2.4. Summary of the Family Resilience Framework

Resilience requires that diverse strengths and strategies be employed to fit the demands of certain adverse situations over time, from a single crisis event to multiple stresses and extended challenges. The keys to resilience are mutually interactive and synergistic; in the sense that a relational view of resilience (belief system) fosters connectedness (organisational patterns), as well as open emotional sharing and collaborative problem solving (communication processes) (Walsh, 2012). It is important to assess family strengths and vulnerabilities in relation to each family’s particular socioeconomic situation and developmental priorities. We must always be mindful that key processes may be organised and expressed in various ways, depending on diverse cultural values and family structures.

3.4.3. The Family Life Cycle (FLC) Model

The family development perspective emphasises the family as the unit of analysis. The concept of the Family Life Cycle is central to this perspective, and is based on the idea that the family changes in predictable ways over time. According to Lamanna and Riedmann (2006), the developmental stages in FLC are marked by the addition or subtraction of family members, the various stages that children go through and the changes in family connections with other social institutions. The FLC challenges in each stage must be countered to ensure successful transition to the next stage. Therefore, this study focused on parents whose oldest children have started primary school and as such, need to coordinate their schedules with the school in order to assist their children to meet the school’s expectations.

According to Lamanna and Riedmann (2006), the family development perspective gained momentum in the 1930s when nuclear families were at centre stage. However, families have been evolving and expanding, taking on different forms – for example, there are now single-parent families, families where parents have remarried, gay families and so on. Further to this, it has been noted that two families in the same life cycle stage may be very different from each other, and may want totally different things – for example the ages they choose to be at when they get married and start families. The unpredictable economic climate in different countries, as well as the need to be financially secure, which may not happen in the shortest possible time, further casting doubt on whether individuals will be able to support their families have had an influence on the perspectives of individuals when it comes to starting a family (Lamanna & Riedmann, 2006). Moreover, job security is threatened – hence families have to be certain that they will be able to meet the demands of having a family.

The Family Life Cycle Model was adopted in the study to compliment the target group that the researcher was interested in studying. To be more specific, the study focused on the stage “families with young children”, a vulnerable group (McGoldrick et al., 2016) faced with many challenges of adapting to the notion of being a family and the responsibilities that come with it. The unpredictable economic situation in South Africa, including the fluctuating rate of inflation (Stats SA, 2016) places families with young children in vulnerable positions (McGoldrick et al., 2016). The successful management of this stage leads to the families’ successful passage into the next stage of the Family Life Cycle (Carter & McGoldrick, 2005).

FLC combines concepts from the General Systems Theory, as well as the Psychodynamic Developmental Theory. The model holds that families tend to seek therapy when stage-specific family or individual tasks get derailed and the progress to the next stage hindered. There are various reasons that may cause derailment, these can be predictable, normative, individual and family developmental stages or even unpredictable life events.

Carter and McGoldrick (2005) identified *six family life-cycle stages*, that is:

- Launching the young adult
- The couple
- Families with young children
- Families with adolescents
- Launching children and moving on
- Families in later life

All individuals and families go through predictable, normative developmental crises and experience unpredictable, non-normative crises at some point in their lifetime. Disruptions in the FLC stage can interfere with individual development; similarly disruption in an individual's life cycle stage can interfere with the family's life cycle development. Table 2 below depicts the six stages as listed by Carter and McGoldrick (2005).

Table 2. The Stages of the Family Life Cycle (Carter & McGoldrick, 2005).

FAMILY LIFE CYCLE STAGE	EMOTIONAL PROCESS OF TRANSITION: KEY PRINCIPLES	SECOND-ORDER CHANGES IN FAMILY STATUS REQUIRED TO PROCEED DEVELOPMENTALLY
Leaving home: single young adults	Accepting emotional and financial responsibility for self	<ul style="list-style-type: none"> a. Differentiation of self in relation to family of origin b. Development of intimate peer relationships c. Establishment of self in respect to work and financial independence
The joining of families through marriage: the new couple	Commitment to new system	<ul style="list-style-type: none"> a. Formation of marital system b. Realignment of relationships with extended families and friends to include spouse
Families with young children	Accepting new members into the system	<ul style="list-style-type: none"> a. Adjusting marital system to make space for children b. Joining in child rearing, financial and household tasks c. Realignment of relationships with extended family to include parenting and grandparenting roles
Families with adolescents	Increasing flexibility of family boundaries to permit children's independence and grandparents' frailties	<ul style="list-style-type: none"> a. Shifting of parent/child relationships to permit adolescent to move into and out of system b. Refocus on midlife marital and career issues c. Beginning shift toward caring for older generation
Launching children and moving on	Accepting a multitude of exits from and entries into the family system	<ul style="list-style-type: none"> a. Renegotiation of marital system as a dyad b. Development of adult-to-adult relationships between grown children and their parents c. Realignment of relationships to include in-laws and grandchildren d. Dealing with disabilities and death of parents (grandparents)
Families in later life	Accepting the shifting generational roles	<ul style="list-style-type: none"> a. Maintaining own and/or couple functioning and interests in face of physiological decline: exploration of new familial and social role options b. Support for more central role of middle generation c. Making room in the system for the wisdom and experience of the elderly, supporting the older generation without overfunctioning for them d. Dealing with loss of spouse, siblings, and other peers and preparation for death

Normal family development is conceptualised in terms of processes that help couples adapt and involve their mastery of life-stage tasks and transitional stress. The concept of "normal" or "typical" is valuable in the sense that it can be used as a systemic description of expectable strains and transactional patterns over the course of the family life cycle. The family life cycle perspective incorporates families with young children – a stage that is important to couples as they adapt to the additions in the family and juggling work and home

responsibilities (Carter & McGoldrick, 2005).

Normative stressors are common and predictable, such as the typical developmental life cycle transition. Non-normative stressors refer to stressors that are uncommon, unexpected or “off-time” in the life cycle. The latter type of stressors tends to be more traumatic for families, for example the untimely death of a family member (Walsh, 2006). The family life cycle perspective thus centres on a family’s adaptation to various events, including both expected and unexpected events.

A life cycle perspective (Carter & McGoldrick, 2005) allows for a comprehensive examination of life events, family crises, processes and challenges related to age, gender, roles and responsibilities of each family member. This perspective facilitates an understanding of an ideal and desirable progression through life’s stages.

Within the family life cycle perspective, at each developmental stage, the balance shifts between demanding events that increase vulnerability and protective processes, which enhance resilience (Walsh, 2006). There are numerous possible adaptation pathways – however, each family’s experience of a crisis has common (typical) and unique features. Similarly, each family’s adaptation processes will be different and show unique features.

3.4.3.1 Families with young children

According to Armour (1995), family is the basic unit of emotional development, which provides a nurturing or non-nurturing atmosphere in which individuals at their various stages of development are concurrently existing and experiencing their lives. Carter and McGoldrick (1984) argue that a family is a system moving through time, and is a process propelled through life by developmental events; for example the birth of a child automatically pushes parents and grandparents into a new stage of life.

The emotional process involved in this stage entails accepting a new generation into the system. The tasks include adjusting the marital system in order to make room for children; taking on parenting roles; and realigning relationships with extended family so as to include parenting and grand-parenting roles (Armour, 1995). This life cycle stage has been referred to as the “Pressure cooker” stage (Carter & McGoldrick, 1988) – mainly because of the majority of divorces that take place, dual-career partners, the effects of inflation and “the lifetime dollar cost of having a child” (Carter & McGoldrick, 1988, p. 235). This stage has the highest divorce rate in South Africa (Stats SA, 2014). It has been reported that 12 083

(54.9%) of the 21 998 divorced parents in 2012 had children younger than 18 years (Stats SA, 2014). South African families are in a state of crisis, and are faced with the stress of daily living – the bond between marital partners in these families must be expanded and modified to cater for children. Couples need to develop a sense of themselves as partners in parenting, as well as partners in marriage, while taking care not to neglect their romantic relationship, at a time when children demand a lot of attention (Dankoski, 2001).

A life cycle perspective (Carter & McGoldrick, 2005) allows for a comprehensive examination of life events, family crises, processes and challenges related to age, gender, roles and responsibilities of each family member. This perspective facilitates an understanding of an ideal and desirable progression through life’s stages.

3.5. MOTIVATION FOR INTEGRATION OF THE MODELS INTO THE STUDY

The models/theories mentioned above demonstrated the ability of families to adapt and show resilience under different circumstances by employing various coping mechanisms (McCubbin & McCubbin, 2013; Walsh, 2016; McGoldrick et al., 2016). The social constructionist perspective would be interested in how families of working parents with young children understand the meaning of family, and how they have developed this understanding in their ongoing interactions with each other and the world (Hutchison, Charlesworth, & Cummings, 2015). Figure 3 below illustrates how the researcher understood the models and how they were integrated and incorporated into the study.

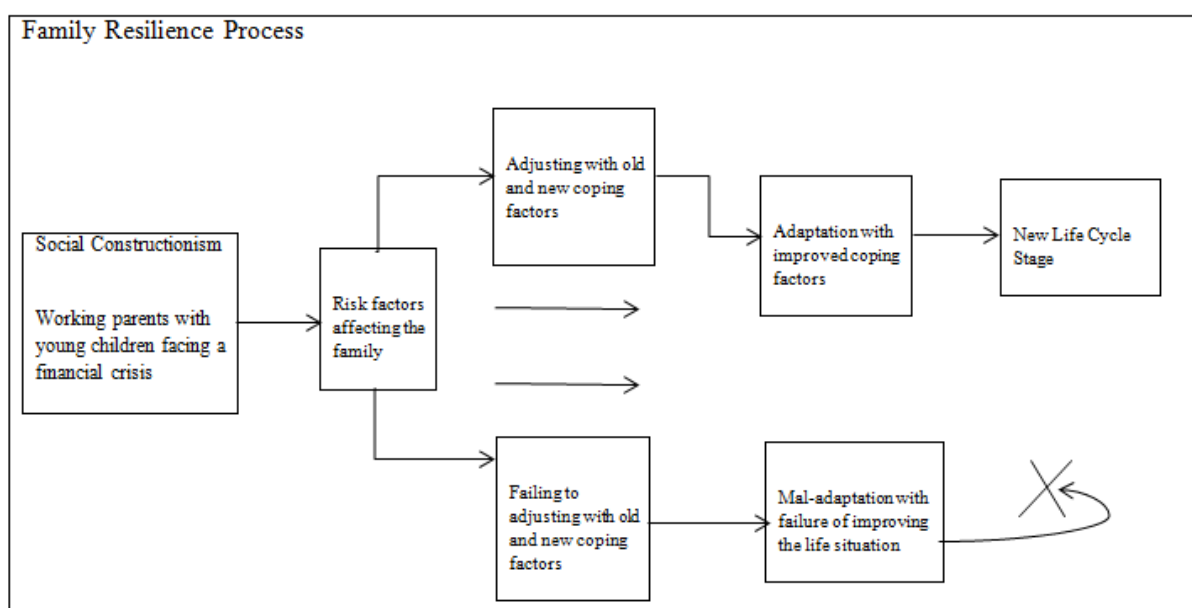


Figure 2. The Family Resilience Process

The aim of this study was to explore and describe the coping mechanisms of working parents with young children in the face of a financial crisis. Incorporating the theories mentioned above facilitated an understanding on how families in a particular life stage manage to deal with a crisis and the necessary processes and resilience factors that are incorporated for successful adaptation. In order to understand family resilience the objectives of the study included: investigating how working parents with young children conceptualise their problems; exploring the coping mechanisms adapted by the working parents with young children when they are faced with a financial crisis; describing the coping mechanisms identified by families of working parents with young children as factors that assist them in overcoming adversities brought about by financial crisis; and providing a guideline based on the coping mechanisms identified by working parents with young children.

Embedded in the salutogenic approach, the resiliency model focuses on the adaptation process that families go through in bouncing back from an adversity (McCubbin & McCubbin, 2013). While the resilience framework enlists key processes that families follow to make sense of the situation they are facing (Walsh, 2002). The FLC identifies the possible capabilities possessed by families that would enable them to adequately navigate through the stage; and a family is a socially-constructed phenomenon that welcomes individuals into a society and prepares them to function in society. The developmental perspective is relevant to this study because it recognises racial/ethnic and family variations that include working couples (McGoldrick et al., 2016). The theories discussed made it possible for the researcher to understand family resilience from the family's point, and collect data among couples simultaneously.

Families affected by economic hardship contend with emotional stress, brought about by unstable sources of income and lower earnings that make it difficult for them to cater for the needs of their members (Fox & Bartholomae, 2000). The use of the family system models as a theoretical basis is deemed necessary. Traditional western psychology acclaims the individual at the expense of the group/familial/collective influences, which is important in the African context. Veroff and Goldberger (1995) found cultural sensitivity in psychology studies to be wanting, and declare that psychology gives less attention to the role of culture in human behaviour and development.

Shuda (1990) regards exploring cultural differences as important towards enabling processes of healing for the people. While traditional therapeutic models tend to focus on the

problems clients bring to therapy, focusing on family resilience provides an alternative paradigm. By incorporating these models in this study proves that the models advocate resilience in families rather than the strength of the individual. The models offer their potential to be tested in a collective South African culture, and support the notion of family resilience as a process or a pathway the family follows over time, in response to the stressor and use of key resilience processes (Hawley, 2000; Walsh, 1996). Measuring resilience is a difficult and complex process, but McCubbin et al. (1996), Walsh (2006) and Carter and McGoldrick (2005) resolved this dilemma by operationalising the measurement of resilience in terms of the measurement of stressors, protective factors, adaptation, key processes and the life stage the family is identified with.

According to Walsh (2016) no single model of healthy functioning fits in with all families or their situations – hence this research has incorporated notions from these models. The developmental family life cycle was worth mentioning in this study as it added to the character of “families with young children” and the context in which they were studied. The family is accountable for at least three family functions; these are raising children responsibly, providing economic support, as well as providing emotional security (Lamanna & Riedmann, 2006). Historically, the family has been primarily an economic unit; but in the present-day era most families are no longer self-reliant economic units, due to modernisation and the fact that the marketplace is now outside the family home (Lamanna & Riedmann, 2006). Sadly, most couples now have to engage in these “out-of-home” activities that are aimed at earning a livelihood (providing food, shelter and clothing).

3.6. CHAPTER SUMMARY

Family resilience is a broad concept that captures the strengths of families that strive to bounce back and grow from adversities they had faced. It taps into multi-cultural and diverse populations and uses the effects of challenges to establish coping mechanisms that are beneficial to societies. The above sections have highlighted the various models that were incorporated into the study to facilitate an understanding on family resilience in working parents with young children. It is important to understand the dynamics and forces that enable families to respond and cope with crises the way they do. The theoretical framework for this study is based on the integration of the various models that have been explored in this chapter. The sections above explained how these models facilitate an understanding of family

resilience, and the strengths embedded in them. A family is part of a system that is encompassed by other systems that have an effect on the family's outcome, whether the effect is direct or indirect. The structure of the family within the systems shows that the family cannot be viewed as a single entity, but as a whole that has to be understood together with the sum of its parts. The models examine aspects that are useful in determining factors engendering resilience in families. The following chapter focuses on the methodology adopted for the study.

CHAPTER FOUR: METHODOLOGY

4.1. INTRODUCTION

This chapter focuses on the methodology adopted for this study. Particular attention is given to the specific aims of the study, sample characteristics, data collection and analysis procedures, as well as ethical considerations.

4.2. AIM OF THE STUDY

The current study sought to explore and describe the coping mechanisms of working parents with young children in the face of a financial crisis. The following research question was formulated to guide this investigation:

- What coping strategies do working parents with young children use in the face of financial adversity?

The sub questions were as follows:

- How has financial crisis affected the working parents with young children?
- How did working parents with young children overcome adversities during a financial crisis?

The objectives of the study were as follows:

- To investigate how working parents with young children conceptualise their problems
- To explore the coping mechanisms adopted by the working parents with young children when they are faced with a financial crisis
- To describe the coping mechanisms identified by families of working parents with young children as factors that assist them in overcoming adversities due to their financial crisis.
- To provide a guideline based on the coping mechanisms identified by working parents with young children.

4.3. METHODOLOGY

There are various methodologies that a research study can follow depending on what research questions need to be answered. There are three types of research methodologies:

quantitative; qualitative; and mixed research methodology. This study followed a qualitative methodology to answer the research question and define the objectives of the study. The researcher chose this kind of methodology in order to gather information, knowledge and opinion from the selected relevant sample to support the phenomenon of family resilience.

There are various assumptions that support qualitative research or designs. The researcher adopted a qualitative methodology with the consideration of Atieno's (2009) suggestions. Atieno (2009) suggested that qualitative research is concerned with the process of research; is interested in the meaning of how people make sense of their lives; focuses on fieldwork to gather data; is descriptive in that the researcher is interested in the process, meanings, and understanding gained through words or pictures; and that qualitative research is inductive. This enabled this researcher to build abstractions, concepts, hypotheses, and theories from details as suggested by Atieno (2009).

Qualitative research is seen as an overarching category, which covers a wide range of approaches and methods found within different research disciplines. As suggested by Denzin and Lincoln (2000), as well as Ritchie and Lewis (2003), qualitative research is a positioned activity that detects the observer in the world. There are a set of interpretive and material practices that make the world visible; that is field notes, interviews, conversations, pictures, recordings and even memoirs. These practices attest to the fact that qualitative research involves an interpretive and naturalistic approach to the world, where researchers conduct research in natural settings and attempt to make sense of phenomena in terms of the meanings people attach to them (Denzin & Lincoln, 2000; Ritchie & Lewis, 2003). These notions can be observed in the chapter that discusses the findings, where the study made use of various interpretive and material practices (interviews, observations and pictures) to make sense of the phenomenon of family resilience.

Petter and Gullivan (2004) argue that all research methods have some fundamental flaws that hinder the researcher from achieving the desired high external validity, and ensuring accuracy in measuring constructs, and creating realistic environments for the observation of behaviour. But if the research is conducted following a good research design, these flaws would also be counteracted by the skill that the researcher possesses, of conducting good research (Petter and Gullivan, 2004).

Thus, qualitative research enabled this researcher to understand a phenomenon from an insider perspective. Qualitative research is a useful method of simplifying and managing data

without destroying complexity and context (Atieno, 2009). As suggested by Atieno (2009), a qualitative approach requires detailed observation, explanation and assumes that it is impossible to define exactly what elements are important and crucial, and should be considered to the exclusion of others. Also, qualitative research argues that validity, as well as attempts to study the whole phenomena in order to evaluate the complexity and ensure that their conclusion take account of both unique and general factors is important (Atieno, 2009).

As is the case with qualitative research, the findings of this study cannot be generalised and extended to wider populations with the same degree of certainty as would be the case with quantitative analyses. This is because the findings of the research were not tested to establish whether they are statistically significant or are due to chance (Atieno, 2009).

4.4. RESEARCH DESIGN

A research design is a plan detailing how the researcher intends to conduct the research (Mouton, 2001; Bailey, 1994). As suggested by De Vos, Strydom, Delpont and Fouche (2011) a research design forms the structure of a research and is a tool for putting together all the elements of collecting, analysing, interpreting and reporting data (Bailey, 1994). The research design adopted for this study guided the methods that the researcher used, as well as the decisions made during the course of this research, and provided the basis for interpreting the data, as suggested by De Vos et al. (2011).

The study adopted a qualitative, single holistic case study methodology. Baxter and Jack (2008) define a case study as an approach to research that focuses on gaining an in-depth understanding of a particular entity or event at a specific time. In the case of this study, a case study would facilitate the exploration of family resilience within the context of families in a financial crisis. Hence, according to Willig (2008) this case study was not informed by the methods used to collect and analyse data, but rather by its focus on a particular unit of analysis (working parents with young children). Yin (2003, p.1) states that case studies are a preferred strategy when questions such as “how” or “why” are posted. Case studies are also useful when the researcher has little control over the events, as well as when the focus is on a contemporary phenomenon within a real-life context such as family resilience.

Thus, the focus of this study was on a single group of families with young children, chosen from the six distinct stages of the family life cycle that people go through. Case studies are designed to bring out the in-depth details from the viewpoint of the participants,

and this researcher sought to do just that. The phenomenon being investigated was family resilience; and using a sample of families (working parents with young children) would be able to draw out the types of coping mechanisms that engenders family resilience. The essence of a case study is highlighted by Schramm (1971) as the central tendency among all types of case studies, that attempt to illuminate a decision or set of decisions: why they were taken; how they were implemented; and with what result.

This case study was context-specific, for the possibility that it can be applicable to other fields (Taylor, 2013). The context of the study was Centurion, an affluent suburb in Pretoria, Gauteng, and focused on working parents with young children. The study was designed to enable prospective readers to reflect on and analyse the findings of the study to determine their applicability to their own situations. According to Thomas (2011), the researcher has an opportunity to explore issues from various perspectives. This researcher had set to enable the exploration of complexity, by interviewing parents with young children. This case study was situated in the real-life setting, suited in psychological research, where family resilience can be complex and based on realities, and was contextual, with rich descriptions, which would enable readers to make judgements about the relevance and applicability of the findings to their own situations (Thomas, 2011).

The researcher risks compromising the quality of the research if the case study is not done properly; and with so many approaches to choose from, the researcher is often faced with difficult decisions, which can have a bearing on the validity of the case study (Taylor, 2013). Hence, this researcher strived to conduct a case study that is carefully structured and well executed.

Figure 4 below shows the process that this case study followed, based on the guidelines by Yin (2003) and Stake (2005). The processes enabled the researcher to carefully structure and successfully complete a case study research, and provided easy reading and facilitated understanding for the readers (Payne, Field, Rolls, Hawker, & Kerr, 2007).

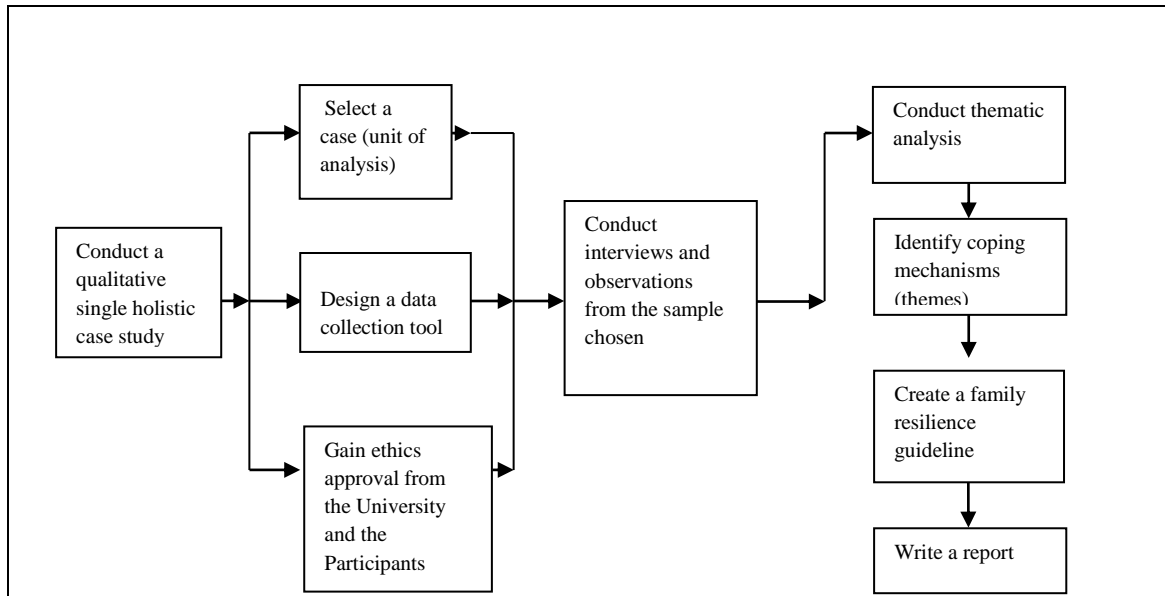


Figure 3. The Case Study Process

Generalisability becomes an issue in case studies if multiple methods or triangulation were not employed. But, the researcher in her best capacity collected in-depth meaningful experiences of the participants through interviews and observations. The researcher adopted a previously developed theoretical framework as a template against which to compare the realistic results of the case study (Yin, 2003, 2012a). Stake (2005) supports this notion and bases his argument on the harmonious relationship between the reader's experiences and the case study itself. The expectations of the researcher were that the results of data collected would resonate with the readers in ways that would facilitate greater understanding of family resilience (Stake, 2005).

In contrast, Yin (2012a), suggests that analytic generalisations depend on the use of the theoretical framework of the study to establish logic that might be applicable to other situations. For both case studies and experiments, the objective for generalising the findings is a two-step process. The first step is a conceptual claim, where researchers show how their findings would inform a particular set of concepts, theoretical constructs, or hypothesised sequence of events. The second step involves applying the same theoretical propositions to implicate other situations outside of the completed case study, for which similar concepts might be relevant (Yin, 2012a). For example, studies conducted by (Allison, 1971; Allison & Zelikow, 1999) did not generalise the findings and the theoretical framework to U.S-Cuban relations, or to the use of missiles, but used their theoretical propositions to generalise their findings to the likely responses of national governments that might be confronted by other types of international crises.

4.5. RESEARCH METHOD

4.5.1. Population under study

The target population for this study consisted of families with young children who lived in Centurion, Pretoria. A population refers to individuals in the universe who possess specific characteristics and sets boundaries on the study units (De Vos et al., 2011). A population is also conceived as a totality of persons, events, organisation units, or case records with which the research problem is concerned (De Vos et al., 2011).

The Centurion community comprises a diverse population from different ethnic groups; and this catered for diversity in terms of ethnicity during the selection of study participants. Therefore, the study did not use ethnicity as a selection criterion, but the selection was limited to families of working parents with young children, as they are considered the most vulnerable group in the family life cycle (Carter & McGoldrick, 2005). Also, the families targeted by this study have had financial setbacks before. Therefore, participants were selected to best fit the elements of the study. By identifying the participants as working parents was considering their economic aspect.

4.5.2. The Sample and the Sampling Procedure

The participants for this study were drawn from the population in Centurion as mentioned in the section above. The participants included parents of young children who were in the formal or informal job sector. A sample comprises of elements or a subset of the population under study. De Vos et al. (2011) maintain that sampling is studied in an effort to understand the population from which it was drawn. The researcher used a sample of the population because a population was simply too large to investigate, especially given the time and financial constraints. However, by selecting a portion of the population that fits the research criteria assisted the researcher to gain an understanding of family resilience under study.

Non-probability, purposive and snow-ball sampling techniques were used in the study to identify potential participants in cases where it was difficult to locate participants who had experienced family resilience after a financial crisis (De Vos et al., 2011). Locating working parents, who had faced financial crisis, seemed personal – hence asking participants to assist in identifying possible participants fitting the research criteria was also a better way of getting volunteer participants.

The researcher made use of the “People who live in centurion” community group on Facebook which had 31 470 members and counting. The group was created to provide a platform that would benefit Centurion and its residents. Its rules and regulations were clearly stated on the website www.pwlic.co.za. The researcher approached the administrator through emails for permission to seek participants from the group that would voluntarily participate in the study. This exercise was however risky, but considering that Centurion is a vast area, and that most families were between work, their private homes and children’s activities, making contact through Facebook would draw attention to the relevant participants.

Families who volunteered to take part were asked to nominate other families that they were familiar with, who fitted the research criteria. A total of 12 families comprising of working parents with young children between 0-8years were chosen for the study.

4.5.3. Data collection procedure and tools

Data was collected from the participants using an interview guide for structured interviews, a biographical questionnaire and participant observations. Parents from the same household were interviewed together as one unit. During the interviews the researcher was able to collect the experiences of the families. The interview questions focused on coping mechanisms employed by participants in times of financial hardships. The researcher found it insightful to gain in-depth experiences of these families and make sense of their predicaments.

The interview guide constituted open and closed-ended questions that were grouped under the following headings:

- What do you consider a family to be?
- What do you consider family resilience to be?
- Why do you consider your family as resilient?
- What characteristics and family processes can you identify with, in interpreting your family as resilient?

Interviewing is a method of data collection in qualitative research. As suggested by De Vos et al. (2014) researchers acquire information from direct exchanges with an individual or a group, who are known to have knowledge relating to the research study. This is what the researcher intended to achieve, when she selected suitable participants and organised a suitable guide to gain information pertaining to the phenomenon of family resilience. The

interview became a social relationship designed to exchange information between the participant and the researcher. Kvale (1996) explains that interviewers seek to understand the world from the participant's point of view in order to uncover the meaning of people's experiences, as well as their lived world. The researcher managed to meet with participants to collect all relevant information, verify the information and unfold the meaning of the participants' experiences.

Yin (2011) suggests that if interview questions are structured properly, they would reveal how case study participants construct their realities, think about situations, and not just provide the answers to the researcher's specific questions and their own implicit construction of reality. As suggested by Yin (2011), in this study (case study), participants' construction of reality provided important insights into the phenomenon. The insights gathered were valuable in the sense that participants were key persons in the small group (families with young children), and not just the average member of such groups (Yin, 2011). This research focused on a particular group as identified by Carter and McGoldrick (2005) in the FLC.

Interviews are not without weaknesses – there is always an element of bias, owing to poorly-structured questions, and the resultant response bias, incomplete recollection of experiences by participants, reflexivity where participants express only what they think the interviewer wants to hear. The researcher attempted to minimise this bias by ensuring that participants were actively engaged during the interview; and gave them permission to describe their experiences without rushing them or disturbing their train of thought.

A biographical questionnaire was also used to gather the profile of the participants. This facilitated an understanding of the families that the researcher was interviewing. The sample classification can be said to be middle class – a section that comprises of people who seek to find balance between work and family life.

Participant observations were also employed as a method of data collection. The researcher as participant-observer observed how families interacted during family celebrations. Observations took place at the participant's chosen location, where the celebrations were held. Prior to joining families as observer-participant, the researcher outlined the purpose of the observations and requested that she attend the possible celebrations. Three families had upcoming celebrations that the researcher attended. Participants were encouraged not to alter their behaviours or activities because the purpose of the observations was to have an in-depth experience and knowledge about how and why

celebrations were held.

On arrival at the celebrations the researcher observed the activities, and in some instances participated in the celebrations, engaging with guests and doing acts of kindness. Observational evidence in the form of photographs was captured to provide additional information regarding the celebrations. The advantage of observational methods is that the researcher is able to directly evaluate couples interacting during the events, and how they behave and treat family and friends around them.

According to Mack, Woodsong, MacQueen, Guest and Namey (2005), participant-observation refers to a special kind of observation where the researcher is not purely a passive observer, but is an active participant in the events being studied on naturally occurring behaviours.

4.5.4. Measures to ensure Trustworthiness

The researcher considered the issues of reflexivity and ensured that her own assumptions on family resilience did not spill over to participants' view of their reality. The interview guide assisted in gathering direct information in order to eliminate assumptions during the analysis stage. Also, issues of transferability and dependability were considered. The researcher maintained a chain of evidence by writing out participant responses and detailed observations as a way of creating an avenue for increasing the trustworthiness of the study (Yin, 2003).

Further, the researcher kept rich descriptions in verbatim and transcriptions to detail with fairness all participants, and relied on previous studies and theories in relation to the study. The richness of the detail provided by a well-conducted case study develops insights that have resonance in other social settings, thus allowing theoretical connections to be explored and established (Denzin & Lincoln, 2005).

4.6. DATA ANALYSIS

Data analysis involved examining, categorising organising themes, and otherwise recombining the evidence to address the initial proposal of the study (Yin, 2012b). Data analysis is a process of bringing order, structure and meaning to the mass of collected data in order to extract some themes into meaningful information about the phenomenon under study (that is, family resilience in the case of this study) (De Vos et al., 2011). The data collected

was converted into useful, meaningful information through thematic analysis, where themes were drawn out to reflect the coping strategies that were employed by participants; that are working parents with young children. Also, the analysis relied on the theoretical framework that was used in the case study. Themes were also drawn from the observations conducted from the family celebrations. These were combined with the themes gathered from the interviews with the participants.

Thematic analysis offers an accessible and theoretically-flexible approach to analysing qualitative data (Braun & Clarke, 2012); and is a method for identifying, analysing, and reporting themes within data. Also, thematic analysis organises, describes and interprets various aspects of the research topic. Rubin and Rubin (1995) assert that thematic analysis is an exciting activity for researchers, as they discover themes and concepts embedded throughout the interviews conducted with participants and observations gathered.

4.7. ETHICAL CONSIDERATIONS

The researcher took into consideration several ethical issues in order to safeguard the well-being of the research participants. The research did not intend to pose any risk towards the participants, owing to their past financial circumstances; and issues that the research sought out to investigate. However, the issue of a financial crisis in a family can be a sensitive one if not dealt with properly – as such the researcher’s main priority was to avoid any harm on the participants. The researcher identified counselling services for participants’ referral, should any harm be incurred. The researcher attempted to maximise possible benefits, while minimising any possible harm.

With regards to voluntary participation, the researcher explained to participants prior to the commencement of the study that participation was voluntary. Needless to say, participation in a study should at all times be voluntary, and no one should be forced to participate in a study (De Vos et al., 2011). Voluntary participation can be beneficial to the study as the researcher will be able to gather data that is accurate and meaningful for the purpose of the study. Thus, participants in this study were able to share their life experiences without being coerced.

Third, it is crucial that participants get involved with the project after they have given informed consent and as guardians for the vulnerable. As suggested by Babbie, (2013a)

respecting human participants requires that they be given a choice regarding what will or will not happen to them. The researcher issued consent forms to the families selected to participate in the study, where information pertaining to the nature of the research, and its implications for participants should they willingly decide to participate was fully disclosed before the study commence. De Vos et al. (2011) add that informed consent ensures the full knowledge and cooperation of subjects, and assists in resolving and relieving any possible tension, aggression, resistance or insecurity in participants.

Participants in this study were not deceived and misled. The researcher explained the purpose of conducting the study to participants and assured them that no information was withheld from them. Deceiving includes giving incorrect and inaccurate information in order to lure participants to participate in the study, when they could have possibly refused.

Lastly, another important ethical aspect that the researcher considered was the violation of privacy, anonymity and confidentiality. Participant information was released in confidentiality and was regarded as private. This researcher's obligation was to guard this information against any wrongful misuse by secondary parties. The data collected was handled anonymously so that it could not be traced back to the sources. The instruments for collecting data were explained to participants, as well as their relevance to the study. This was done to explain the direction of the research. The researcher assured participants that they were not being violated but that the purpose of using the tools was to capture data as accurately as possible.

The ethical protection of participants in a research is a very important aspect. Research was presented with respect and in the form of a contract of agreement between the researcher and participants. De Vos et al. (2011) mentions that the process of conducting research should be based on mutual trust, acceptance, cooperation, promises and well-accepted conventions and expectations among all parties involved. If researchers are given the freedom to conduct research the way they deem fit, this can have adverse effects on participants and the community in general. De Vos et al. (2011) further cautions that research data should never be collected at the expense of human beings.

4.8. CHAPTER SUMMARY

This chapter outlined the research question and objectives in order to guide the focus of all

the phases of the research. The researcher also outlined the methodology and the approach employed in order to answer the research question and achieve the objectives of the study. The research design described in this chapter was selected with the hope that it will be relevant to the nature of the study. The qualitative approach was described, including how participants were selected. The following aspects of the research were discussed: participants, data collection procedure and tools, data analysis and ethical implications. Chapter Five reports and discusses the findings of the study against theory and previous research.

CHAPTER FIVE: RESULTS AND DISCUSSION

5.1. INTRODUCTION

Chapter 4 discussed the case study methodology undertaken for this study. The chapter provided information on how the data was collected and analysed. All ethical protocols stated were observed and the participants were drawn from the Centurion area. This chapter discusses the findings of the study. This chapter follows the methods stated in the previous chapter that were used to collect data from the participants assisting in this research. A qualitative survey and participant observations was conducted and data was collected from a total of 12 participants and three participants (families) respectively. Thematic analysis and participant observation were used to explore and describe the coping factors utilised by working parents with young children.

A case study is valuable in the study of rare phenomena. Case studies can provide critical information about the phenomenon under investigation. This chapter discusses the data collected through the interviews and participant observations reported from the families that participated in the study. Referral and discussions will be made according to the theories that guide the study.

The quality of marital and family life is largely a function of the economic resources available to individuals and families. Resources are required to meet our most basic needs – and if resources are plentiful, they can be easily allocated to satisfy the comforts and luxuries people desire. Unfortunately, most families have limited resources and must manage them in an effort to meet their needs and desires. The level and management of resources can be sources of stress and comfort. Resources can be a source of stress if there is (a) disagreement about how they should be used and (b) concern about their availability. Fox and Bartholomae (2000) show that comfort can be derived from having resources, not only when they are in abundance, but also when they can be relied on to help solve problems and provide a sense of security.

5.2. CENTURION DEMOGRAPHICS

The population of this study consisted of residents from Centurion. The researcher used the Facebook page “People who live in Centurion” to gain access and get a sample of the population to participate in the study. The sample participants came from the different suburbs as shown in figure 5. This section gives some background information on Centurion and its population.

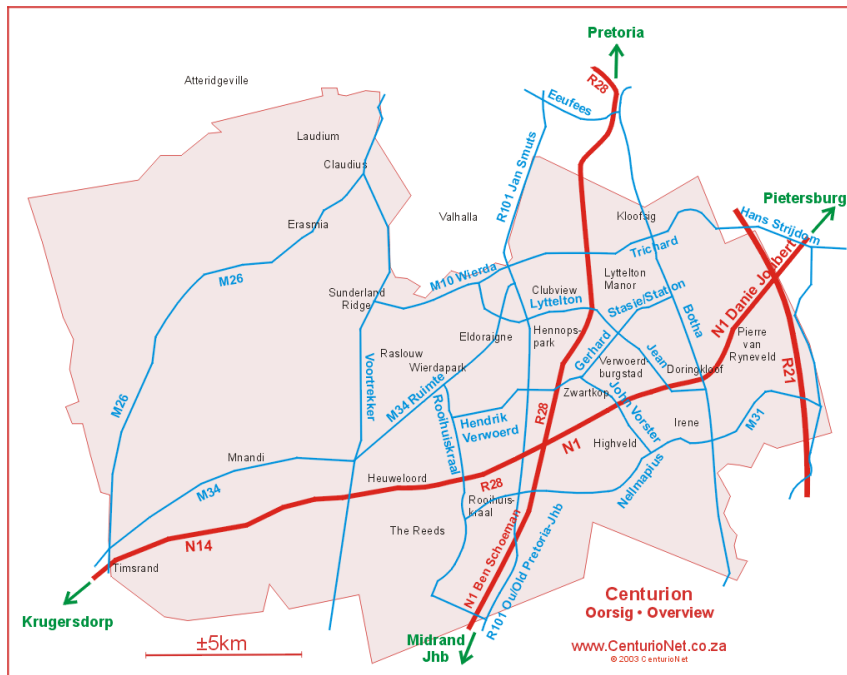


Figure 4. Map of Centurion

The map above shows that Centurion is divided into various suburbs from which the sample participants were drawn. Centurion is an affluent suburb with 236 580 inhabitants, according to the Statistics South Africa Census (2011). It is located between Pretoria and Midrand (Johannesburg), and forms part of the City of Tshwane Metropolitan Municipality. Centurion has experienced growth since 1994, as many businesses have since relocated there and property development is boosting the ever-expanding city limits. Residents of Centurion are mostly middle class. Table 3 below shows the population of Centurion according to race as indicated in the Stats SA Census (2011).

Table 3. 2011 Census Centurion population group

Population group	People	Percentage
White	139501	58.97%
Black African	69323	29.30%
Indian or Asian	19914	8.42%
Coloured	5521	2.33%
Other	2320	0.98%

Table 4 below shows the marital status of the adult population. This information was obtained from the Census report of by Statistics South Africa (Stats SA, 2011). The researcher targeted married couples that were working and had young children.

Table 4. Centurion population Marital Status

Group	Percentage
Married	43.4%
Living together	6.2%
Never married	43.2%
Widower/Widow	2.9%
Separated	0.6%
Divorced	3.7 %

Table 5 below illustrates the educational status of the residents of Centurion censored in 2011. The table shows 49.1% of the people who had higher education compared to 32.7% with matric education.

Table 5. Centurion Educational Status

Group	Percentage
No Schooling	1.3%
Some Primary	2.5%
Completed Primary	1.1%
Some Secondary	13.4%
Matric	32.7%
Higher Education	49.1%

People who live in Centurion are varied across income earnings. Table 6 below shows the range of average incomes.

Table 6. Centurion Income status

Income	Percentage
No income	7.4%
R1 - R4,800	1.1%
R4,801 - R9,600	1.3%
R9,601 - R19,600	5.2%
R19,601 - R38,200	6.9%
R38,201 - R76,400	5.4%
R76,401 - R153,800	9.3%
R153,801 - R307,600	18.1%
R307,601 - R614,400	23.8%
R614,001 - R1,228,800	15.6%
R1,228,801 - R2,457,600	4.1%
R2,457,601+	1.8%

5.3. BIOGRAPHICAL DESCRIPTION OF THE SAMPLE

The biographical variables that are discussed in this chapter relate to the information gathered from the biographical questionnaires that were completed by the participants. The parent participants were issued with the same biographical questionnaires.

All participants were required to answer the biographical questionnaire and give valuable information to the best of their knowledge. All the participants lived within the suburbs of Centurion. The target population is defined as working parents with young children of age 8 and younger. This population shared common characteristics such as same family life cycle, marital status, work, and young children, and were affected by financial crises, and lived in a specific geographic region.

Age Distribution

The participants included 12 families. All 12 family participants (100% response rate) indicated their age. The participants consisted of 12 females and 12 males; that is, 50% respectively. The ages of the couples were recorded separately. The male age variable was answered in categories, 5 (42%) participants were in the age group 26-34 and 7 (58%) participants were in the age group 35-44. The female age variable recorded 9 (75%) participants who were the age group 26-34, while 3 (25%) participants were in the age group 35-44.

Family Composition

The participants had been married for 1 to 11 years. Their family composition varied and was recorded as follows: there were 4 (33%) parents with one child, 7 (58%) parents with two children, while 1(8%) couple's family composition consisted of children and relatives.

Educational Qualifications

Participant qualifications were recorded separately from their spouses. Three (25%) of the male participants had a high school qualification, 1 (8%) participant had a diploma or certificate, 1 (8%) participant had a degree and 7 (58%) participants had a post-graduate degree. The female participants comprised of 1 (8%) participant with a high school qualification, 1 (8%) participant with a diploma or certificate, 3 (25%) participants with a

degree and 7 (58%) participants with a post-graduate degree. Table 7 below shows qualifications held by members of participating households:

Table 7. Family Educational Qualifications

Participants	Him	Her
1	Post graduate degree	Degree
2	Post graduate degree	Post graduate degree
3	Diploma/Certificate	Post graduate degree
4	Degree	Degree
5	High School	Degree
6	Post graduate degree	Post graduate degree
7	Post graduate degree	Post graduate degree
8	Post graduate degree	Post graduate degree
9	Post graduate degree	Post graduate degree
10	High School	High School
11	High School	Diploma/Certificate
12	Post graduate degree	Post graduate degree

Employment and Family Income

Family participants were employed in different sectors, formal and informal. Among male spouses 9 (82%) participants were employed in the formal sector, 2 (18%) were working in the informal sector. Only 1 male participant that was not employed in either formal or informal sector; his record was recorded as missing. The female spouses comprised of 10 (83%) participants working in the formal sector and 2 (17%) participants working in the informal sector.

The gross monthly income of the participating families was recorded as follows: 1 (8%) family earned in the range R12, 001-R24, 000, 6 (50%) families ranged between R24, 001-R48, 000 a month and 5 (42%) families reported that they earned more than R48, 001.

Religious Affiliation

Participants reported that they were affiliated to the following churches: 7 (58%) couples attended the Pentecostal or evangelical churches; 2 (17%) participant attended the Roman Catholic Church; 1 (8%) couple attended other church, as well a couple that attended separate churches, and the mainline protestant church respectively.

5.4. THE QUALITATIVE STRUCTURED INTERVIEW ANALYSIS

A series of questions were used to gather information on family resilience. The questions were grouped according to the themes that support family resilience as supported by McCubbin et al. (1996) and Walsh (2006). The themes included family belief systems, organisational patterns, protective processes, communication and adaptability. Participants were also asked to define a family and family resilience in their own words.

The interviews were structured in the same way for all the participants. This enabled the researcher to direct the responses within central themes, sub-themes and categories. The interviews were structured into the following sections

- Section 1 – Knowledge and understanding of family resilience and its characteristics
- Section 2 – Description of the family structure and family form
- Section 3 – Questions in accordance with the central themes for family resilience
- Section 4 – Conclusion on perceived family resilience for each family.

This study sought to explore and describe the coping mechanisms employed by families with young children when both parents are dual-earners and have faced financial crises. The Resiliency Model and the Family Resilience Framework guided the collection of data, using family resilience themes they support. According to McCubbin, et al. (1996), when families face adversity they go through a process of finding meaning and applying resources in order to reach adaptation or maladaptation; and in that process they employ various coping mechanisms to combat stressors (Walsh, 2003a).

5.4.1. Section 1: Knowledge and understanding of family resilience and its characteristics

5.4.1.1. What is a resilient family?

Family resilience involves positive behavioural patterns and functional competence exerted under stressful circumstances, while ensuring the well-being of all family members and the family unit as a whole (McCubbin & McCubbin, 2013; Walsh, 2016). When participants were asked what they thought the characteristics of a resilient family were, they mentioned that these are families that exhibit strength and stand together through thick and thin, and which are able to withstand problems such as economic pressures, bereavement or health problems. The participants also stated that families endure together and do not give up on the idea of family and work on resolving problems as a unit and not individually. For example,

P7 said:

A family that remains intact after going through a crisis or a stressful situation. In other words, a family that remains functioning after surviving a tough situation.

P6 said:

A family that is able to bounce back after facing a shock or stressor in their life. Be it finance, health, bereavement etc.

P1 said:

It is a family that is able to bounce back from unordinary events that try to shake the good standing of a family. It is a family that is able to cope in times of a crisis or problem.

P8 said:

A family able to withstand economic shocks.

However, one couple could not respond to the question, saying that they had no idea.

5.4.1.2. Characteristics of a resilient family

Participating families shared various characteristics of resilient families – that is, effective communication, strong family bonds, spirituality, pooling of resources and being committed to each other. Effective communication, according to participants, means family members

should communicate with the utmost honesty, and be able to express their feelings and discuss challenges openly, in a clear and transparent manner.

Strong family bonds related to families being able to support one another, doing things together, encouraging one another in things that need to be done, compromising for family members, having the ability to solve problems and move on, loving each other, and being strategic and plan ahead.

Spirituality was perceived as a characteristic of a resilient family. Family members were expected to have spiritual support, having an underlying faith in God that things will be okay, spiritual wellness and the ability to forgive. Spirituality assists family members to ground themselves in a higher being, with the expectation that when things get difficult a higher being will keep the family and its members going, and give them the strength enough to deal with an adversity.

Pooling of resources was seen as another characteristic of resilient families. Families mentioned the need to have financial resources in the form of family savings and other forms of income other than salaries, social support from family and friends, and strategic planning.

Participants also highlighted on the importance of commitment and mentioned that family members should be able to commit to relationships and work towards the same goal or objective. For example, P7 said:

Commitment or willingness to make it work no matter what may.... Being honest with how you feel & the ability to express it to the family members

The sentiment expressed above shows that family members have to work hard together despite the adversities they are facing. Emphasis was put on commitment through the use of words such as loyalty, patience, honesty, transparency, dedication, tolerance, understanding, and being able to recognise the source of stress.

Sentiments shared in respect of the characteristics of a resilient family were as follows:

P1 said:

It is good communication, supporting one another, doing things together and encouraging one another in whatever they do.

P3 said:

Commitment, loyalty, spiritual wellness, well-knit and the ability to solve problems and move on.

P4 said:

Commitment towards shared goals. Adaptability makes it easier to deal with change. Communication, clarity and transparency...

P6 said:

Resilience comes through pooling of resources, recognising the source of stress and being able to deal with it. Resilience also comes from underlying faith in God that things will be ok.

P8 said:

family savings, other forms of income besides salary.

P11 said:

They discuss challenges openly and be strategic in their approach. They all can have their own opinions, but at the end of the day would work towards a common goal or objective.

P12 said:

People, who are honest with each other, communicate well and most importantly forgive and love each other.

5.4.1.3. Is your family resilient?

Participants were asked if they thought their families were resilient, after they had identified a resilient family. Most of the participants said their families were resilient, except for a couple that mentioned that their family was partially resilient, and one family that did not know if they were resilient – this was because they could not define or give the characteristics of a resilient family in the first answer. Some of the responses were as follows:

P1 said:

Yes, because we are always looking out for each other. We support each other in everything. We love one another and always consider each other as a shoulder to cry on and we speak positive things about each other every time.

P3 said:

Partly resilient, we are working towards it. One day at a time.

P7 said:

Resilient, we are determined to make it work, no matter how bad a situation may look. For example, there was a time when only 1 person (the father) was responsible for all financial commitments of the family as he was the only one employed at that moment. As a family, we could not afford the luxuries that we wished for but adapted to the situation. Another stressful time we survived as a family is after a car accident, which involved the mother and the kid, and the car was declared as write off.

P12 said:

I think we present as a resilient family we are always there for each other.

5.4.2. Section 2: Description of the family structure and family form

Families described their understanding of a family in ways that encompassed the characters and composition of a family.

P1 said:

Family are individuals that live together, spend most of their time together. Show each other love, support and get concerned about the wellbeing of the other members.

P2 said:

People who are related by blood or other relationships. These usually comprise of a husband, wife and children. It can include other relatives like, grandparents, uncles and aunts.

P5 said:

A group of people where there is love, commitment and standing by each other.

P7 said:

In general terms, a family is a group of related people (e.g. parents, children, grandparents, grandchildren, uncles, aunts) living together. In our case, it is the two

parents living together with two children. Both, the parents are formally employed, 1 child is in Grade R and the other one is only 1 year.

P8 said:

Consists of parent, children and at times extended family/siblings.

P11 said:

Immediate family are those living together and interact each day. Close family are the extended family whom you can rely on when needed, and also share special moments in each other's lives.

Researchers have described a family in various ways, but have all emphasised the presence of adults and children, who share the same dwelling space and providing basic care and for the needs of dependent ones (Hill, 1949; McCubbin, Thompson & McCubbin, 2001; Mokomane, 2012; Patterson, 2000). The 21st century has seen the family overlapping into more than just the traditional family consisting of a couple and children who are biologically related. A family is more than just the traditional family; today there are stepfamilies, single parent families, reconstituted families, same sex families, families with adopted children, just to name a few. Participants in this study gave some good examples representative of a family in the above statements. It is evident that the description of a family can be wide. Family is the most important social institution in all societies that provides nurturance.

5.4.3. Section 3: Family Resilience Central Themes

This section presents the findings in relation to the main focus of the study. The Family Resilience Framework by Froma Walsh is informed by clinical and social science research, and seeks to understand crucial variables that contribute to individual resilience and well-functioning families (Walsh, 2003). The Family Resilience Framework serves as a conceptual map that identifies and targets key family processes in order to reduce stress and vulnerability; fosters healing and growth out of a crisis; and also, empower families to overcome adversities (Walsh, 2003). The responses given by participants on the themes of organisational patterns, belief systems and communication are stated and discussed. The researcher was able to establish an understanding of how each family applied family resilience, experienced adversity, described their family strengths and family processes that impacted on their family functioning. These responses also highlighted on family resources, family networks and family belief systems that made families resilient or less resilient.

5.4.3.1. Protective Processes and Adaptation

The participants had faced various difficulties as a family that promoted processes leading to family resilience. It is evident from the participants' responses that family members strived to make their family unions stay strong and undivided. When participants were asked about how their families responded to changes that had affected them, the responses were “fairly”, with three families responding “reasonably” and one family responding “well”. These families had to make adjustments and adapt to the changes brought about by the challenges. Families had to engender factors and processes such as clear communication, discussing the challenges, and understanding the meaning of adversities. The participants mostly acknowledged that when there was something distressing in the family, family members mutually addressed the problem, expressed empathy for one another, and also supported one another.

Table 8 below shows examples of challenges that participants faced in the life cycle stage of young parents with young children.

Table 8. Types of Challenges and Risks experienced by participants

Participants	Changes that affected the family	Types of Risks
P1	Helper left, child went to crèche.	-Miscarriage at 7 months
P2	-having a child, -income decline, -starting a business	-Employment challenges, - visa challenges
P3	-Birth of a child, -employment changes for partner	-Financial challenges
P4	-Having a child, -getting married	-Alcohol abuse
P5	-relocation for greener pastures	-alcohol and drug abuse
P6	-relocation affected children and parents	-employment challenges
P7	-relocation -career changes -change in house helper -change in investments and banks -car and home ownership	-sickness of child and extended family member -pregnancy complications -car accident, car theft -employment challenges
P8	none	-relocation, -staying apart

P9	-One brother joined the family on temporary to permanent basis. -wife enrolled on a postgraduate study -baby girl changing school -my baby boy is growing and would be going to pre-school soon.	-extended family medical and basic needs
P10	-Pregnancy, -unemployment, -new jobs	-substance abuse
P11	-Birth of a baby	-financial instability
P12	-Car theft, -death of a close relative,	-life threatening illness

Adaptation in a family involves the capabilities of family members to respond to changing circumstances. This includes positive factors that are implemented by families in the process of trying to bounce back from experienced risks. Adaptation becomes the central concept in understanding the focus of the family's struggle to manage adversities. McCubbin et al.'s (1996) views on adaptation and protective process are supported by the research participants' shared information on the factors and risks they have experienced. The level of family adaptation in response to a crisis situation is determined by the type of risks experienced by families in the family life cycle stage they are in (McCubbin et al., 1996) and the internal capacities of family members.

Protective processes lead to adaptation, and depending on the type of families, certain processes apply. The findings of the research highlighted factors exercised by the different families in line with the risks they were exposed to, as shown in table 8. The risks highlighted by the different families had some form of financial implications, whether positive or negative, which affected the family's budget. For example, a pregnancy may produce unforeseen complications such as health risks to the mother or a miscarriage, which can have financial implications that were never anticipated (see the risks listed by P1 and participant P7 in table 8 above, as well as challenges around pregnancies). Their responses were as follows:

P1 said:

It was really difficult but we were supportive and encouraging each other that God knows and allowed it to happen for a reason...Prayer and trusting God was our strength and the support from extended family members who kept encouraging us.

P7 said:

The challenges were stressful to the family, but we decided to stand by each other and support each other, especially through prayer. In some cases we had to adjust, for example we had to use public transport because we did not have a car....We gathered our strength through prayer and positive encouragement from friends and extended family members, also personal inner motivation assisted us.

Patterson (2002), in support of these findings, asserts that normative demands can trigger a risk process – for example a pregnancy or impending birth can increase mental health problems for parents, compromise their parenting competence or increase marital strain.

According to another participating family (P3), their family regarded the birth of their child as a challenge because they also had to deal with employment changes for the husband. When asked how they dealt with the impact of the challenges they responded:

It meant adjusting in a big way. From food to clothing to changing our children's schools...There were times where we didn't know where we would get the money for electricity, money to commute to work etc. But what kept us going was that the god that we worship and bow down to will come through for us. You know what they say; what doesn't kill you makes you stronger, right?

To understand family resilience, research must be able to explore the context in which the families experience adversity (Ungar, 2016). The ability for families to cultivate resilience should be understood in terms of the challenges and adversities families face. The participants for this study were working parents with young children; this identity is based on the life cycle stages that families pass through. This life cycle stage is already crucial as it requires family members to stretch their capabilities and adapt as much as they can to this demanding stage (McGoldrick et al., 2016). When families face additional challenges other than just raising children and attending to their needs, financial resources and social support systems are tested. Families are required to add new resources and coping mechanisms that will keep them together without expecting major changes.

5.4.3.2. Organisational Patterns

Organisational patterns focus on the flexibility of family members, their connectedness, and social and economic resources they have. The researcher asked participants about their family patterns, which included their day-to-day functioning, their understanding of family tasks that have to be done, as well as meeting the basic needs of their members. Family routines and tasks play an important role in creating continuity and stability in family life; especially in a stage where the children are young and parents are working and struggling to balance work and home. Below are the sub-themes that form part of organisational patterns.

5.4.3.2.1. Flexibility

Family members shared tasks that involved flexibility – that is, tasks that enabled them to respond with suppleness to some of the demands facing the family. Some participants mentioned that their husbands were solely providing financially for their families, and shared tasks that included getting children to and from school. The wives participated in tasks that included the day-to-day maintenance of the household and preparing children before they go to school.

Working and raising a family can be daunting, especially when both spouses are working and have young children that they have to provide for. Participants produced a list of tasks that they engage into on a day-to-day basis, including how tasks are allocated among members of the family. Some couples allocated fixed tasks among members of the family, while other families engaged in tasks interchangeably.

Table 9 below shows the organisational patterns of the family participants.

Table 9. Family Member Tasks

Participants	Division of family tasks
P1	-Mother > cooking, making sure everything in the house is okay -Father > dropping kids -Mother and father > doing laundry
P2	-Father > providing for the family, safety of members -Mother > housekeeping matters -Mother and father> providing for the family, decision making -Child > organising toys after playing
P3	-Tasks are fluid and interchangeable

P4	-Father > provider for the family -Mother > nurturer, caregiver, household -Child > support system, mainly for the mother
P5	-Father > finances and giving direction to the family -Mother > homemaker -Child > nothing
P6	-Children > minor chores, homework -Wife > day to day, house work -Husband > finances, school runs, homework
P7	-Father > major decisions -Mother > day to day decisions -Father and mother > some shared responsibilities
P8	-Roles are interchangeable
P9	-Father > head of family responsible for putting plate of food on the table, paying fees, accommodation including all expenses, schools fees including taking kids to school, gardening and entertaining family. -Mother > cooking, cleaning, washing, ironing, feeding family, doing homework with kids, entertaining family, receiving visitors, managing debts.
P10	Mother > I'm responsible for everything. -Clean, cook, ensure kids have clothes, pay the bills, etc.
P11	-Mom and dad > responsible for financial wellbeing, work responsibilities, running of the household -Child - responsible for his own space - keeping room tidy, packing school bag, making sure the doggy has food and water
P12	-Mom> packing lunch, preparing child for school -Dad> getting child to and from school, babysitting

Participants (P10) mentioned that the wife was solely responsible for the household tasks (see table 9). Another participating family (P11) had an interesting way of distributing their tasks, which were divided into financial and social responsibilities, future tasks, nurturing relationships, as well as day-to-day tasks. The family said:

Financial tasks - running of the household on the budget we have. Relationships - working on those each day to ensure a happy and healthy home environment. Social tasks like being able to visit and interact with others outside the family. Future - ensuring that the family has a common goal they work towards. Day to day tasks - schooling, work, career, household etc... Mom and dad - responsible for financial wellbeing, work responsibilities, running of the household (cooking, cleaning up,

bathing of child and shopping for the house : all of these tasks are shared), child - responsible for his own space - keeping room tidy, packing school bag, making sure the doggy has food and water.

P7 gave an insight on the decision making process and identified the tasks for the family members. They said:

Father (Makes major decisions that affect the family, e.g. Where to stay, which schools should children attend, what to invest in). Mother (Makes decisions for day-to-day activities, e.g. what to eat, routine for the children). Responsibilities of the father include: paying bills, making investment decision, making major educational decisions for the children (e.g. which schools to attend, payment of school fees), involvement in dropping and picking the kid from school, involvement in playing with the kids. Responsibilities of the mother include: ensuring that there is food for the family (buying and preparing the food), making decisions on when to buy clothing for the kids, cleaning the house, laundry, bathing the kids, monitoring the kids routines, involvement in dropping and picking the kid from school.

Identifying tasks for each family member assisted the families to find balance, while doing what needs to be done by them as working couples. The flexibility of the family members when faced with a situation differed according to each family. Below is a table that list characteristics shared by participants required for them to be flexible and facilitate adaptation to change.

Table 10. Characteristics of being Flexible

Participants	Flexibility to change: Characteristics
P1	Working on maintaining change
P2	Honest communication
P3	Praying and having Faith
P4	Family meetings and offer support
P5	Ancestral dependency and time
P6	Family discussions
P7	Discuss issues
P8	Mutual address of issues
P9	Strategizing and allowing guidance from God

P10	Go with change
P11	Talk about issues and allow space for members to open up
P12	Keep on trying

Flexibility is supported by Walsh (2006) in her argument that different families need to provide structure in order to support the integration and adaptation of the family and its members. Walsh (2006) further confirms the sentiments of participants by asserting that families need to develop flexible structures for optimal functioning during times of stress. A study by Holtzworth-Monroe and Jacobson (1991) revealed that families that were flexible predicted long-term success of a couple relationships. Also, it has been shown that couples and families do best when they construct relationships with a flexible structure that they can mould and reshape to fit their circumstances and challenges (Walsh, 2006).

5.4.3.2.2. Social and Economic Resources

In response to questions on social support, participants stated that they enjoyed adequate support most of the time from family members in terms of financial resources. With regards to support from extended family members, some participants reported that they received support, which others claimed to have received minimal support. Others reported that they received no support from their extended families. Family friends were reported to have provided financial support on a regular basis, during times of need. However, some families mentioned that their friends did not provide any support. Community members and social services were reported to have provided the least support. While some families reported that they did not get any form of support from the social services, four families acknowledged that they received some support from the community.

P4 and P8 indicated that they received limited financial support from community members, while P7 and P12 said that they received financial support when a need arose. Other participants reported that they received no support from anyone.

When asked about the level of social and emotional resources offered by family members, extended family members, friends and the community, participants gave the following responses:

P1 said family members were dependent on one another and provided continuous emotional and social support:

Under any circumstances, crisis, challenges we always stick together. Support each other and encourage each other..... Some extended family members distant themselves and are not willing to help in times when they are needed most. Some do help and are available when we need them..... Some friends are very supportive and always there when we need them but some just need you when all is going well. During difficulties and crisis, they disappear.....

P1 also mentioned that they participated in:

...giving groceries and clothing to church to help those that need it.

They described their community members as members that provide continuous social and emotional support to them. Being part of a church group that looked for and received donations was an act of altruism by the participants.

P10 had an interesting contrast from other participants. Most participants relied on their extended families for some form of support. The spouse mentioned that their partner was very dependent on them:

...partner is draining emotionally and mentally... My family isn't my parents and siblings' responsibility....we don't ask for support...

The lack of social and economic resources makes families vulnerable to maladjustment or maladaptation during times of crises (McCubbin et al., 2001). In times of crises, family networks and social networks are natural shock absorbers and valuable resources. Three levels of resources were identified; namely informal (family and friends), semi-informal (the community) and formal (social services). These levels are important, and families are in need of these networks in order to fulfil their responsibilities. Depending on the challenges faced, families have various levels of support they require.

5.4.3.2.3. Connectedness

Connectedness refers to the emotional and structural bonds that family members form. The focus is on mutual support, commitment, respect and reconciliation of spouses (Walsh, 2003). Connectedness or cohesion is essential for effective family functioning. When families face a crisis, cohesion can be shattered if family members fail to turn to one another. Family resilience exceeds strength when there is the presence of mutual support, collaboration and

commitment to prevail during times of crises (Walsh, 2006). It should be borne in mind that there is a possibility that family members would react differently to a crisis situation – therefore, family members should be able to respect one another’s differences, boundaries and afford each other the time to process the experiences.

One family (P10) was facing some marital differences. One of the spouses reported:

...partner is draining emotionally and mentally...

The issues they were faced with included a pregnancy, unemployment and settling into a new job. They managed to deal with their situations and adapted fairly despite their differences. At the time of the interview they were seeing a therapist.

P7 felt that their family was mostly independent; they described themselves as being able to provide continuous emotional and social support to one another. They said:

Being a small family of 2 parents (father & mother) and 2 small kids, staying far from the extended family, the parents are only left to offer each other support as well as the kids. For example in times of distress at work, for either of the parents, the one going through a tough time is able to share with the partner and get comfort. For any difficulties that the kid faces at school, both the parents offer support and advice to the kid.

P11 mentioned that members of their family were independent and provided continuous emotional and social support to one another. Their explanation was as follows:

We need each other socially and emotionally, especially when times are challenging. We would talk often, visit and make time for each other, even if just to have a good chat. We would also often have to rely on own family members for assistance such as when we are unavailable (especially when assistance is needed with our child).

Different situations prompt family members to respond differently to challenges. The research participants spoke about the different types of behaviours they displayed towards one another as spouses. Most participants mentioned that as a family they mutually try to address problems and show empathy towards each other, as well as support each other. Some of the reasons why they tried to find solutions to problems are that they strived to stay together; understand how everyone was affected, as well as the severity of the situation;

having family discussions; and knowing that challenges are temporary. Another family suggested that there was a tendency to react with concern (nonverbally) without communicating among themselves. One of the spouses of P9 said:

In some situation I find that some problems are kept secret and would only come out or noticed through changes in the mood. Only after asking what is really eating someone, that's when you will be told, bla bla bla. In some instances problems would only be revealed by an angry reaction to some situation where one would be required to ask why? Why are you treating me like that? Only after asking such questions one would realise that someone is stressed from something.

This sub-theme revealed the importance of emotional and structural bonding between spouses and among family members. Connectedness is supported by Olson and Gorell (2003), Walsh (2006), as well as Beavers and Hampson (2003). These researchers view connectedness in terms of boundaries, coalitions, time and space together or apart, involvement with friends or family. The researchers also maintain that when families have a strong connection they orient their lives inwardly. Families do well when they find balance with regards to closeness, mutual support and commitment, as well as tolerate individual needs and differences.

5.4.3.3. Communication Processes

Communication fosters resilience by bringing clarity to challenging situations, encouraging family members to open up emotionally, and nurtures collaborative problem-solving (Walsh, 2006). Two heads can be better than one, meaning that when family members are prepared to listen to each other and welcome proposed solutions they can resolve just any issue. The communication process entails family members coming together and discussing issues, solving problems and listening to one another so as to nurture relationships. This theme was complemented by the sub-themes of clarity, open-emotional expression, and collaborative problem-solving.

5.4.3.3.1. Clarity

Clear communication is vital for effective family functioning, resilience and adaptation to new situations. Communication within the family needs to be clear, and each family member should be able to share their opinions without fear of discrimination or being disrespected.

Effective communication processes within families as articulated by Walsh (2006) entail that clear, consistent messages should be articulated, in order to clarify ambiguous information that would ensure that families get to the bottom of their issues, without concealing any truths.

Most participants mentioned that their families spoke clearly about issues; although only in some areas such as discussing the welfare of the children, but not in finance matters. One family admitted to a lack of communication, and that they made a decision to see a therapist for assistance.

P1 said:

Communication is vital in our family. We communicate about everything most of the times.... We do discuss serious issues and try to come up with solution.... In 2015, my husband's sister got sick in Cape Town, we had to raise money and I went there to take care of her.

P4 said:

Yes, as mentioned there are no boundaries as to what we can or cannot talk about. And everyone knows exactly what is expected from them or by them from the next person..... We talk it through. When our family member that struggles with substance abuse was admitted to hospital due to ill health, we sat and came up with ideas of how to offer proper support for him when he comes home, the type of food he would need to recover fully, help centres etc.

P5 said:

Yes we communicate very well. As you can see we consulting each other before we respond to these questions you are giving us...When faced with a crises we perform rituals because that will be a sign that the ancestors are not happy with us. For example, when we don't have employment.

P6 said:

Yes, open communication is maintained, including open sharing of responsibilities, financial and others...open discussion.

P11 said:

Yes - we had to do a lot of talking through the last year, as we have major events that impacted on us greatly. We had to learn that even if we feel that we can handle something ourselves, it is best to talk.... as a family unit we may be able to see alternatives and do better. By keeping open lines of communication we are also able to engage and build stronger relationships.

Clarity is always important, especially when dealing with critical issues – it promotes good clear communication between spouses. Although cultural norms vary widely in terms of informational sharing, the relationship between spouses can be strengthened by communicating effectively (Epstein, Ryan, Bishop, Miller, & Keitner, 2003). Breakdown in communication can occur during a crisis, due to individual internal processing causing anxiety. Walsh (2012) and McCubbin et al. (2001) attest that helping families clarify and share crucial information about their situation or future expectations can facilitate meaning making, emotional sharing and informed decision making. When families open up they foster healing than causing denial and marital conflict, which can impede recovery (Walsh & McGoldrick, 2004).

5.4.3.3.2. Open Emotional Expression

Open communication that is supported by families with a climate of mutual trust, empathy, and understanding of each member's differences enables family members to share a wide range of feelings that can be awakened by challenges or adversities (Walsh, 2012).

Research participants agreed that there were high levels of trust, empathy and tolerance within their families and that this helped them foster clarity on challenging issues. For example, P6 agreed that as a family they were able to express emotion, and that there was a high level of trust, empathy and tolerance among family members. The family added that being able to express emotions resulted in clarity on challenging issues.

One family (P11) said:

Death of a family member - we talk about it all the time. It has been 6 months and each month we had a special drink or words of remembrance. We will always talk about it, cry together and be open about what happened.

Family members deal with situations differently, especially in the case of spouses, where one can be upset for a long time, while the other can move on easily. According to Walsh (2003), gender socialisation can lead to some differences in crisis situations – for example, men tend to withdraw or become angry, while women are likely to express sorrow or anxiety. In some instances, when strong emotions cannot be shared with loved ones, it increases the risks of substance abuse, depression, self-destructive behaviours and relational conflict or estrangement (Walsh, 2003).

This is articulated by P5, whose family was struggling with smoking and substance abuse, to an extent that both spouses saw the habit as a means to an end. Although they had a high level of trust, empathy and tolerance for one another their expression of emotion resulted in conflict. They said:

The mother also started to smoke and drink.

When emotions are intense and family members are feeling overwhelmed by a pile-up of stressors, conflict will more likely go out of control (McCubbin et al., 2001; Walsh, 2012). Therefore, families need to share small pleasures and moments of humour to refuel energies and lift their spirits.

5.4.3.3.3. Collaborative Problem-solving

Managing conflict and joint problem-solving are essential for family resilience. According to Walsh (2003), creative brainstorming and being resourceful opens new possibilities for overcoming adversity, healing and growth from tragedies. The process of collaborative problem-solving involves a negotiation of differences with fairness and reciprocity over time – thus enabling partners to accommodate one another. In order to move on from a challenge, families set goals and priorities and take concrete steps towards achieving them. Failures are used as learning experiences and families become more resourceful when they manage to shift from a crisis-reactive mode to a proactive stance.

Participants' responses showed that they dealt with issues differently, but still managed to solve problems together.

P6 said:

...joint decision making is done for all aspects, raising children, disciplining children, financial management...open communication maintained allows each person to express their concerns and able to discuss openly.

P3 said collaborative problem solving depended on the type of issue they were facing:

...depends on an issue, but for the most part yes.

P8 described joint decision making as a fair and shared process among family members. However, expressing emotions during discussions could sometimes be misinterpreted, thus causing mixed reactions or sometimes ensuring clarity; depending with the situation.

P1 mentioned that they had different reactions to resolving conflicts. They said:

It's not easy to resolve a conflict because my husband doesn't like talking a lot if we have an argument. According to me I prefer that we sort out the issue same time but he will just keep quiet and I will talk alone and he will about it in his time when he wants to talk....We both talk and then at the end we come up with a suggestion. We don't always agree on one thing though. One ends up compromising for the sake of the other..... Usually what we agree on goes and if one decides to make changes, we communicate on those changes. I like giving my husband an opportunity to make a final decision if there are changes to be done for submission purposes.

P7 had this to share:

...joint decision-making exist in the family. In the case of monthly financial decisions, we tend to discuss how the finances will be used before it is committed. Both parents are responsible for making suggestions, but the final decisions are made in consensus....both parents are free to make suggestions and agreements are made together after discussing how the pros and cons of each given option....in cases of misunderstandings, we are able to discuss and make judgement based on logic rather than emotional attachments.

Family P9 shared:

...With respect to kids, School work, general family things-- yes. With respect to personalised things, no.... sometimes it is and sometimes no. When one wants to take

decisions that may results in the diversion of family income to siblings, that may be done silently without sharing with the other person. It is common for to say that they do not have money to do sometime, refusing responsibility at the same time share or give money to siblings or parents without the concern of the other partner....decision making with respect to children is done as a family most of the time. Furnishing the house is a family business and decisions are made as a family.

P12 shared:

...Yes, we would discuss things before making big changes. Especially when concerning decisions that would impact our futures, finances or work environment... Both me and my hubby would chat about things before making decisions as per above. Very rarely would one make a decision without consulting the other.... we need to work on our conflict resolution. After so many years together we know that it is best to sometimes wait after a disagreement, to talk calmly thereafter...rather than trying to resolve it at the time as emotions can get in the way of rationality.

Participants were asked about principles of communication they considered effective when communicating with one another; and below is a table with the list of preferred principles:

Table 11. Preferred communication Principles

Participants	Preferred Communication Principles
P1	Two-way communication, compromise, submission
P2	Honesty, listening, transparency, freedom of expression
P3	Timeous communicating, how one communicates, why one is communicating
P4	Staying calm, listening, all opinion is important, compromise
P5	The right to be heard
P6	Listening, expressing feelings
P7	Respect, honesty, sincerity
P8	Openness, respect, family values
P9	No shouting
P10	Family member boundaries
P11	Having an open mind, considering other member's opinions

P12	Respect
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The participants preferred open communication, calmness, respect and listening to one another as ways that will promote collaborative problem-solving. Walsh (2012) also adds that families can solve their problems if they consider creative brainstorming and resourcefulness, which can open new possibilities for overcoming adversity, and promote growth after tragedy.

5.4.3.4. Family Belief Systems

Families develop a shared identity from the spoken and unspoken values and norms that guide their relationships. Daily routines and rituals contribute to building a sense of whom/what constitutes a family, and how they are different from other families. According to Patterson (2002), a family’s world view can be influential in shaping its day-to-day family functioning. This world view shapes the family’s orientation towards the world outside of the family, and is often grounded in cultural or religious beliefs (Patterson, 2002). For families to be successful in overcoming challenges, they need to have a sense of spirituality/religious orientation and shared moral and ethical values.

The research participants were requested to give their own opinion and understanding of family belief systems and this is what some of them had to say:

P1 said:

We believe that our family comes first and always strive to make sure our kids are always taken good care of. We want to give them good education so that they will have a bright tomorrow. We start with their needs, the wants come later.

P2 said:

Family belief systems concern family culture and probably religious system as well.

P4 said:

A set of beliefs they have about what is wrong or right.

P5 had this to say:

....Mixture of African traditional religion and Catholicism ...Overall we believe that the dead takes care of the living, even in the bible people in the spirit looked after the living.

P6 mentioned:

Strong Christian values and Christian ethic followed by all family members.

P7 said:

We are Christians; therefore, we are guided by the bible and bible teachings

P8 mentioned that family belief systems are:

...agreed upon family values.

P12 said:

When a family is able to support and believe in each other.

According to Ungar (2012) the family's belief system greatly influences how members perceive adversity and respond to it. Ungar (2012) argues that family members have shared constructions of reality, which are influenced by cultural and spiritual beliefs; and these emerge through family and social transactions. The constructed reality assists the family in organising family approaches to crisis situations. However, a crisis situation can alter a family's reality, depending on the severity of adversity. The theme of family belief systems is characterised by families making meaning of their crisis situations, having positive outlook and tapping into transcendent or spiritual experiences. The question of family rituals was asked in the interviews and below is what participants had to say.

5.4.3.4.1. Family Rituals

The identity and belief systems of each family are imprinted and conveyed through family rituals and family celebrations. Family rituals facilitate life cycle transitions and the transformation of organised belief systems. It is interesting to note that participants denied performing any family rituals because of their perception of the word ritual being associated with traditional cultural practices. Christianity and culture have been understood as being on the opposite side of each other – either one is a Christian or a traditionalist. However, in this study the focus of family rituals was on the practices held by family members as a means of motivating and keeping families together, the day-to-day activities that help the family perceive their circumstances as merely temporary. For example one family (P3) said:

We believe in God, so we pray and do thanks giving together.

Another family (P5) said:

We do have family rituals, but we can't discuss them as we feel that it's a sign of disrespect to our ancestors sharing the rituals with other people....Because the wife believes in African tradition religion.

One of the critical strengths of families in the Family Life cycle is celebrations – for example recognising birthdays, religious occasions and other special events. These celebrations show resilience in action. Families try to create or strengthen their bond by reconnecting with family members through introducing certain activities, practices that all family members might agree on. Family rituals promote family functioning by which a family operates as a whole (DeNisco, 2015).

It is evident that rituals contribute to the process of building a sense of whom/what constitutes a family, and how families differ from each other. For example:

One family (P11) said:

Hubby and me make a point of doing coffee/lunch at a restaurant once a month. We also often picnic in our garden. We also do a family outing to a play park once a month. Christmas and birthdays all have their own rituals.... we go to great effort on Christmas and birthdays. We make a point of taking our little one out for a good play at least once a month we also make time for us by going out (not often) but gives us time to connect and chat.

P12 said:

We have Pizza Fridays, Sunday church and ice cream. We have a child and we would like to enforce some family tradition.

P1 said:

Prayer, going to church and going out for movies and breakfast, lunch or dinner. We believe prayer conquers all.....It's our way of life and helps us refresh our minds and explore.

Family (P4) also said:

Praying together, when we feel we cannot find solutions to problems, we call upon the almighty. We all make it a point to be available when needed, we respect and treasure the time we spend together.

Rituals are part of shared beliefs that shape family norms, which are expressed through patterned and predictable rules governing family life. Walsh (2006) asserts that in every family there is relational bargain like a “quid pro quo”, an unspoken contract defining what partners expect of each other. In well-functioning families this helps organise interaction and maintain system integration by regulating member’s behaviour. It is evident that family rituals store and convey each family’s identity and beliefs in the celebration of holidays, rites of passage and family traditions or routine family interactions. Rituals are also viewed as facilitators of life cycle transitions and transformations of beliefs (Finklestein, 2015).

5.4.3.4.2. Make meaning of adversity

People deal with situations differently, depending on their own construction of reality. People cope with crisis and adversity by making meaning of their experiences, through linking the experience to their social world, cultural and spiritual beliefs, multigenerational past or hopes and dreams for the future (McGoldrick, Giordano, & Garcia-Preto, 2005). Participants in this research viewed challenges or adversities as instances that happen for a reason, and that there is meaning attached to these occurrences – even though it might not be understood at the time of occurring. Some participants argued that sometimes no one can do anything about what happens in life. Also, participants agreed that adversities are part of family life, and that everyone does face some sort of challenges, whether severe or not. Below are some of the views of participants:

Family P1 said:

One cannot do anything about what happens to you in life... We believe that everything happens for a reason only known by God and if God allows it to happen he will bring us out of it. It is difficult sometimes but we know that with God all things are possible.

Family P6 said:

..Pproblems are inevitable and how to deal with them is what matters. Problems are temporary and do not last forever....can be dealt with through collective working and belief and trust in God.

Family P7 said:

We believe that God has the final say in every situation. We might not understand why we go through some difficult times, but God knows everything and in the right time we will understand why certain things happen...we believe problems are part of life and as humans, we cannot do anything to avoid them. We can only gain strength to take you through the problems.

Family P8 said:

Some things have meanings some don't, some are just a reflection of what is happening to the society we are living in ... adversities are part of life.

Family P11 said:

"All families have the things they have to deal with - some more than others, but all need to work through issues at some stage.

When families experience challenges they are forced to reconstruct a new view of the world that would enable them to make sense of the adversity. However, how families perceive their problems and their options can make all the difference, between coping and mastery or dysfunction and despair (Walsh, 2006). The meaning making process is critical in families and family resilience as a process. Meaning making can be facilitated by group interaction within the family and surrounding community members who have experienced similar challenges. Families might find it difficult to deal with situations if they do not come together and understand the severity and meaning of the adversity. Various interventions that deal with families or couples encourage families to perceive their problems as human dilemmas and also perceive their feelings and vulnerability as normal or common in any human lifespan (Carter & McGoldrick, 2004; Walsh, 2012).

5.4.3.4.3. Positive Outlook

A positive outlook has a strong psychological effect in coping with stress, recovering from crisis and in overcoming barriers to success. Walsh (2012) asserts that the family's need for hope is essential to their spirit as oxygen is to the lungs. This likeness shows that hope is so important in ensuring that families look forward to greatness and resilience. A positive outlook is crucial in keeping the family focused and expecting great and positive outcomes. Hope fuels a family's energy and efforts to rise above adversity. Hope can be described as a future-oriented leap of faith, when the present seems bleak and rough on the family, a better

future can be envisioned. However, in some instances a positive mind-set is not sufficient to ensure success, if life's conditions are relentlessly harsh, with limited opportunities to rise above them.

The participants in this research had shown confidence and hope that they were doing their best and were supporting one another's best efforts. Participants had a positive outlook towards the future, in spite of having faced various adversities. They proved that they have the strength to keep on working to find solutions and improve their circumstances and relationships. Some participants shared that:

Family P2 said:

Generally we have a positive outlook. We believe as much as life has to end at some point, it's meant to be lived to the fullest and in a morally and physical fulfilling manner....helps the family to be generally happy and outgoing. Putting value on things that matter most to the family.....without hope we cease to live and merely exist. We hope for greater things in the future and hence we plan and prepare for that future. We have a vision to be fulfilled.

P4 shared:

....we learn not to do the same things that we have done before that has led to detrimental effects, which is how we grow. Stronger, closer and more successful.... We come out stronger, even after challenges. We do not let anything get us down, if anything the challenges bring us closer.

P6 said:

....growing in understanding, success in all endeavours- academic and career....a positive outlook motivates us to achieve more- academically and career wise....."
Their long term vision was for *"...children achieve academic excellence, have successful career and future, parents to excel in career and are able to provide for family.*

P7 said:

When we look back at the challenges that we faced and survived together, it always gives us hope for the future. Those challenges are able to make us stronger. Bright. We keep a positive attitude towards the future... We believe that with God we will excel. It also creates a sense of positive thinking and hope to the whole family... We have a hope of excellence in the future. We believe in great achievements, and our family is part of those great achievers.

P9 said:

...yes, challenges shape people. Overcoming challenges teaches people a lot. Success...hardworking.

P10 said:

No, the past is always brought up... I don't see a future, really? No one is happy...

This family had their relationship threatened because of the challenges they continue to face, but being a hopeful family, they were attending therapy sessions in order for them to recover.

P11 said:

...although there are times that we may feel overwhelmed by all life throws at us. I hope that we can be happy in our surroundings and have a stable work environment for my husband. Through that, we can build a better family unit..... We have had a very sad 2017 and wish the year would pass without further incident. But despite this, we still try to see the positives we have..... we have great hope for our child, his future and ours. We are hard at work to ensure that we can save and be alright for future.

Hope is essential in repairing troubled relationships. When partners give up on their marriage it is because they have lost all the hope that things can change for the better. The above statements show that the participants still had hope within them and between them. Family P10 showed that they are somehow hopeful when they agreed to see a therapist to try and solve their marital differences. Hope helps envision a better future.

5.4.3.4.4. Transcendence and Spirituality

Transcendent beliefs and practices provide meaning and purpose beyond a family's immediate plight. In troubled times families find strength, comfort, and guidance through connections with their cultural and religious traditions. Spiritual resources like deep faith, constant prayers, meditation and congregational affiliation have been noted as wellsprings for resilience (Walsh, 2012). It is not only through formal religion that families find spiritual nourishment – others find nourishment through deep personal connection with nature, music, art, community service and social action. Many families have emerged from shattering crises with a heightened moral compass and a sense of purpose by gaining compassion for the plight of others.

These insights are evident within the participants for this research. They recognised the importance of the supernatural by acknowledging the use of spiritual or cultural practices to keep their families stronger and hopeful. One family said that spirituality was important to them because they believed it was the basis of all humans and it acts as a guide on how they viewed life and responded to circumstances. Transcendence and spirituality help keep families together and connected; and are traditions that have been passed down from generations; which act as motivator and push families to go further than what they are; to show that the spirit and the physical are connected; and that God is the Almighty.

Family P2 said:

...spiritual aspects are important within our family because they form the basis of us human beings and they guide how we view life and respond to circumstances....spirituality guides how we treat one another, helps us deal with life situations....it acts as a general guide on how the family has to run. The bible states that the husband is the head of the family and the wife has to submit to him. That guides the functioning of our family.

P4 said:

...without these we will lose connection with one other. Brings us closer together, improves the quality of and gives more meaning to life. Our long term vision is to remain as close as we currently are and help each other achieve our goals leading to our successes both individually and as a family.

P7 said:

...because we are spiritual beings and whatever that happens in the spirit always affect the way we behave. Spirituality is very important. As spirit beings, there are things that happen which is beyond our reasoning... It assists in making decisions, for example if an investment is not spiritually sound, then it is not worth investing in...

The role of spirituality in the lives of family members and the functioning of the home was described as important and acted as a general guide to human life. Other participants mentioned spirituality as part of their daily life, as it assists to keep family members in check, act as a guide to family roles, act as a source of courage and motivation, and assist in the making of decisions in the family.

P6 said:

Spiritual Christian beliefs are what motivates and push us to go further...guiding principles for family and children's behaviour. A source of courage, motivation and ability to help others.

P11 said:

We do have a Christian outlook and often engage our child in matters of the Bible. We pray before eating and give thanks where we can. It is however not over-emphasised in our family. It is a good way to see the beauty in life and believe that things happen for a reason...It also gives us faith to keep us together.

Religion has been seen to provide guidelines for the living, out of core beliefs and scripted ways to mark major life transitions, as well as congregational support in times of need through its teachings, rituals and ceremonies (Walsh, 2006). This can be witnessed from the interviews conducted with participants, where spirituality has brought a sense of meaning, wholeness and connection with others.

5.4.4. Section 4: Conclusion and Evaluation of Interviews

This section focuses on the conclusion of the interviews and serves as a checklist for the family members to review their resilience as a family. At the beginning of the interviews most participants indicated that they viewed themselves as resilient, and after the interview all participants declared that they were resilient and would be able to cope and face future

challenges. Some of the reasons they gave included, having learned from previous challenges, and that their past ability to overcome previous challenges gave them hope and determination that they would be able to bounce back from adversities. Mutual understanding, faith in God, social support, communication, and counselling were additional support mechanisms employed by participants, which could engender coping for families. Table 12 below shows how participants rated themselves.

Table 12. Resilience measure of participants

Participants	Resilience before interview	Resilience after interview
P1	Resilient- always love, support and look out for each other	Resilient
P2	Resilient- work through challenges as a family without separation	Resilient- have survived previous challenges
P3	Partly resilient-working towards resilience, one day at a time	Resilient- family is strong
P4	Resilient-faced challenges and survived effectively	Resilient- learn from challenges and prepare for next challenges
P5	Resilient- are happy and loving	Resilient
P6	Resilient- have managed to deal with challenges	Resilient
P7	Resilient- determination to make it work no matter how the situation looks like	Resilient-still functioning well and have managed to adjust from previous challenges
P8	Resilient- have family savings	Resilient
P9	No idea	Resilient- sometimes you fall and sometimes you stand tall
P10	Resilient- have always made it to the other side	Resilient-going for therapy
P11	Resilient	Resilient- have managed to stay strong and can still smile, see the good in life and say we are ok.
P12	Resilient- are always there for each other	Resilient-experienced challenged but are still standing

5.5. PART 2: QUALITATIVE OBSERVATIONS

This part presents results of the observations conducted on three families who indicated during the interviews that they would be hosting celebrations. The researcher conducted participant observations with three families that had family celebrations at the time the researcher was collecting data from the participants. The researcher saw this as an opportunity to experience and observe some of the family resilience factors and processes in action. Two families were celebrating their children's birthday while the other family was celebrating their first-born child's first Holy Communion. It was an honour more than anything to be welcomed to the families' personal celebrations, in my capacity as a researcher observing the celebration, including how, and who they celebrated with.

Participant observation was employed to obtain the social reality of the participants on family resilience – the advantage of this method lies in observing unaltered events and behaviours that promote resilience in this case. The researcher played the role of “Observer as Participant.” The purpose of the observation was to confirm what the researcher had gathered the interviews and discover any unanticipated truths. Saying something is one thing but doing something is another, as articulated by Montaigne, (as cited in Robson, 2004).

5.5.1. Family Participants 1

On this day (30/09/2017), I arrived at the family's complex just before 2pm. They had a birthday party for their second child who was turning a year old. The couple had made a joint decision to celebrate their child's first birthday. People were coming to celebrate together with the family and help them honour their child's role in the couple's life. Everyone was invited by the couple. The people who were at the party were familiar with the couple or their children.

The party took place at the residential home of the participating couple in a security complex. This was on a weekend, Saturday to be specific. This day is usually a day when most working people are available and free to attend social events. The guests were expected to start arriving between 12 noon and 2pm when the party was expected to start. However, at 2pm some guests had not yet arrived and some preparations were not yet complete. The party was not affected by this as everyone was kept entertained. Time was used in an African sense (time protocols are never observed).

The celebrations had been set to start at exactly 2pm. I used the intercom at the gate to make contact with the participants. The gate was opened and I made my way through and looked for the house number I had been given. The complex was very quiet for an afternoon. The houses looked neat and new from the outside and the paved way was very clean. When I reached the house Mrs X was waiting for me at their entrance gate. She was dressed casually and wore a lovely smile, we greeted and exchanged hugs with a little conversation on how I managed to get to the complex. As I was being directed to the house I could hear the voices of

the people in the house as we entered the kitchen. This was an indication that some people had already arrived for the party. I entered and exchanged greetings with the guests.

There were women in the kitchen helping each other with the preparation of food and drinks. There were men on the other side of the house by the braai area. They seemed busy organising their sitting and braaing meat for the guests who had started arriving. Other guests who had not much influence had taken places in the living room. I was led to a lovely couch for a seat. I observed Mrs X as she joined the other people who were busy preparing food for the party. The ladies had different tasks they were doing, food, washing dishes, cleaning the floors, getting meat ready for the braai. At the braai area there was Mr X and other men that occupied the space. They were chatting, drinking and braaing. It was just busy everywhere. Music was playing as a source for entertainment. While I was observing I noticed the children were entering and leaving one of the rooms, when I asked what they were doing I discovered the room is actually a bedroom that was being used for the children to play.

Everything looked organised. The Mr and Mrs X seemed to have everything in control, the husband was outside managing the men and the braai, and the wife was in the kitchen with the other ladies and was also welcoming guests as they arrived. There were snacks for everyone. I helped myself and started engaging in simple conversation with other guests.

The guests were young in age around early and mid-30s to late -30s. They were dressed casually but elegant. They had professional looks but very humble and sociable and tolerant of everyone around them even if they did not know one another. There was mutual respect. The couple had their extended family and some very close friends assisting. The setting up of food on tables, making sure there is snacks for the guests seated in different places, mopping the floors as they got dirty in different instances. Their resources were alert and geared up. Everything was available and nothing seemed to be short or missing. The way events unfolded one could tell that there was proper planning and cooperation from the organisers.

The event was filled with spirited people, the environment was welcoming and members had a tolerance and respect for one another. This could be seen from the greetings shared between people as they met and also the chatting between people in the different places they were seated, the kitchen, living area, braai area and in the children's room. Once a lady requested for a certain type of music to be played and her request was met with no conflict and everyone seemed to like the music.

Everyone was well mannered; people were humble and sincere to one another. People were sharing jokes, introducing one another, advertising others for the work they do, for example, there was a lady who bakes cakes for weddings, parties and other events, there was also, a lady who was a seamstress and designer, and another lady was advertising her coffee and beverage business offered to businesses, social and corporate events or parties. The guests had some kind of openness about what they do for a living. The event was a platform for networking that presented itself for the people at the party. I had the pleasure of chatting with one of the ladies, she was a registered first year doctoral student, and we shared the experiences of research, the role and influence of supervisors in general, and juggling family, work and education. Mr and Mrs X were respectful and communicated with understanding around their guests.

When it was time for cleaning people would give space, when it was time for eating women and children served themselves first and men served themselves last. When communication was passed the guests listened and cooperated. When it was time for singing

the birthday song, Mrs X had everyone gather up and someone brought the children together. We all sang joyously for the little one, candles were blown and the cake was cut by Mrs X and a relative which was shared with everyone. The cake was the gesture and symbol for the birthday as everyone was made to gather around, sing and eat the cake. The gifts and cash were presented to the little one from friends and relatives. Mr and Mrs X were humbled they thanked everyone for coming to celebrate with them and for the gifts. The children were just happy for the cake and the party packs they received.

The support from friends and family was evident. There was love shared for the family. A celebration for a child was able to unite people together.

Mr and Mrs X Family Resilience

During the celebrations, the researcher identified, love for family, social and emotional support, financial support, and effective communication. In the interview and participant observation with the couple I was able to discern that the couple made efforts to keep their family together. They loved their family – for them each family member was important. Organising celebrations encourages unity among family members nurtures love, and promotes a positive outlook for the future. The presence of extended family and friends showed that families appreciate one another and offer emotional and social support to others. A family's life cycle is intertwined with individual members' relations with the outside social community. Support from friends and family assured families that they will have support in good and bad times.

Mr and Mrs X sacrificed their financial resources to support their family belief systems and they achieved all these through good communication with one another and their guests; and accepting support from their friends and family. Also, the distribution of roles between Mr and Mrs X enabled a successful celebration. They were able to redirect their guests to assist with different tasks during the party, for example, men assisted with the braai and entertained themselves, women assisted with washing dishes, preparing food and making sure that children were entertained.

Family celebrations are important in fostering family resilience, and representing the beliefs of the family's identity (who they are), as articulated by Walsh (2003) as well as, Fiese, Hooker, Kotary and Schwagler (1993). The degree to which symbolic significance is attached to family gatherings and the belief that family rituals provide meaning to family life can be seen in Mr and Mrs X's birthday celebration. Below are pictures of the food and cake for the birthday celebrations.



Figure 5. The food served at the party



Figure 6. The cake and some decorations

5.5.2. Family Participants 2

On this day (5/11/2017) I made my way to the family's church where I had been invited to attend a Christian celebration (religious). Mr and Mrs Y's eldest child was receiving Holy Communion for the first time in church. The mass was a celebratory one with 52 children and their families celebrating, observing and experiencing for the first time. I was invited to witness the celebration and see how the family honours their family values and beliefs.

I have never attended a church event like this, so this was an honour for me. When I arrived at the church the parking was already full, and I noticed there was a service in session. The service I had been invited to was going to start after an hour. In the meantime

families were taking pictures in the hall before the service at 10am. Everyone was dressed elegantly and beautiful. This event involved a community of worshippers (Roman Catholic) celebrating one of their sacraments that members have to go through should they be committed to the church's way of life.

The church was full and some guests and church members were seated in the tent attached to the side of the church. I had been warned by Mr and Mrs Y to arrive early in case I would not be able to secure a seat inside the church. The children were dressed in white (girls) dresses some wore like mini brides with a veil or a crown on their heads. The boys wore white shirts and dark coloured pants and others were all white with a coloured tie. The atmosphere was filled with joy from the parents and anxiety from the children. They were going to sing and receive Holy Communion in front of everyone in church.

I observed that members of the group were invited by the family who had a child or children receiving Holy Communion. Family friends attending the same church were supporting each other, offering emotional, social and community support. My invitation extended to Mr and Mrs Y's friends. The friends (a couple) had three children receiving Holy Communion. The spirit of joy was shared between the children as they were happy to see each other and share the event. One could see that behind their excitement they were anxious too.

Mr and Mrs Y had a planned braai party later in the day honouring the rite of passage for their daughter in her life as a Christian. I had to experience the whole event so that I could understand what was going on.

Everyone was behaving in a manner that showed respect for the church. Children were being monitored and some being apprehended so that noise and running around can be contained. Greetings between adults showed respect and were joyful. It was evident with others that they had not seen each other in a week and they were already catching up before the service started. Mr and Mrs Y were ecstatic, rushing to get into the queue for photographs and doing last preparations for the service (celebratory Holy mass). The child wore a lovely white dress with a black flower and black belt. As the family was assessing the dressing of other children, they had to take off the black highlights to make their daughter completely white like the other participating children. Their son who is just under 3years was full of energy running around and demanding attention. Everyone seemed to know what they were doing and knew what was expected of them. When I asked the parents how they knew

what to do, they said there was a WhatsApp group that kept them up to date with the planned activities including expected start and finish time of the whole church service. I guess communication was very important because it seemed to be saving everyone time.

Mrs Y explained to me how they had joined their child into catechism classes in the beginning of the year so that she could be baptised and follow the rites of the church as a fully participating Christian and member of their church. The church had volunteer teachers that taught the children in groups according to age and stage they were in, in the Christian life. Parents had to make monetary contributions towards the day of celebration. This money catered for the child's candle, certificate, print out of the songs they were going to sing, some cookies and sweets too. The teachers played a big role to ensure that the event was a success.

After 3 hours the service was completed with more photos captured. The venue for the celebrations now shifted to Mr and Mrs Y's home. They invited their friends who had their children also receiving communion to come and celebrate with them together on the achievements of their children. As I observed the families, the idea of the invitations was discussed by the men first, because of the financial implications involved and being the heads of their households. The wives were then informed and then it became a joint decision that all family members from both families loved and welcomed the idea of continuing the celebrations privately.

Mr and Mrs Y behaved with respect towards one another and the people around them. They were calm, humble This has been the achievement for the whole family, showing commitment to the church and determination for their child to achieve the phase. I made my way to Mr and Mrs Y's house. I did not know what to expect but I was looking forward to experience their informal behaviours outside the church. When we got there, I was welcomed into the house and asked to feel comfortable. The children had their clothes changed by their mother and she also changed into more comfortable clothes. The father also changed and headed to the outside area to prepare for the braai. He tidied the Lapa and the braai area with some sweeping and cleaned the swimming pool. He was joined by the youngest son who got a long brush for the swimming pool assimilating how the father does it as a way of helping his dad.

The mother was now in the kitchen making sure the food she had started preparing early morning before church was ready. We chatted a little on the roles they had quickly assumed as they got home from church. She mentioned how it was almost like engineered in them what

to do and when to do it. She also mentioned that because they were married for so long they each knew what was expected of each of them.

The family was then joined by relatives they had invited and their friends from church. Each of these guests brought some food for the party. The family that also had their children receive Holy Communion brought even more food. They mentioned because they were also celebrating it was proper for them to make a fair contribution because they also wanted to celebrate with others their family achievements. I asked them about their relatives not being present to celebrate with them and their response was that they were happy and supportive of the children but because of distance they could not join them. The children received as gifts bibles and rosaries to complement their achievements.

As I continued to observe, the wives were gathered in the kitchen getting the snacks ready first while they waited on the food. The men were chatting and drinking by the braai area whilst preparing the meat for the braai. I noticed the men did the marinating and the cooking of the meat, and then there was also a set of meat that the women had prepared and cooked into stew. There was a variety of foods being prepared by both males and females. Everyone was chatting, laughing and most of the dialogues were social mixed with some work experiences. The couple were leading others on what needed to be done more of redirecting people to where help was needed, I was able to offer some help with washing dishes and clearing some dirt. The younger children were busy with television while the more grown children were playing in the swimming pool. The swimming pool was next to the braai area so the fathers were monitoring the kids at close range.

This event took the whole day for the family. Firstly, they had to be at church for the sacrament at 8:30am where they started with photographs, the service followed and after the service it was more photographs then the family took the celebration home to be continued with their relatives and friends who were also celebrating their own family achievement.

It was evident how everyone went along with one another and worked together to make their day a success. I had a great time with Mr and Mrs Y and their guests.

Mr and Mrs Y Family Resilience

In my interview and observation made during the celebrations at Mr and Mrs Y, I became aware that family rituals, spirituality and beliefs are powerful organisers of behaviour within the family system. Rituals can range from religious observances such as first communion to

daily interaction patterns such as greetings. The family's celebration marks how Mr and Mrs Y work together as a family and are distinct from other families. They are ensuring that their family is grounded in a religious system from a very early age. Family identity has been shown to strengthen family values and family belief systems, and this has been articulated by researchers (Carter & McGoldrick, 2004; McCubbin et al., 2001; Patterson, 2002; Ungar, 2012; Walsh, 2006).

Factors that were identified from observing the interaction between Mr and Mrs Y are: spirituality, love, emotional and social support, financial support, community support and communication. These factors can be evidenced by the interviews held with other participants reported in Part 1 of this chapter. Spirituality is explored by Mr and Mrs Y's family when they dedicate themselves to God, send their child for catechism classes every Saturday of the week, and making friends with their church community. The family relied on the church and its volunteers to instil Christian values in their child. Their celebrations were done in community with other families who share the same church, and this was evidenced by the community support they enjoyed. Emotional and social support was evidenced when they came together with their family friends and relatives to celebrate the family's beliefs. I observed them working together, gifting their children with bibles and rosaries as a symbol of their faith and emphasising the importance of a family unit. To add, financial support is crucial especially in the family life cycles stage of parents with young children, as they are adjusting to new roles and raising children. Mr and Mrs Y were assisted by their relatives and friends. They all brought food to share and celebrate. This lessened the burden on Mr and Mrs Y's family as everyone offered help. This reflected how families felt about being together.

Lastly, communication bridges a family's understanding on issues and circumstances. Mr and Mrs Y were able to communicate with each other and with their friends, especially when they decided on how they were going to celebrate and whose house they were going to use. Communication has been documented as a means to clarify any misunderstanding and share information. Positive communication prevents quarrels and brings families closer (McCubbin et al., 2001). Family rituals may be a potent factor in preserving relationships because they include elements of planning, affect and symbolic meaning (Fiese et al., 1993). Below are pictures of the Holy Communion and food prepared for the party.



Figure 7. Mr and Mrs X family picture after Holy Communion



Figure 8. Food prepared for the party

5.5.3. Family Participants 3

On this day (18/11/2017) I arrived at Mr and Mrs Z's home for a small family celebration. The participating family was hosting a birthday party for their 3rd born child who had turned 1 year. The family invited close friends and family to help them celebrate the family achievement. The birthday celebration was held at the family residence. Guests arrived in the afternoon from 2pm and stayed until the evening. This was on a Saturday. Some guests were working in the morning so the party had to start in the afternoon in order to account for them.

People were part of the group because of the relations they have with the family. The invitation of the birthday celebration was extended to the very close people around the family. When I asked why they had invited less people the wife said that because the child was only a year old they would not remember anything of the event so they did not want to go

overboard and stretch their finances. If the child was much older and having friends they would have been prompted to invite the child friends too and make it a bit bigger party, she further explained.

The family was joined by the wife's elder sister, the eldest sister's child who had travelled from another province to come and celebrate in solidarity and on behalf of those who could not be part of the celebration. Also, there was the wife's best friend from university; apparently they have been friends since their first year sharing the same room. Other people who were there were the husband and his young brother and myself. The husband's close extended family does not live in the same province as they do and so they could only be joined by the young brother who lives in Centurion.

Everyone was comfortable and at ease. The guests did not know each other, but everyone made efforts to engage into conversations that they were all familiar with. There were no boundaries in who could do what. I made conversations with the others in the house. But I could observe the elder sister assumed her role of being elder and she was seated with no activities or duties to do. Culture is important in some families and it is respected. The guests were connected to one another because of the relations they had with the family. The house had no boundaries everyone was welcome to assist themselves or others. The house helper got assistance and support from everyone. She was open with the guests. There was respect, good communication and understanding of one another.

Mr and Mrs Z relied on their own resources and guests to volunteer in preparing the food and offering children and adults some snacks. The family's helper was available to offer her assistance on duties like cleaning, washing dishes and manning the children including the birthday child. I asked Mrs Z how they had managed to organise the finances towards the celebration and her response was that she and her husband had done most of the organising themselves but they did have friends contributing towards paying for the cake and some of the snacks. I could not help but offer my services as well. I made some popcorn, prepared the snacks for the children and offered the adults some snacks and drinks too. It was an honour to have to volunteer to do something. When it came to serving the main meal, I washed dishes so that there was enough plates and cutlery for everyone. Seeing that most tasks were reliant on Mrs Z to be accomplished it was only fair to help where I could. At some point she had to leave and go and collect a relative from the bus station because they did not know their way around the town. As well there was no one at the house to carry on some house duties.

Mrs Z knew what was supposed to take place. Mr Z and his brother were only taking care of the braai outside. This meant that guests had to assist even though there were not too many people invited. As a woman I understood what it meant to have visitors and what is needed to host guests. I asked for some tasks that I could help with and I think this was a relief having guests offering to help.

As I observed, I guess everyone was listening to one another, Mr and Mrs Z was talking and guests listened and there was music for entertainment. Events were unfolding as the couple engaged everyone. Like offering drinks and snacks, the time for eating and the cutting of the cake and singing the birthday song was all communicated by the mother. There was a good selection of music played by the family and the kids even entertained everyone by singing and dancing to the music. When it was time for singing the birthday song, one child continued the song as it finished with a verse “..may the good Lord guide you...x2”, that was impressive. The child goes to school and the song was not complete without that verse. One of the guests praised the child with an “Amen”. When a child has Christian values in them it is impressive.

Unfortunately, Mr Z was not feeling very well and he excused himself for the remainder of the time before I left. His young brother took over the braai and made sure the guests were entertained and he engaged in conversations with the guests.

The intimacy of the party was filled with warmth, laughter and fun. The children were joined together with the adults, dancing and singing. Everyone was united on one accord, there was no censoring of children or the helper of the house. Mrs Z showed love and strength in handling her guests very well. She made efforts entertaining her guests so that no one felt left out.

Mr and Mrs Z Family Resilience

Mutual respect for partners and guests was evident. Messages were communicated in a clear manner and received with no mixed reactions. Their way of communication clearly is also evidenced in Part 1, where the researcher had interviews with other research participants. Coping in the family life cycle stage with young children and working at the same time may increase stress and vulnerability for the family; hence holding family celebrations help to ease the stress. Mr and Mrs Z have 3 children, and managed to throw birthday celebrations

for them. Their children were aged 8, 4, and 1 respectively. Their love for their family was still evident, in spite of the challenges they faced, like any other family.

According to Fiese et al. (1993) family rituals exert influence on family life by pairing meaning and affect, and marking how the family build their belief system and work together in interacting with the social world. Mr and Mrs Z managed to keep their practices with all their children and engaged their social support systems into their belief systems.

Emotional support and social support was important for Mr and Mrs Z – they had planned to have a small and intimate occasion, but they still wanted their support system to be there. This support was linked to the financial support. Mr and Mrs Z provided most of the resources for the party, but still allowed their friends and family to contribute.

Another factor that was emphasised was the importance of children in the family. It may be costly, demanding, and stressful to raise children, but they bring joy and life into the marriage and family. The ability for spouses to compromise and delegate certain roles eases the frustrations on one family member. At these celebrations the children played, sang and danced with adults, and were given attention and love. In one of the instances Mrs Z danced to a song with the birthday child. Fiese et al. (1993), report that rituals are maintained to revive relationships, which have been weakened by neglect, boredom, frustration and separation during the long caregiving period during infancy. This can be confirmed by the circumstances of Mr and Mrs Z, who have three children. Below are some pictures of the cake and food offered at the party:



Figure 9. Mr and Mrs Z Birthday cake



Figure 10. The prepared food

5.6. PART 3: INTEGRATING FAMILY RESILIENCE AND FAMILY LIFE CYCLE

This part comments on some of the strategies that emerged from the interviews and observations, the relationship of resilience and financial crisis on family life cycle, and concludes the chapter. It is important to integrate the major characters of this chapter into the research.

5.6.1. Coping strategies discovered from the interviews and observations

Various factors emerged from the interviews and observations with participants in the study. These factors were grouped into themes presented above in part 1 and 2. Common factors emerged from the participants; for example communication, trust and honesty, faith in God, social and emotional support, as well as financial support.

The figure below indicates factors that emerged from the interviews and observations. These factors were refined and integrated into categories and sub-themes that formed the themes for this research.



Figure 11. Categories that emerged from Interviews and Observations

Coping factors are important in uniting families. The responses to interviews showed that each family shared common factors with other families – however, as families began to identify and formed clear meanings regarding who they were, and how they valued their own beliefs as new families, some varied pathways of coping emerged. Protective processes were established within families in relation to the type of risks experienced.

Family resilience is established when a family has experienced adversities and in the process have exercised the existing family resources and even introduced new resources that seem to be beneficial in order to bounce back from challenges or move past the experienced challenges. This can be evidenced in participants who stated before and after the interview that they were resilient, shared the coping factors they considered necessary for surviving challenges and gaining strength for handling future challenges, and having a positive outlook.

Walsh (2006) supports the notion that families who confront and manage disruptive experiences, buffer stresses, effectively reorganise and move forward with life fostering immediate and long-term adaptation for all family members, as well as the survival and well-being of the family unit. Individual family members' internal coping strengths help promote and strengthen intra-familial coping strategies. Participants shared internal capacities such as a family member having self-motivation, confidence, knowing who they are, high self-esteem, strong work ethic, spiritual, intellectual, and having good problem-solving skills.

These individual coping skills are beneficial when it comes to team work and enable a family is able to stay motivated and bounce back from challenges.

5.6.2. Family resilience factors and the Family Life Cycle

Family resilience has been described in various ways: as a path followed by families over time (Hawley, 2000); as positive behavioural patterns and functional competence (McCubbin & McCubbin, 2001); as a multilevel process of interaction between families and other systems (Unger, 2016); and as something more than just overcoming adversity but a potential for personal and relational transformation and growth (Walsh, 2002). These definitions give meaning to resilience in families and reveal the struggle, determination and hope of families that are not willing to give up. Each of the elements in the definitions provided was evident in the responses to interviews and observations of the participants in this research.

The study focused on participants that are in the life cycle stage of parents with young children. The parents were dual-earners and their lives were demanding high – providing proper care for the children, providing education, basic needs and a warm environment. The family life cycle perspective assesses life challenges in the context of the family system as it goes through different life stages (McGoldrick, Carter, & Garcia-Preto, 2011). Some of the participants mentioned experiencing challenges with pregnancies, sickness, death and marital dissatisfaction, but all showed that they were strong and hopeful. They used these challenges to gain strength for the future. Researchers have conducted studies examining similar challenges in different life stages to identify family adaptation and family resilience (Barnes, 1999; Greeff & Human, 2004; Greeff & Van der Merwe, 2004; Walsh, 2009a).

The stage of parents with young children can be very stressful and daunting on couples. There is a lot of interchanging of roles, adopting new tasks, compromising and adjusting the family's spending. In some cases spouses feel neglected by a partner or overworked, especially when they also have to balance work and family. McGoldrick et al. (2016) view a family unit as an emotional subsystem that reacts to the past, present and future, because of the outside systems connected to it. Human functioning is assessed in the context of the family system as it moves forward over the life course and across the generations. In this study participants were assessed in the context of dual-earning parents with young children (a life cycle stage).

5.6.3. Effects of Financial Crisis on Family resilience and Family life Cycle

When the family identifies the need for both partners to work, the need for savings, and investments, and other methods of gaining income besides getting a salary, it is a realisation of an impending financial crisis to meet the needs of the family.

Economic insecurities prompt families to adjust their ways of living in order to secure a future with fewer uncertainties. However, dual-earning families tend to suffer in the present trying to secure the future. As their demands increase, they have to adjust certain roles, balance work and family, and still provide for the needs of children (better education, healthcare, basic needs and a safe environment). A struggling economy puts a strain on the family's financial resources. Participants in this study maintained some of their belief systems by practicing family rituals, even though they had limited resources or had to accept financial help and social support from friends and relatives. In the midst of a crisis participants were able to maintain some of their rituals in order to uphold family values and beliefs, and keep the family together as a unit. It became evident during the course of the study that planning is very crucial and having savings set aside might just be helpful for the family.

Instabilities in the economy place families in persistently high levels of debt and unstable employment, and this can continuously affect the families' financial position and leave them feeling financially vulnerable (The South African Reserve Bank, 2015). The dilemma of juggling the demands of work, child-rearing, and household duties continues to confront dual-earning families with young children. It is worth noting that couples need to develop a sense of themselves as partners in parenthood as well as partners in marriage and not neglect their romantic relationship as a couple during this stage when children demand a lot of attention (Dankoski, 2001). Performing rituals as a family rejuvenate the family and give it hope.

Some of the participants emphasised the need for families to have family savings and good investments and maintain family traditions. This notion is supported by Price et al. (2010), who have shown that against all odds families can thrive and rise out of adversity even stronger. Also, as articulated by Garbarino (2001), once a family's accumulation of risk moves beyond a low, tolerable level, there must be a major concentration of opportunity factors (including significant others and additional ecological supports) to prevent a harmful

outcome. Preparing for the future, having strong resources and social support can save the family from emotional distress and family disruption.

5.7. CHAPTER SUMMARY

This chapter presented the research findings from the thematic analysis and observations. Quotations, observations and photographs to illustrate the themes and sub-themes were used as evidenced in the analysis. The findings were linked to existing literature in order to emphasise the connection of the findings with existing theories. The findings of the current study suggest the importance of coping strategies in maintaining a healthy family, because a family will always face some challenges at some point in its life cycle. Various researchers have supported families with frameworks and models issuing processes and factors that can be exercised by families in order to bounce back from adversities and be labelled as resilient. Family resilience is a process that is achieved by families who are able to manage challenges and adversities to adapt to new circumstances – failure to adjust or adapt can lead to maladjustment or maladaptation. The findings furthermore emphasised the importance of family beliefs and rituals in fostering family functioning. Families will always need continuous support from friends, extended family, the community and internally. The family is a basic unit of all human entities and its support is crucial as coping strategies are also important in raising pioneers for the future.

Chapter Six, links the thematic and observation results to the research questions and objectives of the study, and presents the limitations, recommendations and conclusions drawn from the study.

CHAPTER SIX: RESPONDING TO RESEARCH QUESTIONS AND CONCLUSION

6.1. INTRODUCTION

The aim of this study was to explore and describe the coping mechanisms of working parents with young children in the face of a financial crisis. By focusing on the resilience of such parents, the main research question of the study related to the coping strategies used by working parents with young children in the face of financial adversity. The sub-questions related to how financial crisis affected working parents with young children, and how they overcame this adversity.

In order to address these questions the researcher explored and described the coping strategies, using the theoretical framework articulated by the Resiliency Model, Family Resilience Framework and the Family Life Cycle Model, drawing from the social constructionist point of view. The limitations of the study, possible contribution of the findings to the existing body of knowledge, as well as recommendations for future research are also discussed.

6.2. RESPONDING TO THE RESEARCH QUESTION AND OBJECTIVES

In order to address the research question and outline the objectives of the study, interviews and observations were conducted. The results in Chapter Five were presented in sections; namely knowledge and understanding of family resilience and its characteristics, description of the family structure and form, as well as factors contributing to family resilience. The objectives of the study were to investigate how working parents with young children conceptualise their problems; explore and describe coping strategies employed by working parents; and provide a guideline based on the coping mechanisms identified by working parents with young children. Each couple's unique resilient pathway, challenges and protective factors, regardless of their cultural backgrounds, showed common (typical) qualities and processes that can be shared or utilised by parents in the life cycle stage of parents with young children.

6.2.1. How working parents with young children conceptualise their problems

The participants conceptualised their problems in different ways, and their interpretation depended on the strengths and weaknesses they displayed in dealing with different situations. Thus for one to understand family resilience and coping strategies utilised by families, they need to also understand how families conceptualise and understand challenges.

When asked about the changes that affected their families, and the impact that the financial crisis had on their family functioning, participants responded with comparative realities. One family explained how their nanny's departure made it difficult for them to manage their home. The family also suffered a miscarriage and this dashed their hopes for having a child and shattered them emotionally. In another interview, the family explained there is nothing anyone can do to counter the things that happen in life, and that one just have to accept them and try to move on. The researcher perceived that families have their own opinions regarding why they experience problems – for instance some families attached meaning to everything that happens to them, and reckoned that everything happens for a reason.

As suggested by Carter and McGoldrick (2005), as well as Walsh (2006), challenges and traumatic experiences that families go through bring disruptions in family functioning, and require resources to help families bounce back. It was found that in order to adapt to situations families should tap into the internal and external resources that would enable them to heal and bounce back to normality. Participants in this study identified risks and challenges they faced. In the midst of these risk factors families were able to find solace from other family members, extended family members, friends and the community.

6.2.2. Coping strategies of working parents with young children used in the face of financial adversity

In order for the researcher to answer the research question (which tallies with the second and third objectives), there was a need to understand that family resilience cannot be measured as a constant variable, but as a process achieved through experiencing challenges and acting to resolve them in an attempt to bounce back from adversity and maintain a good balance for the family unit. The definition adopted for the purposes of this study refers to family resilience as involving positive behavioural patterns and functional competence

exerted under stressful circumstances, while ensuring the well-being of all family members and the family unit as a whole (McCubbin and McCubbin, 2013; Walsh, 2016).

The participants described the coping strategies that they employed, as well as those they thought were important for fostering resilience. They identified the risks and challenges that their families had been exposed to; and how these risks had affected their family functioning, as well as what they did as a family unit to adjust and adapt to their situations. The coping strategies were transformed by the researcher into themes during data analysis (thematic analysis) and observation analysis as supported by the key processes articulated by Walsh (2006).

Themes identified were categorised into key processes highlighted by Walsh (2006) – these are belief systems, organisational patterns and communication processes. The findings also identified protective processes and adaptation as a theme that is beneficial in realising family resilience. The theme family beliefs generated an extra sub-theme; namely family rituals. Family rituals are considered important in rebuilding family unity and rekindling love. It would thus, constitute an injustice not to highlight the importance of these themes in promoting family resilience. An advantage that comes with rituals is that they are not restricted to a particular socioeconomic group – but cut across ethnic and cultural backgrounds (Fiese et al., 1993).

The themes identified and their sub-themes are as follows:

- Protective processes and adaptation
 - Risk factors
 - Coping strategies
- Organisational patterns
 - Flexibility
 - Social and economic resources
 - Connectedness
- Communication processes
 - Clarity
 - Open emotional expression
 - Collaborative problem-solving
- Family belief systems

- Family rituals
- Making meaning of adversity
- Positive outlook
- Transcendence and spirituality

The categories of factors derived from the participants' interviews were grouped into the above themes. Examples of categories fostering family coping strategies include love, support, self-esteem, unity, empowerment, listening, security, spirituality, determination, trust and hope. Some of these categories were evident during by participant observations conducted by the researcher. The importance of celebrations was evidenced during the family celebrations held by the three families. Celebrations were considered important in maintaining and building family values and identities. Despite facing financial challenges, families were determined to strengthen ties among their members and accept support from friends and family.

6.2.2.1. Protective Processes and Adaptation

The research findings highlighted several risks factors that each family faced. As a result, families with young children were likely to experience multiple risks, both normative and non-normative. Some of the risks participants were faced with included unstable employment, financial instability, complications with pregnancies, birth of a child, illness, and death. Families in this life cycle stage have to meet so many demands that impact on their functioning. For these families to move on to another life stage they have to successfully bounce back from past challenges by applying strategies and employing familial resources beneficial for the family.

Despite the risks apparent in families, protective factors seemed to enhance these families' ability to adequately cope with challenges as seen from the participants' responses. Schmidt and Tully (2009) define protective factors as variables that lessen the effects of challenging circumstances and the likelihood of negative outcomes. These protective factors are evident on an individual, familial and community level; that is internal capacities of family members, support from friends and extended family and support from institutions such as the church, charities or investments from banks. These factors are likely to engender family resilience against adversities. The findings of this study are supported by findings from other studies that highlighted the significance of protective factors in reducing stress and turbulence

experienced on account of family challenges and crises (Patterson, 2000b; Schmidt & Tully, 2009; Walsh, 2006).

6.2.2.2. Family Belief Systems

Belief systems were considered a major factor in fostering family resilience – this finding is supported by studies conducted by Fukuyama and Sevig (1999), Greeff and Loubser (2008), as well as Greeff and Jourbet (2007). Spirituality is important in assisting families understand and embrace challenges and to make sense and meaning to life. Participants highlighted prayer and faith in God as their coping resource. Other participants explained that they take part in church activities and charities, the concept the researcher refers to as altruism (selfless concern for the welfare of others). In one occasion where the researcher was participant-observer, this family revealed that Christian life was an integral part of their being; and this was evidenced by the celebration they organised for their daughter, who was partaking in Holy Communion for the first time. Butler, Stout and Gardner (as cited in Coleman & Ganong, 2002), found that when couples prayed together, their sense of responsibility increased, and this facilitated change and reduced emotional reactivity.

6.2.2.3. Organisational patterns

The role of organisational patterns in working parents was an important factor. A household that has primary caregivers committed to work and have young children strains the family structure - there is a need to balance between work and family life. Participants in this study identified and described their family routines and tasks, how flexible and connected they are, as well as the status of their social and economic resources. Walsh (2006) supports these findings and argues that families need to develop flexible structures for optimal functioning during times of stress.

The findings of the study by Holtzworth-Monroe and Jacobson (1991) also revealed that the relationship between couples is strengthened, with prospects for long-term success if there is a degree of flexibility in the family. One participating couple was going for therapy at the time of the interviews, and they revealed that only one partner had been handling more roles, and that this had put a strain on their relationship. In addition, participants acknowledged the role of support offered by friends, family and the community. Social and emotional support is crucial in fostering family resilience, during times of adversities. The lack of adequate financial support has serious implications for family functioning, but proper adjustment and support from extended family and friends will help families to stay afloat.

6.2.2.4. Communication Processes

Communication can be likened to glue that binds families together – it facilitates understanding and fosters respect among family members. There are two types of communication; affirming and incendiary communication. Affirming communication is the kind of communication that is vital for families – it enables family members to communicate in a manner that is positive and not harmful to the other person. Incendiary communication causes more damage and leads to misunderstandings among family members.

Participants in this study described the need for mutual understanding in decision making, as well as the need to express ideas freely without fear of rejection. McCubbin et al. (1996) maintain that when members of the family use positive communication, they take time to hear out other family members, convey a sense of respect for the feelings of other family members, and resolve conflicts on a positive note. Families with an affirming style of problem-solving communication are better able to adapt to stressful situations than families who adopt an incendiary style of communication (McCubbin et al., 1996).

The above findings are also supported by Walsh (2003), who maintains that resilience is enhanced when family members are able to communicate openly with each other about the prevailing circumstances and emotions that accompany them. It is important to note that arguments have a possibility of presenting themselves depending on the kind of challenges that the family is dealing with, or the individual characters of the family members. One partner reported that their spouse was not able to express their emotions freely, but tended to have outbursts or have mood swings before they could finally have a sensible discussion. Based on the findings one can conclude that working parents with young children regard communication and problem-solving among family members as a strategy for fostering family resilience.

6.2.2.5. Summary of the Coping Strategies

The family resilience framework for this study shows that resilience in families is achieved on a continuum rather than on a constant instance (McCubbin et al, 2001). Families need various key processes to assist them during and after a crisis (Walsh, 2006). The meaning attached to challenges and the construction of one's reality in the social world is important (Willig, 2008). Moreover, all families experience normative and non-normative challenges in a life cycle stage and that they have to successfully adapt so that they can go to the next life cycle stage (Carter & McGoldrick, 2005). The integration of these models, as

well as an attempt to understand families from different points of views foster successful family resilience.

In light of the main research question, the researcher is of the opinion that the study sufficiently addressed the coping strategies that are likely to exist within families of working parents with young children.

6.3. PROPOSED FAMILY RESILIENCE GUIDELINES TO PROMOTE FAMILY RESILIENCE

Based on the study, the researcher found that fostering family resilience and overcoming challenges required families to establish coping strategies that they can employ over time. Therefore, it is essential to facilitate family resilience by encouraging dual-earner families made up of working parents with young children to actively engage in the process below:

- a) Protective processes and adaptation
 - Risk factors, and identifying family challenges
 - Coping strategies, capabilities, and strengths
- b) Organisational patterns
 - Flexibility to restore structure, routines and allocate role functions
 - Social and economic resources
 - Family and friend connectedness, and social networks
- c) Communication processes
 - Clarity with clear communication and consistent information
 - Open emotional expression with empathic response, respect, and recognition of cultural differences
 - Collaborative problem-solving, decision making, proactive planning, and resourcefulness
- d) Family belief systems
 - Family rituals and celebrations
 - Making meaning of adversity and normalise and contextualise distress
 - Positive outlook with hope, encouragement and build on potential
 - Transcendence and spirituality, faith, meditation, and meaningful bonds

In order to successfully engage in the above process there is need for consideration of the following:

- Honouring the dignity and worth of all family members
- Promoting a stable, supportive, and continuous relationship with family members
- Using respectful language, and framing to humanize and contextualize distress
- Showing compassion for family members who are suffering and struggling
- Building communication, empathy, and mutual support among family members
- Identifying and affirming strengths, resources alongside vulnerabilities, and limitations
- Tapping into kin, community, spiritual resources, and lifelines to deal with challenges
- Viewing crises as opportunity for learning, change, and growth
- Shifting focus from problems to possibilities
- Reorienting future hopes and dreams
- Ability to integrate adverse experiences including resilience into individual family members and life stage.

6.4. STRENGTHS OF THE STUDY

- The objectives of the study were met and achieved. The researcher was able to: investigate how families conceptualised their problems; explore the coping mechanisms adopted by working parents with young children when faced with a financial crisis; describe the coping mechanisms identified by working parents with young children as factors that assist them in overcoming adversities brought about by their financial crisis; and provide a guideline based on the coping mechanisms identified by working parents with young children. The study contributed to the body of knowledge on the resilience of working parents with young children. The study was able to integrate theories from various researchers in an attempt to understand the experiences of the participants.
- The ability to use the social media as a platform to generate participants for the study: the researcher created a poster that was advertised on the Facebook page PWLIC by the group administrator. Facebook is a social media platform where people share their social lives with the public, family and friends. It is also a platform where groups of people related by location and interests form groups to share information about their common

interests. This is the same platform the researcher used to find families to participate in the study.

- The study had a good mix of participants that represented the different cultures in South Africa. South Africa is a multi-cultural nation, and this was evident from the participants that volunteered to take part in the study.
- Above all, with a multi-faceted approach, the study was able to alter the deficit based lens of viewing troubled families as dysfunctional and beyond repair to seeing them as challenged by life adversities, with a potential for fostering healing and growth in all its family members.

6.5. LIMITATIONS OF THE STUDY

- The findings of this study cannot be generalised to the general population. The study sample was not a true representation of the population in Centurion as well as the population of working parents with young children in South Africa. This study must be used as a basis for further research on family resilience or as a reference towards practice and therapy.

6.6. RECOMMENDATIONS

6.6.1. Future Studies

- Longitudinal studies that can follow the process of resilience that occurs on a continuum are encouraged. These studies can then examine families within the different life cycle stages supported by multiple perspectives and establish the different types of challenges that are faced by these families, and how they adapt in different situations in order to get into the next stages of life. South African communities are affected by lack of adequate economic and social welfare, it is important to conduct research that aim to educate the masses on the different life cycle stages from a developmental perspective and social constructionist frameworks in order to instil hope and determination in families dealing with crisis situations.
- The current study has made efforts to integrating various models in an attempt to understand the concept of family resilience – this should encourage mixed method studies that will promote generalisability to the broader South African population, increase the

statistics on results confirming coping strategies fostering family resilience, as well as more narratives that complement the statistics.

6.6.2. The field of study/practice

- There is a need for therapists to understand families, using multiple perspectives. The South African population has become more diverse in culture, composition and presentation. These establishments need to be taken into account when dealing with families as each family has different dynamics.
- Families must be understood in terms of their belief systems, background belief of the individual family member, their construction of reality, as well as the meanings attached to challenges, including their past and present circumstances. This understanding promotes easier assistance in uncovering coping strategies for the families in question.
- Family resilience is a process, which must be understood on a continuum in relation to challenges that families are continuously exposed to. The communities of these families, as well as the influence they have on them, contribute to how families perceive their challenges, and how effectively they deal with these challenges. Positive or negative influences must be easily identified by therapists, and interventions made in respect to these families should consider all these factors in order to channel the right positive influences on families and promote family resilience in the process.

6.7. CONCLUSION

Walsh (2006, 2012) emphasises the importance of key processes in family resilience that facilitate understanding of families and their response to adverse circumstances. McCubbin et al. (1996) on the other hand, emphasise four factors (Resiliency Model) that facilitate understanding of family resilience. The social constructionist paradigm emphasises that families have their own socially-constructed realities, which can impact on the way they perceive their challenges (Willig, 2008). Carter and McGoldrick (2005) emphasise that in all aspects of life, each family or individual passes through phases or stages that require strength, determination and hope to overcome challenges, whether normative or non-normative. These life challenges have to be experienced and achieved successfully in order to pass on to the next stage. Failure to accept or embrace these challenges may hinder families or individuals to move to the next stages of life. All of the above stated notions have proven to work interchangeably and are intertwined. The strength displayed and resources employed by

families foster growth among family members and the family as a unit, and ensure family resilience.

This research tapped into the lives of several dual-earning families and shared their experiences, challenges and coping strategies in order to explore family resilience – that is, to establish if dual-earning families are resilient. Participating families reported that it was not easy, and it is still not easy for them to adapt and adjust to their financial circumstances, but that they had to have a positive outlook to the future, and never give up. The experiences of these participants were analysed and grouped into themes and sub-themes, using thematic analysis.

South Africa is a rainbow nation, with people from diverse cultural backgrounds, which informs the manner in which they deal with challenges in each stage. How participating families dealt with their crisis situations has proven that the key processes and coping strategies that they employed, with a twist from their different cultural and religious perspectives, can go a long way in fostering family resilience. The researcher was able to come up with a guideline, based on participants' responses. The established guidelines can be integrated into the different family operating systems in order to foster resilience for particular families.

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APPENDICES

APPENDIX A

ETHICAL CLEARANCE LETTER

Ref. No: PERC-16030



Ethical Clearance for M/D students: Research on human participants

The Ethics Committee of the Department of Psychology at Unisa has evaluated this research proposal for a Higher Degree in Psychology in light of appropriate ethical requirements, with special reference to the requirements of the Code of Conduct for Psychologists of the HPCSA and the Unisa Policy on Research Ethics.

Student Name: Oleander Muchesa

Student no. 48275018

Supervisor: Dr R. M. Dhlomo-Sibiya

Affiliation: External supervisor

Title of project:

Financial Crisis and Psychological Resilience in Families with Young Children

The proposal was evaluated for adherence to appropriate ethical standards as required by the Psychology Department of Unisa. The application was approved by the Ethics Committee of the Department of Psychology on the understanding that –

- All ethical requirements regarding informed consent, the right to withdraw from the study, the protection of participants' privacy and confidentiality of the information should be made clear to the participants and adhered to, to the satisfaction of the supervisor;
- All permission that may be required by the community structures will be obtained before the study commences;
- If further counseling is required in some cases, the participants will be referred to appropriate counseling services.

Signed:

Prof. M Papakononou

[For the Ethics Committee]
[Department of Psychology, Unisa]

Date: 2016-09-05

APPENDIX B

EDITOR'S CERTIFICATE



COMMUNICATIONS/PUBLISHING SERVICES AND TV PRODUCTIONS
8 Cormorant, Westinghouse Boulevard, Vanderbijlpark, 1911

To Whom It May Concern

This letter confirms that the research thesis detailed below was edited by Mosekaphofu Media's professional editor. It was edited for academic style and standard writing, including communicative strength, grammar, spelling, expression, succinctness, and was edited for content only.

Thesis Topic: *Financial Crisis and Psychological Resilience in Families with young Children*

Details: Master of Arts in Psychology with Specialisation in Research Consultation, Department of Psychology, University of South Africa

Researcher: Oleander Muchesa

Promoter: Dr R.M. Dhlomo-Sibiya

Dates: 24 January – 29 January 2018

Signed

Mmakgosi (Gadi) Malatsi

Mmakgosi (Gadi) Malatsi, Professional Editor

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APPENDIX C
COVERING LETTER- INFORMATION SHEET

INFORMATION SHEET



Department of Psychology
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2017/03/28

Dear Participant

My name is Oleander Muchesa and I am doing a Master's Degree in Research Psychology with the University of South Africa.

I am conducting a study on **Financial Crisis and Psychological Resilience in Families with Young Children**. The 'families with young children' is a very demanding stage in the family life cycle where couples are faced with continuous readjustment of roles to fit the growing family. Various studies in South Africa have focused on family resilience and a variety of social issues affecting families. Though these studies highlight aspects of family resilience they do not address aspects of family resilience and the family life cycle stages, especially dual-earner families with young children and how they deal with socioeconomic issues like financial crisis. The study seeks to explore and describe the coping mechanisms utilized by families with young children living in Centurion and who have suffered a financial crisis in their past five years.

The study will adopt a qualitative single holistic case study as a method. Participants will be interviewed as a couple so as to gain an all rounding perspective on family resilience. These themes will then be used to create a guideline that can contribute towards family interventions.

Thank you for your time, support and considering participating.

Regards,

Oleander Muchesa (Researcher)

Prof. Piet Kruger (Research and Ethics Committee)

Dr. Mbali Dhlomo-Sibiye (Supervisor)

APPENDIX D
CONSENT FORM

CONSENT FORM



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Unisa, 0003
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2017/03/28

DECLARATION FOR OR ON BEHALF OF ADULT PARTICIPANT (CONSENT FORM)

This consent form is to acknowledge the willingness of me to participate in this research study and give permission to the researcher to use the information I will give through a voice recorded interview.

My participation in this study will involve giving information about my biography and giving in-depth information on a set of questions asked. This information will not be used in any way to identify me, or used against me. The information given here will remain strictly CONFIDENTIAL and pseudonyms will be used as identifiers for the content I will have provided.

If my participation in this study causes any distress towards me, and my family I am free to withdraw my participation from the research study and seek the assistance of a health professional (Unisa Counselling Services).

I understand that there is no benefit to me from participating in this study and I shall demand nothing whatsoever for participating in the study. But, the information I give will be used to benefit other families in distress, policy changes and health interventions.

PARTICIPATION IN THIS STUDY IS VOLUNTARY.

I have read and I understand the above statements. By signing below indicates my consent to be part of the study.

Regards,

Oleander Muchesa (Researcher)

Prof. Piet Kruger (Research and Ethics Committee)

Dr. Mbali Dhlomo-Sibiya (Supervisor)

APPENDIX E

BIOGRAPHICAL QUESTIONNAIRE

The biographical information listed below will be treated with confidentiality. All participants will be recognised anonymously.

Please answer the questions below by placing an X in the appropriate box.

1. How old are you?

	Him	Her
1. 25years and younger		
2. 26-34 years		
3. 35-44 years		
4. 45 years and above		

1. How long have you been married?

2. Which of the following states your family composition?

1. Parents and one child	
2. Parents and two children	
3. Parents and three children	
4. Parents, children and relatives	
5. Other (please specify)	

3. What is your highest level of Education?

	Him	Her
1. High school		
2. Diploma/Certificate		
3. Degree		
4. Post Graduate Degree		

4. In which sector are you employed

	Him	Her
Formal		
Informal		

5. Indicate the gross monthly income range of your family.

Less than R12 000	
R12 001-R24 000	
R24 001- R48 000	
More than R48 001	

6. Which religious affiliation are you engaged to?

	Him	Her
Pentecostal/Evangelical Church		
African Independent Church		
Roman Catholic Church		
Mainline Protestant		
Other		
None		

APPENDIX F

QUALITATIVE QUESTIONNAIRE

INTERVIEW GUIDE ON FAMILY RESILIENCE

We shall be looking at the following different themes identified for family resilience in accordance with the domains for family resilience:

- a. Organisational patterns**
- b. Adaptability**
- c. Protective Processes (Risks and strengths, as well as protective/buffering factors)**
- d. Communication processes and family relationships**
- e. Family belief systems**

SECTION 1

KNOWLEDGE AND UNDERSTANDING OF FAMILY RESILIENCE AND ITS CHARACTERISTICS, BY RESEARCH PARTICIPANTS

1.1 What do you think a resilient family is?

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1.2 What do you think are the characteristics/sources of a resilient family:

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1.3 When you think of your own family, would you consider your family as being resilient/not being resilient.

Why:

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SECTION 2

DESCRIPTION OF THE FAMILY STRUCTURE AND FAMILY FORM

2.1 Please define a family:

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SECTION 3

QUESTIONS GROUPED IN ACCORDANCE WITH THE CENTRAL THEMES IDENTIFIED IN THE CONCEPTUAL FRAMEWORK FOR FAMILY RESILIENCE THEORY

3.1 ORGANISATIONAL PATTERNS

The day to day functioning of the family.

- **Tasks**
- **Role definition**

- Decision making/who makes the decisions with regard to the daily organization(eg the mother?)
- Day planning /routine /ability to organize /objectives /understanding /the achievements of the day/what prompted my objectives of the day/ fulfillment of the basic needs of the family members
- Understanding that these tasks have to be done on a regular basis
- Cognitive processes

3.1.1. Family Organisational patterns (working together). The way families carry out essential tasks for growth and well-being

3.1.2 Define the tasks your family has to fulfill.

.....

3.1.3 Do all family members have tasks?

.....

3.1.4 Who is responsible for what, within the family?

.....

3.1.5 Resources

(a) Financial resources

(i) Can your family fulfil its financial responsibilities?

(b) Social and Emotional Resources (your family support mechanisms):

(i) Own family members (are they a social and emotional resource to your family)

Dependent	Mostly Independent	Independent

(ii) Financial resources to utilize when the need arises

	1) Does not provide support	2) Provides limited support	3) Provides regular support	4) Provides adequate support most of the time	5) When the need arises support is given
Family Members					
Extended family					
Friends					
Community Members					
Social Security					

(b) Social and Emotional Resources (your family support mechanisms):

(i) Own family members (are they a social and emotional resource to your family)

1) Not at all	2) To a certain Extent	3) Some family members supportive others not so	4) Family members provide either emotional or	5) Family members provide continuous

			social support sporadically	social and emotional support

(Own family members as social and emotional resources for the family cont....)

Explain your answer

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(ii) Extended family members

1) Not at all	2) To a certain Extent	3) Some Extended family members supportive others not so	4) Extended family members provide either emotional or social support sporadically	5) Extended family members provide continuous social and emotional support

Explain your answer

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(iii) Friends

1) Not at all	2) To a certain Extent	3) Some Friends are supportive others not so	4) Friends provide either emotional or social support sporadically	5) Friends provide continuous social and emotional support

Explain your answer

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(iv) Community members

- **What community activities do you participate in?**

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What kind of emotional and social support is offered?

1) No support	2) To a certain Extent	3) Some community members are supportive, others not	4) Community members provide either emotional or social support sporadically	5) Community members provide continuous social and emotional support

Explain your answer

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ADAPTABILITY

Adaptability is the ability to adjust to changing circumstances that impact on the family:

- **Previous experiences of family members impact on how challenges are dealt with either positively or negatively**
- **Consideration of the impact of the experiences on the family and on all the family members – confirm the perspective of a family centred approach/ intervention**
- **Changes in family structure, family organization patterns, family roles and responsibilities**
- **Stress and coping theory; Stress factors/risks/disruptive- constructive (When does it become disruptive and when does it become constructive)**

3.2.1 Life is subject to changes. Give examples of changes that affected your family.

.....

3.2.2 How did your family respond to these changing situations?

Please indicate on a scale from 1 to 5 with 1 as not at all and 5 as well, the following:

Please indicate on a scale from 1 to 5 with 1 as not at all and 5 as well, the following:

Not at all-----well

1) Not at all	2) With difficulty	3) Reasonably	4) Fairly	5) Well

3.2.3 Flexibility: How does your family adapt to change, should your family be confronted with changes?

Explain your answer:

.....

3.2.4 Connectedness. When something distressing has happened to your family, how does your family members react to it?

1) Family members distance themselves from the problem Over reaction without insight into the problem	2) Rationalisation/ denial phase	3) Intellectualisation	4) React with concern without communicating with each other	5) Family members mutually address the problem Have empathy with each other and are supportive of each other

Explain your answer:

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3.3 PROTECTIVE PROCESSES (RISKS AND STRENGTHS, AS WELL AS PROTECTIVE FACTORS)

All families experience stressful events at certain times during the family life cycle. This includes normative events such as illness or death and also non-normative hardships, such as substance abuse, employment problems or natural disasters.

3.3.1 Describe the risks (challenges) you consider your family to be subjected to either in the past or at present:

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3.3.2 What impact did the risks/ challenges, you mentioned above, have on your family functioning?

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3.3.3 How did your family cope with the risk factors/challenges you mentioned?

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3.3.4 Family Strengths

3.3.4.1 What do you regard as the strengths of the family?

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3.3.5 Protective factors of the family (Those factors that support, protect and strengthen the family).

3.3.5.1 What would you consider the protective factors to be, within a family:

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3.3.5.2 Please indicate the protective factors within your family. (Internal factors such as self-esteem and external factors such as support mechanisms).

3.3.5.2 Internal capacities of family members

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3.4 COMMUNICATION PROCESSES

Communication processes: discussing, listening and solving problems and building relationships

3.4.1 Clarity: Are you of the opinion that clear communication exists within your family, please explain:

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3.4.2 In times of crises, does your family discuss these painful events or does your family go into denial or cover-up what happened. Give an example

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3.4.3 Open emotional expression: Is your family capable of expressing emotion?

On a continuum of 1 to 5, what climate of trust, empathy and tolerance exists between your family members.

Low level of trust, empathy and tolerance between family members

High level of trust, empathy and tolerance between family members

1	2	3	4	5

3.4.4 Expressing emotions results in:

Clarity	Mixed reactions	Conflict

3.4.5 Collaborative problem-solving: Do you think that joint decision making exists within your family? Describe the decision making process within your family.

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3.4.6 Do you think that decision making in your family is a shared and fair process?

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3.4.7 Do you think your family has conflict resolving skills and that they can defuse misunderstandings? Explain

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3.4.8 When communicating with one another, which principles are considered as

important by your family?

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3.4.9 Which principles are not honoured by your family and what effect does it have on your family's communication patterns?

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3.5 FAMILY BELIEF SYSTEMS

3.5.1 Family belief systems. (Describe your understanding of family belief systems):

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3.5.2 How does your family view problems? Indicate where applicable or add your own description.

- **One cannot do anything about what happens to you in life**

➤ **Our family experienced situations, in the past, that had detrimental effects on the family**

➤ **There must be some meaning to the incidents that happen in life**

➤ **What happens in life has to have meaning, although I do not understand the meaning of it right now**

Own description:

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3.5.3 Do you think adversities/problems are part of family life or do you think only some families experience adversities/problems?

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3.5.4 Do you think it is possible for your family to learn from and be strengthened by the difficulties of life (have a positive outlook)? Please motivate your answer.

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3.5.5 What do you foresee the future of your family to be?

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3.5.6 Does your family have specific family rituals? Please describe them.

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3.5.7 To what extent does your family participate in family rituals?

Never	Seldom	Often	Always

Why:

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3.5.8 Does your family have a positive or negative outlook on life?

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3.5.9 What impact does this outlook on life have on the life of your family?

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3.5.10 Transcendence (going beyond or exceeding usual limits) and spirituality. Do you regard spiritual aspects as important within your family?

Why?

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3.5.11 What role does spirituality play in the lives of your family members?

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3.5.12 What role does it play in the functioning of the family?

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3.5.13 Does your family have hope and a long term vision? Explain

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SECTION 4

4.1 CONCLUSION

This section is used to establish the feelings of the participant family and understanding of the interview. This section also serves as a debriefing opportunity.

4.1.1 After having evaluated which risks, family strengths and protective factors impact on your family, do you still think that your family will/cannot cope with the challenges they encounter?

Yes

No

4.1.2 Do you think your family is capable/not capable of addressing the challenges they may encounter?

Yes

No

Explain your answer.

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4.1.3 If not, what additional support mechanisms (from outside the family) do you think will assist the family in coping?

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4.1.4 Do you think that your family’s ability to cope with change/risk factors/challenges will impact on the long term goals of your family?

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4.1.5 My family is resilient/not resilient as,

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INTERVIEW CONDUCTED BY:

NAME:

LOCATION:

DATE OF INTERVIEW: