



MOBILIZING COMMUNITY ASSETS TO ALLEVIATE POVERTY
AMONG WOMEN: A CASE STUDY OF ZIMELE DEVELOPING
COMMUNITY SELF-RELIANCE IN RURAL KWAZULU-NATAL

by

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Abstract

Faith-based organisations (FBOs) play an important role in the health and well-being of urban and rural communities. Most communities, especially in rural areas, depend on FBOs' health facilities, social networks or charitable development services for their well-being. This study investigates the role of a FBO called Zimele Developing Community Self-Reliance (Zimele) in alleviating poverty among women in rural KwaZulu-Natal. Zimele has served the women of rural KwaZulu-Natal since 2007. Its Self Help Group (SHG) programme seeks to empower women by developing social support within communities and savings which members access for loans.

SaveAct, a non-faith based organisation in KwaZulu-Natal doing similar work as Zimele, has been included in this study for comparative purposes.

To achieve its objectives, this study researched the poverty context of rural KwaZulu-Natal, with a focus on women. The study provides various definitions of poverty such as income poverty, social poverty, capability deprivation poverty, disempowerment poverty, physical poverty and psychological poverty. The study researched the kind of poverty Zimele is working to alleviate. This study has provided various intervention strategies such as monetary interventions, David Korten's Four Generations of NGO support, Asset Based Community Development and Paulo Freire's Dialogical Action and Social Development. The study presented the Sustainable Livelihoods Framework (SLF), which most FBOs, NGOs and governments use to understand and act against poverty. Literature reviewed on the definitions of poverty, poverty alleviation strategies and the SLF guided the development of a theoretical framework upon which the study is constructed.

Extensive literature review and field research were conducted by the researcher to collect the data necessary to achieve the aims of the study. The research design and methodology used were based on the aims and objectives of the study. The research used various data collection methods such as library study, focus group discussions, photography, documentary reviews, interviews and observations. The field research data collected was analysed using the Statistical Package for the Social Sciences (SPSS) which is a Windows software package used to enter data, analyse data and create tables or graphs.¹

¹SPSS software: Predictive analysis software and solutions, accessed on 13.11.2013 at www.spss.com

There were eight key results in this study. First, Zimele, a FBO and SaveAct, a non-faith-based organisation, engage in enhancing livelihood strategies as opposed to charitable activities that create dependence. Second Zimele/SaveAct are enhancing the leverage of women's Livelihood Assets portfolios for improved Livelihood outcomes. Third, Zimele/SaveAct, through their programmes, are empowering women in Swayimane and rural Winterton/Lotheni and rural Bergville to realise improved livelihood outcomes. Forth, Zimele is enabling the enhancement of Political Capital to alleviate disempowerment and physical poverty of the women on its programme while SaveAct does not. Fifth, the differences/similarities between Zimele's development strategies, compared to SaveAct, indicate that Zimele's primary focus is the building of Social Capital and Save/Act's primary focus is Financial Capital, sixth, Zimele/SaveAct programmes are empowering rural women to become actors of their own development as seen in their diversification of livelihood strategies. Seventh, There is a disconnect between programmes implementers, Zimele/SaveAct staff, and the programme participants, the rural women, on the livelihood strategies, change and recommendation on areas of programmes improvements

The present study immensely contributes to the academic world in understanding poverty and effective poverty alleviation strategies that help develop self-reliance and sustainable livelihood strategies. The study contributes to academic literature on the work of FBOs engaging with community assets for social transformation, a field on which not much has been written.

The study ends with recommendations, based on its findings, to Zimele, SaveAct, social development policy-makers and academicians on implementable aspects that could help with effective poverty alleviation processes among women in rural communities.

DECLARATION

I, Audrey Mukwavi Matimelo declare that;

- i. The research reported in this thesis, except where otherwise indicated, is my original research.
- ii. This research has not been submitted for any degree or examination at any other university.
- iii. This thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being from other persons.
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Audrey Mukwavi Matimelo

Date

As Research Supervisor, I agree to submission of this thesis for examination.

Professor Jannette Maryann Green

Date

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LIST OF ACRONYMS AND ABBREVIATIONS

ABCD	-	The Asset Based Community Development
AIDS	-	Acquired Immunodeficiency Syndrome
ARHAP	-	African Religious Health Assets Programme
CBO	-	Community-Based Organisations
FBO	-	Faith-Based Organisations
GNP	-	Gross National Product
HDI	-	Human Development Index
HIV	-	Human Immunodeficiency Virus
HPI	-	Human Poverty Index
IFAD	-	International Fund for Agricultural Development
MFI	-	Micro Finance Institutions
NGO	-	Non-Governmental Organisation
SCG	-	Savings and Credit Group
SHG	-	Self-help Groups
UNIAIDS	-	United Nations programme on HIV/AIDS
UNDP	-	The United National Development Programme
WHO	-	World Health Organization

CHAPTER ONE

THE STUDY PROBLEM AND ITS SETTING

1.1 Introduction

Chapter one provides the background to the study, which highlights the work of a Faith-Based Organisation (FBO), Zimele Developing Community Self-Reliance (Zimele), working to alleviate poverty among women in rural KwaZulu-Natal. This chapter provides the motivation for the study, its significance and the problem statement. The chapter provides the operational definitions, the limitations of the study and its assumptions and the delineation and organisation of the study. Another development organisation (SaveAct) was used for comparative purposes, because of its different way of functioning in similar geographic areas as Zimele.

1.2 Background to the study

Faith-Based Organisations (FBOs) are involved in various community development activities that seek to alleviate poverty and the burden of disease among people in poor communities.¹

In discussing community development, it is important to note that various academic authors define community development differently. Kingsbury *et al.* define community development as “a process that is directed at outcomes encapsulating improved standards of living and greater capacity for self-reliance in economics that are technically more complex and more dependent on global integration than before.”² Kingsbury reasons that development is not an event, but a process aimed at achieving an intended goal, with well-planned outcomes.³

Hopper explains community development as referring to good change, in a needy or broken community, that not only addresses issues of economic growth, but also issues of human rights and political freedom.⁴ Hopper explains further that good community development is where community people participate and have representation in the work of the development happening in their community for the purpose of seeing desired changes take place in the community.⁵

¹ African Religious Health Assets Programme (ARHAP), "Appreciating Assets: The Contribution of Religion to Universal Access in Africa," Report for World Health Organization (Cape Town: ARHAP, October 2006), p.1.

² Damien Kingsbury *et al.* *Key Issues in Development*, (Palgrave Macmillan, New York 2004), p.22.

³ Damien Kingsbury *et al.* *Key Issues in Development* p. 24.

⁴ Paul Hopper, *Understanding Development: Issues and Debates* (Policy Press, Cambridge, United Kingdom 2012), p.11.

⁵ Paul Hopper, *Understanding Development: Issues and Debates*, p.161.

Shepherd states that community development are activities and actions that involve various stakeholders such as individuals, non-governmental organisations, governments and the like, working together to make material progress, growth of income and poverty alleviation.⁶ Shepherd stipulates that there is need for “the goals of development to be not only tangible (housing, roads or health facilities), but need also to focus on the intangible aspects of development, such as “autonomy, freedom, dignity or peace.”⁷

Therefore, community development is a process of change, facilitated by various stake-holders that include community people, to bring about positive, tangible and intangible change in a community.

FBOs are involved in community development activities in rural and urban communities. Their community development activities include economic strengthening such as income-generating and social activities, such as feeding schemes, formal and informal education, HIV and AIDS prevention and care activities. Liebowitz observed that FBOs are playing a critical role in contributing to the health and wellbeing of needy communities, especially in their response to HIV and AIDS.⁸ Commenting on the extensive work of FBOs in community development, the Joint United Nations Programme on HIV and AIDS observes that “FBOs have been, and are, major providers of HIV-related services...in some areas, faith-based hospitals or clinics are the only health-care facilities that exist.”⁹

Research has revealed that in Sub-Saharan Africa “the total number of Islamic non-governmental organizations (NGOs) providing education rose from 138 (out of a total of 1 854 NGOs) in 1980 to 891 (out of a total of 5 896) in the early 2000s.”¹⁰ It is important to note that the needs met by FBOs, be they in a hospital context or community initiatives, are both intangible (showing love and giving hope to the suffering through prayers, etc.) and tangible (providing medical treatment, food parcels or educational facilities) mainly in needy communities.¹¹

⁶ Andrew Shepherd. *Sustainable Development*, Macmillan Press Limited, London 1998), p.1.

⁷ Andrew Shepherd, *Sustainable Development*, p.3.

⁸ Jeremy Liebowitz. The Impact of Faith-Based Organisations on HIV and AIDS prevention and mitigation in Africa, For the Health Economics and HIV/AIDS Research Division (HEARD), (University of KwaZulu-Natal, Department for International Development October 2002), p.1.

⁹ United Nations Programme on HIV/AIDS. Partnership with Faith-based Organizations, Strategic Framework, Joint United Nations Programme on HIV/AIDS, UNAIDS, (1211 Geneva 27 – Switzerland, 2009), p.10

¹⁰ Mariz Tadros. Faith-Based Organisations and Service Delivery: Some Gender Conundrums, Gender and Development Programme (United Nations Research Institute for Social Development, September 2010), p.3.

¹¹ ARHAP 2006. "Appreciating assets: The contribution of religion to universal access in Africa," p.85.

The work of FBOs is traceable from many years before there were formulated laws and treaties on humanitarian assistance.¹² Korten states that FBOs have existed for many years and were active during the First World War, where they were involved in responding to those affected by war and, since that time, FBOs have continued to respond to the plight of the poor, worldwide.¹³ FBOs have played, and continue to play, a critical role in contributing to the well-being of poor people.

The aim of the present study is to research the work of a FBO, Zimele, and its role in alleviating poverty among women in rural KwaZulu-Natal. KwaZulu-Natal is faced with a huge burden of poverty, unemployment, diseases of HIV and AIDS. Women are affected the most, due to cultural patriarchal practices that tend to favour men over women, in terms of access to economic assets such as land and participation in decision-making processes that affect development. This study seeks to research the role and impact of Zimele as it addresses the problem of poverty among women in rural KwaZulu-Natal. It further draws a comparison with the activities of an alternate organisation, SaveAct.

1.3 The motivation and significance of the study

The researcher was motivated to undertake this study based on four factors. First, the limited documentation and research on the work of FBOs, as observed by the researcher and attested by various authors,¹⁴ was a motivational factor for this study. Despite the extensive community development work done by FBOs, little has been written about their work.¹⁵

Little has been documented on FBOs, in spite of the great work they do to alleviate poverty at both household and community level. The researcher sought to investigate and highlight the work of Zimele, which has empowered many women in rural KwaZulu-Natal. There has not been any research into the actual impact Zimele is having on women.

Second, there have been several academic studies done on women and poverty. Most research has been on describing the extent of poverty among women and less on strategic solutions to

¹² Elizabeth Ferris. Faith-based and secular humanitarian organizations, *International Review of the Red Cross* (Volume 87 Number 858 June 2005), p.313.

¹³ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, (Kumarian Press: Bloomfield, CT USA, 1990), p.113.

¹⁴ Avis C Vidal. Faith-Based Organizations In Community Development, U. S. Department of Housing and Community Development, Office of Policy Development and Research (The Urban Institute, August 2001), p.3. See also Mariz Tadros, Faith-Based Organisations and Service Delivery: Some Gender Conundrums, Gender and Development Programme September 2010, United Nations Research Institute for Social Development.

¹⁵ Sara Woldehanna. *Faith in Action: Examining the Role of Faith-Based Organisations in addressing HIV/AIDS*, (Global Health Council, Washington, DC, U.S.A, 2005), p. 9.

poverty among women. The researcher, being a woman who has grown up in a male-dominated patriarchal system, was motivated to study the kind of poverty women face in rural KwaZulu-Natal and the contextual interventions that would enable them to engage with their assets and capabilities to work against poverty.

Third, the Self-Help Group (SHG) concept, which is an approach that focuses more on women's assets and capabilities and not their deficiencies, motivated the researcher to study this concept and document the findings in this study. The SHG concept is acclaimed in India as a way that has enabled people to save and borrow money within the SHGs, as they cannot do so from formal financial institutions that usually require collateral before they can advance loans or whose interest rates are generally too high for the poor to afford.¹⁶

Fourth, the aspiration for the researcher to use participatory research methods, a process that empowers community people to engage with their knowledge and understanding of their community assets, with the intention of enabling women on both the Zimele and SaveAct programmes to identify and openly discuss assets in their communities and how these were being leveraged for their empowerment.

These four factors are significant academic and social issues that motivated the researcher to undertake this study.

The researcher is confident that a summary of the findings and recommendations in this study will provide insight to all stakeholders on how they should do their community work to empower rural communities in KwaZulu-Natal, particularly among women. The summary will help Zimele/SaveAct, and other organisations, to evaluate their development approaches in rural communities.

1.4 Statement of the research problem

This study sought to research the role a FBO, Zimele, is playing in mobilizing community assets to alleviate the problem of poverty among women in selected rural areas in KwaZulu-Natal and assessing the value of the livelihood framework in the process.

¹⁶ Mon Reji. "Economic Empowerment of Women through Self-Help Groups in Karala," *International Journal of Marketing, Financial Services & Management Research*, Vol.2, No. 3, March (2013), p.106.

1.5 Sub-problems/Sub-objectives

- 1.5.1. What assets do Zimele/SaveAct engage with in alleviating poverty among women in uMgungundlovu and uThukela, rural KwaZulu-Natal?
- 1.5.2 To what extent are the activities of Zimele empowering women in uMgungundlovu and uThukela, rural KwaZulu-Natal and how do such activities relate to the literature on other FBOs doing similar work?
- 1.5.3 What forms of poverty are Zimele/SaveAct working towards alleviating and how appropriate are their intervention strategies among the women in uMgungundlovu and uThukela, rural KwaZulu-Natal?
- 1.5.4 What impacts do the development programmes of Zimele/SaveAct have, as they seek to alleviate poverty in uMgungundlovu and uThukela, rural KwaZulu-Natal?
- 1.5.5 How different are Zimele's strategies and impacts from the strategies and impacts of a non-FBO, such as SaveAct, doing similar work as Zimele?
- 1.5.6 Of what value is the livelihoods framework theory (SLF) in this assessment?

1.6 Operational definitions

This study used several terms that maybe applied differently in other disciplines. The following are the definitions of key terms used in the study.

1.6.1 Sustainable Livelihoods Framework

The Sustainable Livelihoods Framework (SLF) is a tool that aims to provide understanding (in a simplified manner) of the relationship mainly between poor people's livelihoods and the main factors that affect the livelihoods such as environments, policies at micro and macro level and various public or private institutions.¹⁷

1.6.2 Assets

The term Assets refers to the various capabilities, skills, networks or institutions presents in a community, which people engage with for their livelihood outcomes.¹⁸ Different from traditional approaches that only focus on the community needs, this study sought to focus on poor people's assets and how such assets could be leveraged to enhance livelihood outcomes.

¹⁷ Koos Neefjes. *Environments and Livelihoods: Strategies for Sustainability*. (Oxford: Oxfam, 2000), p.71.

¹⁸ African Religious Health Assets Programme (ARHAP), "Appreciating Assets: p.39.

1.6.3 Livelihood

A livelihood comprises people's capabilities, assets (including their spiritual and social assets) and activities they engage in as a means of living.¹⁹ A livelihood is sustainable when it is able to environmentally and socially cope with shocks, trends and seasonality to be able to provide for future generations, at the same time also enhancing other local and global assets needed for livelihoods.²⁰

1.6.4 Livelihood assets portfolio (Human Capital, Social Capitals, Natural Capital, Physical Capital, Financial Capital)

When presented in the SLF, the livelihood assets portfolio identifies five essential assets (Human Capital, Social Capitals, Natural Capital, Physical Capital, Financial Capital), upon which livelihoods are built.²¹ The SLF is people centred because it seeks to guide to an understanding of poor people's assets. The SLF presents the five livelihood assets in a Pentagon shape to show how each of them are interrelated and combine differently to achieve desired livelihood outcomes.²²

1.6.5 Livelihood strategies and outcomes

People engage in various strategic activities based on the range of options at their disposal and their assets. This enables them to switch from one strategy to another in order to secure their livelihood outcomes.²³ Therefore livelihood outcomes represent the ultimate changes people desire, such as more income in a household, wellbeing or improved food security.²⁴

1.6.6 Vulnerability context

The vulnerability context presents the external environmental factors that poor people have limited or no control over such as trends (gradual changes in economic, demographic or technology), seasonality (climate factors or fluctuation of food prices or health), shocks (fluctuation of world markets have effects on some small farmers, earthquakes or drought).²⁵

¹⁹ Robert Chambers and Cordon Conway. Sustainable Rural Livelihoods: Practical Concepts for the 21st Century. Institute of Development Studies Discussion Paper 296. (University of Sussex, Brighton: IDS Publications, 1992). p.7.

²⁰ Robert Chambers and Cordon Conway. Sustainable Rural Livelihoods: p.7.

²¹ Department for International Development, Sustainable Livelihoods Guidance sheets, London, UK, p.5.

²² Department for International Development, Sustainable Livelihoods Guidance sheets, London, UK, p.5.

²³ Koos Neefjes. Environments and Livelihoods: Strategies for Sustainability. (Oxford: Oxfam, 2000),p.71.

²⁴ Koos Neefjes. Environments and Livelihoods: Strategies for Sustainability. (Oxford: Oxfam, 2000),p.86

²⁵ Department for International Development, Sustainable Livelihoods Guidance sheets, London, UK, p.3.

1.6.7 Capabilities

Capabilities refer to people's power or ability to perform some basic functions that they are able to do or be, such as being nourished adequately, living a quality life without shame or being able to be comfortably clothed.²⁶

1.6.8 Self Help Group (SHG)

Self Help Group refers to informal groups of mainly women, in needy communities, who are self-governed, peer controlled and desire to work together for their individual, group, and community social and economic development. The concept starts with promoting savings and accessing of loans from pooled savings within the informal groups.²⁷

1.6.9 Cluster Level Association (CLA)

Cluster Level Association is the second phase of the Self Help Group. It is a network of several SHGs that consists of representatives from member SHGs. When SHGs develop into stronger small groups of committed people who have developed rules to govern their group and financial systems in place to facilitate saving and loaning of funds, they could get to the next phase of forming a CLA. CLA consists of 6 – 8 SHGs committed to work together by appointing 2 - 3 nominated members from each SHG.²⁸

1.6.10 Savings and Credit Groups

Savings and Credit Groups (SCGs) are community based informal self-select groups of community members who form a group and save money in the form of share purchases. The monies saved are invested in the loan fund where members can then borrow and repay with interest. Group members who access the loans use the money to start or grow their businesses, pay school fees for their children or renovate their homes.²⁹

²⁶ Sen, Amartya. *Development as freedom* (Anchor Books, New York: United States of America, 1999),p.87.

²⁷ Sinamandla Organisation. "About the SHG Approach." (www.sinamandla.org.za) accessed January 2016.

²⁸ Sinamandla Organisation. "About the SHG Approach." (www.sinamandla.org.za) accessed January 2016

²⁹ SaveAct. What is the savings and credit group (SCG) model/ SaveAct's model? <http://www.saveact.org.za/about/SaveAct's-model>. Assessed on 4 February 2016.

1.6.11 Faith Based Organisations

Faith based organisations refers to religious entities tied to religious groups (of all forms of religious faith), that include places of worship, social or spiritual initiatives to intervene against poverty or missionary facilities such as hospitals, school or Faith based NGOs.³⁰

1.6.12 Mapping

Mapping refers to a participatory process and results of a set of exercises that engage community people to identify assets that are both tangible and intangible in their community. The process also enables the researcher and the participants to describe the relationship that exists between community assets that are both tangible and intangible.³¹

1.7 Study limitations

This study was limited to researching the work of a FBO called Zimele in uMgungundlovu and uThukela, rural KwaZulu-Natal among women, with a specific focus on Swayimane and rural Winterton. The study included another organisation called SaveAct, which was not the focus of the study, but served to provide points of comparison to the work Zimele is doing. Despite the engagement with the work of SaveAct, the study limited itself to intensely understanding the work of Zimele in rural communities of KwaZulu-Natal.

The problem of poverty affects both men and women in rural communities. The present study, however, was limited to researching the poverty of women in rural KwaZulu-Natal, with particular focus on those working with Zimele on the SHG programme. The researcher also interviewed women on the SaveAct Savings and Credit Groups (SCGs) programme. The women in selected Swayimane and rural Winterton SHGs and SaveAct SCGs of Lotheni and rural Bergville, in uMgungundlovu and uThukela districts, were chosen because they served as comparisons for the researcher to understand the significance of Zimele/SaveAct's poverty alleviation strategies among women in KwaZulu-Natal. The study was focused mainly on these communities of KwaZulu-Natal and has not made conclusions that apply to all rural communities in South Africa. The aim of the study was to focus in depth on a small number of communities that work with Zimele and SaveAct.

³⁰ African Religious Health Assets Programme (ARHAP), "Appreciating Assets:", p.38

³¹ African Religious Health Assets Programme (ARHAP), "Appreciating Assets:", p.40

This study does not include academic debate on policy issues and policy formulation despite making reference to development tools that engage issues of policy and development issues.

1.8 Assumptions

This study is grounded in five assumptions. First, FBOs are playing a significant role in addressing the problem of poverty and the burden of disease in many rural and urban communities, but such work unfortunately remains unnoticed by policy-makers and other stakeholders involved in rural development. Second, most FBOs are usually committed to giving food parcels, clothes and other material things, which create dependence by community people. This study assumes that FBOs could achieve more in their work if their approach to community development could be more of mobilising community assets and encouraging self-reliance among poor people. Third, the problem of poverty among women in rural communities could be alleviated if FBOs work to empower women to effectively engage with their livelihood assets portfolio, thereby improving their livelihood outcomes. Fourth, women in rural communities of KwaZulu Natal engage with their livelihood assets portfolio which when effectively leveraged through livelihood strategies enhance their livelihood outcomes. Finally, the Zimele and SaveAct programme participants have equal access to livelihood assets portfolios and are engaging with them in a similar manner to enhance their livelihood outcomes.

1.9 Study structure and organisation

This study has seven chapters:

Chapter One introduces the study and outlines its background. The chapter provides the motivation for the study, its significance, the problem statement and the operational definitions. It includes the limitation, assumptions and delineation of the study.

Chapter Two highlights the various definitions of poverty and the strategies that different FBOs, NGOs and governments use to alleviate poverty in needy communities. The various definitions of poverty stated in Chapter Two are income poverty, social poverty, capability deprivation poverty, disempowerment poverty, physical poverty and psychological poverty. The chapter also provides different poverty alleviating strategies used by various organisations. These are monetary interventions, David Korten's Four Generations of NGO support, the Asset Based Community Development (ABCD) and Paulo Freire's Dialogical Action and Social

Development. The Sustainable Livelihoods Framework (SLF) is used as a guide to the development of the theoretical framework upon which this study is constructed.

Chapter Three focuses on the research design and methodology applied to answer the main research question: *What role is a Faith-Based Organisation playing in mobilising community assets to alleviate the problem of poverty among women in selected areas of rural KwaZulu-Natal?* The data collection procedures and research processes are extensively discussed in this chapter. The chapter shows how the research instruments were designed and the data collected, coded and analysed.

Chapter Four presents a comprehensive discussion on FBOs, based on a literature review. The chapter analyses the definition of FBOs and some of the differences with the missionary enterprise and non-faith-based organisations. The chapter includes a discussion of the work of FBOs in social development and their work in poverty alleviation. The chapter further discusses Zimele as a case study of FBOs, which is engaging in mobilising assets to alleviate poverty among women in rural KwaZulu-Natal, Swayimane and rural Winterton. The chapter ends with a discussion of SaveAct, an organisation doing similar work as Zimele, which provides this study with points of comparison.

Chapter Five presents the actual data that was analysed by the researcher. The chapter ends with the results of unpaired t-tests, conducted on the demography of participants for interviews and the results of non-parametric tests conducted on the livelihood assets portfolio for both organisations.

Chapter Six presents the findings of the study, which are discussed in the light of the literature reviewed, the context of the study and the comments of the researcher on the data analysed.

Chapter Seven is the conclusion of the study and provides a summary of the study findings and recommendations to Zimele, SaveAct, academics and policy-makers.

1.10 Conclusion

Chapter one has presented the introduction to this study. The next chapter will present the various definitions of poverty and the strategies that different FBOs, NGOs and governments use to alleviate poverty.

CHAPTER TWO

POVERTY AND POVERTY ALLEVIATION

2.1 Introduction

The previous chapter provided the context of the study by discussing its background, motivation, its significance, the problem statement and the operational definitions.

This chapter provides various definitions of poverty and the strategies that different FBOs, NGOs and governments use to alleviate poverty in needy communities. Definitions of income poverty,³² social poverty,³³ capability deprivation poverty,³⁴ disempowerment poverty,³⁵ physical poverty³⁶ and psychological poverty³⁷ are provided, as well as alleviation strategies to poverty such as monetary interventions, David Korten's Four Generations of NGO support,³⁸ the Asset Based Community Development,³⁹ and Paulo Freire's Dialogical Action and Social Development.⁴⁰ The chapter presents the Sustainable Livelihood Framework (SLF),⁴¹ explaining its strengths and weaknesses. The chapter also presents a theoretical framework developed based on the literature reviewed. The chapter ends with a conceptual framework developed by the researcher based on the literature reviewed for this study and the participatory engagement the researcher had with Zimele/SaveAct programme participants during the field research.

Poverty is widespread and evident throughout Africa and the rest of the world. It is manifested by people's low income, social exclusion from key economic assets and activities, lack of basic capabilities and facilities, lack of political democracy, lack of development infrastructure, food

³² John Gershman and Alec Irwin, "Getting a grip on the global economy, in Kin, Jim Yong and Millen, V. Joyce, *Dying for growth: global Inequality and the health of the poor* (Monroe: Common Courage Press, 2000) p.15.

³³ Bill Jordan. *A Theory of Poverty and social exclusion* (Polity Press, Oxford, United Kingdom, 1996), p.4

³⁴ Amartya Sen. *Development as freedom*, (Anchor Books, New York: United States of America, 1999), p.87

³⁵ Thandika Mkhandawire. United Nations Research Institute for Social Development (unpublished, Programme Paper on Democracy, Governance and Human Rights 2006), p.3.

³⁶ International Fund for Rural Poverty. *An inquiry into its causes and consequences* (London: IT Publication 1992), p.3

³⁷ Bryant Myers, *Walking with the Poor: Principles and Practices of Transformational Development* (Orbis Books, Maryknoll, New York, 2011), p.15.

³⁸ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, (Kumarian Press: USA, 1990)

³⁹ John P. Kretzmann and John L. McKnight, "*Building Communities from the inside out: A path towards finding and mobilizing a community's Asset* (ACTA Publication, Chicago, United States, 1993), p.5.

⁴⁰ Paulo Freire. *Pedagogy of the oppressed, 30th Anniversary Edition*, (Continuum International Publishing Group, New York 1970), p.44

⁴¹ Department for International Development, sustainable livelihoods guidance sheets, DFID 94, Victoria Street, London, SW1E 5JL. United Kingdom

insecurity and high rates of death caused by treatable diseases such as tuberculosis, HIV and AIDS.⁴²

Poverty, with all its complexities in defining it and alleviating it, has become a major policy discussion issue worldwide at international, national and household levels. Poverty persists because some of the poverty alleviation strategies and frameworks used to define, understand and act against poverty are not contextual or effective. Davids is of the view that some poverty alleviation strategies within which development initiatives are conceived and pursued are the main reasons why poverty persists.⁴³ In order to alleviate poverty, there is need to define and understand poverty in a particular context and work with appropriate alleviation strategies.

Based on the literature reviewed, below are the definitions of poverty and some of the alleviation strategies that have been used, in past years and present times, to alleviate poverty by FBOs, NGOs and governments.

2.2 Definitions of poverty used for this study

There are various definitions and dimension of poverty presented by different authors.

2.2.1 Income poverty

In seeking to understand and work towards a definition of poverty, Gershman and Irwin provide a definition of income poverty.⁴⁴ This definition is based on the use of monetary measurements. They state that poverty is a person's inability to have enough income to enable him/her to purchase a basic food basket to "provide sufficient nutrition for an active, productive life."⁴⁵ In seeking to explain poverty by using income level measurements, the two authors state that as a result of low income, poverty becomes the main reason why, in poor countries and communities, babies cannot receive vaccinations, people cannot have access to clean water and there is low life expectancy, all because the poor do not have income to pay for their basic necessities.⁴⁶

⁴² Department of Economic and Social Affairs, Rethinking Poverty, Report on the World Social Situation 2010 United Nations, New York, 2009.

⁴³ Davids, Ismail. *Development Theories: Past and Present*, in Ismail Davids and Francois Theron 2014, *Development, the state and Civil Society in South Africa*, Van Schaik Publishers, Pretoria, South Africa, p.17.

⁴⁴ John Gershman and Alec Irwin, "Getting a grip on the global economy, p.15.

⁴⁵ John Gershman and Alec Irwin, "Getting a grip on the global economy, in Kin, Jim Yong and Millen, V. Joyce, *Dying for growth: global Inequality and the health of the poor* (Monroe: Common Courage Press, 2000) p.15.

⁴⁶ John Gershman and Alec Irwin, "Getting a grip on the global economy, p.15.

Therefore, income poverty is measured using the poverty line, in that people whose income is below the set poverty measure line are considered to be living in absolute poverty.⁴⁷

Serageldin presents the argument on income poverty and argues that poverty brings hunger as a result of not having enough food at a national, household or even individual level.⁴⁸ He observes that hunger in most communities is caused low income growth at both national and household levels.⁴⁹

To further explain the problem of income poverty, Hirschland provides four categories of poverty levels as he seeks to describe poverty:

- **Poor** – Poor is provided for as a category of people who are economically active but their income is irregular and small.⁵⁰
- **Destitute** – The destitute are those people who are economically inactive and have no assets or means to generate even irregular income and, as such, aid is the appropriate intervention and not financial services.⁵¹
- **Upper poor** – These are people whose standard of living places them just below the poverty line. This category of people is able to economically survive through their small businesses as they access loans from micro-finance and other lending institutions. They manage to survive and yet are just below the poverty line.⁵²
- **Near poor** - This category is able to time and again meet minimum standards of living, but they are vulnerable. A single shock would affect their livelihood such as drought, floods or loss of employment and push them into poverty.⁵³

As income poverty is discussed, it is important to note that the problem of income poverty in South Africa continues to be perpetual. The United National Development Programme (UNDP) pointed out in its 2001 report that South Africa is one of the countries with the highest income inequalities, in that 63% of households that were below the poverty line in 1993 were still under the same conditions of poverty in 1998; while those households that were just above the poverty

⁴⁷ John Gershman and Alec Irwin, “Getting a grip on the global economy, p.15.

⁴⁸ Ismail Seregeldin, *Poverty, Adjustment and growth in Africa*, (Washington D.C.: World Bank, 1989), p. 10.

⁴⁹ Ismail Seregeldin, *Poverty, Adjustment and growth in Africa*, p. 10.

⁵⁰ Madeline Hirschland. *An operational guide: savings services for the poor* (Kumarian Press, Bloomfield, United States of America, 2005), p.3.

⁵¹ Madeline Hirschland. *An operational guide: savings services for the poor*, p.3.

⁵² Madeline Hirschland. *An operational guide: savings services for the poor*, p.3.

⁵³ Madeline Hirschland. *An operational guide: savings services for the poor*, p.3.

line in 1993 were still in that category in 1998, this indicates perpetual income poverty in several households.⁵⁴

Leatt observes that, in South Africa, the problem of income poverty is mainly linked to the high rates of unemployment, with about 26% of the nation's potentially economically active population not in formal employment between September 2004 and 2006.⁵⁵ Leatt stated that if the rate of unemployment included those that would like to find employment but were discouraged and had not looked for work, then the rate of unemployment by the end of 2004 was 41%.⁵⁶ Based on the report by Statistics South Africa, 25% of South Africa's economically active people were still unemployed by March 2005, meaning that the country's economy has not managed to create sufficiently more jobs.⁵⁷ This has therefore led to the problem of income poverty in South Africa where a household is considered as poor if they have an income of not more than R1 200 per month.⁵⁸

Therefore, income poverty occurs when an individual or family is living on or below the poverty line in a given context.

2.2.2 Social poverty

Another category of poverty is social poverty. Jordan explains social poverty as emanating from social exclusion, mostly based on gender, age, race or disability.⁵⁹ Social exclusion, which happens in many communities, tends to exclude a section of people such as women, children or the disabled, based on male social dominance which is traditionally known as the patriarchal system. Such exclusion is mainly promoted in socio-economic networks such as economic clubs or small co-operatives that are dominated by men.⁶⁰ Murphy states that the most important asset in any community is all its people with their dreams, skills or talents; there is therefore no genuine change that happens in a community without the initiative and full participation of its people, regardless of their gender, age, race or disability.⁶¹ When women, children or the

⁵⁴ United Nations Development Programme (UNDP), Human Development World Report (New York, Oxford University Press 2001), p.19.

⁵⁵ Annie Leatt. Income Poverty in South Africa, South African Child Gauge, at: http://www.ci.org.za/depts/ci/pubs/pdf/general/gauge2006/gauge2006_income_poverty.pdf Accessed on 21.08.2010, p.24.

⁵⁶ Annie Leatt 2006. Income Poverty in South Africa, p.25.

⁵⁷ Annie Leatt 2006. Income Poverty in South Africa, p.25.

⁵⁸ Annie Leatt 2006. Income Poverty in South Africa, p.25.

⁵⁹ Bill Jordan. *A Theory of Poverty and social exclusion* (Polity Press, Oxford, United Kingdom, 1996), p.4.

⁶⁰ Bill Jordan. *A Theory of Poverty and social exclusion*, p.4.

⁶¹ Patricia Murphy. *Organizing Community Controlled Development: Renewing Civil Society* (SAGE Publications, London, 2003), p.107.

disabled are excluded and denied access to economic opportunities and avenues, they tend to lack economic support systems and are deprived of means and ways to have an income.⁶²

Therefore, social poverty is where people are excluded from having access or benefit to economic opportunities or avenues based on their gender, age, race, disability or other personal traits or characteristics.

2.2.3 Capability deprivation poverty

Amartya Sen presents another definition of poverty, which could be explained as capability deprivation poverty.⁶³ Sen explains that “Poverty must be seen as the deprivation of basic capabilities rather than merely as lowness of income, which is the standard criterion of identification of poverty.”⁶⁴ Sen further explains that although lowness of income causes people to be poor, it cannot be a standard measure of poverty. He is convinced that when people’s capabilities are enhanced, they then become more productive and earn more income.⁶⁵ Therefore most people are poor because they have been deprived of capabilities that would enable them to live adequate lives. Sen advocates for people’s enhancement of capabilities through economic activities, enjoyment of good health and good education so that they overcome poverty.⁶⁶

Similar to Sen’s argument of understanding poverty as capability deprivation is the argument on poverty presented by Belshaw and Livingstone, who feel that “poverty is not only an income factor but also a health and general well-being issue.”⁶⁷ The two authors add that, in as much as poverty could be measured using GDP *per capita* figures, there is also need that poverty is measured by a health index which would, in this case, be life expectancy.⁶⁸ To accurately define and measure poverty, Belshaw and Livingstone are of the opinion that the Human Development Index (HDI) is a better indicator for well-being, in that it combines income indicators, health indicators and indicators of access to knowledge.⁶⁹

Making reference to capability and human development, the UNDP states, in its 2001 Human Development Report, that “the most basic capabilities for human development are to lead long

⁶² Bill Jordan. *A Theory of Poverty and social exclusion*, p.5.

⁶³ Amartya Sen. *Development as freedom*, p.87.

⁶⁴ Amartya Sen. *Development as freedom*, p. 87.

⁶⁵ Amartya Sen. *Development as freedom*, p.90.

⁶⁶ Amartya Sen. *Development as freedom*, p. 88.

⁶⁷ Deryke Belshaw and Ian Livingstone, “Development in Sub-Saharan Africa: progress and problems, *Renewing Development in Sub-Saharan Africa, Policy performance and prospects* (London: Routledge, 2002) p.3.

⁶⁸ Deryke Belshaw and Ian Livingstone, “Development in Sub-Saharan Africa: progress and problems, p.10.

⁶⁹ Deryke Belshaw and Ian Livingstone, “Development in Sub-Saharan Africa: progress and problems, p.10.

and healthy lives, to be knowledgeable, to have access to the resources needed for a decent standard of living and to be able to participate in the life of the community.”⁷⁰

Capability deprivation poverty, therefore occurs when people’s capabilities are not enhanced through opportunities to economic activities, enjoyment of good health and good education.

2.2.4 Disempowerment poverty

Mkhandawire adds another form of poverty, known as disempowerment poverty.⁷¹ She points out that there is a connection between poverty and the political environment of a country or community. She states that the process of democratisation in a given country helps to empower the poor to participate in development activities. Therefore, disempowerment poverty is the disadvantaging of the poor or a section of people in a society from participating in economic and political processes as a result of a lack of democracy. Mkandawire continues that, for a country or community to eradicate poverty, there is need for high economic growth rates, structural change and a redistribution process that is inclusive and empowering; thereby enabling people to democratically participate in the economic activities of a community or society.⁷²

To amplify Mkandawire’s definition of disempowerment poverty, it is important to explain that women suffer the most of this form of poverty in patriarchally dominated communities. It is stressed by Adepaju that typically African women are the most underprivileged in all societies, as they are usually illiterate, almost without any resources for their development, face segregation in both organised and informal sectors of employment, “even when they work for long hours compared to some men”.⁷³

Therefore, in the context of empowerment, the problem of poverty is perpetuated in communities where there are no democratic processes for people to fully participate in the political or developmental affairs of their society. This leads to people being disempowered and creates disempowerment poverty.

⁷⁰ United Nations Development Programme (UNDP) 2001. Human Development World Report, p.9.

⁷¹ Thandika Mkandawire. United Nations Research Institute for Social Development, p.3.

⁷² Thandika Mkandawire. United Nations Research Institute for Social Development, p.4.

⁷³ Aderanti Adepaju. “The demography profile: Sustained High Mortality and Fertility and Migration for Employment, in Adepaju, Aderanti and Oppong, Christine. *Gender, Work and Population in Sub-Saharan Africa* (James Currey Limited, London, 1994), p.17.

2.2.5 Physical poverty

There are communities that are without infrastructure such as road networks, mass communication facilities, railway lines, housing, water and sanitation, and power (energy). Such communities live in poverty, in that “infrastructure has an important impact on both agriculture and non-agricultural activities as well as on social development.”⁷⁴ Townsend highlights the connection between poverty and the lack of infrastructure and states that most communities live in absolute poverty because they are deprived of basic human needs such as safe drinking water, sanitation facilities, medical facilities or shelter.⁷⁵

Based on the observations made by the two authors above, physical poverty exists where people in a community are without the basic infrastructure or assets to give them access to services they may need for their well-being.

Physical poverty is mainly present in most townships in South Africa, where service delivery protests take place on an almost daily basis. Research done by the University of Johannesburg found that some of the main reasons for protests in South African townships are a lack of housing, water and sanitation, political representation, electricity, municipal administration, roads, employment, land and medical facilities.⁷⁶

Therefore, communities that lack infrastructure development are affected by physical poverty. The lack of infrastructure development directly impacts on communities’ agriculture, job creation or people’s health, thereby resulting in physical poverty.

2.2.6 Psychological poverty

This form of poverty is usually experienced when people live with a sense of low self-esteem as they compare themselves to others that have a better income and better food intake than they do.⁷⁷ Most people who live in such poverty become mentally unable to engage in any development, as they are convinced that they are too poor to contribute to any form of development.⁷⁸ Haushofer states that poverty has psychological effects and impacts on how

⁷⁴ International Fund for Rural Poverty. *An inquiry into its causes and consequences* (London: IT Publication 1992), p.3.

⁷⁵ Peter Townsend. “Ending World Poverty in the 21st Century,” in Pantazis, Christina and Gordon, David. *Tacking Inequity: Where are we now and what can be done?* (Policy Press, Bristol, United Kingdom, 2000), p.216.

⁷⁶ Laura Grant. *The Reasons behind Service Delivery Protests in South Africa*, published in *South African Mail and Guardian Newspaper*, 12 Feb 2014, Online.

⁷⁷ Bryant Myers, *Walking with the Poor: Principles and Practices of Transformational Development*, p.15.

⁷⁸ Bryant Myers, *Walking with the Poor: Principles and Practices of Transformational Development*, p.15.

people think about life, feel about themselves and act towards a better life for themselves.⁷⁹ Thus, the psychological effects of poverty make people live with a “poor me syndrome” and get trapped in doing nothing to change their circumstances.⁸⁰ Haushofer further states that psychological poverty affects people’s ability to participate in decision-making processes and makes them continue to be trapped in the cycle of need.⁸¹

Therefore, there is a connection between perpetual poverty and a psychological state of mind. People who live in perpetual poverty have convinced themselves that there is nothing they can do to change their situation. This creates a sense of self-pity and brings about anger and frustration.

To further clarify the definitions of poverty, reference is made to the five dimensions of poverty, as explained by Bernstein:

1. **Poverty proper** – This is when a person or people lack an adequate income or assets that would enable them to have a steady income as a household.
2. **Physical weakness** – This dimension of poverty occurs as a result of under-nutrition, sickness or disability.
2. **Isolation** – This is when people are physically and/or socially secluded due to peripheral locations, lack of access to goods and services, ignorance, illiteracy resulting in marginalisation.
3. **Vulnerability** – This is when people are exposed to any kind of emergency and contingency and the risk of becoming even poorer.
4. **Powerlessness** – This is when people are helpless within existing social, economic, political and cultural structures.⁸²

Bernstein’s five dimensions of poverty provide a form of summary of what several authors have highlighted in terms of their definition and understanding of poverty.

The first part of this literature review has provided definitions of poverty, according to various authors. Several definitions have been given, all with common elements. In the definitions of poverty it is seen that poverty is a multidimensional concept and could be a challenge to

⁷⁹ Johannes Haushofer. “The Price of Poverty: Psychology and the Cycle of Need. at <http://www.foreignaffairs.com/articles/141640/johannes-haushofer/the-price-of-poverty>, p.21.

⁸⁰ Johannes Haushofer. “The Price of Poverty: Psychology and the Cycle of Need, p.21.

⁸¹ Johannes Haushofer. “The Price of Poverty: Psychology and the Cycle of Need. p.23.

⁸² Henry Bernstein. “Poverty and the poor,” in Bernstein, Henry and Johnson, Hazel. *Rural Livelihoods: Crisis and Responses* (Oxford University Press, United Kingdom, 1992), p. 17.

alleviation strategies that FBOs, NGOs and governments use to lessen it in needy communities. The poverty poor people struggle with cannot be defined or understood within one or two definitions of poverty presented by various authors. The various definitions of poverty show that poor people are usually affected with more than one dimension of poverty. Therefore, poverty is holistic in nature. Based on the various definitions of poverty presented in 2.2, Fig 2.1 provides a holistic understanding of poverty as a multidimensional concept.

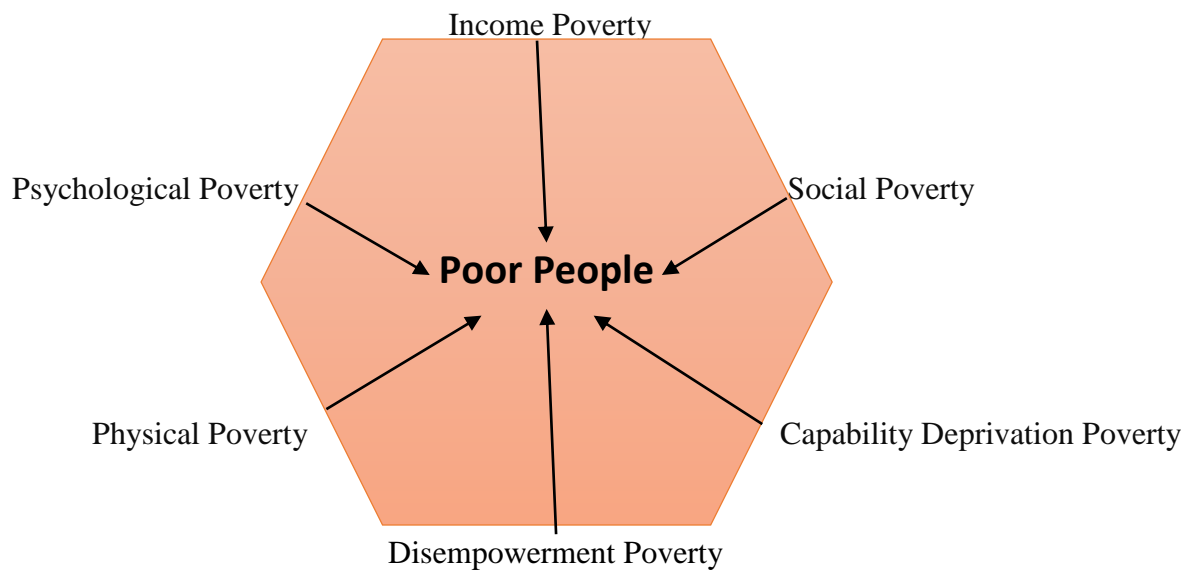


Figure 2.1 The holistic understanding of poverty as a multidimensional concept.

Having presented the different definitions of poverty and a holistic understanding of poverty as a multidimensional concept, it is important to also emphasize that “poverty is a very complex phenomenon and it takes complex interventions to achieve efficient poverty reduction.”⁸³

Chapter Two has so far provided definitions and dimensions of poverty as presented by various authors. These definitions and dimensions of poverty guided the researcher to conceptualise a holistic understanding of poverty, build a theoretical framework and formulate research questions for questionnaires and focus group discussions on understanding the context of poverty that Zimele/SaveAct are addressing and the assets they are engaging with in alleviating poverty among women.

The chapter will now provide some of the interventions and frameworks used by various FBOs, NGOs and governments, as they seek to understand and address the problem of poverty.

⁸³ Todd J. Moss 2007. *African Development: Making sense of the issues and actors*, Lynne Rienner Publishers, London, United Kingdom, p.162. See also Oyen, Else 2002. *Best Practices in Poverty Reduction: An Analytical Framework*, (Zed Books, London), p.19.

2.3. Poverty Alleviation Strategies

There are various poverty alleviation strategies presented by different authors.

2.3.1 Monetary intervention

Monetary intervention is one of the common approaches most FBOs, NGOs or governments engage with as they work at addressing the problem of income poverty. In this study, four monetary intervention strategies, which most organisations are using to alleviate poverty among poor people, are presented.

2.3.1.1 Job creation and financial investment

Woicke and Stern state that poverty could be alleviated through job creation and by raising investment and taxes on private enterprise.⁸⁴ They reason that the government in a given country has a major role in alleviating poverty through empowerment and working together with the private sector.⁸⁵ They identify investment climate and empowerment as the pillars of poverty alleviation. The investment climate is explained as the enabling environment of health, education, social protection and institutions that enable the poor to participate in decisions shaping their lives.⁸⁶ The two pillars are interrelated in that a favourable investment climate would create growth of enterprises which, in turn, create jobs as basic forms of empowerment.⁸⁷ Woicke and Stern explain that the levels of poverty in a country could be alleviated when the state acts as a facilitator and provides a good investment climate; the private firms, in turn, generate useful goods and services, create jobs and transfer technology which brings about empowerment of the poor.⁸⁸ Therefore, job creation and the creation of an environment for financial investments helps, at a macro level, to alleviate poverty.

2.3.1.2 Social assistance grants

Another form of monetary intervention used by some national and local governments is the giving of grants to people in poverty or needy conditions. These grants are usually classified as

⁸⁴ Peter Woicke and Nicholas Stern, *Pathways Out of Poverty; Private Firms and Economic Mobility in Developing Countries*, (Boston: Kluwer Academic Publishers 2002), p.12

⁸⁵ Peter Woicke and Nicholas Stern, *Pathways Out of Poverty; Private Firms and Economic Mobility in Developing Countries*, p.12

⁸⁶ Peter Woicke and Nicholas Stern, *Pathways Out of Poverty; Private Firms and Economic Mobility in Developing Countries*, p.14

⁸⁷ Peter Woicke and Nicholas Stern, *Pathways Out of Poverty; Private Firms and Economic Mobility in Developing Countries*, p.17

⁸⁸ Peter Woicke and Nicholas Stern, *Pathways Out of Poverty; Private Firms and Economic Mobility in Developing Countries*, p.20

social pensions, child grants, foster care grants or disability grants that are given to different categories of people in accordance with their circumstances.⁸⁹

The South African Social Security Agency reported in their annual report, 2009 – 2010, that 14 057 365 people were recipients of government grants.⁹⁰ The grants issued to people were: old age grant; disability grant, war veteran grant, foster care child grant, child support grant, care dependency grant and grant in aid.⁹¹ The National Planning Commission in the South African Office of the President stated the following on the impact of social assistance grants,

Gains from the extensive reach of social grants, especially the child support grant, are well documented. The gains include at an aggregate level reduced poverty and inequality, as well as improvements in school attendance and hunger reduction. Qualitative research demonstrates that grants enhance reciprocity within households, local investment, trade, household care work and the functioning of informal networks that complement formal social assistance. When combined with other government cash transfers to children and specific categories of people, the impact of South Africa's social grant system reduces the "destitution gap" by 47 percent...⁹²

Social assistance grants could help at a micro level, chiefly in the household, to alleviate income poverty. However, social assistance grants could create dependency on the government by beneficiaries and lead to psychological poverty.

2.3.1.3 Promoting savings programmes to alleviate income poverty

Another approach some organisations have adopted to alleviate income poverty is the promotion of the culture of savings programmes, where poor people save their money and access loans to help enhance their livelihood strategies. Despite the day-to-day challenges faced by the poor, they, like all other people, also have development aspirations. They need finance to attend to needs such as health, home construction or farming implements.⁹³

⁸⁹ Annie Leatt. Income Poverty in South Africa, South African Child Gauge, p.29.

⁹⁰ South African Social Security Agency, Annual report for 2009-2010, SASSA House, 501 Prodinsa Building, Pretoria, p.22.

⁹¹ South African Social Security Agency, Annual report for 2009-2010, p.22.

⁹² National Planning Commission, "Impact of social grants on household poverty, "Department: The Presidency, Republic of South Africa, at <http://www.npconline.co.za/pebble.asp>. Accessed on 12.06.12.

⁹³ Hugh Allen and David Panetta. *Savings Groups: What Are They?* (The SEEP Network, Washington, USA, 2010), p.5.

The culture of saving money has been a common practice among poor people, mostly in rural areas.⁹⁴ Rutherford points out that poor people take some initiative to save money at home, in safe places such as clay pots, inside bamboo sticks, tucked between roof sheets or sewn into pockets in petticoats,⁹⁵ or even buried in the earth.⁹⁶ He adds that poor people save money in amounts they are comfortable with; they save at their own given time and at no cost to them in terms of bank charges or service charges.⁹⁷ However, the common problem with the saving practices of poor people is that they often withdraw from their savings when confronted with wants such as buying food for a visitor, children demanding sweets or men wanting money for beer which reduces the economic benefit of savings and loans.⁹⁸

Poor people are thus often confronted with needs that cause them to constantly and easily access their savings at any given time. The needs of poor people are enormous because their income is very small and is immediately spent on basic survival needs.⁹⁹ This makes it difficult for their savings to be sustainable and beneficial in alleviating income poverty.

In seeking to help poor people, most NGOs, governments or financial institutions encourage them to save their money in microfinance institutions (MFIs) that are developed mainly to provide services for poor people. Although this theoretically seems to be a better way to help poor people save their money, Allen observes that most MFIs have failed to provide a better product to help poor people effectively save money.¹⁰⁰ Most MFIs tend to reclaim administrative costs from the services they provide and this makes it extremely hard for poor people in rural areas to save their income.¹⁰¹ Below are some of the facts Allen identifies as challenges some MFIs pose to poor people.

1. The poor saver/borrower and the service provider do not know each other and there is lack of trust, mostly by the poor saver.¹⁰²

⁹⁴ Stuart Rutherford, *Why do the poor need savings services?* p.17

⁹⁵ Stuart Rutherford, *Why do the poor need savings services?* p.17.

⁹⁶ Stuart Rutherford, *Why do the poor need savings services?* In Madeline Hirschland. *An operational guide: savings services for the poor* (Bloomfield: Kumarian Press, 2005), p.17.

⁹⁷ Stuart Rutherford, *Why do the poor need savings services?* p.17.

⁹⁸ Stuart Rutherford, *Why do the poor need savings services?* p.7.

⁹⁹ Stuart Rutherford, *Why do the poor need savings services?* p.16.

¹⁰⁰ Allan Hume, *Village savings and loan associations: A practical guide* (Warwickshire: Practical House Publishing, 2005), p.ii [preface].

¹⁰¹ Hume Allen 2005, *Village savings and loan associations: A practical guide* [preface].

¹⁰² Hume Allen 2005. *Village savings and loan associations: A practical guide* [preface].

2. Most MFIs have to travel long distances to the villages where they seek to provide their services and there tends to be cultural differences due to extensive geographical distances apart between the service provider and the villager who wants to save money.¹⁰³
3. To cover their travel costs and staff salaries, MFIs seeking to serve the poor will pass on such costs to the poor in the form of deposit or withdrawal fees.¹⁰⁴

Having identified some challenges that poor people are faced with, as they try to save their money with MFIs, it must be noted that MFIs can be valuable to the poor if they formulate a different product for poor people in rural areas, who require a different type of savings programme that meets their need, without depleting their savings by paying for service costs.¹⁰⁵

Hirschland presents a similar argument as Allen on MFIs and poor people, by stating that MFIs primarily serve the upper poor and the near poor in cities and towns, but not the rural poor in needy communities.¹⁰⁶ Hirschland continues that, in-as-much as poor people demand financial services, there are factors like distance to places where the services are offered and the terms and conditions of MFIs exclude the poor as they have no resources or collateral to manage such services.¹⁰⁷

Having argued that MFIs institutions tend not to be favourable or effective in promoting savings among the poor, Allen suggests a framework MFIs could use with the poor in what he calls the savings groups, where poor people can save money in such a way that they overcome challenges of, high transaction costs and all other difficulties they could face trying to save money individually with MFIs.¹⁰⁸

Rutherford suggests that a better way poor people could save their money is in savings groups, where the members agree to save regularly until a specified time, when the fund is returned to the depositors, usually for the purposes of buying items for the celebration of festivals or using the deposits for farming implements.¹⁰⁹ Most members of savings groups use the loans and

¹⁰³ Huges Allen. *Village savings and loan associations: A practical guide* [preface].

¹⁰⁴ Huges Allen. *Village savings and loan associations: A practical guide* [preface].

¹⁰⁵ Madeline Hirschland 2005. *Operational guide: Savings services for the poor* (Bloomfield: Kumarian Press), p.3.

¹⁰⁶ Madeline Hirschland. *An operational guide: savings services for the poor*, p.2.

¹⁰⁷ Madeline Hirschland. *An operational guide: savings services for the poor*, p.2.

¹⁰⁸ Huges Allen. *Village savings and loan associations: A practical guide* [preface].

¹⁰⁹ Stuart Rutherford. *Why do the poor need savings services?* p.19

savings to meet needs such as school uniforms for their children, home renovations and other household needs.

Research shows that community-based savings groups work better than microfinance institutions, in that they are set up in a manner that is convenient to poor people, who find it easy to meet and transact as a group under trees or open fields nearer to their homes.¹¹⁰ Poor people join and stay in savings groups because this makes their lives better by providing much-needed financial services which enable them to cope with sudden shocks that they face now and again.¹¹¹

The savings group draws up agreements which allow their members to borrow money which they must return within an agreed time and with minimal interest.¹¹² Although poor people can successfully run savings groups, they have a problem with bookkeeping, as most of them are illiterate and face difficulties in managing financial records.¹¹³

The strategy of savings groups has not only been shown to enable the poor to have a way of accessing finance for their needs, but they also help to build social capital in a village. Allen observes:

Many studies highlight the social cohesion, solidarity and mutual aid that the savings groups engender. As members of savings groups, women report feeling less vulnerable and isolated. They own the programmes and they are accountable to each other. As their economic situation improves, they are often emboldened to undertake collective action to address community needs.¹¹⁴

It is for such purposes that NGOs, FBOs or governments can help to build the capacity of savings groups so that they are able to manage their group savings, group power dynamic and group meetings, with integrity.

Hirschland identifies what is called ‘Self Help Groups’ (SHG) that are formed in rural areas to provide their members with the opportunity to save money and access loans as a better option

¹¹⁰ Jeffrey Ashe and Kyla Neilan Jagger. Accessed. “In Their Own Hands, How Savings Groups Are Revolutionizing Development,” <http://17microcreditsummit.org/wp-content/uploads/2014/08/Savings-Groups-overview-for-MicroCredit-Summit-English-Jeff-Ashe-07-31-2014.pdf>. Accessed on 12.09.14.

¹¹¹ Jeffrey Ashe and Kyla Neilan Jagger, “In Their Own Hands, How Savings Groups Are Revolutionizing Development.”

¹¹² Staurt Rutherford. *Why do the poor need saving services?* p.19.

¹¹³ Staurt Rutherford. *Why do the poor need saving services?* p.20.

¹¹⁴ Hugh Allen and David Panetta. *Savings Groups: What Are They?* p.12.

for rural areas.¹¹⁵ The SHGs have between 5 and 20 members who meet regularly, either weekly or monthly. SHGs are usually homogeneous and harmonious.¹¹⁶ The success of these SHGs is based on the fact that they are usually capacitated by NGOs, to have “a clear vision, simplicity, group policies that are written in a participatory manner, basic record keeping system, strong training in internal controls, basic bookkeeping, and democratic management.”¹¹⁷

Figure 2.2 helps to present, in summary form, ways in which SHGs and other forms of savings groups work to alleviate income poverty among poor people. These groups can help by engaging in any of the four strategies presented in Figure 2.2.

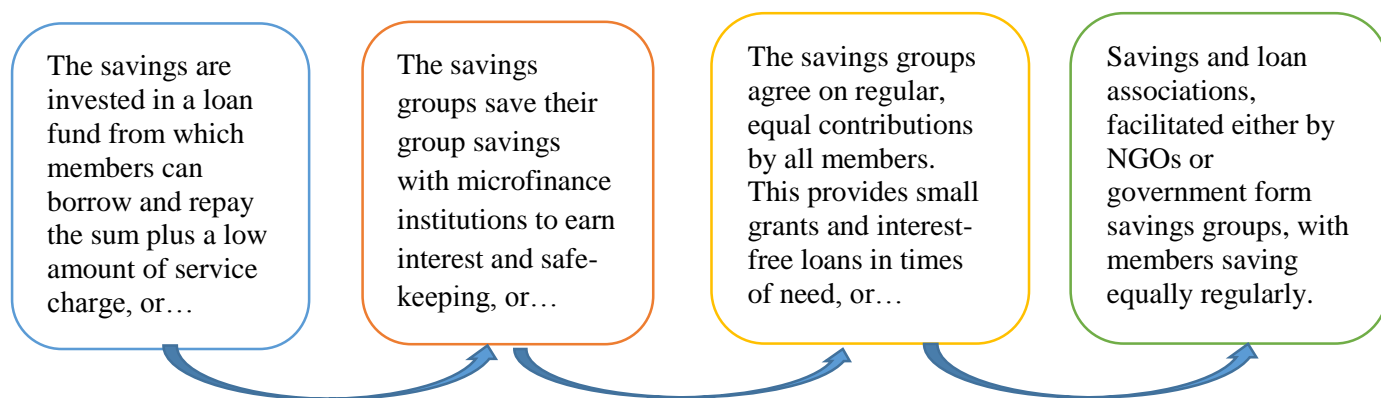


Figure 2.2 – A summary of the four ways SHGs can work to alleviate poverty among poor people

The methods of promoting savings programmes could enable poor people alleviate income poverty.

2.3.1.4 Mobilising investment capacity of the private enterprise into partnerships with the poor

Poverty can also be alleviated by mobilising large firms to partner with the poor in entrepreneurial activities. Prahalad and Stuart suggest that “if we stop thinking of the poor as victims or as a burden and start recognizing them as resilient, creative entrepreneurs and value-

¹¹⁵ Madeline Hirschland. *Why do the poor need saving services?* p.172.

¹¹⁶ Madeline Hirschland. *Why do the poor need saving services?* p.172.

¹¹⁷ Madeline Hirschland. *Why do the poor need saving services?* p.172

conscious consumers, a whole new world of opportunities will open up.”¹¹⁸ If the poor are to be helped in a sustainable way, there has to be an approach that involves partnering with them to come up with sustainable ways of development that seek a win-win scenario, “where the poor are actively engaged and, at the same time, the companies providing products and services to them are profitable.”¹¹⁹

The poor usually have the urgency to work and companies have the know-how of running profitable businesses. A win-win situation that could help alleviate poverty among poor people could be agreed upon between the two parties, with each party having shares in the business.¹²⁰ Monetary interventions in the form of Job creation and financial investments, social assistant grants and promoting savings programmes help to alleviate income poverty and create opportunities for poor people to participate in their development. However, monetary interventions do not respond to the holistic nature of poverty as explained in 2.2.6 and presented in fig 2.1. Poverty is multidimensional and cannot be alleviated through monetary interventions only.

2.3.2 David Korten’s Four Generations of NGO support

David Korten, a development theorist and practitioner, in his book, “*Getting to the 21st Century: Voluntary Action and the Global Agenda*,” points out the four different approaches to development that a number of agencies have used as interventions in alleviating poverty.¹²¹ The Four Generations clearly explain levels of development action which agencies have worked with in trying to alleviate poverty in poor communities.

The first generation in the framework provided by Korten explains ‘Generation One.’ In Generation One, the NGOs or governments get involved in relief services to poor people affected with various calamities, such as plagues and floods, to address immediate needs among them.¹²² The kinds of needs usually addressed are things such as food, clothes, shelter or health care. Korten observes that the kind of help provided in Generation One would usually be termed “humanitarian assistance” or welfare and not necessarily “development assistance”.¹²³ In

¹¹⁸ C.K. Prahalad and Stuart L. Hart. *The Fortune at the bottom of the pyramid: Eradicating Poverty through Profits* (Wharton School Publishing, New Jersey, United States of America, 2005), p.1.

¹¹⁹ C.K. Prahalad and Stuart L. Hart. *The Fortune at the bottom of the pyramid: Eradicating Poverty through Profits*, 2005, p.3.

¹²⁰ C.K. Prahalad and Stuart L. Hart. *The Fortune at the bottom of the pyramid: Eradicating Poverty through Profits*, 2005, p.3.

¹²¹ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, (Kumarian Press: USA, 1990), p.113.

¹²² David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p.115.

¹²³ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p.115.

Generation One, the NGO or government concerned deals directly with the people in need. This is done entirely by the staff and administrators of the NGO or government trying to help address the need among victims of calamities in a community or a nation. This kind of help has been described by Korten as that which characterises a number of religious groups where they send food and other materials to help victims of war, floods, earthquakes and other natural disasters.¹²⁴ Most of the organisations that worked and are still working under the approaches described in Generation One are very dependent on funds coming from the developed countries to carry out their charitable activities. Most organisations which use the Generation One approach to assisting victims of calamities, try to do so for a limited period of time. Their desire is to see the people they help get back to their normal way of life and become self-supporting. Korten points out in Generation One that the NGOs or governments are the doers and providers of services, while the people who are receiving support are passive.¹²⁵ Generation One offers short-term solutions to peoples' needs and is not the best way to respond to peoples' social and economic needs on a long-term basis.

The second level of development strategies, as analysed by David Korten, is 'Generation Two.' This approach by NGOs or some governments is based on small-scale, self-reliance, local development, where NGOs or governments devote their energy and time to help people to seek a better life for themselves through local action.¹²⁶ Community development strategies are put in place to help develop people's well-being, thereby leading to sustainability. Korten explains that in Generation Two people get involved in self-help activities like carrying out preventive health measures, building feeder roads or digging wells.¹²⁷ Unlike in Generation One, where community people are passive and the NGOs or governments become providers of services, Generation Two seeks to empower people to become self-reliant. Korten points out that Generation Two lays emphasis on groups such as landless people, women's groups, youth or a village. There is therefore a close relationship that develops between the NGO and the people or the focus group they are empowering to become self-reliant. The people being empowered get involved in decision-making and in implementing the decisions made as the NGO or government tries to help the poor realise their potential through education, consciousness raising, small loans and simple technology. The NGOs or governments in Generation Two are not just doers but help to mobilise the people for community action. The central issue to

¹²⁴ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p.115.

¹²⁵ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p.116.

¹²⁶ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p.115.

¹²⁷ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p.118.

Generation Two is the need to empower the people in a community and help them to become self-reliant.

Generation Three focuses more on the importance of sustainable systems of development through the change of specific policies and institutions at local, national and global levels.¹²⁸ In Generation Two the NGO or government continues to subsidise the financial shortfalls of a community and there is a continued direct presence of the NGO or government in Generation Two, whereas in Generation Three it is the policies and institutions that bring about or support poverty that are addressed and changed. In Generation Three, the NGOs or governments work with other national agencies to seek to change and reorient their policies and their institutions and move on, where possible, in creating new policies and institutions. It is important to point out that Generation Three tries to identify policies and institutions that slow and hinder the control of resources for developmental action by the local people seeking to improve their lives. The structures that tend to centralise the control of key resources that would help the local people change their lives towards a better kind of life are challenged. Systems of corruption and exploitation are challenged and local institutions and policies that would help develop the lives of the poor are sought out and put in place. The NGO or government in Generation Three, as observed by Korten, does not work as a provider for passive community members, nor as a mobilizer of self-help initiatives but as a partner for the change of structures and institutions that work to slow down the progress of poor people.

The final level of development strategies which Korten discusses is Generation Four, which puts emphasis on social change through people's movements, driven by ideas and the vision of a better world, unlike being driven by financial budgets or organisational structures.¹²⁹ According to Korten, history has shown that people's thoughts and actions have, to some extent, been reshaped on issues such as the environment, human rights and women's rights. Therefore, people's movements are not dependent on money, but on people's energy as a driving force for development. It is either the people themselves that see the need for development or the NGO or government comes in to educate them about their need for development. Yet the energy and passion to realise development comes from the people who are active implementers of change and not passive beneficiaries of development. It is important to point out, however, that with most development strategies the focus is on money and not on people's energy to bring about social transformation. When Generation Four is implemented, people in poor communities are

¹²⁸ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p. 120.

¹²⁹ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p. 124.

self-mobilised for mass action through instilling in them an alternative vision for a better future.¹³⁰ This is achieved by mobilising people through “communication of ideas and information through the mass media, newsletters, recorded media, school curricula, major media events,” with the goal of bringing about social transformation.¹³¹ It is not lavish funding from developed nations that matters so much in achieving development in Generation Four as a clear communication of ideas and values for a better future, which leads to voluntary action through mass peoples’ movements.

David Korten presents the Four Generations of NGO support with an assumption that NGOs have the skills and capacity to effectively implement these approaches to poverty alleviation. David Korten’s Four Generations of NGO support when implemented effectively, could alleviate income poverty, social poverty, physical poverty, disempowerment poverty and psychological poverty. Generation One explains an approach some NGOs and governments work with to bring about relief in needy communities which addresses poverty in times of disasters or a breakout of diseases. Generation One is not a good poverty alleviation strategy on a longer term because it creates dependency by poor people on NGOs or government. Therefore, Generation One could best explain the need for social grants given to poor people as a short term measure to alleviate income poverty and not a long term measure for poverty alleviation. Generation Two is effective in mobilizing people to work together to overcome social poverty, disempowerment poverty and capability deprivation poverty. Generation Three addresses physical poverty in that it seeks to identify policies and institutions that slow and hinder the control of resources for people’s development. When there are policy changes and the restructuring of institutions, poor people could have opportunities to access economic opportunities to overcome income poverty, social poverty, physical poverty and capability deprivation poverty. Generation Four, when effectively implemented could enable poor people overcome income poverty, social poverty, disempowerment poverty, physical poverty and psychological poverty in that poor people are self-mobilized for social transformation. However, Generation Four cannot be effectively implemented in isolation. There is need for the implementation of Generation One, Generation Two and Generation Three to have poor people effectively mobilized.

David Korten’s Four Generations of NGO support is similar to monetary interventions presented in 2.3.1. Both strategies see the need for relief in emergency circumstances and also

¹³⁰ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p. 127.

¹³¹ David Korten. *Getting to the 21st Century: Voluntary Action and the global agenda*, p. 127.

promote opportunities through community projects for change, jobs, savings and business partnerships for poor people to engage in their own development as central participants.

2.3.3 The Asset Based Community Development - ABCD

Kretzmann and McKnight explain that the ABCD is an approach to community building that leads to the development of policies and activities for community building, based on the capacities, skills and assets of people in a troubled community.¹³² The ABCD approach is compared by Kretzmann and McKnight to the needs or deficiencies driven approach that sees needy communities as too poor to walk out of their poverty unless experts intervene to fix their broken community.¹³³

Table 2.1 seeks to explain the contrast between the ABCD approaches and the Needs Driven Development approach, as outlined by Kretzmann and McKnight.¹³⁴

Table 2.1 Contrast between Asset Based Community Development and Needs Driven Development approach as outlined by Kretzmann and McKnight.¹³⁵

Asset Based Community Development	Needs Driven Development
This approach focuses on the strengths and assets of the people in troubled communities. It focuses on utilising people's skills, capacities and assets of the community for development.	This approach is said to be an approach to development that responds to troubled communities by focusing on community needs, problems and deficiencies.
Sees the people in the troubled community as having the capacity to address their own issues without necessarily ignoring the importance of outside help in the form of aid or professional advice.	The problems of the community are seen as only being able to be solved by professionals in community problem-fixing, coming from outside the troubled community. These outside people usually come as consultants and analyse the extent of peoples' problems.
The people are not clients of services, but producers and key actors to their development. Outside funding and materials are not their bases for commencing developmental activities, yet when such funding comes, or is raised within the community, then it goes into building the economy of the troubled community.	The poor people in the troubled community are only consumers of provisions from governments, donor, charity organisations and the like. These outsiders are seen as the main actors to development.

Table 2.1, shows that the two approaches to poverty alleviation are different from one another. Commenting on these approaches, Kretzmann and McKnight point out that there are people who mean well and begin their community transformation activities by focusing on community

¹³² John P. Kretzmann and John L. McKnight, *Building Communities from the inside out: A path towards finding and mobilizing a community's Asset*, p.5.

¹³³ John P. Kretzmann and John L. McKnight, *Building Communities from the inside out: A path towards finding and mobilizing a community's Assets*, p.2.

¹³⁴ John P. Kretzmann and John L. McKnight, *Building Communities from the inside out: A path towards finding and mobilizing a community's Assets*, p.2.

¹³⁵ John P. Kretzmann and John L. McKnight, *Building Communities from the inside out: A path towards finding and mobilizing a community's Assets*, p.2.

needs, problems and deficiencies. Such an approach is undertaken by a vast majority of people, yet it is less effective.¹³⁶ The needs and problem driven approach has an advantage of helping to mobilise a community around the identified problem, but has the tendency to have local people look to outsiders, especially professionals, as their redeemers from poverty.¹³⁷

The ABCD is an intervention to poverty alleviation that seeks to build on what the community already has, not necessarily focusing on fixing problems of the community by outside professionals without any participation of local people. The ABCD enables community people to participate in their own development and not creating dependence on government or NGOs free services.

The ABCD works to alleviate psychological poverty in that poor people are enabled to overcome a sense of low self-esteem that causes them to think they cannot change their circumstances to beginning to understand that they can change their situation of poverty by appreciating their assets and engaging with them. The ABCD is similar to Monetary interventions in the form of Job creation and financial investments, and promoting savings programmes; Generations Two, Three and Four of Korten's theory which lays emphasis on poor people's participation in their own development.

2.3.4 Paulo Freire's Dialogical Action and Social Development

Paulo Freire, a Brazilian educationist, whose book the *Pedagogy of the Oppressed*, presents theoretical arguments on processes of humanization as a vocation of the people who are dehumanized by "injustice, exploitation, oppression, and the violence of the oppressors."¹³⁸ Freire argues that all action that seeks to result in the humanization and social justice for the oppressed/poor must be based on respectful and reflective dialogue that leads to informed action for people's humanization. He makes it clear that the aim of dialogical action is to ensure that people are liberated from the oppressor, thereby regaining their humanity from all forms of dehumanisation, of which poverty is a part.¹³⁹ Dialogical action calls for strategies for people's liberation that do not view the oppressed/poor as objects, but as subjects of their own change. The oppressed/poor become central participants of their own liberation and development and not merely spectators of development being done for them by others.

¹³⁶ John Kretzmann and John McKnight, *A pathway towards finding and mobilizing a community's assets*, p.1.

¹³⁷ Gary Paul Green and Anne Haines. *Assets Building and Community Development* (Sage Publishing Inc, Thousand Ork, California, 2012), p.9.

¹³⁸ Paulo Freire. *Pedagogy of the oppressed, 30th Anniversary Edition*, p.44.

¹³⁹ Paulo Freire. *Pedagogy of the Oppressed*, p. 30.

Freire highlights four aspects as processes of humanization: First, he points out the need to close the divide between the educator and the educatee or the oppressor and the oppressed/poor.¹⁴⁰ He argues that the divide places the educator as the depositor of knowledge and the educatee as the receiver of knowledge.¹⁴¹ Second, he emphasizes the need for respectful and reflective dialogue between educator and the educatee. Freire observes that without a critical and liberating dialogue between educator and the educatee, the educator works to deposit his/her views or convictions onto the educatee. Freire is of the view that when educators deposits their views and convictions on educatees they “inhibit creative power and maintain the submersion of consciousness of reality.”¹⁴² Third, Freire explains the need for conscientization of the educatee. He explains the processes of conscientization as the development of educatee’s conscience so that they understand their own social reality.¹⁴³ It is through the process of conscientization that “the peasant begins to get courage to overcome his dependence when he realizes that he is dependent. Until then, he goes along with the boss and says "What can I do? I'm only a peasant.”¹⁴⁴ Fourth, he points out the need for a shift from prescriptive actions by educators as a form of intervention, to informed action based on respectful and reflective dialogue with the educatee.¹⁴⁵ Freire presents the difference between systematic education that is driven by political power which the educatee lack and educational projects that need to be carried out by educators with the educatee in the process of their humanization and permanent liberation.¹⁴⁶ Freire is convinced that systematic education is prescriptive, unless the poor are given political power, and therefore oppressive, while on the other hand educational projects are liberating and non-imposing.

Paulo Freire’s *Dialogical Action and Social Development* works to alleviate disempowerment poverty, psychological poverty and capability deprivation poverty. Freire’s conviction on having the people become active participants of their liberation is similar to the Monetary interventions in the form of Job creation and financial investments, and promoting savings programmes; ABCD approach, based on Kretzmann and McKnight’s approach to development; Generations Two, Three and Four of Korten’s theory.

The second part of this literature review has provided some poverty alleviation strategies by various authors. The strategies presented show the various interventions used by FBOs, NGOs

¹⁴⁰ Paulo Freire. *Pedagogy of the Oppressed*, p.74.

¹⁴¹ Paulo Freire. *Pedagogy of the Oppressed*, p.74.

¹⁴² Paulo Freire. *Pedagogy of the Oppressed*, p.62.

¹⁴³ Paulo Freire. *Pedagogy of the Oppressed*, p.61.

¹⁴⁴ Paulo Freire. *Pedagogy of the Oppressed*, p.61.

¹⁴⁵ Paulo Freire. *Pedagogy of the Oppressed*, p.54.

¹⁴⁶ Paulo Freire. *Pedagogy of the Oppressed*, p.54.

and governments to alleviate poverty. These strategies further show that poverty is multidimensional in nature and requires multiple approaches to alleviate it. It is demonstrated in the poverty alleviation strategies provided in 2.3 that poverty is complex and cannot be alleviated through the universal application of a concept. The presentation of the various strategies also show that there are similarities in the strategies' core concepts and impact on poverty. The core concepts presented in the strategies are the centrality and participation of poor people in their development process. Fig 2.2 shows some of the poverty alleviation strategies that FBOs, NGOs and government work with to alleviate poverty.

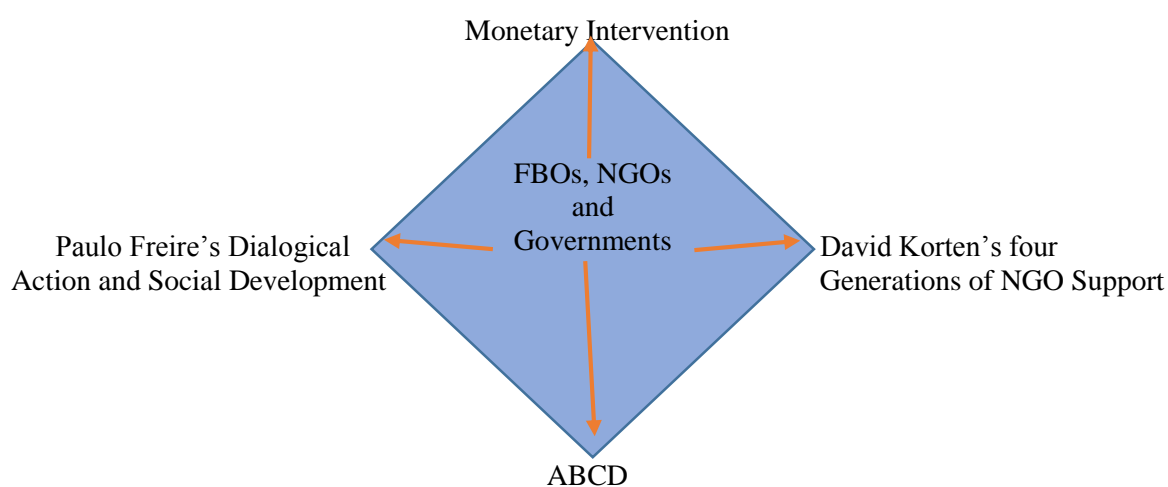


Fig 2.3 Poverty Alleviation Strategies used by some FBOs, NGOs and governments

Having provided the definitions of poverty in 2.2 and poverty alleviation strategies in 2.3, the next section will present the Sustainable Livelihood Framework (SLF), explaining what it is, its strengths and weaknesses as a Framework which is usually used by various FBOs, NGOs and governments to ask key questions about poor people's poverty context, their assets and their livelihood strategies. Organisations such as the Department of International Development,¹⁴⁷ the International Policy Research Institute¹⁴⁸ and International Fund for Agriculture Development¹⁴⁹ are using the Sustainable Livelihood Framework to enable them have a holistic perspective in their analysis of livelihood and to identify issues of subject areas where an

¹⁴⁷ Department for International Development. *Sustainable Livelihoods Guidance Sheets, building on the wealth of the poor* (DFID, London, 2000).

¹⁴⁸ Michelle Adato and Ruth Meinzen-Dick, *Assessing the impact of Agriculture research on poverty using the Sustainable Livelihoods Framework*, International Policy Research Institute, 2033 K Street, N.W. Washington, D.C. 20006 U.S.A.

¹⁴⁹ International Fund for Agriculture Development, *The Sustainable Livelihoods Approach* www.ifad.org/sla Accessed on 22.07.2014

intervention could be strategically implemented for poverty reduction at both community and policy levels.

The SLF, though not perfect, was used as a principle framework for this study to understand poor people's poverty context, their interaction with transforming structures and processes, the interaction that exists between poor people's livelihood assets and transforming structures and processes for enhanced livelihood outcomes. Further, the section will present the SLF as a basis on which the impact of poverty alleviation strategies presented in 2.3 could be measured. The section will end with a presentation of a theoretical framework developed based on the literature reviewed. This framework guided the researcher in formulating the problem statement and research questions.

2.4. The Sustainable Livelihoods Framework

The UK Department for International Development explains that the SLF, presented in fig. 2.4, is an approach that provides understanding on poor people's livelihoods and their relationship with the main factors that affect the livelihoods.¹⁵⁰ The SLF can be used to evaluate and plan against factors that impact on people's livelihoods.¹⁵¹ The framework presents various components, as seen in fig. 2.4.

Sustainable livelihoods framework

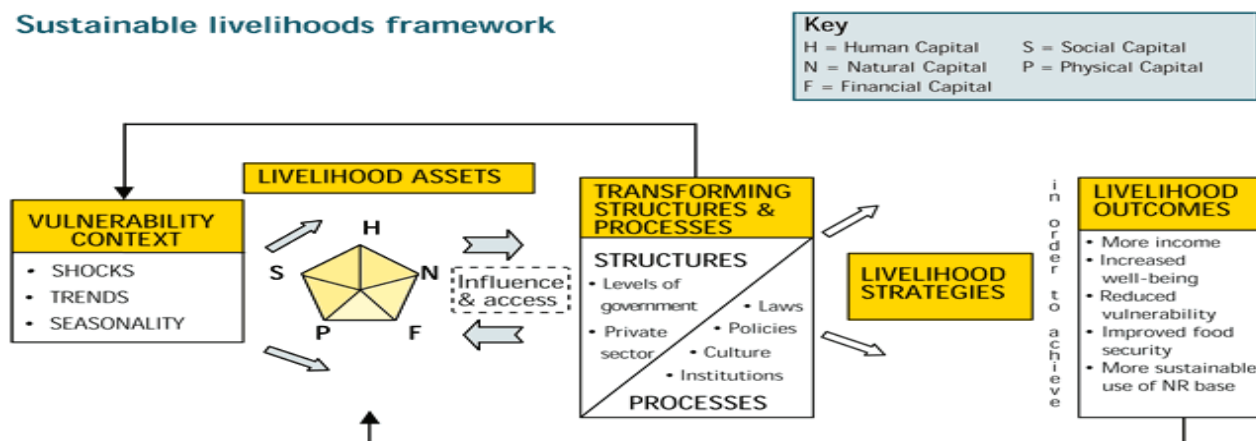


Figure 2.4. The Sustainable Livelihoods Framework¹⁵²

It must be noted that the presentation of the SLF components is not in a linear process or suggesting a start and end point.¹⁵³ The presentation merely shows the multiple forces and factors that affect people's livelihood assets, livelihood strategies and livelihood outcomes. The

¹⁵⁰ Department for International Development, sustainable livelihoods guidance sheets, DFID 94, Victoria Street, London, SW1E 5JL. United Kingdom, p.8.

¹⁵¹ Department for International Development, sustainable livelihoods guidance sheets, DFID 94, Victoria Street, London, SW1E 5JL. United Kingdom, p.8.

¹⁵² Department for International Development, sustainable livelihoods guidance sheets, p.2

¹⁵³ Department for International Development, sustainable livelihoods guidance sheets, p.2

SLF suggests that poverty cannot be effectively addressed unless there is a clear understanding of factors that impact on the assets of people. The vulnerability context identifies common factors in a vulnerability context that directly or indirectly impacts on the assets of people, determining the extent of vulnerability and thereby the sustainability of a livelihood.¹⁵⁴ The vulnerability context identifies shocks, trends or seasonality as some of the factors that create a context of vulnerability for poor people. Shocks are seen as sudden events such as floods, storms or civil wars which cause extensive damage to people's assets. Trends are explained as, but not limited to political upheavals, national and international financial trends or population growth. Seasonality is explained as ill-health, drastic price increases or lack of employment opportunities.¹⁵⁵

The Assets pentagon visibly presents people's assets located within the vulnerability context, which indicates that poor people are endowed with assets despite their circumstances. The assets; Human Capital, Social Capital, Natural Capital, Physical Capital and Financial Capital demonstrate an interrelationship between them for the survival of the poor.¹⁵⁶ The transforming structures in the SLF indicate the influence that institutions such as government, the business sector or traditional authorities have on enhancing or diminishing the value of livelihood assets as they develop and implement policies and cultural norms.¹⁵⁷ In order to achieve desired livelihood outcomes such as increased income, food security or reduced vulnerability, people engage in various livelihood strategies to secure their livelihood outcomes.

The SLF is acclaimed by the Swedish International Development Co-operation Agency as having the ability to help development practitioners gain insight into understanding poverty. First, the framework argues that, even when there is economic growth in a community or country, this does not automatically bring about development, unless people's capabilities are put to use and economic opportunities available are engaged.¹⁵⁸ Second, the SLF provides an explanation that poverty is not only about lack of income, but a lack of factors such as good health, education, infrastructure or a sense of hope in life.¹⁵⁹ Third, the SLF presents a challenge to development agencies that poor people are experts of their own development as it is they who best understand their community needs and household circumstances better than outsiders.¹⁶⁰

¹⁵⁴ Department for International Development, sustainable livelihoods guidance sheets, p.17.

¹⁵⁵ Department for International Development, sustainable livelihoods guidance sheets, p.17.

¹⁵⁶ Department for International Development, sustainable livelihoods guidance sheets, p.5.

¹⁵⁷ Department for International Development, sustainable livelihoods guidance sheets, p.6.

¹⁵⁸ Lasse Krantz. *The Sustainable Livelihood Approach to Poverty Reduction: An Introduction* (Swedish International Development, Co-operation Agency), 2001) p.2.

¹⁵⁹ Lasse Krantz. *The Sustainable Livelihood Approach to Poverty Reduction: An Introduction*, p.2.

¹⁶⁰ Lasse Krantz. *The Sustainable Livelihood Approach to Poverty Reduction: An Introduction*, p.2.

In other words, poor people understand their vulnerability, know their assets better than outsiders and are therefore key stakeholders to sustainable community development.

The Investment in Rural People, an organisation involved in rural development, comments on the SLF: "...this approach helps development practitioners to understand the complexity of poverty and thereby set contextual development principles for action to overcoming poverty."¹⁶¹

To further appreciate and effectively engage with the SLF, it is important to analyse the strengths and weaknesses of this framework.

2.4.1 The strengths of the SLF

There are five strengths of the SLF that different authors agree on:

2.4.1.1 The SLF is people centered

The SLF, unlike other frameworks, does not ignore the agency of poor people, but recognises that they have assets that could be enhanced to help them become actors and not passive recipients of their development.¹⁶² The SLF is people centred in that development is achieved based on the involvement of the people meant to be helped by the intended change in partnership with various stakeholders. Poor people are therefore not perceived as hopeless, helpless or voiceless, but are seen as active participants, with assets within their reach to change their lives for the better. Thus, unlike other frameworks that are production and profit driven, this framework places poor people and their livelihood assets at the centre of all it seeks to achieve as presented in fig. 2.5.¹⁶³

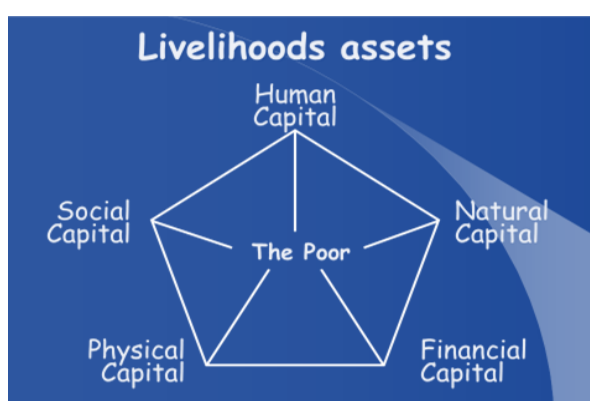


Figure 2.5 The centrality of poor people in the Sustainable Livelihoods Framework

¹⁶¹ IFAD, The Sustainable Livelihoods Approach, www.ifad.org/sla, Accessed on 22 July 2014.

¹⁶² De Gruchy, Steve. "The Contribution of Universities to Sustainable Livelihoods," University of KwaZulu-Natal School of Religion - Draft paper (Unpublished), p.4.

¹⁶³ International Fund for Rural Poverty: *An inquiry into its causes and consequences* (London: IT Publication 1992), p.1.

The Sustainable Livelihoods Framework pays attention to the assets poor people have and not so much to what they do not have. Human Capital (specialised training, knowledge, good health, ability to work or work experience) is important in helping poor people engage with all other capitals in an informed manner.¹⁶⁴ When Human Capital is enhanced, poor people are enabled to work at alleviating capability deprivation poverty discussed in section 2.2.3. Social Capital is explained as networks, religious membership, community connectedness or other relationships of trust.¹⁶⁵ This is key to enabling poor people realise improved livelihood outcomes.¹⁶⁶ Social Capital is said to be important because it has an impact on all the other assets and helps in the development of mutual trust and working relationships. This can result in free knowledge sharing on development, creating belonging and identity to people in organised group memberships, building social safety nets and promoting group innovation.¹⁶⁷ Social Capital is key to overcoming Social Poverty, which was discussed in section 2.2.2 of this study.

Natural Capital covers all natural resources such as land, trees, rivers, forests or fresh air quality. These assets are important to households involved in farming or fishing and development practitioners need to give attention to structures and processes that govern land rights, deforestation or reforestation.¹⁶⁸ In section 2.2.4 of this study, disempowerment poverty is discussed as poverty that is created as a result of preventing some people, especially women, from owning assets such as land. It can be observed that when structures and processes that work against the rights of some people to have access to assets such as land or other natural resources are challenged and reviewed, poor people are enabled to work towards alleviating disempowerment poverty.

Physical Capital, which is mainly infrastructure such as roads, bridges, secure buildings and homes, is key to alleviating physical poverty among poor people, as discussed in section 2.2.5. The DFID states that infrastructure, including communication technology, is Physical Capital, which is key to the integration of poor communities into national and international development, as it helps ease communication.¹⁶⁹

Financial Capital is mainly income derived from jobs, income from their small businesses, resources that can be converted to cash, regular incomes from social grants, wages or

¹⁶⁴ Department for International Development, *Sustainable Livelihoods Framework Guidance Sheets*, p.21.

¹⁶⁵ Department for International Development, *Sustainable Livelihoods Guidance Sheets*, London, p.23.

¹⁶⁶ Department for International Development, *Sustainable Livelihoods Guidance Sheets*, London, p.23.

¹⁶⁷ Department for International Development, *Sustainable Livelihoods Guidance Sheets*, London, p.23.

¹⁶⁸ Department for International Development, *Sustainable Livelihoods Guidance Sheets*, London, p.25.

¹⁶⁹ Department for International Development, *Sustainable Livelihoods Guidance Sheets*, London, p.27.

remittances from family. Financial Capital is usually the asset that poor people lack the most, yet it is vital in helping to improve their livelihood outcomes such as food security or purchase of farming implements.¹⁷⁰ When poor people are enabled to enhance their Financial Capital, income poverty, discussed in 2.2.1, can begin to be alleviated.

Discussing the strengths of the SLF, Krantz observes that the SLF's focus on drawing attention to the assets the poor people engage with to enhance their livelihoods makes it a unique framework in that it enables stakeholders to understand the causes and impact shocks and trends have on the assets.¹⁷¹

Based on the above analysis, the SLF values the assets of poor people and aids an engagement with poor people, placing them to be central to their individual and community development. The creation of engagement promoted by the SLF between FBOs, NGOs, governments and poor people is similar to the Monetary interventions in the form of Job creation and financial investments, and promoting savings programmes (2.3.1); ABCD approach, based on Kretzmann and McKnight's approach to development (2.3.3); Generations Two, Three and Four of Korten's NGO Support (2.3.2); and Freire's theory of dialogical action (2.3.4).

2.4.1.2 The SLF has a holistic perspective in analysing livelihoods

In most poor communities, people work hard to realise their development aspirations, but their efforts are made futile as a result of some laws, policies and regulations that make it difficult for them to access markets for their goods, capital to improve their businesses or business opportunities. At most times, poor people suffer as a result of inefficiency by policy-makers such as local chiefs, community leaders or politicians, who draft and enforce policies and regulations at community or national level that restrict poor people in accessing needed assets for their well-being.¹⁷² They also suffer most with the lack of policy implementation or when access requires more assets than they can find.

In South Africa, several policy documents have been developed to alleviate the problem of poverty caused by Apartheid. Some of the major policy documents developed in the last 20 years are:

¹⁷⁰ Department for International Development, *Sustainable Livelihoods Guidance Sheets*, London, p.27.

¹⁷¹ Lasse Krantz 2001. *The Sustainable Livelihoods Approach to poverty reduction: An Introduction*, Swedish International Development Agency, p.4.

¹⁷² Department for International Development, *guidance sheet*, p. 31-23.

1. The Reconstruction and Development Programme (RDP) that sought to alleviate poverty among the black majority of the South African population (ANC, 1994).¹⁷³
2. The Accelerated and Shared Growth Initiative for South Africa (ASGISA) in 2005, with the aim of speeding up the growth of South Africa's economy and the distribution of wealth.¹⁷⁴
3. The New Growth Plan (NGP) developed in 2010 with the aim of formulating and creating decent work of the unemployed through the creation of 5 million jobs by 2020.¹⁷⁵
4. The National Development Plan (NDP) developed in 2012 with the aim of drastically reducing poverty, inequality and unemployment.¹⁷⁶

Despite the development of such policy documents, poverty persists in most communities in South Africa due to a lack of implementation.¹⁷⁷

The problem of structures and processes hindering the progress of poor people in their effort to alleviate poverty could also be present at household level, where power relations may make it impossible for women or children to fully participate in economic decisions.¹⁷⁸

Most frameworks do not give attention to issues of policies and processes that impose or threaten the livelihoods of poor people at household, community, national or international level. This makes the SLF unique, in that it does not undermine the livelihood strategies of poor people, but seeks to build on them by identifying appropriate interventions at household, community or national level.¹⁷⁹ The process of identifying appropriate interventions, questions, contributions or hindrances of structures (institutions that set policies or deliver services) and transforming processes (policies at micro and macro level, legislation which could be bilateral agreements at international level, or social norms and beliefs),¹⁸⁰ enables stakeholders to effectively understand the nature of poverty they are seeking to address and the appropriate steps they need to take in order to alleviate poverty.

The SLF seeks to find factors that hinder people to improving their livelihoods at both local and international level and, at the same time, seeks a way forward on how best poor people can utilise opportunities available for them to improve their livelihoods. The constraints and opportunities are not defined by FBOs, NGOs or government alone, but done together with poor

¹⁷³ Davids, Ismail 2014. *Development Theories: Past and Present*, in Ismail Davids and Francois Theron, *Development, the state and Civil Society in South Africa*, Van Schaik Publishers, Pretoria, South Africa, p.17.

¹⁷⁴ Davids, Ismail 2014. *Development Theories: Past and Present*, p.17.

¹⁷⁵ Davids, Ismail 2014. *Development Theories: Past and Present*, p.18.

¹⁷⁶ Davids, Ismail 2014. *Development Theories: Past and Present*, p.18.

¹⁷⁷ Davids, Ismail 2014. *Development Theories: Past and Present*, p.19.

¹⁷⁸ Department for International Development, *guidance sheet*, p. 31-23.

¹⁷⁹ Lasse Krantz 2001. *The Sustainable Livelihood Approach to Poverty Reduction: An Introduction*, p.3.

¹⁸⁰ Lasse Krantz 2001. *The Sustainable Livelihood Approach to Poverty Reduction: An Introduction*, p.3.

people.¹⁸¹ These diverse approaches show that the SLF has a holistic perspective in analysing livelihoods for development. This aligns with the core values of David Korten's Four Generation to NGO support (2.3.2) that promotes the mobilization of ordinary people to get involved in local policy formulation.

2.4.1.3 The SLF gives an understanding of partnerships in development

The SLF gives an understanding of partnership in development between the public and the private sector.¹⁸² IFAD recognises the SLF as a tool that creates an understanding of partnerships in development and states that "the framework acknowledges that people adopt many strategies to secure their livelihoods, and that many actors are involved; for example the private sector, government ministries, community-based organisations and international organisations."¹⁸³ The SLF enables different actors in development to understand their role and that of others, thereby creating opportunities for partnerships for the wellbeing of poor people. Thus this aligns the SLF to the core values of the ABCD (2.3.3) which promotes linkages and connections with local institutions for effective community development.

2.4.1.4 The SLF explains the sustainability of livelihoods

The term sustainability has been used by various authors in line with their academic disciplines. Anne Power defines sustainability variables as:

... the simple idea of ensuring a better quality of life for everyone, now and for generations to come. It means meeting four objectives at the same time:

- social progress which recognises the needs of everyone;
- effective protection of the environment;
- prudent use of natural resources;
- maintenance of high and stable levels of economic growth and employment; and considering the long-term implications of decisions.¹⁸⁴

¹⁸¹ Mark Butler and Ran Greenstein 1999. *Sustainable Livelihoods: Towards a Research Agenda for the Church Land Programme*. (Johannesburg: Community Agency for Social Enquiry), p.45

¹⁸² Diana Carney. *The Sustainable Livelihoods Approach, Progress and Possibilities for change*, p. 13.

¹⁸³ International Fund for Rural Poverty: *An inquiry into its causes and consequences*, p.1.

¹⁸⁴ Anne Power Sustainable communities and sustainable development a review of the sustainable communities plan, sustainable development commission, London, p.2. at <http://sticerd.lse.ac.uk/dps/case/CR/CASEREport23.pdf> Accessed on 20.12.13

In the present study, the researcher will use the word sustainability to discuss the sustainability of livelihoods, which is key to poverty alleviation. The Institute of Development Studies defines sustainability, in reference to livelihoods, as the ability to maintain, enhance..., “cope with and recover from stress and shocks, and provide for future generations.”¹⁸⁵

Therefore, the SLF guides various stakeholders in understanding the stress and shocks that threaten the livelihoods of poor people. Such understanding helps stakeholders to engage with poor people’s livelihoods in a way that they withstand threats and create the ability to provide for generations to come. The guidance that the SLF provides makes it a unique framework for development work.

2.4.1.5 Promotion of capacity driven development and not needs driven

The SLF approach to development seeks to build on the perceived wealth and strengths of poor people and not their weaknesses.¹⁸⁶ It seeks to build on what people have and not what they do not have. It seeks to build on people’s perceived assets, tangible and intangible and on existing strategies rather than on their needs.¹⁸⁷ The SLF approach respects the fact that every community, rich or poor, has capacity that can be enhanced for people’s well-being. The SLF approach to development seeks to build on people’s abilities, traditional knowhow and technological knowledge in order to enable them seek strategies for survival. This approach is different from traditional approaches, which have no regard to the wealth of poor people in terms of assets and abilities. It must, however, be stressed that the SLF does not provide fixed solutions to the problem of poverty among poor people, but tries to help identify and suggest ways of working with poor people, empowering them to become actors in their own development. The SLF’s capacity driven nature to development aligns with the core values of the ABCD (2.3.3) which lay emphasis on the strengths and assets of the people in troubled communities. It focuses on utilising people’s skills, capacities and assets of the community for development and not on only on community needs, problems and deficiencies as presented in table 2.1.

¹⁸⁵ Robert Chambers and Gordon Conway. *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century*. Institute of Development Studies Discussion paper 296 (University of Sussex, Brighton: IDS Publication, 1992), p. iii.

¹⁸⁶ Department for International Development, *Sustainable Livelihoods Framework - Building on the wealth of the poor*, p.2.

¹⁸⁷ International Fund for Rural Poverty: *An inquiry into its causes and consequences*, p.1.

2.4.2. The weaknesses of the SLF

Although much has been discussed in terms of the positive aspects of the SLF, it has some weaknesses.

2.4.2.1 The SLF lays much emphasis on technicalities and less on the actual people

Despite the indication by some authors that the SLF is people centered, some authors observe that the framework is too technical and discusses less of the actual targeted people that need development. Scoones argues that, like several other frameworks that seek to use the methodology of holistic and an integrated development approach from an institution point of view, the SLF is an intensive technical undertaking that requires much qualitative and quantitative data that even a major field research may find hard to uncover all aspects.¹⁸⁸ Scoones further argues that “the SLF is not so easy to translate into practice, with inherited organizational forms, disciplinary biases and funding structures constructed around other assumptions and ways of thinking.”¹⁸⁹ A similar argument on the intensive nature of the technicalities involved in data collection and analysis as required by the SLF, Morse et al argues that the SLF is too mechanical and tends to be an exercise that requires too much quantitative cataloguing by institutions at the expense of the actual targeted groups of people that need development, who seem to be missing in the entire framework other than reference being made to Human Capital and other assets the people have.¹⁹⁰

The argument presented by authors on the SLF laying much emphasis on technicalities and less on the actual people needing development shows the effect of western developed development frameworks that tend to fail to be fully adaptable within the African context. The SLF is too technical for ordinary poor people and too intensive in application for institutions that require practical engagement with the poor, especially those in emergency circumstances such as severe drought, earthquakes or civil wars.

2.4.2.2 The SLF takes for granted issues of trust in poor communities

Morse correctly observes that the SLF is reliant on collecting data for analysis on livelihoods and vulnerability from the people central to the analysis, who if they withhold information based

¹⁸⁸ Ian Scoones 1998. *Sustainable Rural Livelihoods: A Framework for Analysis*, Working Paper 72 (Institute of Development Studies), p.13.

¹⁸⁹ Ian Scoones. Livelihoods perspectives and rural development studies, *The Journal of Peasant Studies*, Vol. 36, No. 1, January 2009, 171–196.

¹⁹⁰ Stephen Morse, Nora McNamara and Moses Acholo, *Sustainable Livelihood Approach: A critical analysis of theory and practice*, (Department of Geography, University of Reading, UK), p.14

on the sensitivity of issues of ownership could result in wrong analysis.¹⁹¹ Most poor communities do not find it easy to trust other community members or institutions that come to engage with them on matters of development. Much of such mistrust is based on poor people's experiences in the past research works that have failed to yield results or on factors of the ethnicity of some of their neighbors. It is possible that the sensitivity around ownership of assets such as land, stocks or housing could make poor people provide insufficient and incorrect information that could skew critical data needed for major policy formulation and effective poverty alleviation strategies. Thus, in response to the criticism of the SLF, the processes of the framework takes trust issues for granted and assumes the information collected among poor people is valid.

2.4.2.3 The framework does not reflect enough on the impact of local and global development policies at both micro and macro levels on poor people's livelihoods

Most governments, NGOs and FBOs, influenced by global politics and market forces tend to formulate development policies that override poor people's micro level planning and decision making. Development scholars continue to contend that some global politics, policies and market forces have a negative impact on the livelihoods of poor people, mainly those in rural areas, especially when such policies are formulated by governments, NGOs or FBOs without consultation with key stakeholder who are poor people.¹⁹²

Scoones also highlights that, one of the major weaknesses of the SLF is its inability to effectively engage with political and financial global issues, at macro level and regional level, that undoubtedly affect the day to day lives of ordinary people.¹⁹³ Scoones further observes that "Despite the accommodation of economic thinking in the SLF, the framework is too project-focused with micro-scale approaches that are incompatible with several processes of economic globalisation."¹⁹⁴ Thus, the influence of the private sector, major development institutions such as the World Bank or other major institutions that influence decisions on global economics and development have a negative impact on rural people's livelihood and rural economies.¹⁹⁵ De Satge also emphasises that the SLF is light on the constraining and the negative role that global

¹⁹¹ Stephen Morse, Nora McNamara and Moses Acholo, Sustainable Livelihood Approach: A critical analysis of theory and practice, p.15.

¹⁹² Rick De Satge. Learning about Livelihoods Insight from Southern Africa, p. 19.

¹⁹³ Ian Scoones. Livelihoods perspectives and rural development studies,p.181.

¹⁹⁴ Ian Scoones. Livelihoods perspectives and rural development studies,p.181.

¹⁹⁵ Ian Scoones. Livelihoods perspectives and rural development studies,p.181.

policies play in influencing poor people's livelihoods.¹⁹⁶ The issues of policies and poverty are critical in the advocacy for poor people, in that certain economic and social policies tend to work against the poor.¹⁹⁷ To further illustrate this aspect, Martin and Mathema point out that the lack of adequate field research, and proper engagement with community people on pro-poor policies, creates "myths and misconceptions" on people's struggle with poverty that change most development plans and implementations to become anti-poor, especially in informal settlements, where development projects are imposed on the people.¹⁹⁸

Key policy formulations on issues such as environmental degradation need to be pro-poor in that one of the negative impacts of development initiatives is their effect on the environment. Commenting on the disconnect that exists between macro level policy formulation and local people's day to day living in rural communities, De Gruchy observes that there is much debate and discussion on development and its negative impact on the environment, and yet the SLF does not provide ways in which poor people can become aware of how to prevent environmental degradation or even participate in the process of formulating environmental management policies.¹⁹⁹ There is therefore, need to overcome 'an unhelpful divide' between micro-level, locale specific perspectives, emphasizing agencies and action, and broader, macro-level structural analyses.²⁰⁰

Therefore, the SLF is deficient in understanding the processes of preventing and protecting poor people's livelihoods and rural economies from global economics that are usually driven by government, NGOs or FBOs and other global institutions that seek to serve their economic agenda.

2.4.2.4 The SLF is limited in safeguarding ordinary people's indigenous knowledge and traditional practices in development.

Debates and engagements on issues of poverty and poverty alleviation continue to be a territory of development institutions and donors. Krantz has observed that the SLF, despite its emphasis on poor people's livelihoods it "remains the territory of donors and their consultants, or projects and programmes which have donor support".²⁰¹

¹⁹⁶ Rick De Satge. Learning about Livelihoods Insight from Southern Africa, p. 19.

¹⁹⁷ Rick De Satge. Learning about Livelihoods Insight from Southern Africa, p. 19.

¹⁹⁸ Richard Martin and Ashna Mathema. *Development, Poverty and Policies: Putting Communities in the Driver's seat* (Routledge Taylor and Francis Group, New York), p.34.

¹⁹⁹ Steve De Gruchy. "The Contribution of Universities to Sustainable Livelihoods," Draft paper, p.2.

²⁰⁰ Ian Scoones. Livelihoods perspectives and rural development studies, p.186

²⁰¹ Lasse Krantz, *The Sustainable Livelihoods Approach to Poverty Reduction: An Introduction*, Swedish International Development Cooperation Agency, p.27.

Thus, like most western developed development tools, the SLF is also seen to be limited in safeguarding or engaging with ordinary people's indigenous knowledge and traditional practices in community development practices. The problem of "local-level power dynamics, institutional politics and organizational power tend to override ordinary people's indigenous knowledge and traditional practices in development that have been shown to work for them for many years, indigenous forms of farming, saving money or care for the sick and frail."²⁰²

Scoones further suggests that the emphasis on the SLF by academics and global development organisations tends to mostly be in direct conflict with and ignores ordinary people's indigenous knowledge on issues of sustainability, livelihoods diversification or the actual definition of what development is all about,²⁰³ and this makes the SLF to be seen by academics as being "too complex and not compatible with real-world challenges and decision making processes in the field of development."²⁰⁴

Therefore, the SLF is limited in safeguarding ordinary people's indigenous knowledge and traditional practices in development.

2.4.2.5. The SLF does not include political capital in its livelihood assets portfolio

The SLF, like several poverty alleviation frameworks and strategies, promotes a development framework that seeks to place poor people at the centre of development processes as actors and not recipients of free social services. However, the SLF in its aim of understanding, defining and acting against poverty leaves out Political Capital in its livelihood assets portfolio. However, the poor need to navigate levels of government, the private sector or traditional authorities within structures and processes that influence their livelihood strategies. Scoones observes that "achieving sustainable livelihoods is not a deterministic affair; contestations, negotiations and trade-off are evident at every turn."²⁰⁵

The complexity of processes involved in achieving sustainable livelihoods presented by Scoones shows that much of the contestations, negotiations and trade-off are not done by poor people but by FBOs, NGOs and government because they have the political power. In seeking to provide a clear definition of Political Capital, Baumann and Sinha define Political Capital;

...as the ability to use power in support of political or economic positions and so enhance livelihoods; it refers to both the legitimate distribution of rights and power as well as the

²⁰² Ian Scoones. *Livelihoods perspectives and rural development studies*, p.185

²⁰³ Ian Scoones. *Livelihoods perspectives and rural development studies*, p.184

²⁰⁴ Ian Scoones. *Livelihoods perspectives and rural development studies*, p.182

²⁰⁵ Ian Scoones 1998. *Sustainable Rural Livelihoods: A Framework for Analysis*, p.12.

illicit operation of power which generally frustrates efforts by the poor to access and defend entitlements and then use them to build up capital assets.²⁰⁶

Baumann and Sinha further explain that entitlements and assets presented in the SLF are mostly governed by political power relations, which poor people lack, and the SLF omits to provide ways the poor could be enabled to have influence or access to improved livelihood outcomes in contestations, negotiations and trade-off with transforming structures and processes, p.1.²⁰⁷

Casey comments that Political Capital could also account for people's right to vote in any form of an election where the people use their right to vote to change a government or any other kind of leadership, and the people who get voted into office have Political Capital by virtue of having received majority votes from voters.²⁰⁸

De Satge reasons that the SLF takes for granted the real factors that affect the economic life of poor people such as power inequalities in households and patriarchal dominated communities, which affect the poor's livelihood strategies, causing much poverty, especially among women.²⁰⁹ This argument is further presented by Krantz who argues that the SLF fails to identify the kind of poor people needing to be assisted, as most of them find themselves in contexts where the distribution of resources and other livelihood opportunities are governed by informal structures and social dominance of power.²¹⁰

Political Capital can therefore be explained as the ability to engage in negotiations, contestations or trade-off by poor people to influence policies and enhance their access and influence within transforming structures and processes such as levels of government; the private sector or traditional leaders, for improved livelihood outcomes. Poor people could be supported by FBOs, NGOs and governments to democratically and legitimately enhance their Political Capital through building networks with government, democratic mass mobilization protests against corruption and lack of service delivery by government or seeking respectful and reflective community dialogues with levels of government, the private sector or traditional leaders as presented by David Korten's Generation Four NGO support (2.3.2) and Freire's argument on respectful and reflective dialogue (2.3.4).

²⁰⁶ Pari Baumann and Subir Sinha. Linking development with democratic processes in India: Political Capital and the Sustainable Livelihood analysis, ODI, Natural Resource perspectives Number 68, June 2001, p.1.

²⁰⁷ Pari Baumann and Subir Sinha. Linking development with democratic processes in India: Political Capital and the Sustainable Livelihood analysis, ODI, Natural Resource perspectives Number 68, June 2001, p.1.

²⁰⁸ Casey Kimberly. Defining Political Capital: A Reconsideration of Bourdieu's Interconvertibility Theory, p.10.

²⁰⁹ Rick De Satge. Learning about Livelihoods Insight from Southern Africa, p. 19.

²¹⁰ Lasse Krantz 2001. *The Sustainable Livelihood Approach to Poverty Reduction: An Introduction*, p.4

Therefore, when Political Capital is enhanced, poor people are enabled to alleviate physical poverty and disempowerment poverty as they are empowered to engage in respectful and reflective dialogue with government, private sector and traditional leaders for improved livelihood outcomes.

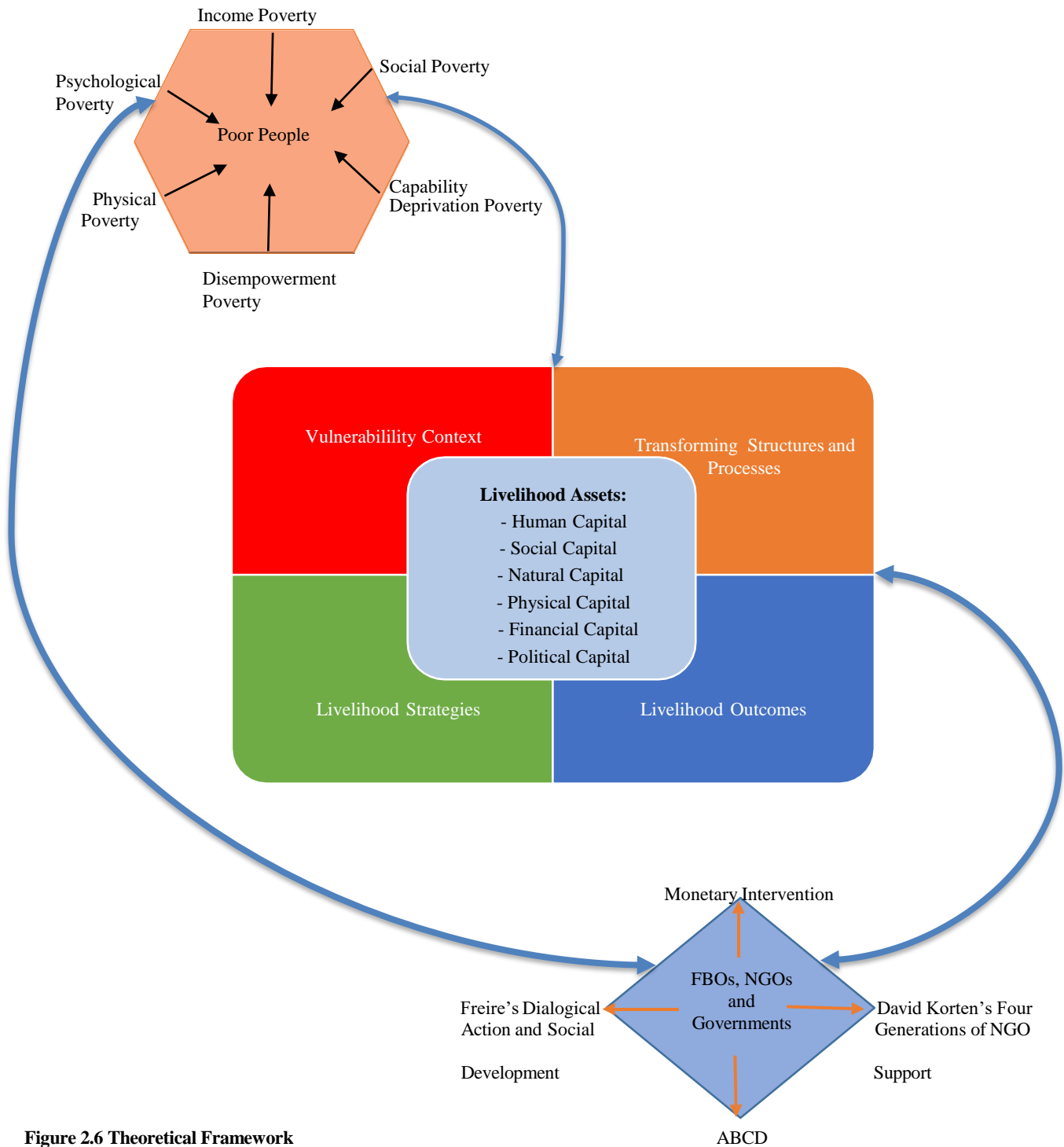
The theoretical framework (fig 2.6) developed for this study, based on literature review included Political Capital as the sixth asset in the livelihood assets portfolio presented by the SLF.

The SLF has areas of weaknesses but remains useful to FBOs, NGOs and government to understand the complexity of poverty and act against poverty in a contextual and holistic manner.

Based on the literature reviewed on the SLF in section 2.4, fig 2.4, the framework was used in this study following its clarity on the following factors;

- ✓ It helps draw a conclusion that poverty is a multifaceted phenomenon which impacts on the context of poor people making them vulnerable and unable to sustain their livelihood outcomes.
- ✓ It shows that poor people have assets that they could engage with in their livelihood strategies to bring about their desired development and sustains their livelihood outcomes.
- ✓ It gives attention to structures and processes which hinder or enable the development of livelihood strategies of poor people for enhanced livelihood outcomes.
- ✓ It provided guidance to the researcher, in this study, to an understanding that FBOs, NGOs and government are located in transforming structures that enable or hinder the development of livelihood strategies of poor people to bring about the poor people's sustained livelihood outcomes. Therefore, if FBOs, NGOs and government are to effectively work to alleviate poverty among poor people in needy communities, they need to understand the context of poor people, assets of poor people, the livelihood strategies of poor people and engage with all this.
- ✓ It served as an analytical tool to understand and measure the effectiveness and relevance of poverty alleviation strategies reviewed 2.3.
- ✓ It provided guidance to formulating the problem statement, research design and the questions for the study.
- ✓ The framework also guided the researcher of this study in the development of the theoretical framework for this study presented in fig. 2.6, a framework which notes the relationship between poor people, FBOs, NGOs and government in the quest to alleviate poverty.

**Theoretical Framework presenting the dimensions of poverty
the components of the SLF and the poverty alleviation
strategies in a non-linear approach**



**Figure 2.6 Theoretical Framework
Notes on the Theoretical Framework**

- The arrows show the three components of the theoretical framework (Dimensions of poverty, the SLF and poverty alleviation strategies) interrelated to each other in a non-linear approach.
- Guided by the three components of the theoretical framework, FBOs, NGOs and governments understand how poor people are engaging with assets to enhance livelihood outcomes.
- Guided by the three components of the theoretical framework FBOs, NGOs and governments understand the assets present in a needy community and their vulnerability.
- Guided by the three components of the theoretical framework, FBOs, NGOs and governments understand the vulnerability the assets face and are able to define the dimension of poverty in a community.
- Guided by the three components of the theoretical framework, FBOs, NGOs and governments understand the dimensions of poverty and implement contextual poverty alleviation strategies to enhance the livelihood strategies for improved livelihood outcomes.

Having presented the theoretical framework in fig 2.6, the next section will present the conceptual framework guiding this study.

2.5 Conceptual framework

This study is guided by the conceptual framework shown in Figure 2.7. The conceptual framework was developed by the researcher based on the literature reviewed for this study and the participatory engagement the researcher had with Zimele/SaveAct programme participants during the field research.

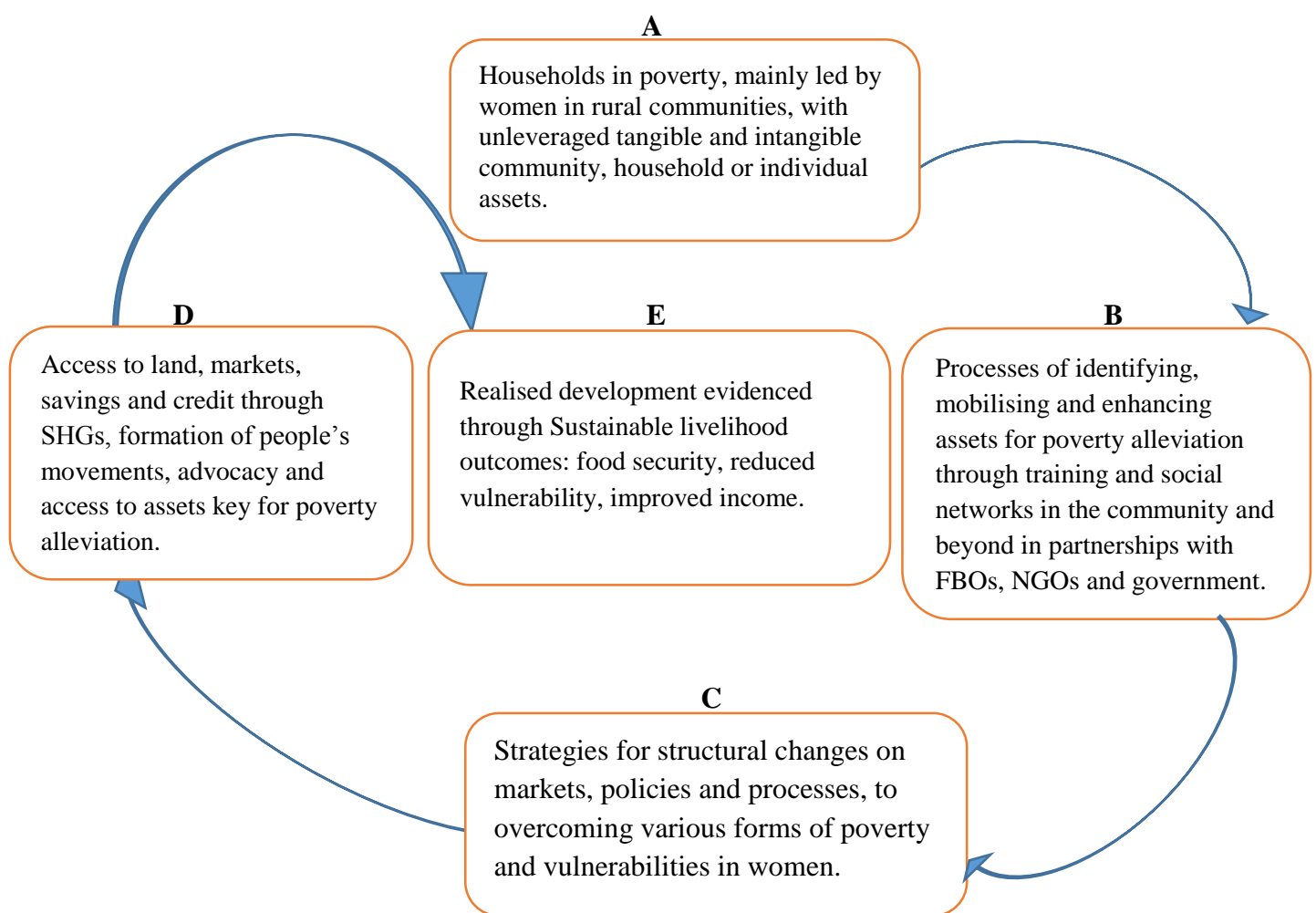


Figure 2.7 Conceptual framework²¹¹

²¹¹ This conceptual framework was development by the researcher based on the literature reviewed for this study and the participatory engagement the researcher had with Zimele/SaveAct programme participants during the field research.

Many households, as discussed in 2.2 and presented in fig 2.1, suffer various forms of poverty in rural communities because they lack sufficient income and infrastructure, are socially excluded, deprived of capabilities, disempowered and live with a sense of low self-esteem. It is unfortunate that several of the households that suffer poverty are those headed by women who, in most cases, are deprived of assets such as land ownership, access to credit or participation in decision-making processes on economic and social matters that, at most times, concern their well-being.

Despite such hindrances that women face in their development aspirations, the poverty alleviation strategies discussed in 2.3 and presented in fig 2.3, lay emphasis on the strengths and assets of the people in troubled communities. They focus on utilising people's skills, capacities and assets of the community for development and not only on community needs, problems and deficiencies.

There are several tangible and intangible assets that are ignored which women could leverage to achieve sustainable livelihood outcomes. When poor women effectively leverage their assets discussed in 2.4, which are Human Capital, Social Capital, Natural Capital, Physical Capital, Financial Capital or Political Capital, their development aspirations are fulfilled and sustainable livelihood outcomes are achieved.

Most FBOs, NGOs and governments ignore the wealth of assets held by poor women in rural communities and work with development approaches that create dependence by giving hand-outs and free services. Potentially, sustainable livelihood outcomes are achieved, as presented in Figure 2.7, when poor people work in partnership with FBOs, NGOs and governments that promote asset-based approaches to development. This process takes into consideration the vulnerability of women's assets and addresses cultural norms that disadvantage women, with policies and processes that promote perpetual poverty among the poor. Figure 2.7 also shows that when poor people's Human Capital, Social Capital, Natural Capital, Physical Capital, Financial Capital or Political Capital assets are fully leveraged in partnership with stakeholders, they could realise enhanced sustainable livelihood outcomes in the form of food security, reduced vulnerability, and improved income.²¹²

2.6 Conclusion

This chapter has explained the various definitions and categories of poverty and explained some of the intervention strategies FBOs, NGOs and governments are using to help alleviate poverty

²¹² Department for International Development. *Sustainable Livelihoods Guidance Sheets, building on the wealth of the poor* (London: DFID, 2000).p.12.

in needy communities. It has identified various relevant terms, to the study, such as; assets, vulnerability context, livelihood, livelihood assets portfolio, livelihood strategies, livelihood outcomes, policies and sustainability of livelihoods from different theories discussed. The chapter has developed a theoretical framework based on literature reviewed. The chapter has also presented a conceptual framework developed by the researcher based on the literature reviewed for this study and the participatory engagement that the researcher had with Zimele/SaveAct programme participants during the field research. The SLF also identifies what aspects to poverty needed strengthening in the study.

Chapter Three provides the research design and the methodology applied in this study.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

The previous chapter drew attention to the various definitions and dimensions of poverty such as income poverty, social poverty, capability deprivation poverty, disempowerment poverty, physical poverty and psychological poverty. The chapter also explained some of the intervention strategies FBOs, NGOs and governments are using to help alleviate poverty in needy communities. Some of the interventions discussed are monetary interventions, David Korten's Four generations of NGO support, ABCD, and Paulo Freire's Dialogical Action and Social Development. The chapter presented the SLF, explaining its strengths and weaknesses. Various relevant terms to the study such as assets, vulnerability context, livelihood, livelihood assets portfolio, livelihood strategies, livelihood outcomes, policies and sustainability of livelihoods were also identified, in this chapter, from different theories discussed. The chapter also presented a theoretical framework developed based on the literature reviewed. The chapter ended with a conceptual framework developed by the researcher based on the literature reviewed for this study and the participatory engagement the researcher had with Zimele/SaveAct programme participants during the field research.

This chapter focuses on the research design and methods applied in this study, to answer the main research question, *What role is a FBO playing in mobilising community assets to alleviate the problem of poverty among women in rural KwaZulu-Natal?*

The chapter shows how Zimele was sampled as a case study of a FBO mobilising community assets and SaveAct, a non-faith-based organisation, as a point of comparison for the study. The chapter also gives details on how the research was conducted, showing the process followed to obtain the data. It shows how the research instruments were designed and pre-tested. The chapter finally presents how the data was coded and analysed.

3.2 Aim of the research

Neville explains research as "a process of enquiry and investigation; it is systematic, methodical and ethical; research can help solve practical problems and increase knowledge."²¹³ The aim of

²¹³ Colin Neville. Introduction to Research and Research Methods, University of Bradford, School of Management, 2007, at www.bradford.ac.uk/management/els, p.1. Accessed on 21.10.2013.

the present research was to try and understand how community assets could be mobilised by FBOs to alleviate poverty among women in rural KwaZulu-Natal.

Taking Zimele as a FBO case study and guided by the theoretical framework in fig 2.6, the research:

- Investigated the role of a FBO in addressing the problem of poverty among women in rural KwaZulu-Natal. It observed the kinds of poverty that the women in rural KwaZulu-Natal are trapped in.
- Assessed asset-mobilising strategies in alleviating poverty among women in Swayimane and Winterton, uMgungundlovu and uThukela, rural KwaZulu-Natal. It identified the community assets and the strategies used to mobilise the assets to alleviate poverty among the women.
- Explored empowering strategies that were used by one FBO to alleviate poverty among women in rural KwaZulu-Natal.
- Identified how different Zimele's strategies and impacts were, compared to the strategies and impacts of a non-faith based organisation, SaveAct, which is doing similar work as Zimele in uMgungundlovu and uThukela, rural KwaZulu-Natal.

The present research aimed to investigate the above issues.

3.3 Sampling

This study used a survey method in order to secure a representative sample of the relevant population. Commenting on sampling in research, Neuman explained that, in a survey, a sample of selected people is used, but results are generalised to a larger group from which the smaller group was chosen.²¹⁴ In this research, the population was sampled from the two organisations, Zimele and SaveAct. The two organisations were selected purposively, because both operated in similar geographical areas, with similar target groups, and similar intervention strategies. Based on literature reviewed on Zimele and SaveAct in 4.5 and 4.6; both organisations worked in needy communities to alleviate income poverty through savings and credit models, the programme participants run the programmes on the ground and were supported through trainings by Zimele and SaveAct, both organisations were promoting business development for increased household income. The differences between the two organisations were; Zimele was a FBO while SaveActs was not, Zimele mobilised programme participants into homogeneous

²¹⁴ Lawrence Neuman, *Social Research Methods: Qualitative and Quantitative approaches*, (Boston: Ally & Bacon publishers, 2000) p.34.

groups of 10 – 20 members while SaveAct programme participants were randomly and self-placed in groups of 10 – 25 members, Zimele's Self Help Group (SHG) model was structured in three phases of development over years with accumulative savings while SaveAct's Savings and Credit Group (SCG) model was only group based with savings and profits shared at the end of a cycle of 12 months. The similarities and differences observed between Zimele and SaveAct provided a point of comparison for the research.

Strydom and Venter stress that, in a purposive sampling, the sample is based entirely on the judgment of the researcher, as a sample has elements with the most representation of the population.²¹⁵

There are many FBOs playing a role in mobilising community assets to alleviate the problem of poverty among women in rural KwaZulu-Natal. In this study, Zimele was selected as a case study of sample organisations because they kept good records and were well equipped with resources to allow the researcher to spend more time on their programme. This made it possible to meet the requirement of a case study where one particular subject, such as an organisation or a section of people, are studied in-depth by gathering and investigating information that can be either qualitative or quantitative.²¹⁶

This study did not just focus on describing the sample, but also drew out differences between Zimele as a FBO and SaveAct as a non-faith-based organisation. Sapsford stated that most surveys are not just done to describe the population but also to test some conclusions and make planned comparisons.²¹⁷ Therefore the study purposively sampled SaveAct, a non-faith-based organisation doing similar work and using similar strategies for poverty alleviation in KwaZulu-Natal. By using purposive sampling, the researcher was able to use her judgment to choose people or organisations that best met her desired objectives.²¹⁸

The samples drawn from Zimele and SaveAct were based on the organisations' statistics from their 2010 annual reports and data.²¹⁹ The samples included the organisation's programme participants and their staff. The broader districts from which the samples were drawn were uMgungundlovu and uThukela, these being areas that the two organisations both operated in.

²¹⁵ H Strydom and L. Venter, Sampling and sampling methods, in AS de Vos *et al*, *Research at Grass Roots For the social sciences and human service professions* (Pretoria: Van Schaik Publishers, 2002). p.34

²¹⁶ Colin Neville. Introduction to Research and Research Methods, p.8. Accessed on 21.10.2013.

²¹⁷ Roger Sapsford, *Survey Research* (London: SAGE publications, 1999) p. 8.

²¹⁸ Colin Neville 2007. Introduction to Research and Research Methods, p.31.

²¹⁹ Earl Babbie. *The Practice of Social Research, Sixth Edition* (Wadsworth Publishing Company, Belmont, California, 1992), p.227.

3.3.1 Zimele sample

The sample of the study for Zimele was drawn from the organisation's data collected in July 2010. Based on this data, Zimele had a population of 57 SHGs and five Cluster Level Associations (CLAs). The total programme participants were 695. Fifty-two of these SHGs were in Swayimane, uMshwati Municipality, uMgungundlovu District, and five were from rural Winterton, oKhahlamba Municipality, uThukela District. The five CLAs were all from Swayimane. There were six SHGs that formed a CLA as per the SHG model used by Zimele. In each CLA there were 12 members, made up of two representatives from each member SHG. The SHGs had memberships of between 10 and 20 women. The sample drawn followed the programme structure of Zimele in order to draw the role and impact at each level of the programme. These levels of the structure were CLA, SHG and individual member. There were no samples drawn for the central Federation as Zimele is still working up to the second level, the CLA. See Figure 3.1.

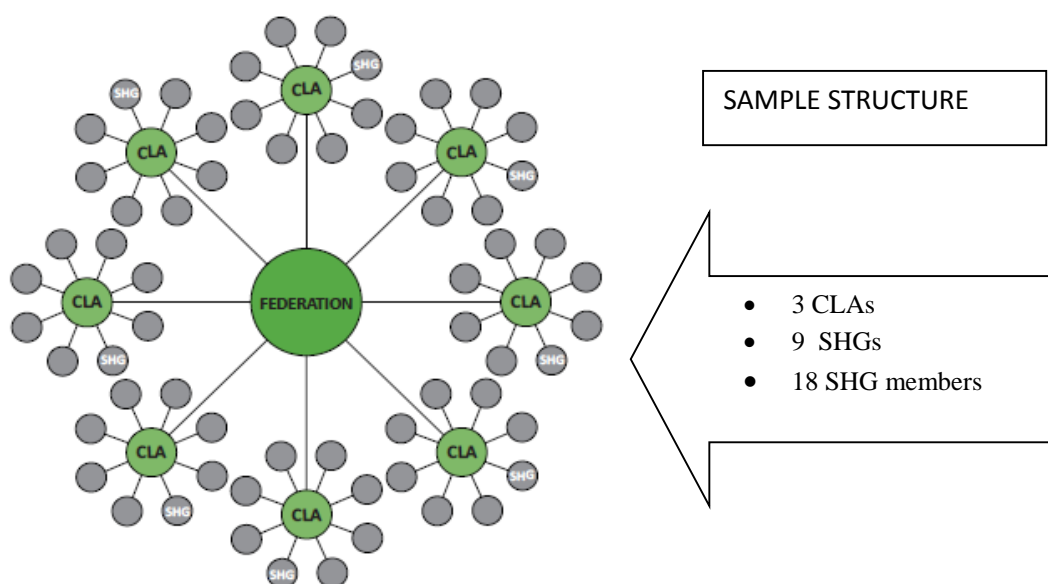


Figure 3.1: The SHG concept - Zimele

For Zimele CLAs in Swayimane, uMgungundlovu: first a sample of three CLAs from five CLAs was purposively drawn for focus group discussions, because of accessibility. Strydom and Venter point out that, in a purposive sampling, the sample is based entirely on the elements that have the most representation of the population.²²⁰

²²⁰ H Strydom and L Venter. Sampling and sampling, p.41

The study cross-mixed the representatives of the three CLAs to overcome familiarity among participants. The researcher worked mainly with focus groups to achieve some of the objectives of the study presented in 1.4 and 1.5.

Marshall and Rossman state that a focus group can be as large as 12 participants. It is composed of people who are not familiar with one another but are selected because of their similarities in the characteristics which are relevant to the study.²²¹ Each focus group had the 12 participants from the three CLAs who worked with the researcher to provide data for this study. The aim of a focus group is to gather data, mostly in the form of ideas from a selected group of people, by discussing subjects such as human rights, gender-based violence or a political topic to discover the key issues affecting a community.²²²

In rural Winterton, uThukela, since Zimele had no CLAs there, three SHGs were haphazardly sampled from five SHGs. Neuman comments that the goal of haphazard sampling is to select cases that are convenient.²²³ Therefore, the SHGs sampled in this area were those that were accessible to the researcher in terms of agreeable times of meeting and travel distances between them.

In haphazard sampling there is no strategy applied to the selection of the sample, in that the person conducting the interview does not employ systematic methods of selecting the sample of people to interview. Haphazard sampling is seen as biased in that; first, the researcher tends to approach some respondents and neglects others such as minority groups. Second, the respondents who participate in haphazard sampling usually differ in some ways unknown that affect results of the study. Third, the respondents who commit to participant in haphazard sampling at most times take the interview casually. To overcome the bias associated with haphazard sampling, the researcher used the organisation's data, consulted with staff in the two organisations and involved some programme participants in SHGs/SCGs to haphazardly select participants.²²⁴

Second, since the aim of the research was to engage participants in an empowering manner for change, the sample for Zimele's SHGs in Swayimane, uMshwati, uMgungundlovu was drawn

²²¹ Catherine Marshall and Rossman Gretchen. *Designing Qualitative Research, Second Edition*, (Saga Publications, Newbury Park, CA., 1989). p. 84.

²²² Colin Neville. Introduction to Research and Research Methods, University of Bradford, p.20.

²²³ Lawrence Neuman, *Social Research Methods: Qualitative and quantitative approaches*, p.196.

²²⁴ Thomas W. Hall et al. Haphazard Sampling: Selection Biases and the Estimation Consequences of these Biases, *Current Issues in Auditing* 7 (2) 2013 16 – 22.

by CLA representatives in the focus group discussions. Through participatory methods employed in the focus groups discussions, each focus group identified one SHG indicating a greater number of positive outcomes and one with more negative outcomes from their participation in the Zimele programme. These were selected for further, in-depth study.

Third, the study focused on the individual members, women that Zimele was working with in the SHGs. In Swayimane, uMgungundlovu, 12 individuals were selected from the six SHGs identified by the focus groups. In rural Winterton, uThukela six individuals were selected from the 3 SHGs haphazardly sampled. All these individuals in both districts were SHG members who had been selected by their groups to participate in the research. This was for the purposes of learning further the role and impact of the Zimele programmes on individuals and their households.

Table 3.1 Zimele Sample of Research Participants

Area in KwaZulu-Natal	Method of Data Collection	Group sampled	Number of sample
Swayimane uMshwati Municipality, uMgungundlovu	Focus Group Discussion	3 CLAs	36
Swayimane uMshwati Municipality, uMgungundlovu	Interviews	6 SHGs	12
Rural Winterton, oKhahlamba Municipality, uThukela District	Focus Group Discussion	3 SHGs	6
Rural Winterton, oKhahlamba Municipality, uThukela District	Interviews	3 SHGs	6
UMgungundlovu	Interviews	Zimele Organization Staff as per Organogram	5
Total			65

Fourth, for the interviews with Zimele, a representative was purposively selected from each level of the organisation's organogram, fig 3.2. Zimele consists of seven board members, five fulltime employees and four community volunteers.

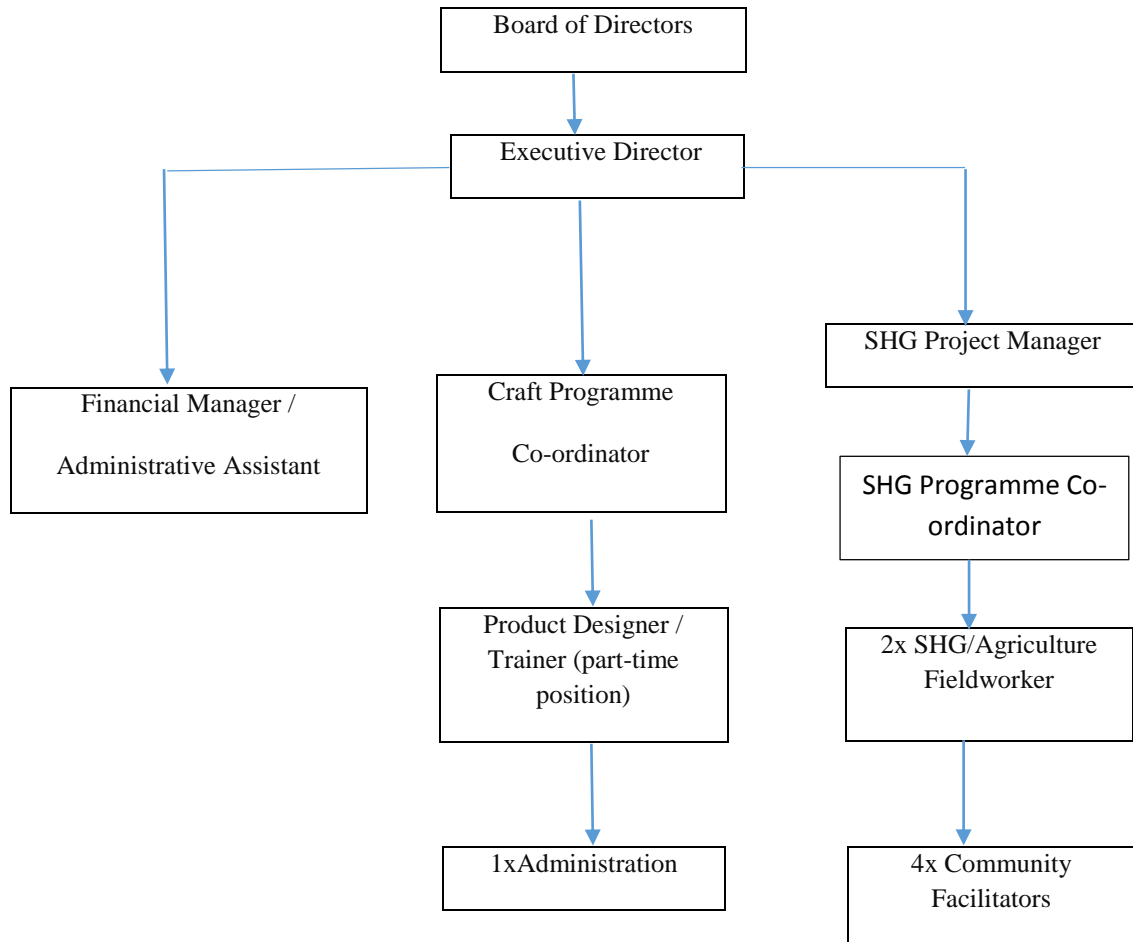


Figure 3.2 Zimele organogram

From the board of directors, the Zimele founder, Rosetta Stander, was selected. The reason for this selection was to understand the philosophy of the organisation other than that stated in its vision and mission statements. The other reason was to gather the organisation's successes as perceived by the founder director. In the management team of the organisation, the co-ordinator and the most experienced facilitator in the programme were selected. The reason was to capture the perception of the organisation's management in their implementation of the programme and to report on the success of the programme. Among volunteers, two Community Facilitators were selected as a representation of their total number in Zimele. The purpose was to capture their perception as workers that were involved in the formation and direct servicing of the women, SHGs and CLAs.

3.3.2 SaveAct sample

Based on the SaveAct 2010 Annual Report, the population of the programme participants in KwaZulu-Natal province was 2 008 members in 104 SaveAct-led SCGs. An SCG has

membership of five to 20. The study sampled SCGs that were in uMgungundlovu District and uThukela District in order to secure a sample with similar demographics and environments to that of Zimele's participants. This sample was used to identify differences between Zimele's and SaveAct's approaches to poverty alleviation.

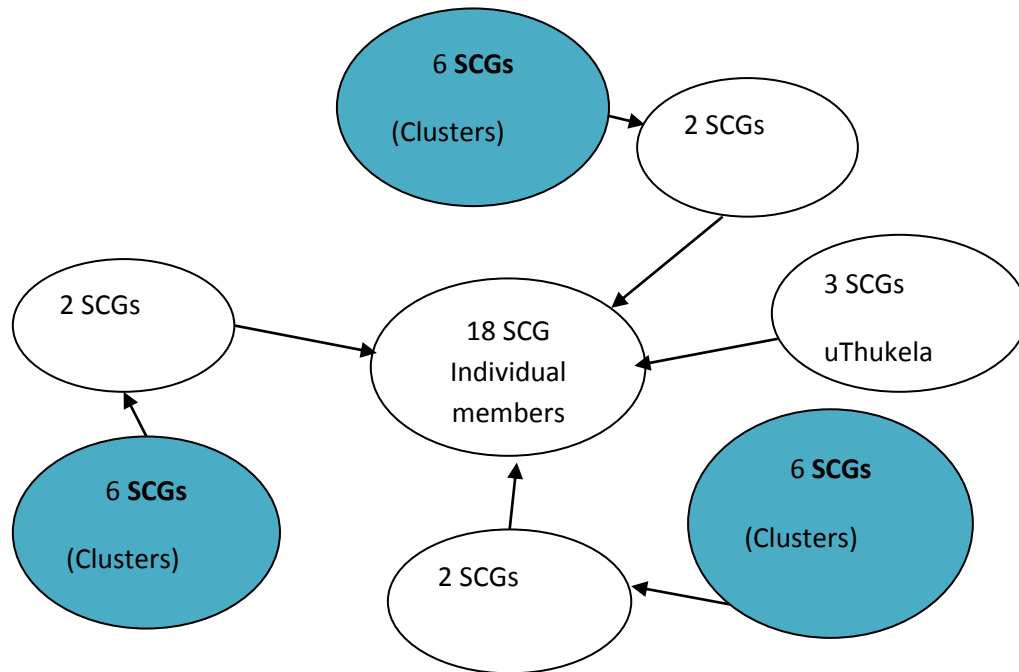


Figure 3.3 SaveAct sample for this study. (Blue circles reflect the population cluster and clear ones the samples)

Since SaveAct does not have CLAs; 18 of 104 SCGs were initially selected in Maqongqo, Mkhambatini Municipality, uMgungundlovu District, to match the population of the Zimele SHGs in the CLAs. Other than being convenient for the researcher for time and resources, the demographics of the municipalities from which the sample was drawn had similarities, Mkhambatini Municipality (SaveAct) and uMshwati Municipality (Zimele). Each SCG was represented by two members. The SCGs were organised into three focus groups for discussions. For in-depth study, six SCGs were selected by participants in the three focus groups. Each focus group, selected through participatory methods, chose one strong SCG and one weak SCG. In uThukela District, three SCGs were purposively selected, as for Zimele, to accommodate the researcher's time and resources (see Figure 4.3).

The sample of individual SCG members was selected as follows: Maqongqo, Mkhambatini Municipality, uMgungundlovu District twelve individuals were selected from the six SCGs

chosen in focus groups discussion. In rural Bergville, oKhahlamba Municipality, uThukela district, six individuals were recommended by three SCGs that were part of the focus group discussion. The purpose of the sample was to draw an in-depth study of the role and impact of the SaveAct programme at individual and household level.

During the process of the field research, the sample in uMgungundlovu District was changed from Maqongqo, Mkhambatini Municipality, to Lotheni, Mpendle Municipality. The change was due to unforeseen challenges encountered by the researcher with the SaveAct programme in Mkhambatini. For the purposes of maintaining a matching sample, representative of the Zimele sample, Lotheni, Mpendle Municipality, was purposely sampled as a suitable replacement for Mkhambatini.

Repeating the process that was followed in selecting the Maqongqo, Mkhambatini, sample, 18 of 20 SCGs were selected in Lotheni, Mpendle Municipality, uMgungundlovu District, to be similar to the population of the Zimele SHGs in the CLAs. Each SCG was represented by two members. The SCGs were organised in three focus groups for discussions. The sample of individual SCG members was selected from the six SCGs selected in focus discussion groups for an in-depth study of the role and impact of the SaveAct programme at individual and household level.

The SaveAct organisation sample for interviews like Zimele, included the founder director as per the organisation's organogram, fig 3.4. From the region of KwaZulu-Natal where the research was conducted two Field Officers were selected out of three and two Community Based-Promoters (CBPs) out of three that were working directly in the formation and servicing of the programme participants in SCGs at the time of the research.

Table 3.2 SaveAct Sample of Research Participants

Area in KwaZulu-Natal	Method of Data Collection	Group sampled	Number of sample
Lotheni, Mpendle Municipality, uMgungundlovu	Focus Group Discussion	3 Clusters of 18 SCGs	36
Lotheni, Mpendle Municipality, uMgungundlovu	Interviews	6 SCGs	12
Rural Bergville, oKhahlamba Municipality, uMgungundlovu	Focus Group Discussion	3 SCGs	6
Rural Bergville, oKhahlamba Municipality, uMgungundlovu	Interviews	3 SCGs	6
uMgungundlovu	Interviews	SaveAct Organization Staff as per Organogram	5
Total			65

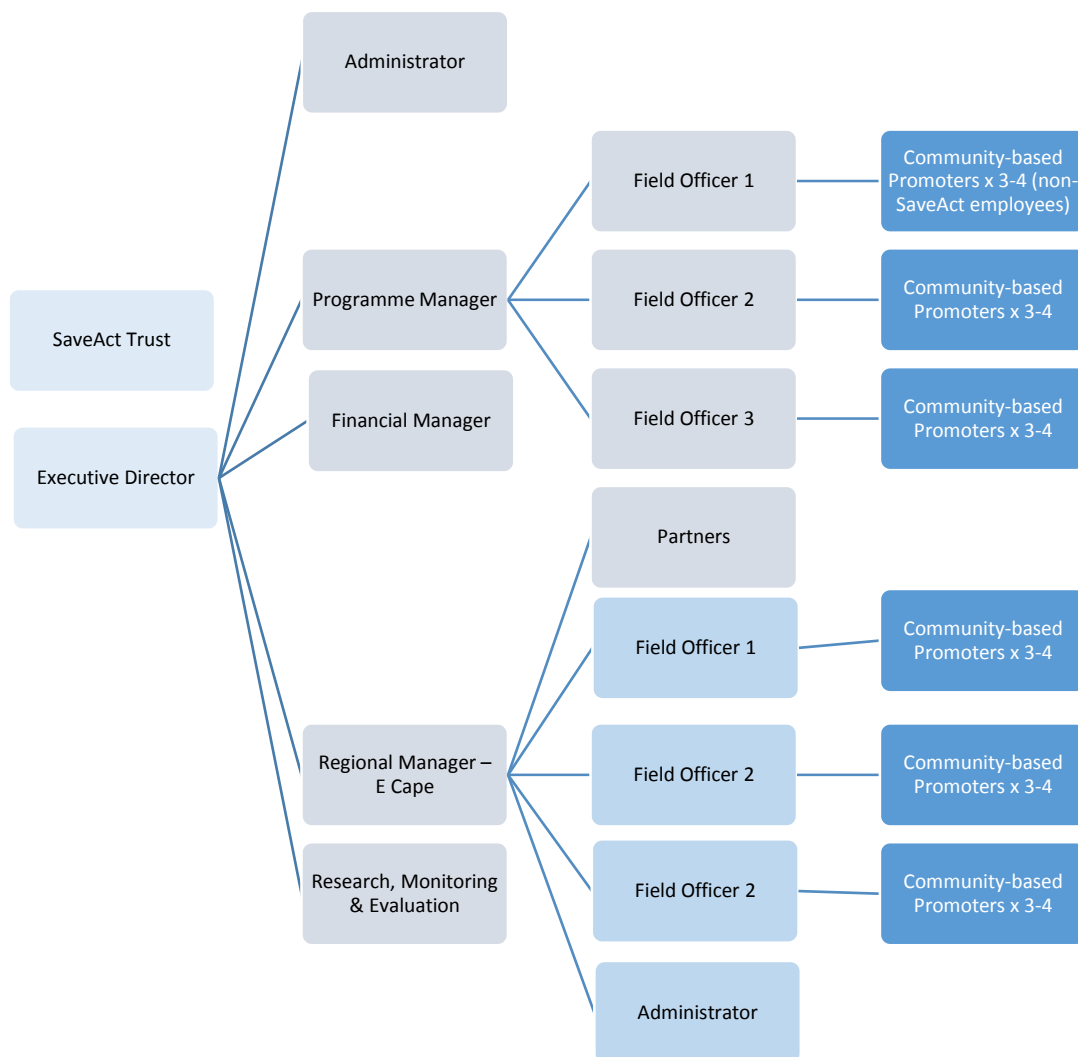


Figure 3.4 SaveAct organogram

3.4 Research design and methodology²²⁵

The research was mainly qualitative, with a mix of participatory inquiry methods. Holdaway explains qualitative research as a method that gathers sufficiently the wealth and range of meanings people attribute to observable fact.²²⁶ Neville comments that qualitative research seeks to examine and reflect on less tangible aspects such as people’s opinions, attitudes or values.²²⁷

The research used focus group discussions, photographs, documentary reviews, interviews and observation (see Table 4.1).

²²⁵ See Appendix A - Ethical Clearance, Appendix B – Informed Consent, Appendix C – Interview Schedule, and Appendix F – Photographs of mapping done by programme participants from Zimele/SaveAct

²²⁶ Simon Holdaway, *Theory and Method in Qualitative Research*, in Dawn Burton. *Research Training for Social Scientists* (SAGE Publications, London, 2000), p. 166.

²²⁷ Colin Neville. *Introduction to Research and Research Methods*, University of Bradford, p.3.

Table 3.3 Methodology followed (Please note that the abbreviations used in the table denote the following: CLA – Cluster Level Association, SHG – Self Help Group, SCG – Savings and Credit Groups).

Methods	Sample	Techniques – Data Collection	Objectives
Focus group discussions	Zimele: 3 CLAs (6 SHGs with 2 Representatives per Cluster) 6 SHGs identified by the Clusters. 3 SHGs in uThukela. SaveAct: 3 Clusters made of 18 SCGs. 6 SCGs identified by the Clusters. 3 SCGs in uThukela.	1. Group interview and discussion. 2. Use participatory inquiry methods: time line, mapping, ranking, Venn diagrams, Matrix.	Develop an understanding from beneficiaries of the impact of Zimele/SaveAct's poverty alleviation strategies.
Photographs	Zimele/SaveAct's SHGs/SCGs members.	View Zimele/SaveAct's archives and take photos during field visits using a digital camera.	Document evidence of Zimele/SaveAct's activities.
Documentary Review	Zimele documents, library material on this FBOs working in rural KwaZulu-Natal. Documents informing the savings activities on SaveAct.	Reading, analysing and documenting Develop an analytical and theoretical framework for the study. Justify the most appropriate methodology to be used.	To understand Zimele/SaveAct's strategies in mobilizing assets to alleviate poverty, towards helping women in uMgungundlovu and uThukela. To investigate the strategies of poverty alleviation used.
Interviews	Zimele/SaveAct: 18 members identified by SHGs/SCGs. Five of Zimele/SaveAct staff.	An interview sheet was developed, piloted and used. Interviews were recorded and then transcribed.	Have an understanding from beneficiaries of the impact of Zimele/SaveAct's poverty alleviation strategies Have an understanding of what they are providing and their delivery strategies and anticipated outcomes and impact.
Observations	Zimele/SaveAct Savings activities.	Field visits and participation in the Zimele and SaveAct activities.	Study the Zimele/SaveAct's strategies in mobilising assets to alleviate poverty, among women. Study the outcomes and impact of the strategies on the beneficiaries.

3.4.1 Focus groups

A focus group discussion enables the researcher to access and understand shared community experiences of people.²²⁸ The main objective of using focus group discussions as data collection techniques in the present research was to draw an understanding from beneficiaries' perspective of the outcome and impact of Zimele/SaveAct's poverty alleviation strategies. In this research, focus groups discussions employed group interviews and participatory inquiry tools such as time-line, mapping, ranking, scoring, Venn diagrams and matrix to collect data. The research further used the focus group discussion to understand, through a sustainable livelihoods analysis, the social-economic context, assets portfolio and how the assets were being leveraged for livelihoods strategies by the Zimele/SaveAct programme participants.

A time line is used to chronologically record events and time trends that happened in the past which have contributed to shape the current context of the community.²²⁹ This enables a researcher to understand chronological events that have shaped the current context of poverty in a community and deepen the appreciation of the constraints in which the struggle for change has taken place.²³⁰ In the present research, a time line was used to gain understanding of historical events and their impact on the socio-economic context of the communities under study. The researcher drew a time line of a 50-year period, with columns indicating the social, economic and political events that impacted on poverty. The first three decades were segmented into 10 year ranges to allow the participants to broadly recount key events for each decade as indicated in the time line columns. The last 20 years were segmented into a range of five years, for easy recalling and closer recounting of events, as this is a timeframe for national elections in South Africa.²³¹ With each period, using post-it notes, participants identified the events and how these shaped life in their community.

A livelihoods analysis is a process used to understand and analyse the livelihoods of the poor for the implementation of development activities.²³² In this research a livelihoods analysis was used to help understand the socio-economic state of community households and the extent to which the Zimele/SaveAct programme has affected it. Using flipcharts, participants in groups

²²⁸ Kevin Kelly. From encounter to text: Collecting qualitative data for interpretive research, in Martin Terre Blanche and Kevin Durrheim. *Research in Practice Applied Methods for the Social Sciences*. (University of Cape Town Press. Cape Town, 1999).p. 388.

²²⁹ Steve de Gruchy, PIRHANA: Participatory Inquiry into Religious Health Assets, Networks and Agency for Health Seekers and Health Providers. Practitioners Workbook. Version 6: August 2007, p. 62.

²³⁰ Steve de Gruchy, PIRHANA: Participatory Inquiry into Religious Health Assets, p. 62.

²³¹ Elections in South Africa, <http://electionresources.org/za/system/>. Accessed on 20 April 2012.

²³² Department for International Development, Sustainable Livelihoods Guidance Sheets. DFID, London, U.K.

of four were asked to draw a typical household of their community, indicating numbers of household members, age, education, income, assets and livelihood strategy. They repeated this exercise for a typical SHG/SCG household before and after joining the Zimele/SaveAct programmes.

Participants were asked to illustrate, through a map of their community, the community assets and their relation to identified assets before and after joining the Zimele/SaveAct programmes. Community mapping is when community people map their communities to identify existing social, economic or religious assets.²³³ During this research a community mapping exercise was used to draw an understanding of the entities, ties, gaps, networks and linkages on how they were being leveraged for poverty alleviation before and after participants joined the Zimele/SaveAct programmes.²³⁴

The Venn diagram approach was used in this research to have participants identify the relationship of the type of poverty, assets and livelihood strategies. Participants used this approach to identify the relationship that existed between the types of poverty, assets and livelihood strategies. They developed a list of assets and ranked them. They developed a list of livelihood strategies employed by SHG/SCG members and ranked them. They developed a list of Zimele/SaveAct services and scored them as enabling factors against the SHG/SCGs assets leveraged and the livelihood strategies of SHG/SCG members. The participants identified the characteristics of a good SHG/SCG and member. They then ranked their SHG/SCGs and scored them using a matrix.²³⁵ They repeated this exercise for themselves as members of SHG/SCGs.

The variables that the technique sought to draw on were:

- Types of poverty present and their root causes.
- Livelihoods assets portfolio of group members and their vulnerability context (these are the shocks or trends that negatively affected the livelihoods assets portfolio of members), before and after joining Zimele/SaveAct.
- The households' income range categories of group members, before and after joining Zimele/SaveAct.
- The social networks of group members, before and after joining Zimele/SaveAct.
- List of services received from Zimele/SaveAct.

²³³ Steve de Gruchy. PIRHANA: Participatory Inquiry into Religious Health Assets, p. 13.

²³⁴ Steve de Gruchy. PIRHANA: Participatory Inquiry into Religious Health Assets, p. 68.

²³⁵ Steve de Gruchy. PIRHANA: Participatory Inquiry into Religious Health Assets, p. 68.

- Benefits from services provided by Zimele/SaveAct relating to livelihood assets portfolio.
- Patterns of drawings on Zimele/SaveAct services.
- General feelings and perceptions before and after joining Zimele/SaveAct.

3.4.2 Photographs

As part of data collection, a range of photographs was taken with a digital camera and downloaded onto the computer for analysis. The photographs covered a range of the Zimele/SaveAct activities. The reason for taking these photographs was to provide hard evidence of several activities that Zimele/SaveAct SHG/SCGs members were involved in. Other photographs were collected from Zimele/SaveAct archives. These photographs were analysed for purposes of providing data for this study on the following variables:

- Forms of service delivery.
- Evidenced livelihood assets portfolio and the vulnerability context that Zimele/SaveAct directly addresses.
- Evidence of interventions of the vulnerability context of livelihood assets portfolio of beneficiaries.

3.4.3 Review of Zimele/SaveAct documents

As observed by Marshall and Rossman, literature review can work to supplement the process and methods of data collection.²³⁶ This involves the gathering of archival records and documents for the purposes of analysing them in line with the research questions developed.²³⁷ The main objective of using this method as a form of data collection was to understand Zimele/SaveAct's strategies and philosophies in mobilising assets to alleviate poverty and help women in the uMgungundlovu and uThukela Districts. This approach to data collection was undertaken with the aim of investigating the impact of the strategies of poverty alleviation that the organisations were using. This research reviewed documents of Zimele/SaveAct, using their archives, and documented their savings activities.

This method provided the following variables:

²³⁶ Catherine Marshall and Gretchen B. Rossman, *Designing Qualitative Research*, p. 85.

²³⁷ Catherine Marshall and Gretchen B. Rossman, *Designing Qualitative Research*, p. 85.

- Forms of service delivery.
- Livelihood assets portfolio and vulnerability context that Zimele/SaveAct directly addressed.
- Documented interventions of the vulnerability context of livelihood assets portfolio of beneficiaries.
- Theory of poverty alleviation and faith-based organisations operations. What makes faith-based different from non-faith-based?
- Theories of savings groups and their contribution to the processes of poverty alleviation of households.

3.4.4 Interviews

One-on-one interviews with Zimele/SaveAct programme participants (members of SHGs/SCGs) and staff were used in this study as a form of data collection in order to allow probing for in-depth information from participants.²³⁸ The wording and sequencing of interviews provide an atmosphere of trust needed to probe sensitive questions and give greater control to the researcher to word and order questions and also to allow for the interpretation of questions.²³⁹ Therefore, from Zimele and SaveAct, 18 SHG/SCG members, the founder directors, two management staff and two community facilitators were interviewed as a way of collecting data.

To achieve this task, an interview sheet was developed and used. All the interviews conducted by the researcher were recorded using a digital recorder, where possible, and then transcribed. The objective of conducting the interviews was to draw an understanding of what the organisations were providing and their delivery strategies, anticipated outcomes and impact, and recommendations for improvement. The variables that this method provided were:

For SHG/SCG members

- Livelihood assets portfolio of group members and their vulnerability context, before and after joining Zimele/SaveAct.
- The households' income range categories of group members, before and after joining Zimele/SaveAct.

²³⁸ Daan van Vuuren and Anina Maree, Survey methods in market and media researching Martin Terre Blanche and Kevin Durrheim, in *Research in Practice Applied Methods for the Social Sciences*. University of Cape Town Press. Cape Town, 1999), p. 388.

²³⁹ Ralph Rosnow and Robert Rosenthal, *Beginning Behavioral Research: A conceptual Primer*, 7th edition, p.112.

- The social networks of group members, before and after joining Zimele/SaveAct.
- List of services received from Zimele/SaveAct.
- Benefits from services provided by Zimele/SaveAct relating to livelihood assets portfolio.
- Patterns of drawings on Zimele/SaveAct services.
- General feelings and perceptions before and after joining Zimele/SaveAct.

For staff

- Objectives of Zimele/SaveAct activities.
- Forms of service delivery.
- Livelihood assets portfolio and vulnerability context that Zimele/SaveAct directly addressed.
- Interventions to alleviate the vulnerability context of livelihood assets portfolio of beneficiaries.

3.4.5 Participant observations

The study used participant observations as a method of data collection. The method of observation as a form of data collection involves a process of systematically taking note of events and behaviours in the area of study chosen.²⁴⁰ The researcher observed Zimele and SaveAct's programme functioning in uMgungundlovu and uThukela Districts.

The main objective of engaging in the method of observation as a form of data collection was to have an understanding of what Zimele/SaveAct programmes were providing, their delivery strategies and anticipated outcomes and impact. The variables that this method provided were:

- Forms of service delivery.
- Livelihood assets portfolios and vulnerability context that Zimele/SaveAct directly addresses.
- Interventions towards alleviating the vulnerability context of livelihood assets portfolio of beneficiaries.

²⁴⁰ Catherine Marshall and Gretchen B. Rossman, *Designing Qualitative Research*, p. 78.

3.5 Validity and credibility

To ensure validity and credibility, the research ensured reliable observation and recording by designing two similar instruments, with one being used for all programme participants and the other for staff in both organisations. Gomm explains that using a well-designed data collection instrument leaves few opportunities for ambiguity and, using the same instrument to collect the same kind of data reduces the possibilities of the same observer changing the way they interpret their observations over time and from case to case.²⁴¹ Information was captured by tape recorders, flip-charts, note books and on interview schedules. The research drew a large sample and it followed through different levels of discussion, interviews and observations which were SHGs/SCGs Clusters and SHGs/SCGs and SHGs/SCGs members. Burton observes that increasing the size of the sample minimises errors.²⁴²

To enhance the validity of the research, multiple methods were employed. Nieuwenhuis states that credibility and trustworthiness are critical in qualitative research for reliability and validity. Therefore engaging multiple methods of data collection would lead to trustworthiness.²⁴³ The research used quantitative secondary data gathered from the documentary review of the organisations under study.

3.6 Instruments²⁴⁴

In this research, two semi-structured questionnaires were designed to answer broader questions. In answering the research question, “What role is a FBO playing in mobilising community assets to alleviate the problem of poverty among women in rural KwaZulu-Natal?” the research sought answers for the following key questions:

- What livelihood assets portfolio (Human Capital, Social Capital, Natural Capital, Physical Capital, Financial Capital and Political Capital) is Zimele, a FBO, and SaveAct, a non-faith-based organisation, engaging with in alleviating poverty among women in uMgungundlovu and uThukela, rural KwaZulu-Natal?

²⁴¹ Roger Gomm. *Social Research Methodology: A critical introduction* (Palgrave, New York, 2008), p. 75.

²⁴² Dawn Burton. *Research Training for Social Scientists: Design Issues in Survey Research* (SAGE Publications, London, 2000), p.319.

²⁴³ Kobus Maree. First Steps in Research, in Nieuwenhuis, Jan, *Introducing qualitative research*. (Van Schaik Publishers, Pretoria, South Africa 2007), p. 80.

²⁴⁴ See Appendix C – Interview Schedules for beneficiaries and staff of Zimele/SaveAct

- To what extent are the activities of Zimele empowering women in uMgungundlovu and uThukela, rural KwaZulu-Natal and how do such activities relate to the literature on FBOs doing similar work?
- What forms of poverty is Zimele/SaveAct working towards alleviating and how appropriate are their intervention strategies among women in uMgungundlovu and uThukela, rural KwaZulu-Natal?
- What impacts do the development programmes of Zimele/SaveAct have, as they seek to alleviate poverty in uMgungundlovu and uThukela, rural KwaZulu-Natal?
- How different are Zimele's strategies and impacts from the strategies and impacts of a non-FBO, such as SaveAct, doing similar work as Zimele?

3.6.1 Design of the research instrument

The study used two short, semi-structured questionnaires for Zimele/SaveAct programme participants and staff. The questionnaire for programme participants was four pages, with 20 questions and the one for the staff was three pages, with 37 questions. It is observed that questionnaires should be designed in a way that allows the researcher to collect as much information as possible for the study, but short enough to complete fairly easily.²⁴⁵ One questionnaire was used as a guide in the focus group discussions and in the one-on-one interview with Zimele/SaveAct individual SHG/SCG members. The other was used with Zimele/SaveAct staff. The questionnaires used open-ended questions in order to allow participants to communicate their experiences and opinions in their own words, without restriction, as a means of enriching the research.²⁴⁶

The questionnaires were assembled in a well-ordered manner for easier guidance and flow of information.²⁴⁷ The questionnaire guide to the focus group discussion asked for the details of the participant, their income and resources before and after joining Zimele/SaveAct. It asked for their identification of livelihood assets portfolio and their relationship and benefits from them, before and after joining Zimele/SaveAct. The guide asked for the identification of the Zimele/SaveAct services and the constraints and recommendations for change. The questions on the impact of the environmental changes, such as children working and contributing to the

²⁴⁵ Anil Kanjee, "Assessment research," *Research in Practice: Applied Methods for the Social Sciences* (Cape Town: University of Cape Town Press, 2006), p. 485.

²⁴⁶ Anil Kanjee, "Assessment research," *Research in Practice: Applied Methods for the Social Sciences*, p. 295.

²⁴⁷ Anil Kanjee, "Assessment research," *Research in Practice: Applied Methods for the Social Sciences*, p. 297.

household, either through labour or financially, were addressed through participatory exercises on livelihood assets portfolio for before and after the programme participants joined Zimele/SaveAct. The questions on earlier interventions experienced by Zimele/SaveAct programme participants were dealt with using the timeline.

The staff questionnaire asked for personal details, their understanding of Zimele/SaveAct objectives, strategies, outcomes and impact. It asked for the staff's understanding of the livelihood assets portfolios of the Zimele/SaveAct programme participants and how the participants have related to the livelihood assets portfolio before and after joining the organisations. It asked for the staff to list the services that Zimele/SaveAct provide and how they feel that these have impacted on the livelihood assets portfolio of programme participants. The questionnaire further asked for areas of constraints and improvements in Zimele/SaveAct.

3.6.2 Pre-testing of instruments

The questionnaires were pre-tested after construction. This was done to give the researcher an opportunity to identify the short-comings associated with the questionnaires and the length of time they would take to complete. The focus group questionnaire guide was pre-tested on 4 May 2012, in a Zimele SHG, in rural Winterton, uThukela. It consisted of 10 Zulu-speaking women who have been part of the Zimele programme for four years. This group was selected as they were a representation of the sample for the study. The group was seen to have the ability to relate to the questions from their experiences on the Zimele programme and were able to consider the questions that the questionnaire was trying to answer. The group members were willing participants who were able to set aside three hours of their time. The researcher explained the subject of the study and the group took an interest in it. The researcher facilitated the discussion. Each question was discussed and issues of clarity were addressed. The first task was the need to translate the questions into Zulu and pre-define the terminologies that the questionnaire used. Terms like livelihood assets portfolio were translated into Zulu and explained. The group recommended that questions on income, numbers three and five of the questionnaire, should not be included in the group discussion as they were personal. It was agreed that they be removed from the group discussion and added to personal details of participants. Due to this, a separate form for all focus group discussion participants was designed for them to furnish their personal details. Other than these issues, the group felt that the questions were a clear guide in the discussion.

The questionnaire for the staff was pre-tested with two people working with other community development organisations in uMgungundlovu. The two people were invited by the researcher for a discussion on 1 May 2012. The researcher explained the subject of the study and the people were willing to participate in the discussion. What was highlighted was the need to explain the livelihood assets portfolio. It was then agreed that an explanation of the terms should be made before carrying each interview.

3.7 Data coding and analysis

Several techniques were employed to code and analyse data. The data from personal details of the participants was listed on a spreadsheet in Microsoft excel and coded. It was then transferred to the Statistical Package for Social Science (SPSS) and analysed.²⁴⁸ The SPSS enabled the researcher to capture and analyse data electronically. Much of the data collected was qualitative. To enable the researcher to analyse this data, the captured data was read several times with the theme words being recorded for each response. The themes that characterised each question were identified and labelled. The themes were then clustered into shared meaning and continually checked against the responses from the participants. Lastly, summary tables and the spreadsheet were compiled, in line with the themes drawn, and the themes were coded and analysed, using the SPSS.

3.8 Conclusion

Chapter Three described the research design and methodology used in this study. They were chosen with the aims and objectives of the study in mind. To collect data, the research used various data collection methods, such as focus group discussions, photography, documentary reviews, interviews and observations. The quantitative and qualitative data collected was analysed using the SPSS. All ethical considerations, as required by the University of KwaZulu-Natal, were adhered to.²⁴⁹ The results of the data analysed from the field work are presented in Chapter Five.

The next chapter will present Zimele, a FBO, as a case study for this study. The chapter will provide the definition of FBOs and some of the differences from the missionary enterprise and non-faith-based organisations. Chapter Four will also discuss the work of FBOs in social

²⁴⁸ Colin Tredoux and Mario Smith, "Evaluating research design" in *Research in practice: applied Methods for social research science* (Cape Town: University of Cape Town Press 2006), p.193.

²⁴⁹ See Appendix A - Ethical Clearance, Appendix B – Informed Consent and Appendix G – Turnitin Plagiarism Checker – Report

development and their work in poverty alleviation among women. The chapter will end with a discussion on Zimele as a case study of FBOs.

Zimele engages in mobilising assets to alleviate poverty among women in rural KwaZulu-Natal, Swayimane and rural Winterton. SaveAct, an organisation doing similar work to Zimele, will be discussed in Chapter Four to provide the study with a point of comparison.

CHAPTER FOUR

FBO AND POVERTY ALLEVIATION – CASE STUDY ZIMELE

4.1 Introduction

Chapter Three described the research design and methodology used to achieve the aims of the study. The chapter explained the various data collecting methods such as focus group discussions, photography, documentary reviews, interviews and observations used by the researcher and how it was analysed.

Chapter Four presents Zimele, a FBO, as a case study for this study. It provides the definition of FBOs and some of the differences from the missionary enterprise and non-faith-based organisations. The chapter will further discuss the work of FBOs in social development and their work in poverty alleviation among women. The chapter will end with a discussion on Zimele as a case study of FBOs, which is engaging in mobilising assets to alleviate poverty among women in rural KwaZulu-Natal, Swayimane and rural Winterton. SaveAct, an organisation doing similar work to Zimele, is discussed in this chapter and provides the study with a point of comparison.

4.2. The definition and some categories of FBOs

Several authors have provided various definitions of FBOs:

The ARHAP defines FBOs as religious entities with a structured leadership, structured support and a tie to a religious group and social networks.²⁵⁰

Woldehanna defines FBOs as “religious and religious-based organisations, places of religious worship or congregations, specialized religious institutions, and registered and unregistered non-profit institutions that have a religious character or mission.”²⁵¹

The United Nations programme on HIV/AIDS (UNAIDS) explains FBOs as communities of faith which are mainly in three diverse forms.

First, they are social action groups that could be informal groups of women, men or youth working within the structures of their religious entities such as churches, mosques or synagogues. Second, they could be formal worshipping congregations with structured leadership such as Muslims, Hindus or Christians. Thirdly, they could be independent NGOs

²⁵⁰ African Religious Health Assets Programme, "Appreciating Assets: The Contribution of Religion to Universal Access in Africa," p. 38.

²⁵¹ Sara Woldehanna. *Faith in Action: Examining the Role of Faith Based Organizations in addressing HIV/AIDS*, (Global Health Council, Washington, DC, U.S.A, 2005), p.27.

characterised by their religious convictions in all the work they do, such as Islamic Relief, Catholic Medical Mission Board or the Ecumenical Advocacy Alliance.²⁵²

FBOs have throughout history been known for their various works in respect to alleviating poverty among poor people at grassroots level, such as local congregations being involved in care for widows and orphans to comprehensive development work at international level activities, such as the International Islamic Relief Organisations, Tear Fund or World Vision International.²⁵³

FBOs are religious organisations that can be Muslim, Hindu, Christian or other, whose work to alleviate poverty is mainly based on what the Quran, the Vedas, the Bible or any faith teaches about believers' moral responsibility towards poor people.

Based on the definitions and characteristics of FBOs, the present study will limit its definition and characteristic of FBOs as organisations that are religious in nature and have engaged in community development, motivated by their staff or volunteers' religious convictions, to be part of the solution in alleviating the suffering of people, as advocated by their holy scriptures, such as the Quran for Muslims, the Vedas for Hindus or the Bible for Christians.²⁵⁴

Having provided the definition and some categories of FBOs, this chapter will seek to provide the differences between FBOs, missionary enterprises and non-faith-based organisations.

4.3 Differences between FBOs, Missionary Enterprises and Non-Faith-Based Organisations

To further clarify the characteristics of FBOs, the researcher reviewed literature concerning the differences in FBOs, missionary enterprises and non-faith-based organisations.

4.3.1. The differences between FBOs and Missionary Enterprises

There is a narrow, but distinct, difference between FBOs and missionary enterprises. Most countries in Africa have benefitted from the work of missionaries, in the area of education, health and skills development. The primary aim of the missionary enterprise is to propagate its religious beliefs and win disciples through its humanitarian activities, whereas FBOs are not

²⁵² United Nations Programme on HIV/AIDS. Partnership with Faith-based Organizations, UNAIDS Strategic Framework, Joint United Nations Programme on HIV/AIDS, (UNAIDS, Geneva 27 – Switzerland, 2009), p.6.

²⁵³ Mariz Tadros. Faith-Based Organizations and Service Delivery: Some Gender Conundrums, Gender and Development Programme Paper Number 11 September (United Nations Research Institute for Social Development, 2010), p. 6.

²⁵⁴ Molefe Tsele. "The role of the Christian Faith in Development," in Deryke Belshaw *et al.* (ed), Faith and Development: Partnership between the World Bank and the Churches of Africa, (Oxford, Regnum Books International, 2001), p.208.

always committed to ensuring that their faith dimension is propagated as they serve poor people.²⁵⁵ They are generally committed to holistic development that incorporates both the spiritual and social dimensions of their beneficiaries.²⁵⁶ The goal of missionaries, be it Muslims, Buddhists or Christians, is to propagate their religious beliefs to other people, with the aim of converting them to what they perceive as the truth.²⁵⁷ The goal of FBOs is not to primarily propagate their religious beliefs to their beneficiaries, but there are some FBOs that contravene this value. Tyndale also believes that, though some of the FBOs' work is to primarily improve the welfare of their beneficiaries, they work just like secular NGOs. Others continue to propagate their religious agenda, to which they give priority in all they do, mainly by "manipulation of power, proselytism, exclusivity and/or attitudes leading to dependence and passivity of beneficiaries."²⁵⁸ Such FBOs could be seen as being similar to the agenda of the missionary enterprise, but this does not erase the fact that missionary enterprises and FBOs differ in their agenda for their beneficiaries.

Therefore, FBOs are different from missionary enterprises in that their primary goals are not the same. FBOs want to see well-being among poor people in a holistic manner, both spiritual and social. The missionary enterprise wants to see people, rich or poor, converted to their religious teaching through the propagation of their teachings or through their humanitarian activities.

4.3.2 The differences between FBOs and Non-Faith-Based Organisations

Scott observes that there is little literature that examines the differences between FBOs and non-faith-based organisations or that assesses the quality of work done by FBOs compared to the work done by non-faith-based organisations.²⁵⁹ Vidal has raised concerns about the lack of availability of literature on the work and reach of FBOs: "In recent years, policy makers have begun looking to mosques, temples, churches and other faith-based organisations to play a

²⁵⁵ Wendy R Tyndale. *Visions of Development: Faith-based Initiatives* (Ashgate Publishing Limited, Hampshire England, 2006), p.17

²⁵⁶ Mariz Tadros. Faith-Based Organizations and Service Delivery: Some Gender Conundrums, Gender and Development Programme Paper Number 11 September 2010, United Nations Research Institute for Social Development, p. 6.

²⁵⁷ Buddha Dharma Education Association Inc, "Dharma Data: Missionaries," at <http://www.buddhanet.net/e-learning/index.htm>. Accessed on 12.09.13.

²⁵⁸ Wendy R Tyndale. *Visions of Development: Faith-based Initiatives*, p.153.

²⁵⁹ Allard W Scott. *The Impact of Religion and Faith-Based Organizations on the Lives of Low Income Families*, National Poverty Center, Gerald R. Ford School of Public Policy (University of Michigan, www.npc.umich.edu, 2007), p.17.

greater role in strengthening communities` the role of faith-based organisations in community development.”²⁶⁰

In the literature reviewed for the present study, various authors have outlined differences between FBOs and non-faith-based organisations, but this study will limit itself to four differences. First, that FBOs are mainly motivated to engage in humanitarian work, by their faith in response to the writings of Holy Scriptures.²⁶¹ As they seek to minister to their beneficiaries, FBOs staff at most times pray with their beneficiaries and share their convictions on health and lifestyles, based on their religious convictions.²⁶² This makes them earn acceptance, respect and trust among their beneficiaries, mainly those in rural and needy communities compared to non-faith-based organisations.²⁶³ Second, Tyndale is of the view that FBOs are distinct in character compared to non-faith-based organisations, in that they work to promote values like generosity, kindness, compassion, honesty, respect, justice, restraint and humility, which are seen in action through their humanitarian relief services to the oppressed and poor.²⁶⁴

Third, FBOs are perceived as being present in remote areas, where non-faith-based organisations or governments are absent, due to lack of finances or personnel. Scott states that, through their extensive presence of congregations of religious devotees, FBOs have a unique social capital, human capital, spiritual capital, financial capital and indeed moral capacity to mobilise and impact significant numbers of poor people in the most remote places.²⁶⁵ The FBOs’ social development work in remote places is usually present and effective, compared to non-faith-based organisations, in that there is a place of religious gathering such as a mosque, temple or a church in most remote areas. In such remote places, FBOs work alongside their funders to provide services such as schooling or medical facilities.²⁶⁶

Fourth, FBOs are at times seen as more harmful and oppressive to women, based on the scriptures that are interpreted as justifying the oppression of women, perpetuating the HIV and AIDS stigma by being judgmental or lacking professionally skilled people because most of their staff are usually volunteers who feel sent by God to work with poor people.²⁶⁷ Non-faith based

²⁶⁰ Avis C Vidal. *Faith-Based Organizations In Community Development* (U.S. Department of Housing and Community Development, Office of Policy Development and Research, The Urban Institute, 2001), p.1.

²⁶¹ Elizabeth Ferris. *Faith-based and secular humanitarian organizations*, *International review of the Red Cross*, Volume 87 Number 858 June 2005, p.316.

²⁶² Allard Scott. *The Impact of Religion and Faith-Based Organizations on the Lives of Low Income Families*, p.23

²⁶³ Allard Scott. *The Impact of Religion and Faith-Based Organizations on the Lives of Low Income Families*, p.29.

²⁶⁴ Wendy Tyndale. *Visions of Development: Faith-based Initiatives*, p. xviii.

²⁶⁵ Allard Scott. *The Impact of Religion and Faith-Based Organizations on the Lives of Low Income Families*, p.1.

²⁶⁶ African Religious Health Assets Programme (ARHAP), "Appreciating Assets: p.20

²⁶⁷ United Nations Programme on HIV/AIDS. *Partnership with Faith-based Organizations*, p.6.

organisations are seen to work with professionally qualified people who mostly work with scientific facts and not just religious convictions.

Therefore, there are some differences between FBOs and non-faith-based organisations.

Having pointed out the differences among FBOs, missionary enterprises and non-faith-based organisations, below is a literature review on FBOs and their involvement in social development.

4.4 FBOs and social development

The literature reviewed for this study shows that FBOs are involved in social development, responding to social issues such as poverty, HIV and AIDS. Woldehanna stresses that FBOs play a key role in policy formulation on matters of poverty and HIV and AIDS in South Africa, where several communities are affected by poverty and disease.²⁶⁸ As seen in Chapter One, and based on the literature reviewed, FBOs, motivated by their religious convictions, are involved in social development, working to alleviate poverty in needy communities. The work of FBOs at community, national and international levels can be summarised:

- **Health initiatives:** Construction and management of hospitals and other health facilities. Responding to diseases that dehumanise people, such as eye-care, malaria prevention, HIV and AIDS.
- **Education initiatives:** Construction of schools and providing of education at formal and informal levels of learning. Religious education that focuses on morality.
- **Policy formulation:** Working alongside other stakeholders in formulating policies on poverty alleviation or on health matters.
- **Poverty alleviation:** Engaging with people in needy communities in the fight against poverty through activities such as feeding schemes for needy people, home based care for the terminally ill or the provision of free education in needy communities.

Having provided the definition of FBOs, the differences with FBOs, missionary enterprises and non-faith-based organisations, Chapter Four will now focus on a FBO involved in social and economic development and based in KwaZulu-Natal. Zimele, as introduced in Chapter One, was used as a case study for this study.

²⁶⁸ Sara Woldehanna. *Faith in Action: Examining the Role of Faith-Based Organizations in addressing HIV/AIDS*, p.10.

4.5 Zimele: Historical background and details of programmes

Zimele is a registered non-profit organisation which is a FBO that is committed to empowering poor women in rural KwaZulu-Natal, South Africa. The word “Zimele”, which signifies the core values it stands for, is a Zulu word which literally translates, “Stand on your feet”, implying “Self-Reliance.” Zimele’s core value is to empower rural women to become self-reliant.

The background, vision, mission, values, structure and programmes of Zimele are based on information from the organisation’s website (<http://www.zimelecommunity.org>), published annual reports, unpublished reports and the organisations’ documents reviewed in this chapter.

At the time of this study, there were no studies done on Zimele.



Figure 4.1 Map of Districts in KwaZulu-Natal²⁶⁹

Zimele works mainly in KwaZulu-Natal, uMgungundlovu district, uMshwati Municipality, in the Swayimane community and uThukela district, oKhahlamba Municipality and the rural Winterton community (See fig 4.1, the map of KwaZulu-Natal for geographical locations of districts where Zimele is doing its work).

Zimele was initiated in 2007, based on a conviction that the rights of women to access land and other economic opportunities continue to be violated in patriarchally dominated communities. Such deprivation has always rendered women poor. The problem of male dominance in most communities continues to cause women in various societies to suffer poverty and a lack of

²⁶⁹ www.dccd.nl/data/1241686446146_HIV%20AIDS%20and%20Disability%20in%20South%20Africa.pdf

access to property and land that are mostly under the control of men.²⁷⁰ Other than the problem of male dominance, it must also be noted that during the time of Apartheid in South Africa, policies were formulated which strategically created a situation where black people, especially women, were deprived of good education and access to employment, services and resources.²⁷¹ Apartheid also led to a situation where 72% of poor people in South Africa live in rural areas, where women and children account for the majority of the population.²⁷²

Women, especially in rural communities, are the most excluded, the most deprived of development opportunities and the most affected by poverty.²⁷³ Adepoju confirms Zimele's convictions on the violation of the rights of women by arguing that revealed that, in several rural areas, women work more than 12 to 13 hours a week longer than men. Factors such as lack of education, lack of access to critical resources, the burden of child-bearing/child care, or even lack of representation in decision-making forums, make them continue on a path of perpetual poverty.²⁷⁴ Subsistence farming is one of the major forms of survival among people in rural KwaZulu-Natal. Most women spend much of their time in their crop fields, planting and harvesting food.

Based on the women's plight of poverty in rural areas, Rosetta Stander started Zimele. Stander, who is the Founder Director of Zimele, had a conviction to participate in the rebuilding of the country and undoing the damage that Apartheid rule had caused and the damage that patriarchal dominated societies continue to cause to women. In 2007, Stander launched a faith based, Non-Profit Organisation (NPO), which she named Zimele. Stander started Zimele with the aim of working against temporary solutions to poverty alleviation that are in the form of handouts and free services, which create dependency on charities and a welfare mindset in the lives of poor people. She felt that it is not the right approach to development, when NGOs provide material items and free services, on a longer term, to poor people as a norm to development. Her approach, based on her Christian faith, was to create participation, responsibility and ownership to development among poor people, so that they themselves could work to reverse the impact

²⁷⁰ Constantina Safilio.rothschild. "Agriculture policies and women producers," in Adepoju, Aderanti and Opong, Christine. *Gender, Work and Population in Sub-Saharan Africa* (James Currey Limited, London, 1994), p.56.

²⁷¹ Benjamin Roberts. *Chronic and Transitory Poverty in Post-Apartheid South Africa: Evidence from KwaZulu-Natal* (School of Development Studies University of Natal, Durban South Africa, 2000), p.1.

²⁷² Benjamin Roberts. *Chronic and Transitory Poverty in Post-Apartheid South Africa*, p.1.

²⁷³ Mariz Tadros. *Faith-Based Organizations and Service Delivery: Some Gender Conundrums*, p. 11.

²⁷⁴ Aderanti Adepoju. "The demography profile: Sustained High Mortality and Fertility and Migration for Employment, in Adepoju, Aderanti and Opong, Christine. *Gender, Work and Population in Sub-Saharan Africa* (James Currey Limited, London, 1994), p.23.

of poverty in their lives and their communities. People tend to value and appreciate the change that takes place in their lives and their community when they are enabled to assume increased involvement in defining their own agenda for development and not the agenda of outside development experts involved in charitable activities on a long-term basis.²⁷⁵ Stander adopted the name 'Zimele' to embrace her vision of the organisation playing a role to enable women in KwaZulu-Natal to stand on their own two feet and actively set the agenda for their own development and not be perpetual recipients of welfare services.

In the process of establishing Zimele, Stander continued to observe the greater levels of poverty in rural communities in KwaZulu-Natal and people's dependence on grants and other free social services. As highlighted in Chapter Two of this study (2.3.1.2), the government is aware of the high levels of income poverty among poor people and has continued to provide money in social assistance grants.²⁷⁶ Roberts comments that most people living in rural areas in South Africa are very poor, with a large percentage of the households receiving a pensioned income or social grant and others living on the remittances of a migrant adult who has gone to work far from home.²⁷⁷

Zimele seeks to build the physical, financial and emotional infrastructure of women living in poverty in the rural areas of KwaZulu-Natal, through building the capacities of women by training and mentorship programmes. While several other NGOs seek to provide food parcels, clothing or money to the people in the regions Zimele works in, Zimele believes that it is important that each individual learns to become self-reliant. It also believes that each individual must accept and embrace the responsibility of providing for themselves, their families and their community. The vision of Zimele is in line with the common statement in South Africa that says, "if you empower women, you empower an entire community" (unknown). Zimele seeks to alleviate poverty among women by addressing, through advocacy, gender equality and access to economic resources for rural women.

Zimele observed that the context of its region of operation is filled with hopelessness, due to a lack of resources or knowledge which is needed for poor people to take control of their lives and future. The people living in the area are dependent on the government for welfare and charity, which are insufficient. The high levels of poverty in the region that Zimele is working

²⁷⁵ Anil Bhumali and Sampa Poddar. *Development of Rural Women through education and empowerment*. (Abhijeet Publications Delhi 110 094 India, 2005), p.10.

²⁷⁶ Annie Leatt (Children's Institute) *Income poverty in South Africa* http://www.ci.org.za/depts/ci/pubs/pdf/general/gauge2006/gauge2006_incomepoverty.pdf, p.24.

²⁷⁷ Benjamin Roberts. *Chronic and Transitory Poverty in Post-Apartheid South Africa*, p.25.

in has led to increased crime, prostitution and other illegal activities that people engage in as a livelihood strategy. These communities also experience a high rate of poverty, unemployment, HIV and AIDS. Zimele has therefore seen that the only solution to this situation is to allow the most affected to work towards their own metamorphosis.

4.5.1 Zimele's vision and mission

Zimele as an organisation desires to see people in South Africa, and eventually all of Africa, stand on their own two feet, in self-reliance.²⁷⁸ Based on this conviction, Zimele has developed its vision of seeing women in rural communities of Kwazulu-Natal freed from the poverty cycle by transforming each community into a self-reliant community, a Zimele community. The mission of the organisation is to create self-sustainable Zimele communities through the implementation of programmes appropriate to rural Kwazulu-Natal, which include creating SHGs, establishing and growing micro-businesses and mentoring community-driven organisations.

4.5.2 Zimele's values

In order to achieve its vision and mission with integrity, Zimele has put in place some values that guide its work. The values that Zimele upholds are;

1. Hope - this seeks to improve lives through thoughtful and effective programmes.
2. Healing - through empowering a life for tomorrow, not just sustaining a life for a day.
3. Empowerment – by caring for those ravaged by AIDS, violence and abject poverty through mental and wellness programmes.
4. Justice - by working towards fair and righteous treatment of women and children.
5. Community – through solving life's challenges collectively, not individually.
6. Accountability - by helping individuals and communities to take responsibility for their own success.²⁷⁹

The above values help Zimele to keep focused on its vision and mission as an organisation.

²⁷⁸ A Zimele community defines the vision of Zimele that all communities end up being self-reliant.

²⁷⁹ Zimele's values, <http://zimelecommunity.org>. Accessed June 2009

4.5.3 Zimele's operational structure

The structure of Zimele includes four legal entities in four different countries. These are Zimele South Africa, Zimele United States of America, Zimele United Kingdom and Zimele Canada. Each of the Zimele entities have distinctive tasks.

4.5.3.1 Zimele South Africa

Zimele South Africa runs community programmes and ensures that work on the ground is done effectively. Based on the Zimele website, (<http://zimelecommunity.org/>), Zimele South Africa is officially registered as Zimele Developing Community Self-Reliance. Its NPO registration number is 054-826. Its constitutional activities are to:

- Implement field programmes such as Self Help Groups and craft in their area of operation.
- Develop product strategy and distribution/sales channels for the South African craft market to overseas.
- Monitor and communicate progress and statistics with all stakeholders.
- Develop funding plans for all the work of Zimele in South Africa.
- Fundraise from foundations in South Africa.
- Manage financials for the entire organisation in South Africa and beyond.

The above constitutional activities help Zimele stay focused on its vision and mission.

4.5.3.2 Zimele United States of America

In early 2007, a group of dedicated young professionals from Metro Community Church (Englewood, New Jersey) founded Zimele USA to partner with Stander in support of her vision. Zimele USA is a registered 501(c) (3) charity based in Fort Lee, New Jersey. Its staff work on a voluntary basis. The organisation is expected to fulfil the following tasks:

- Fundraise from foundations and private donors in the US.
- Branding/marketing/public relations within the US.
- Develop product strategy and distribution/sales channels for craft products on the US market.
- Develop/manage the Zimele website, as well as create other related links for marketing and fund-raising purposes.

The fundraising strategy of Zimele United States of America is done through various events such as dinners, donations by church individuals and promoting of the work of Zimele to the business community in America. They also call for donations through the website and using postal services to reach potential donors. The website link is <http://www.justgiving.com/zimeleuk/>, which has been set up for this cause.

4.5.3.3 Zimele Canada

Zimele Canada's work is similar to that of Zimele United States of America. They are the fundraising arm of Zimele and engage with various people in Canada to raise funds for work in South Africa. Like the United States of America, they call for donations through the website and use postal services to reach potential donors. The website link is <http://www.justgiving.com/zimeleuk/>

4.5.3.4 Zimele United Kingdom

Zimele United Kingdom has two key roles. First, they work to create and manage markets for Zimele South Africa. The craft that is produced in South Africa by SHGs is promoted and sold through the markets established and managed by Zimele United Kingdom. The proceeds of all the sales are sent to South Africa, where Zimele South Africa distributes them to the women who produce the craft in SHGs. Second, Zimele United Kingdom helps to fundraise for administration costs for Zimele South Africa. The fundraising is done by people who have volunteered to support Zimele programmes.

Zimele has created opportunities for volunteers as individuals or teams to put in their time to fundraise through creating awareness about poverty and disease in Africa, hosting or participating in fundraising events, sharing ideas and buying and selling craft products. There is an ambassador programme run twice a year for visitors to witness the effects of poverty and other social issues in the regions where Zimele is implementing its economic and social programmes.

In 2009 Zimele, in conjunction with one of its church partner organisations won a 2009 Courageous Leadership Award sponsored by the Willow Creek Association and World Vision. This was an honour to churches holistically helping communities affected by HIV/AIDS.

4.5.4 Geographical regions and population statistics for Zimele SA's operation²⁸⁰

Zimele has established its community work in different geographical communities. The areas Zimele is working in and the number of people living in each community, as documented by Statistics South Africa, are as set out below:

Based on the records of Statistics South Africa of the census data for 2001, the population of uMshawati municipality (See fig 4.2, the map) is about 108 037 with 103 935 being African.²⁸¹ There are 50 485 males and 57 451 females; 33 228 of the population have had some school education, while 15 896 have had none. Economically, 28 306 of the population are not active and 15 527 are unemployed. Agriculture is the main industry and 8 128 of the population practise it; 80 324 of the population have no monthly income. There are 23 737 households, with 9 891 of them having more than five people per household; 4 466 of these households have one room to live in; 10 648 households use candles for lighting; 15 878 of the households use their own dump for refuse; 12 345 of the households use pit latrines; 7 800 of the households have water in their yards; 5 402 use river water and 4 321 use water from community stands (2 031 of these households use community stands at a distance over 200m from them); 8 179 of the households have no annual income; 3 261 have annual income between R1 and R4 800, 6 584 have R4 801 to R9 600; 4 604 have R9 601 to R19 200; 2 676 have R19 201 to R38 400; 1 077 have R38 401 to R76 800; 477 have R76 801 to R153 600; 193 have R153 601 to R307 200 and nine have over R2 457 600.²⁸² So income on the whole are low.

²⁸⁰ Statistics South Africa: Census 2001.

²⁸¹ Statistics South Africa: Census 2001.

²⁸² Statistics South Africa: Census 2001.

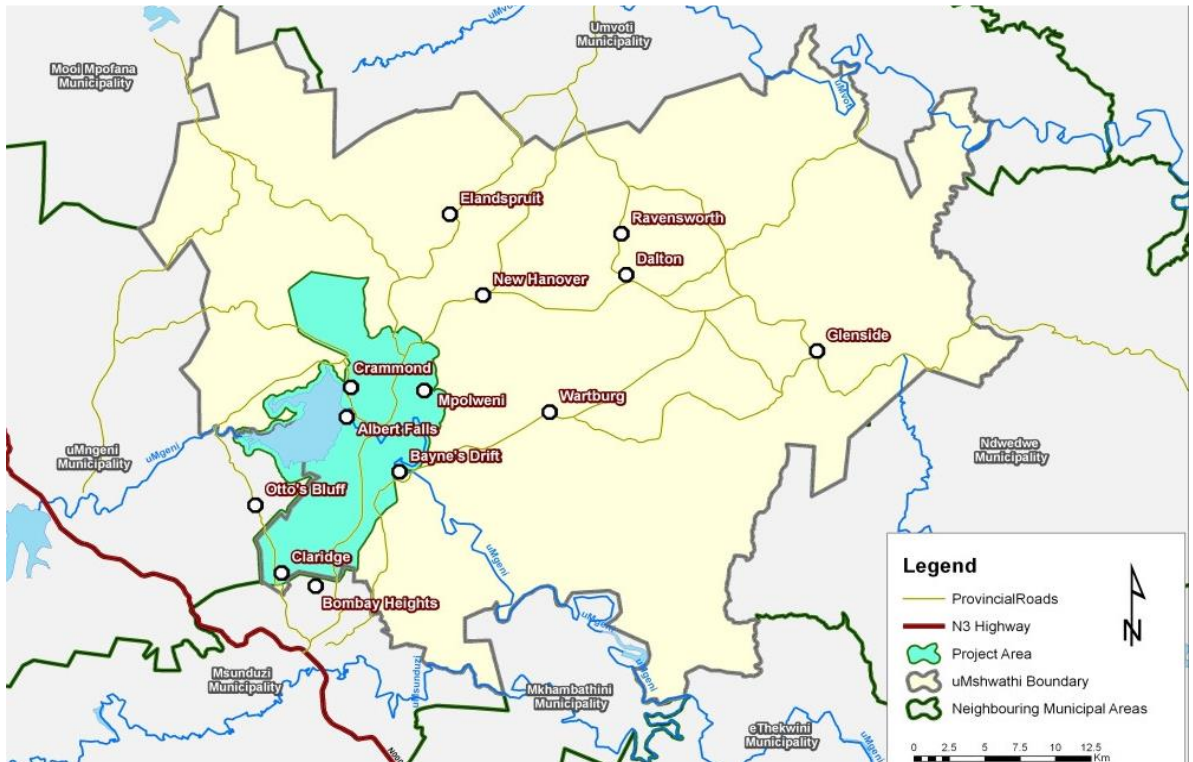


Figure 4.2 Map of uMshwati Municipality²⁸³

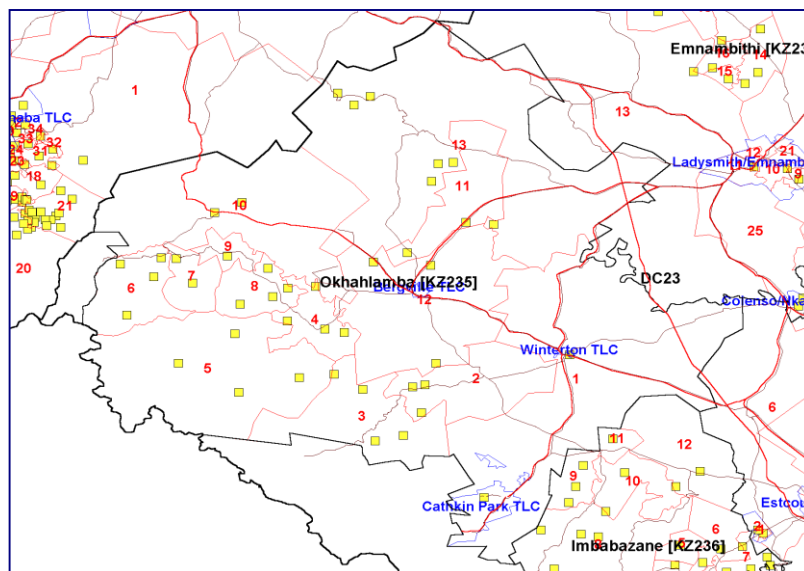


Figure 4.3 Map of oKhahlamba Municipality²⁸⁴

The population of the oKhahlamba municipality (See fig 4.3, the map), another area where Zimele is working, is 137 525 people: 134 227 are African; 73 780 of the population are female;

²⁸³ web.ndmc.gov.za/Maps/LM%20Maps/BaseMap/uMushwati_A4_LS.pdf

²⁸⁴ Statistics South Africa: Census 2001

48 483 have had some form of school education, while 19 209 have had none; 43 385 are not economically active and 18 746 are unemployed. The industries that occupy the population are: agriculture, with a population of 2 690 practising it, 2 392 in community work, 1 685 in private households, 1 951 in wholesale/retail and 1 518 undetermined. The occupation for most of the working population is basic work, with 3 860 of them in it; 111 525 of the population have no individual income, 11 456 have an income of between R401 to R800, 20 have an income over R204 801. There are 26 677 households in the municipality and 14 959 are traditional dwellings; 13 712 households have more than five people per household; 13 883 of the households use candle for lighting, 10 361 use electricity and 2 037 use paraffin; 20 531 of the households use their own dump for refuse and 4 698 have no disposal service for refuse; 13 653 of the households use pit latrines, 6 394 have none, 3 742 use VIP and 1 135 use flush toilets; 10 514 households use community stands for water, with 6 477 having the stands over 200m away; 2 086 have water in their yards; 1 219 in their dwelling, 6 189 from the spring and 1 483 from the river; 10 136 households have no income; 3899 have R1 to R4 800, 6 443 have R4 801 to R9 600, 3 563 have R9 601 to R19 200, 1 969 have R19 201 to R38 400, 1 010 have R38 401 to R76 800, and 12 have over R2 457 600. So income on the whole are low.

4.5.5 Zimele's approach to women development in rural KwaZulu-Natal - promoting savings programmes to alleviate Income Poverty

Traditionally the communities that Zimele serves, like many other regions in South Africa, have been encouraged to depend on hand-outs for economic and social development. Even though the country is now more constitutionally free from colonialism, most of these communities are still locked into this mentality. Whilst most programmes implemented in these communities by other NGOs focus more on relief, Zimele's programmes seek to create hope for the areas of its operation by instilling self-reliance as a long-term intervention. Zimele believes in empowering the communities participating on its programmes by building a sense of community, accountability and justice for women. Zimele hopes to achieve this through improved education, community-driven mentorship programmes, finance in savings and loans programme, and community-driven projects that seek to address social and cultural stumbling blocks to development for women.

Zimele's approaches to poverty alleviation are multifaceted as the organisation works to address the various forms of poverty which are defined in section 2.2. Zimele's work helps to alleviate the various forms of poverty, but it must be noted that Zimele's main work is based on

alleviating income poverty, as defined in section 2.2.1. This is done through the promotion of a savings and loans programme as in section 2.3.1.3.

Zimele's approach is to mobilise women into SHGs where they save money, take loans and receive training and mentorship to create and grow their own businesses. Hirschland observed that, although poverty makes poor people less vulnerable to the worst effects of poverty, savings programmes may or may not provide a lift out of poverty, but help poor people to meet needs such as funeral costs, school fees or medical costs.²⁸⁵ The SHG programme is the process of facilitating the mobilisation of women's groups and their resources, using participatory methods for socio-economic well-being of participants and their households. Green and Haines state that the process of getting ordinary women into groups of equal economic status provides a place and a space where they socially interact frequently, as this is key to community development.²⁸⁶ Such informal gatherings help to develop networks that are critical to social transformation and such interaction in a community brings about integration and synergies, which may work to improve the local economy.²⁸⁷

The SHG involves three phases, based on social, economic and mass mobilisation empowerment of the targeted communities. This approach provides an environment of growth and enables the participants to step up from an impoverished surrounding towards a life of dignity. Zimele staff provide training, guidance and continue mentoring participants throughout each of the following three phases:

Phase 1. SHG formation: A group of 10 to 20 members of similar economic status.

Phase 2. Cluster Level of Association (CLA): A cluster of six to eight SHGs of a particular community, represented by two or three nominated members of each group.

Phase 3. Federation: A cluster of 10 CLAs in a particular region.

Currently, Zimele is working at Phase 1 and Phase 2.

Zimele has been able to document its achievements since its inception. Some of the achievements it has made:

²⁸⁵ Madeline Hirschland. *Savings Services for the Poor: An Operational Guide*, p.1.

²⁸⁶ Gary Paul Green and Anne Haines, p.151.

²⁸⁷ Gary Paul Green and Anne Haines, p.152.

- The programme was first launched successfully in January 2007 in two communities, Swayimane and Inchanga. By August 2007 it had grown to a total number of 45 groups (22 in Swayimane and 23 in Inchanga) and one CLA in Inchanga.
- In October 2008, the SHG programme expanded into rural Winterton areas, where the craft programme had been operational since 2007. There are two groups and one staff person on the programme.
- At the end of February 2009 there were 48 groups fully functioning in Swayimane and four CLAs under the facilitation of five Community Facilitators selected from the community and trained by Zimele.
- Seventeen groups were formed in the year 2008/2009.
- Two CLAs were formed in the year 2008/2009.
- Currently there are five CLAs in Swayimane, located as follows:
 - i. Etsheni – iThembanani CLA of six SHGs with a total membership of 60 plus;
 - ii. Etsheni/Mbava - Sinothando CLA of six SHGs with a total membership of 60 plus;
 - iii. Oqaqeni/Etsheni - Thandanani CLA of seven SHGs with a total membership 70 plus;
 - iv. Mbava - Thuthukani CLA of nine SHGs, with a total membership of 90 plus;
 - v. eKu Pholeni – Izimiseleni CLA of six SHGs, with a membership of 60 plus;

In all the SHGs, women have been saving money and accessing loans. By the end of February 2009, the saved and accessed loans were:

- The total amount of savings in the SHGs was R142 328.50;
- The total number of loans issued was 1 871 amounting to R280 650;²⁸⁸
- The overall income of all CLAs was R4 354.00;
- Total number of women in the programme was 600;

Zimele's achievements show the success that could be achieved when the SHG concept is effectively implemented. Hirschland comments that the success of SHGs is based on its promotion of homogeneous and harmonious groupings of beneficiaries, with a clear vision of "promoting simplicity, well understood policies, basic record keeping system, strong training

²⁸⁸ Note that the total amount loaned, R280 650.00 is more than the savings, R142 328.50 because it reflects the amounts loaned several times by the same people, but recorded as new loans each time.

with internal controls, bookkeeping, and democratic management.”²⁸⁹ Zimele has helped the women they are working with to have a clear vision of the economic and social achievements they can make if they work towards achieving their desired development goals.

On-going training of the women is seen as key to the success of the SHGs programme. The trainings sessions are mainly at staff, volunteers, community facilitators and SHGs level. The trainings for the staff and community facilitators’ level are aimed at enhancing their capacity to work as a team, roll out the programme concept of SHG and ensure growth towards self-reliance in communities. All this training is based on participatory methods, where the women on the programme openly discuss the agenda for their individual and community development.

Zimele continues to engage with the communities in rural KwaZulu-Natal. Its aim is to ensure that the SHGs are developed to a CLA level that would become Community Based Organisations (CBOs). The aspect of savings and accessing loans by women in SHGs is critical to the development of needy communities as lending institutions do not usually give loans to poor people, because they do not have collateral as security for loans they might want to access. Murphy observes that “a lack of access to capital and credit has a debilitating effect on every effort to rebuild and revitalize small communities because poor communities have cash and income, but most is spent on necessities (e.g., housing, food, clothing), with little left to put into savings or investments that create wealth and permit the accumulation of assets.”²⁹⁰ The fact that Zimele offers a space where women can come together, save money and provide loans in SHGs is a pathway towards sustainable economic and social development. Zimele also works to create markets where the women can sell their crafts and other products, as they continue to receive support to develop small businesses and local sells systems.

Zimele, through the SHG programme, works to empower women financially, to become self-reliant and to overcome social exclusion. Women are usually economically dependent on men, are mostly excluded in decision-making processes and barred from economic opportunities. The concept of self-reliance makes poor people shift from a dependency mind-set to being active participants of their own development.²⁹¹ Thus, through the SHG programme, Zimele helps to build social networks in communities that work to address oppressive and exploitative social relations and systems which create social poverty. Zimele sees SHGs as empowering women

²⁸⁹ Madeline Hirschland 2005, p. 172.

²⁹⁰ Patricia Murphy and James Cunningham. *Organizing Community Controlled Development: Renewing Civil Society* (SAGE Publications, London, 2003), p.240.

²⁹¹ Jamie Gough. *Spaces of Social Exclusion* (Routledge Taylor and Francis Group, New York, 2006), p.3.

with a space to be part of the process of building their needy community and to have a voice to advocate for their rights. Bhuimali defines empowerment as a process that creates an environment where a person assumes an increased involvement in defining their own agenda for development.²⁹²

Zimele is creating a platform for women to define strategies that enhance their social and economic development, empowering them to define their own agenda for development.

Other than promoting self-reliance and working against social exclusion through SHGs, Zimele also works to provide basic education and training to women on leadership, basic business skills, nutrition, effective communication, children's rights, conflict resolution and savings. This is in line with Bhuimali, who sees education and training as foundational to social development.²⁹³ There is indeed a greater community benefit to investing in the well-being, training and education of women, as this results in good family nutrition, lower infant mortality and good business practices.²⁹⁴ Zimele appreciates the value of investing in the development of women and the SHG programme is an approach that the organisation is working with to alleviate income poverty among rural women in KwaZulu-Natal.

4.5.6. Programmes run by SHGs under the mentorship of Zimele

As part of its agenda to address the problem of poverty in rural KwaZulu-Natal, Zimele is working with a framework where they train and mentor women who are part of the SHG programme to become initiators and implementers of their own development agenda. Some of the programmes women on the SHG programme have initiated and implemented, under the mentorship of Zimele, are discussed.

4.5.6.1 Poverty alleviation through income-generating activities

Poverty is very serious in KwaZulu-Natal province as a result of several factors such as the effects of Apartheid, the high rates of HIV and AIDS and a missing generation of parents as a result of migrant labour. According to the National Census of 2001, KwaZulu-Natal is home to about 21.0% of South Africa's population. It is one of the largest provinces in South Africa.²⁹⁵

²⁹² Anil Bhuimali and Sampa Poddar. Development of Rural Women through education and empowerment (Abhijeet Publications Delhi 110 094 India, 200), p.10.

²⁹³ Anil Bhuimali and Sampa Poddar. Development of Rural Women through education and empowerment, p.59.

²⁹⁴ Aderanti Adepoju. "The demography profile: Sustained High Mortality and Fertility and Migration for Employment, in Adepoju, Aderanti and Oppong, Christine. *Gender, Work and Population in Sub-Saharan Africa* (James Currey Limited, London, 1994), p.17.

²⁹⁵ Statistics South Africa: Census 2001.

Measured by its total current income, KwaZulu-Natal is the third richest province in South Africa, after Gauteng and the Western Cape.²⁹⁶ In *per capita* income terms the province ranks fourth.²⁹⁷ However, it is also one of the provinces that has a large number of poor people, a clear sign that there is a very wide gap between the rich and the poor. There are high rates of unemployment in KwaZulu-Natal, which means less income in most households.²⁹⁸

The women under the Zimele programme have learnt to overcome poverty through income generating activities, initiated or promoted through SHGs. According to the Zimele annual report for 2009, the women run individual and group income-generating activities. These activities contribute to household incomes for the women on the programme. They are able to feed their households and buy school requirements for their children. Some of the income-generating activities that the women on the programme have been able to initiate and run are farming Irish potatoes, cabbages and tomatoes, buying and selling of foodstuffs such as eggs and boerewors (beef sausage), and soap, crisps, fruit, sweets and jam which they sell within their community.

Zimele, through the SHG programme has managed to empower women to initiate and manage income-generating activities to alleviate income poverty in their homes.

Zimele runs a crafters' development programme as a micro business. The main aim of this programme is to build crafts and business skills for crafters. The programme also aims at facilitating local and international markets for the products. The craft programme is mainly run in Winterton, with participants from various rural communities around Winterton. Zimele provides training, supervision and resources to make craft production possible. It has a building facility which serves as a hub for the crafters for production, storage of material, packaging and shipment.

Zimele starts with the formation of SHGs, through which it promotes business activities. However, in Winterton, Zimele started with the craft programme. There has been an exchange of programmes between the SHGs and the crafters, who have now been introduced to the SHG concept. SHG members in Swayimane with craft skills are also participating in a craft programme.

²⁹⁶ Statistics South Africa: Census 2001.

²⁹⁷ Statistics South Africa: Census 2001.

²⁹⁸ Statistics South Africa: Census 2001.

Some of the craft products are handbags, beaded pens, embroidered notebook covers, beaded key rings and jewellery. Other than training in craft skills the crafters are also trained in basic business skills, bookkeeping, product design and marketing. With these products, Zimele strives to open market outlets in the United States of America and Europe.

4.5.6.2 The HIV and AIDS programme

Statistics South Africa estimates that by 2008 South Africa had a total number of 5 000 226 people living with HIV and that 19.7% of the infected population live in KwaZulu-Natal.²⁹⁹ Based on the survey done by the Department of Health in KwaZulu-Natal, 37.4% of women who attended antenatal clinics in 2007 were living with HIV and AIDS.³⁰⁰ KwaZulu-Natal province, where Zimele operates, thus has the highest rate of HIV and AIDS infections, based on the prevalence among women who attend antenatal clinics. The burden of HIV and AIDS continues to keep women in various ways in the poverty trap. It has left the burden of care of AIDS orphaned children and the dying, to elderly people who are usually female.³⁰¹

The socio-economic burden, as a result of the impact of HIV and AIDS, is felt the most by households that are directly affected by HIV and AIDS. Families are usually health caregivers, financiers to meet medical bills or psychologists to provide hope for life. Ashford states that “during the long period of illness caused by HIV and AIDS, the loss of income and cost of caring for a dying family member can impoverish households. When a parent dies, the household may dissolve and the children are sent to live with relatives or left to fend for themselves.”³⁰² It is in response to the impact of HIV and AIDS that the women on the SHGs have been involved in supporting households affected by the disease, under the mentorship of Zimele. The women run a home-based care programme that supports families caring for people living with HIV and AIDS. Women on the SHGs also donate food to households affected by HIV and AIDS, to help alleviate the impact of HIV and AIDS.

²⁹⁹ Statistics South Africa. Mid-year population estimates 2013. Accessed on 21.12.2013 at: <http://www.statssa.gov.za/publications/p0302/p03022013.pdf>. p.11.

³⁰⁰ National Department of Health, South Africa, HIV/AIDS statistics, http://www.health-e.org.za/wp-content/uploads/2014/05/ASHIVHerp_Report2014_22May2014.pdf p.11. Accessed 11.05.2014.

³⁰¹ Sylvain H. Boko, Mina Balamourne-Lutz, and Sitawa R. Kimuna. *Women in African Development – The challenge of Globalization and Liberalization in the 21st Century* (Africa World Press, Inc, NJ 2005).

³⁰² Lori S Ashford. *How HIV and AIDS affects Population* (Population reference Bureau, Washington, DC, United States of America, 2006), p.3.

4.5.6.3 The orphan care programme

The women in the SHGs are also running an orphan care programme. The problem of orphans is huge in KwaZulu-Natal and, indeed, in South Africa. A survey conducted by the Department of Basic Education stated that over two million children in ordinary South African schools were either single or double orphans.³⁰³ KwaZulu-Natal was identified as having the highest number of children who had been orphaned.³⁰⁴

In response to the plight of orphaned and vulnerable children, the women on the Zimele SHG programme have initiated an orphan care project. They visit orphans and conduct workshops with them on life skills. They provide food parcels to needy homes caring for orphans. In partnership with Zimele, the women on the SHGs programme provide school uniforms and other school necessities.

The women run a creche which accommodates orphans and children who have both parents.

4.5.6.4 Praying, singing spiritual songs and bible study at meetings

The women on the Zimele SHG programme, devote time to holding bible study in their SHGs. They sing and pray together before and after each SHG meeting. SHGs has helped to create space for the women to pray, sing and study the bible together, believing as a group that God will help them as they engage in these spiritual disciplines. Thus, praying, singing spiritual songs and bible study are part of the life of the Zimele SHGs.

ARHAP has stated in their report for the World Health Organisation (WHO) that ordinary community people perceive religion as an integral part of their day-to-day life and one cannot divorce religion from people development aspirations.³⁰⁵

4.5.6.5 Conflict management

Zimele has continued to facilitate training on different subjects. One of the subjects that Zimele facilitates is conflict resolution. Conflict among group members or community members can be a very detrimental factor to progress in community development. Zimele is training SHGs' to develop capacity to resolve conflict. The SHG members are now able to manage conflicts within groups.

³⁰³ A single orphan is a child who has lost one parent while a double orphan is a child who has lost both parents.

³⁰⁴ Department of Basic Education. Report on the 2009/2010 annual surveys for ordinary schools (Department of Basic Education, Republic of South Africa, 2010), p. 27-28.

³⁰⁵ African Religious Health Assets Programme, "Appreciating Assets: The Contribution of Religion to Universal Access in Africa," p.106.

The above are some of the successes Zimele, working in partnership with the women, have been able to achieve, according to their literature.

There are, however, some obstacles, as indicated in Zimele unpublished reports that the programme has experienced:

- Most people want results as soon as a programme is launched. They want to start benefitting immediately, but the SHG programme takes several years to establish before people can start drawing bigger and tangible benefits. This tends to frustrate some people, especially if they do not fully understand the concept.
- Another challenge is that of funding. Most funders find difficulty to fund the SHG programme. The financial crisis that hit world markets in 2007 and 2008 made it even more difficult to have funders provide money for community work such as the SHG programme.
- The SHGs meet in different sections of the community, away from where Zimele has its offices. Transport is a problem, as the areas where Zimele operates are very far from its main office.

These difficulties show that Zimele has some challenges to running the programme.

Having provided details on the work of Zimele this chapter will now discuss SaveAct, a non-faith-based organisation doing similar work to Zimele. SaveAct is presented in this study for purposes of comparisons between Zimele, a FBO and a non-faith-based organisation. The information presented on SaveAct is based on the documents provided by SaveAct, information from the SaveAct website (www.saveact.org.za) and annual reports produced by SaveAct.

4.6 SaveAct: historical background and details of the programme

SaveAct is a registered non-profit organisation operating in KwaZulu-Natal and the Eastern Cape provinces of South Africa. It was founded in 2005 with initial funding from the Ford Foundation. Its impact stretches from the Drakensburg Mountains in KwaZulu-Natal to the Eastern Cape in South Africa. The purpose of SaveAct is to economically empower women and other vulnerable groups, supporting them to enhance their livelihoods in a sustainable manner. In its interaction with the community people on the SaveAct Savings and Credit Group programme (SCG), the organisation has noticed that most people are entrepreneurial. The organisation has continued to encourage the SCG members to engage in business activities to help them alleviate the problem of income poverty.

SaveAct was started in the new, democratic South Africa, where every citizen has had hope for a better life after years of oppression by the Apartheid government. In a context of democracy, SaveAct has wanted to see everyone in South Africa empowered economically, so as to participate equally in the new, democratic South Africa.

As explained in 2.3.1.2, many South Africans have been receiving a social assistance grant from the government to help alleviate income poverty in needy households. SaveAct observed that, even with the social assistance grants, the levels of poverty are still very high, especially in rural communities, where there is a very serious problem of unemployment, disease and hunger. The gap between poor people and the rich continues to widen, as the poor continue to be socially and economically marginalised, with insecure livelihoods. The levels of financial literacy among most South Africans is poor, causing the majority to continue being victims of micro-finance and other lending institutions that charge exorbitant interest rates. Commenting on lending institutions that take advantage of the poor, Crow states that, in most rural areas, credit is usually expensive or unavailable to access from credible financial institutions by most poor people, who lack land or other assets to use as collateral or cannot afford the high interests charged by illegal money-lenders in their communities.³⁰⁶ The section of people who suffer the most to access credit are the women who, as a result of gender inequality, do not have access to assets to use as collateral. In 2.2.4 it is explained that one of the major causes of poverty among women is gender inequality to accessing of assets, with men having more control over family income and assets, leaving women economically dependent on men for their survival. Such inequality renders women powerless to even participate in decision-making processes that directly affect them at household and community level. SaveAct works to reverse such inequalities by empowering poor people, especially women, to overcome income poverty by being part of the SCGs.

SaveAct is working on the ground, in rural communities, to empower poor and marginalised people, of whom most are women.

4.6.1 Vision and mission

The vision of SaveAct is to empower poor people and vulnerable groups by socially and economically mobilising them to become active participants of constructive change. The mission of SaveAct is to take action against poverty in the regions of its operation and create

³⁰⁶ Ben Crow. "Rural Livelihoods: Action from above," in Bernstein, Henry and Johnson, Hazel. *Rural Livelihoods: Crisis and Responses* (Oxford University Press, United Kingdom, 1992).p. 31

financial opportunities for women and other vulnerable groups. SaveAct seeks to achieve its mission by forming SCGs which are aimed at empowering and enhancing people's sustainable livelihoods.

4.6.2 Geographical regions and population statistics for SaveAct's areas of operation

Most of the communities serviced by SaveAct lack decent housing, have higher rates of unemployment and are highly affected by HIV and AIDS. Some of the communities where SaveAct has implemented the SCG programme are described.

The two rural communities of KwaZulu-Natal that are serviced by SaveAct and sampled by the researcher are Maqongqo community in the Mkhambanthini Municipality, which was later withdrawn for research and replaced with the Lotheni community in the Impendle Municipality (fig 4.4), uMgungundlovu District. The second community sampled was rural Bergville, oKhahlamba Municipality (fig 4.5), in the uThukela District. The geographic information of Bergville community in the oKhahlamba Municipality is provided in section 3.5.4. Figure 3.4 shows the Mkhambanthini Municipality and Impendle Municipality.

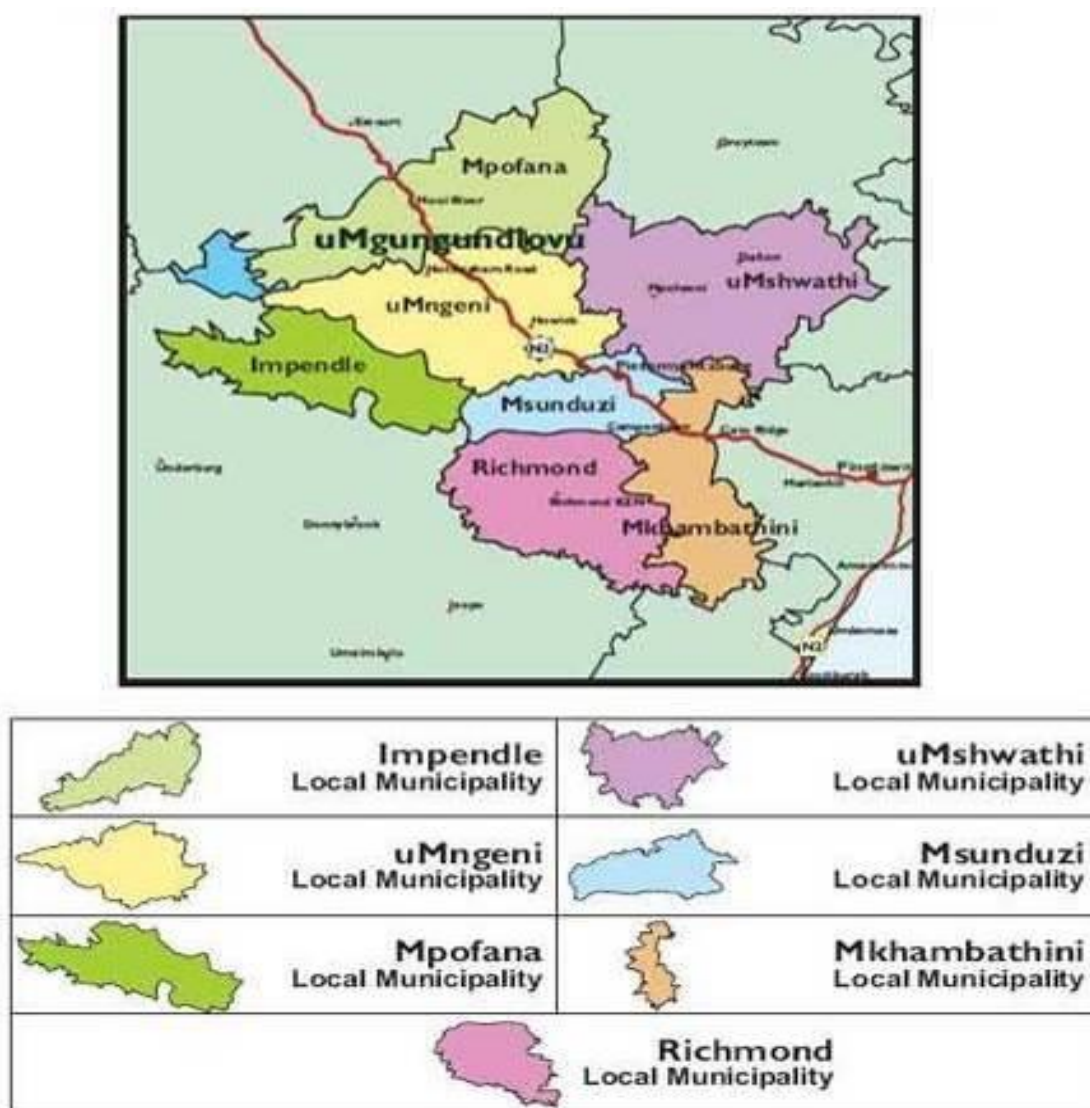


Figure 4.4 A map of uMgungudlovu District showing the seven Municipalities

The total population of the Mkhambathini Municipality, as documented by Statistics South Africa in 2011, is 59 067, with 36.2% young people aged between 0 and 14; 63.5% working age (15 to 64) and 4.8% elderly (65 plus years). The unemployment rate is 43.6%. The percentage of the population that is aged over 20 years and has no schooling is 29.5, while that which has attained higher education is 2.7% and matriculation 9.4%. The number of households are 12 550, with an average size of 3.8 people and 45% of them headed by females. The formal dwellings make up 46%, with 52.6% housing owned or paying off a bond; 14.1% have flush toilets connected to sewerage; 9.8% have piped water inside their dwellings and 43.5% have electricity for lighting.³⁰⁷

³⁰⁷ Statistics South Africa: 2011.

The total population of Impendle Municipality is 33 105, with a percentage of 37.7 young (0 to 14 years); 55.8% working age (15 to 65 years); and 6.5% elderly (65 plus years). The unemployment rate is 45.1%. The percentage of the population that is over 20 years and has attained higher education is 3.6% and those that have matric are 8.2%. Women head 57.4% of the households. The population that has flush toilets connected to sewerage is 3.8% and 16% has piped water inside their dwellings.³⁰⁸ The Impendle Municipality Integrated Development Plan³⁰⁹ for 2013/14 highlights that there is a high rate of poverty in the municipality, with a high and increasing HIV and AIDS prevalence. There is a large backlog in the delivery of public facilities, with unsatisfactory delivery to the needs of the aged, disabled, orphans and women. The road infrastructure is poorly developed. The municipality has rising unemployment and slow economic growth.³¹⁰ SaveAct is servicing these needy communities through its SCG programme.

4.6.3 SaveAct's model for poverty alleviation

Based on annual reports, the SaveAct website and a report by FinMark Trust,³¹¹ SaveAct's model to alleviate poverty in rural communities is discussed.

SaveAct works to make available the most effective form of social investment for the upliftment of poor people. The organisation provides a platform from which people can be financially empowered to work towards alleviating income poverty in their lives and their community. SaveAct's strategy is to ensure that poor people, especially in rural communities, are enabled to save their money and access credit to enhance their livelihood strategies. It is vital that poor people, especially in rural communities, have access to credit to keep their community economically viable. Most banks and other lending institutions however, have in place terms and conditions that make it practically impossible for rural people to save their money or access credit.³¹² SaveAct has developed a model that enables poor people to save money and access credit within their own community, on their own terms and in the comfort of their own environment. SaveAct's focus is on savings and loan systems.

³⁰⁸ Statistics South Africa: 2011.

³⁰⁹ Impendle Municipality: Intergraded Development Plan 2011/12, uMgungundlovu District Municipality, p.7.

³¹⁰ Impendle Municipality: Intergraded Development Plan, p.8.

³¹¹ FinMark Trust Report: Financial education, 21 June 2013 - peri-urban and rural savings groups - <http://www.finmark.org.za/publication/financial-education-strategy-for-peri-urban-and-rural-savings-groups>. Accessed 16 July 2013.

³¹² Patricia Murphy and James Cunningham. *Organizing Community Controlled Development: Renewing Civil Society* (SAGE Publications, London, 2003), p.151.

SaveAct facilitates a process where community members form groups in a democratic and participatory manner. The process of forming groups ensures that each person is part of a group of their choice and where they are comfortable to fully participate in meetings and saving. The groups are usually kept small and they range from 10 to 25 SCG members. Each group develops a constitution that governs the management of the group. A management committee, consisting of the chairperson, a record-keeper, a book-keeper, two money counters and three key holders, is elected to help with the effective and efficient management of each group. The groups then start to save money as a way of investing to purchase shares in the loans funds. The savings become available for people within the SCGs to borrow and repay with interest. SCGs decide on terms and conditions that govern the process of accessing and repaying loans. Below are the ways the SaveAct SCGs are run:

- The interest rates on loans are decided by investors through the process of training by SaveAct. The interest on loans are not to exceed 10% for each month.
- SCG members can borrow not more than three times the member's share value.
- It is mandatory that loans are to be repaid within three to five months. Some groups allow members to access loans and repay them within six months. These are usually groups that are older.
- The SCG members agree on a cycle, usually a period of 12 months, when they meet and share the group's capital and profits in proportion to what each SCG member saved during the cycle.
- Each group has to have a social fund, which is used to assist SCG members when a calamity befalls them such as a funeral or sudden and severe sickness. Social funds are not repaid, but given as a grant.

The SCGs also decide on the days and times they hold meetings, which are times that suit every member. All financial and non-financial business meetings are conducted in a very transparent manner, to ensure group members' accountability, transparency and trust-worthiness. All SCGs have a lockable cash box and three keys, so that no unauthorised transactions are ever conducted. The cash boxes are only locked and opened in the presence of all the SCG members. Each member of the SCG has a personal savings and credit book, where all their transactions are recorded. These savings and credit books are not carried home, but kept under lock and key in the cash box.

SCG members have used the loans they access from the SCGs and the profits shared to enhance their livelihood strategies and pay school fees for their children. A study by FinMark shows that “SCGs play a role in supporting small and micro-enterprise activities which form an essential part of the livelihoods in rural communities.”³¹³ SaveAct works to alleviate income poverty as it empowers poor people with opportunities and space that enables them to save money and access credit.

4.6.4 The impact of SaveAct on the SCG members

SaveAct plays a role in economic and social empowerment in its catchment area, Bergville and Matatiele, where poverty is widespread. Making reference to the 2010/11 Annual Report for the Matatiele Municipality, it is assessed that close to 54% of the population in Matatiele are women and that the rate of unemployment is estimated at 22%. Only 13% are formally employed;³¹⁴ 31% of the people are dependent on government social assistance grants as 65% of the people in the area that are economically inactive are unemployed. There is also a lack of services and good infrastructure.³¹⁵ These statistics show the levels of poverty in the community where SaveAct is working. Based on FinMark’s study, the areas where SaveAct is facilitating SCGs have between 88% and 91% of women as members of the groups, as most men have left the communities to find jobs in the urban areas.³¹⁶ It is in such a community that SaveAct is working to change the lives of people, both economically and socially.

SaveAct’s economic and social impact among its programme participants will be discussed.

4.6.4.1 Economic impact

SaveAct members acknowledge that the SCGs have enabled them to have a sense of social security, in that they are now able to easily access credit to enable them to overcome income poverty by initiating small businesses, making renovations to their houses and purchasing school necessities for their children.³¹⁷

Based on the report by FinMark Trust, most members of the SCGs acknowledged that their reliance on loan sharks has reduced, as a result of the availability of the credit that they are able to access within their SCGs. The same report states that “10% of the SCG members interviewed

³¹³ Aislinn Delany and Silvia Storchi. “SaveAct Savings, Credit Groups and Small Enterprise Development,” p.9.

³¹⁴ Aislinn Delany and Silvia Storchi. “SaveAct Savings, Credit Groups and Small Enterprise Development,” p.14.

³¹⁵ Aislinn Delany and Silvia Storchi. “SaveAct Savings, Credit Groups and Small Enterprise Development,” p.14.

³¹⁶ Aislinn Delany and Silvia Storchi. “SaveAct Savings, Credit Groups and Small Enterprise Development,” p.15.

³¹⁷ Mary Van Der Riet. SaveAct Monitoring and Evaluation Report, Qualitative component, Commissioned by SaveAct, Pietermaritzburg, KwaZulu-Natal, 2009, p.5-7.

in Bergville and 12% of SCG members in Matatiele used money from their SCG to start an enterprise... the majority of members who are involved in enterprise in both sites (78% in Bergville and 59% in Matatiele) used at least one SCG loan in the last 12 months to support their enterprise.”³¹⁸

It was also reported by SaveAct that, by 2009, they had formed over 200 SCGs, with a membership of over 4 000 people. These groups are in 46 rural and peri-urban communities of KwaZulu-Natal and the Eastern Cape and in 2009 the SCGs had a total savings of over R3 million.

As people in SCGs develop their businesses, SaveAct helps them run their businesses effectively, by facilitating business training workshops to help the people understand how best they can run profitable businesses.

Most SCG members feel that the SCGs have helped them to have “accessible, safe and reliable, non-exploitative access to money.”³¹⁹

These statistics and facts, based on reports and research by FinMark Trust, show that SaveAct is working to alleviate income poverty among poor people and has helped empower members of the SCGs economically.

4.6.4.2 Social impact

SaveAct’s vision of poor communities goes beyond alleviating income poverty. The organisation also works to respond to social issues such as care for orphaned children and the scourge of HIV and AIDS.

In this chapter, 4.5.4.2 indicates that HIV and AIDS is widespread in KwaZulu-Natal. Most households continue to be affected by HIV and AIDS, which also has an impact on household livelihoods. SaveAct has partnered with various organisations working to educate community people on domestic violence and support for orphans and vulnerable children. In Pietermaritzburg, KwaZulu-Natal SaveAct works with other NGOs that train and support SCG members in the areas of children support, life skills, HIV and AIDS training and support services.

³¹⁸ Aislinn Delany and Silvia Storchi. “SaveAct Savings and Credit Groups and Small Enterprise Development: Understanding Strategies and Opportunities to Promote Livelihoods Strategies and Small Enterprise Development, including in Agriculture, through Savings Groups in a Rural Setting, 2012. p.xi.

³¹⁹ Mary van der Riet 2009. SaveAct Monitoring and Evaluation Report, Qualitative component, p.13.

FinMark Trust, in their research on the work of SaveAct, point out that most SCG members appreciated the social benefits they continue to enjoy within their groups, such as making new friendships, sharing ideas on issues that affect them as individuals and as a community and receiving advice from fellow group members as they openly share their problems within an environment of trust.³²⁰

SaveAct's impact among people seems both economic and social.

4.6.5 Future prospective

SaveAct is looking to introduce some projects that would increase the economic and social opportunities for the SCGs. These are partnerships with tertiary institutions and the business sector, so that SCG members are helped to provide education for family members, radio services to raise awareness of social and economic issues and the creation of markets for local produce and clean energy technologies. The organisation is also planning to pilot savings and credit activities among the youth.

SaveAct is committed to seeing both economic and social transformation in the lives of the people they are working with.

4.7 Conclusion

This chapter provided the definition of FBOs and showed some of the differences with FBOs, missionary enterprises and non-faith-based organisations. This research will determine whether the outcome qualities are agreed to by the participants. The chapter explained the work of FBOs in social development, with a specific focus on alleviating poverty among women. The chapter ended with a presentation on Zimele as a case study of FBOs and SaveAct, an organisation doing similar work to Zimele, as a point of comparison with Zimele.

Based on literature reviewed on Zimele and SaveAct, there are similarities and differences between the two organisations. Some of the similarities are that; both organisations are working in needy communities to alleviate income poverty through savings and credit models, the programme participants run the programmes on the ground and are supported through trainings by Zimele and SaveAct, both organisations are promoting business development for increased household income.

³²⁰ Aislinn Delany and Silvia Storchi. "SaveAct Savings and Credit Groups and Small Enterprise Development," p.70.

The differences between the two organisations are; Zimele is a FBO while SaveActs is not, Zimele mobilises programme participants into homogeneous groups of 10 – 20 members while SaveAct programme participants are randomly and self-placed in groups of 10 – 25 members, Zimele’s SHG model is structured in three phases of development over years with accumulative savings while SaveAct’s SCG model is only group based with savings and profits shared at the end of a cycle of 12 months.

The similarities and differences observed between Zimele and SaveAct provide a point of comparison for the research.

The results of the data analysed from the field work in Chapter Three are presented in the next Chapter.

CHAPTER FIVE

DATA PRESENTATION AND ANALYSIS

5.1 Introduction

Chapter Four presented Zimele, a FBO, as a case study for this study. It provided the definition of FBOs and some of the differences from the missionary enterprise and non-faith-based organisations. The chapter further discussed the work of FBOs in social development and their work in poverty alleviation among women. The chapter ended with a discussion on Zimele as a case study of FBOs, which is engaging in mobilising assets to alleviate poverty among women in rural KwaZulu-Natal, Swayimane and rural Winterton. SaveAct, an organisation doing similar work to Zimele, was discussed in the chapter and provides the study with a point of comparison.

Chapter Five presents the data and the analysis of the data obtained during the researcher's fieldwork. The data was obtained from the following sources:

- the Zimele/SaveAct programme participants, through focus group discussions and interviews;
- interviews with the staff of the Zimele/SaveAct;
- the researcher's observations during fieldwork;
- a literature review on Zimele/SaveAct and literature on SHGs/SCGs.

The data reflects the following:

- the demography of selected Zimele/SaveAct programme participants;
- the demography of the staff who participated in the interview and focus group discussions;
- the income of programme participants for Zimele/SaveAct, before and after joining the organisations, also indicating the sources and the types of businesses;
- the livelihood assets portfolio of programme participants, before and after joining the organisations;
- the context of poverty for selected communities that Zimele/SaveAct are serving;

- the services that Zimele/SaveAct offer, use of the services by participants and the frequency thereof. It indicates the assets identified by programme participants in their livelihood assets portfolio and their communities and how Zimele/SaveAct have enhanced their capacity to leverage the assets;
- the relationship identified on assets, livelihoods and poverty context;
- the perception of the service/s that changed the Zimele/SaveAct participants' poverty situation the most;
- the constraints in the organisations, and recommendations;
- the role of faith in Zimele/SaveAct.

Chapter Five ends with the results of unpaired t-tests conducted on the demography of participants for interviews and the results of non-parametric tests conducted on the livelihood assets portfolio for both organisations.

5.2 Demography³²¹

For the programme participants, the questions on demography covered the age, gender, marital status, education level, number of household members, period of participation in the Zimele/SaveAct programme, and an indication of their own social initiatives that they participated in while on the Zimele/SaveAct programmes.

The staff's demography covered the age, gender, marital status, education level, years worked in the organisation and position held.

The data on demography of participants provided the study with a point of confirming the description of Zimele/SaveAct programme participants provided in 4.5 and 4.6 and the population statistics provided in 4.5.4 and 4.6.2.

The data on the demography of staff provided the study with background information on the qualifications, skills and experience of staff involved in the Zimele/SaveAct poverty alleviating strategies among women in rural KwaZulu Natal.

Below are the details of the data on demography for Zimele/SaveAct, with the t-test results.

³²¹ See Appendix D – Demography: Zimele/SaveAct focus group discussion/Interviews, participants

5.2.1 Zimele

The data presented on Zimele demography is that of selected programme participants for focus group discussions and interviews; and of the staff. The unpaired t-test results between the Zimele participants for focus group discussions and interviews are presented.

5.2.1.1 Programme participants - focus group discussion

There were 24 participants involved in the focus group discussion from the Zimele programme, 12 from Swayimane and 12 from rural Winterton. The average age was 49, with a range of 22 to 70 years. All the participants were female, with 15 married, eight single and one widowed. The range of education (grades) was from no education to grade 11. Ten had attended high school, 10 primary school and four had no education. Their average educational standard was grade seven. The number of their household members ranged from three to 14, with the average being eight. Their period of participation in the Zimele programme was from two to six years and the average was four years. Their own social initiatives that participants were actively engaged with in their communities after their involvement with Zimele were: five orphan care, nine home-based care, while 10 had none. There was no question asking for participants' social involvement in their communities before joining Zimele/SaveAct, because the researcher tried to avoid covering too many aspects.

The focus group discussion for the Zimele programme participants in Swayimane were conducted outside the usual monthly meeting dates of the CLAs and this seemed to affect the numbers attending. The expected population sample was 36. The rural Winterton focus group discussion arranged with SHGs had a full attendance and was above the expected sample of 6 participants. The arrangement seemed convenient for the participants, as they are used to weekly meetings with the Zimele programme. The process of discussion with all the focus groups was thorough, not rushed. It also seemed participants were used to lengthy discussion meetings. The participants were in their usual SHGs context and composition of age and education variances. See appendix D where the real results are.

Most of the participants that had stayed longer on the Zimele programme were involved in a social care initiative. This could indicate that SHGs mostly selected active members of their groups to represent them in CLAs or the CLA members are the initiators and active implementers of social activities.

From the researcher's observations and literature review concerning the Zimele model, Zimele was in its second phase of the model and trains CLAs to start community action plans and social

action plans. These action plans respond to the social and physical needs of the programme members' communities. The CLAs are trained to mobilise and advocate for resources within their membership, community structures and other relevant bodies (both local and outside the community) related to their identified needs.

5.2.1.2 Zimele programme participants – interviews

The interviewed participants from the Zimele programme were 19; 13 from Swayimane and six from Winterton as stated in 4.3.1. Their age range was 25 to 72, the average being 51 years. All the participants were, female with 12 married, four single and three widowed. Their education levels ranged from grade three to grade 12, with nine having attended primary school and 10 secondary. The average grade attained was grade eight. The size of their household members was from three to 13, with seven being the average number. Their years of participation in the Zimele programme ranged from one to six with an average of five years. The social initiatives that the participants were actively engaged with in their communities after joining the Zimele programme were seven in orphan care, three home-based care, four crèche and five had none. The participants interviewed were selected for easy accessibility and availability. Finding them was not difficult, because of the weekly meetings of their savings groups. Participation was voluntary, so only those that felt confident to participate came forward for interviews. This could indicate why those with no level of education did not participate. Most of the participants who had stayed longer on the Zimele programme were involved in social initiatives; however a participant that had the least years on the programme was also involved. There were a few that had stayed longer on the programme, yet they were not involved in social initiatives. It may indicate the dynamics of the members of the SHGs. The number of years spent on the programme would not necessarily indicate participation in social activities and it might just have been people's natural inclination.

From the researcher's observations and the literature review on Zimele, the Zimele programme participants are trained to meet weekly, to encourage social growth among programme members. These weekly meetings aim to achieve in-depth discussions and planning for social and economic change among the membership. In these meetings, members save the minimal amounts agreed upon as a group. They lead a meeting with an agenda that reviews action plans previously discussed. Identification of new plans, with delegation of responsibilities among members, is encouraged. In these meetings, rules to govern the members are set and reviewed. Equal participation and responsibility-sharing is encouraged and emphasised, hence the absence

of a chairperson at SHG level, but internal moderators are appointed on a rotating basis, following the group register. The savings purse is not kept by an individual, but rotates according to the group's register, allowing each member to have a turn to take the responsibility of keeping the group's savings fund. The process is meant to build trust, develop responsibility and accountability among the members.

The Zimele literature indicates that programme participants are selected through social mapping exercises, which group people according to their economic and social status and geographical location. This is meant to encourage homogeneity among the membership for equal participation. The process of selection also involves easy accessibility to group members for regular meetings. Members' needs are usually similar and this makes it easy for them to address their needs.

It was observed that, in the Zimele model, programme members are encouraged through training to identify their skills and areas of passion. Therefore, while in a group, individuals work through a journey of self-discovery. The Zimele model facilitates training to the SHGs and CLAs to mobilise members with similar skills and passion to work together. These members mobilise resources to work together towards achieving their common goals, while receiving support from their SHGs and CLAs. This support is in different forms, such as financial or ideas, giving them a bigger voice where they have to advocate for a service or mobilise resources. The members are also held accountable within these structures. They report to their SHGs and CLAs on the progress and use of resources.

5.2.1.3 Zimele staff interviews

Six of the Zimele Staff were interviewed. They were between 28 and 53 years old. Five of the staff were female and one was male. One was married, one divorced and four single. Concerning their education, two had diplomas, three tertiary certificates and one had attended school up to grade 11. The years spent in the organisation varied from one to seven. The positions held in the organisation were one executive director, one program co-ordinator, one administrator/field trainer and three community facilitators.

From the researcher's observations, the wide variety of the staff demography did not seem to affect the running of the programmes of the organisation or the staff's ability to provide information during research interviews. It was also observed that all staff were professing Christians as they occasionally made reference to the bible, prayed together and sang Christian songs with programme participants during their field work.

5.2.1.4 Zimele unpaired t-test results – focus group and interview participants³²²

To determine whether or not there were any demographic differences between the participants selected for focus group discussions and the interviews, unpaired t-tests were conducted. The variables tested were age, education level, number of people in households and number of years of participation in the organisation. The results are given in Table 5.1.

Table 5.1 Unpaired t-test results for Zimele participants' demography

Variable	Focus group n=24	Interviews n=19	Focus group and interviews n=43	
	Average	Average	P value	Mean Difference
Age	49	51	0.452	2.73684
Education level	7	8	0.054	-2.26316
Number of people in households	8	7	0.198	1.26316
Number of years participated in the organisation	4	5	0.136	-0.68421

From the unpaired t-test results reflected in Table 5.1, it can be concluded that there were no demographic differences between the participants for focus group discussions and interviews at a probability level of 0.05. Although the education level was close to significant, the results can be treated as one.

5.2.2 SaveAct

The SaveAct demography data presented in this section is for selected programme participants from focus group discussions and interviews; and the staff. The section presents unpaired t-test results between the SaveAct participants for focus group discussions and interviews.

5.2.2.1 Programme participants - focus group discussion

The SaveAct focus group discussion had 36 participants from two communities, 20 rural Bergville and 16 Lotheni. Their ages ranged from 21 to 80 and the average was 46 years. There were 34 females and two males, with 22 married, 13 single and one widowed. Their education level was from no education to tertiary, with one having tertiary education, 20 secondary school, 13 primary school and two with no formal education. The average level of education was grade eight. The range of household members of the participants was from three to 11, with the

³²² See Appendix E - Zimele/SaveAct group statistics – T-Test and Hypothesis results

average being six. The length of participation in the SaveAct programme was three months to seven years, with the average being three years. On social activities joined after being on the SaveAct programme, the participants indicated that two were community care-givers, one home-based care and 33 none.

The participants were in their natural programme groupings and their ranges in age and education were not influenced by the research process. The attendance was good as the programme attracted them to meet in high numbers. Their levels of participation were good, but the meeting carried with it a sense of urgency. The researcher's observation was that participants were accustomed to busy scheduled meetings of investment in nature, with fewer other interactions and discussions. The Bergville group seemed to have more and quicker understanding of the research process, which may be linked to the several research processes they have been through before.

The number of years spent in the programme did not indicate any relationship to involvement in a social activity. The few that indicated involvement in social activities had the least number of years spent on the programme. From the SaveAct literature review, in 3.6.2, and the researcher's observations, the SaveAct model engages with mobilising people into savings groups for their economic development. The programme participants are given skills on understanding and implementing their savings. They are trained on the value and benefit of savings. Programme participants save as an investment by buying shares. They enjoy the benefit of returns at the end of the year. The minimum and maximum values of shares a member can buy per month are R50.00 and R250.00. Each programme participant can buy as many shares as they can afford, within this range, on a monthly basis. They can also borrow from their groups with an interest rate usually set at 10 percent per month. The interest goes towards the groups' funds and is paid out at the end of the year according to member's value of shares. Buying of shares and borrowing are greatly encouraged, to maximise end-of-year returns. The participants are not restricted on the number of groups they can belong to. Some thus would make use of the opportunity and invest in as many groups as they can afford. They then enjoy the full benefit of membership in all the groups they belong to. They can borrow from all of them and expect returns from all of them at the end of the year.

The researcher's observation during the field visits was that some programme participants would arrive early for meetings and only leave late at the end of the day, as they needed to attend the meetings of all the groups they belonged to. The programme participants meet

monthly in their groups. Their activities include buying shares (according to what they can afford), borrowing, and repayment of loans. The arrangement is that groups meet one after another with the focus on buying shares and borrowing. While waiting outside for meetings, programme participants would casually interact and some of them take advantage of long days and sell some foodstuff. There was no training or mobilisation observed from SaveAct for social activities among its programme participants.

5.2.2.2 Programme participants – interviews

There were 11 interview participants from the SaveAct programme drawn from two communities, five rural Bergville and six Lotheni. They were between 35 and 71 years old with 48 being the average. All participants were female, with nine married and two single. The range of their education level was from grade four to grade 12. The average grade attained was nine with eight having attended secondary school level and three primary. The number of household members ranged from three to 13, the average being six. The years of participation in the SaveAct programme ranged from one to seven years, with three the average. The participants recorded no social activity engagements within their communities.

The participants were selected and availed themselves at their convenience during their monthly meetings. The researcher's observations were that the meetings carried a sense and atmosphere of pressure and urgency. It was like a stock exchange setting, with vigilance on security and privacy. Other than savings and loans, the only activities observed were the selling of snacks and fruit, as the meetings took the whole day and some members belonged to more than one group and therefore stayed longer. All the interviews had to be conducted on the same day for each community visited, as people could only be available once a month for their meetings. Their accessibility is limited to monthly meetings, which are busy and private in nature. Due to limited resources, the research could not be conducted over several months.

The researcher's observations were that SaveAct mobilises individuals into groups to collectively save as investment, with expectations of returns at the end of the year. Within these SCGs, individuals have access to loans and the group lending increases the rate of return on shares. Some programme participants use their access to loans to address personal needs and some to invest in business. The social component is that relationships of trust are built. There was no evident observation of these relationships translating into working groups for community action. The researcher observed from interactions with the SaveAct participants that some of them felt that if their meetings were differently structured, with more time for

interactions, they would discuss other possible group ventures. Since they have limited time, with limited focus on the programme, it curtails their ability to work together on other initiatives.

5.2.2.3 SaveAct staff interviews

In SaveAct, six staff were interviewed. Their age range was 27 to 52 years. Five of the staff were female and one male. Two were married and four single. Concerning their education level, one had a Master's degree, two had primary degrees and three had attended school up to grade 12. The years spent in the organisation ranged from three to seven. The positions held in the organisation were one executive director, one senior field officer, one field officer and three community-based promoters.

From the researcher's observations, the wide variety of the staff demography did not seem to affect the running of the programmes of the organisation or the staff's ability to provide information during research interviews. It was also observed that some staff occasionally made reference to the bible, prayed and sang Christian songs with programme participants.

5.2.2.4 SaveAct unpaired t-test results – focus group and interviews³²³

To show whether or not there were any demographic differences between the SaveAct participants selected for focus group discussions and the interviews, unpaired t-tests were conducted. The variables tested were age, education level, number of people in households and number of years in the organisation. The results from the test are given in Table 5.2:

Table 5.2 Unpaired t-test results for SaveAct programme participants – demography

Variable	Focus group n=36	Interviews n=11	Focus group and interviews n=47	
	Average	Average	P value	Mean Difference
Age	46	48	0.507	3.18182
Education level	8	9	0.345	-1.27273
Number of people in households	6	6	0.474	-0.72727
Number of years participated in the organisation	3	3	0.493	0.636

³²³ See Appendix E - Zimele/SaveAct group statistics – T-Test and Hypothesis results

From the result, it can be concluded that there were no demographic differences between the SaveAct participants for focus group discussions and interviews at $p=0.05$ level. Therefore the results can be treated as one.

5.2.3 Zimele and SaveAct unpaired t-test results – demography³²⁴

To show that there were no demographic differences between the Zimele and SaveAct participants selected for the research, unpaired t-tests were conducted. The variables tested were age, education level, number of people in households and number of years participated in the organisation. The results of the test are given in table 5.3.

Table 5.3 Zimele and SaveAct unpaired t-test results for demography

Variable	P value	Mean Difference
Age	0.310	2.977
Education level	0.178	-1.023
Number of people in households	0.237	0.698
Number of years participated in the organisation	0.000	1.326

The results indicate that there was no significant difference between the Zimele and SaveAct participants selected for the research, except for the number of years they had spent in the organisation. The researcher had to withdraw from conducting research in one of the old initially sampled communities of SaveAct and replace it with a fairly new community, for ethical reasons. The difference in the number of years among the participants between Zimele and SaveAct was then a result of the change of the sample. Therefore the change may have influenced the results and this should be borne in mind.

The data from the demography of the Zimele/SaveAct participants confirms that both organisations are on average working with vulnerable women with lower levels of education, from large households, and have over the years been committed to the programmes run by the two organisations. The average age of participants however does not indicate their eligibility for social pension grants which makes them more vulnerable to income poverty.

5.3 Income – before and after joining the organisation³²⁵

The questions on income for the programme participants asked for the sources of income before joining the Zimele/SaveAct programme and the range of income derived from these sources.

³²⁴ See Appendix E - Zimele/SaveAct group statistics – T-Test and Hypothesis results

³²⁵ See Appendix D – Demography: Zimele/SaveAct focus group discussion/Interviews, participants, Appendix E -Zimele/SaveAct group statistics – T-Test and Hypothesis results

The questions asked for the sources of income after joining Zimele/SaveAct and the income range earned from these sources.

The questions on income to the Zimele/SaveAct Staff asked for the sources of participant income before and after the participants joined the Zimele/SaveAct programmes. The other questions asked the income range before and after the participants joined the Zimele/SaveAct programmes.

Table 5.4 gives details of the data concerning income for the Zimele/SaveAct participants, with the unpaired t-test results between the income for the organisations' participants before and after they joined the programmes.

5.3.1 Sources of income before and after joining the organisation for the Zimele/SaveAct programme participants

The data below indicates frequencies of identified sources of income by programme participants before and after they joined the Zimele/SaveAct programmes. It also shows a list of sources of income presented by staff from Zimele/SaveAct for before and after participants joined the organisations' programmes.

5.3.1.1 Zimele/SaveAct programme participants' sources of income frequencies

There were 43 participants in Zimele and 47 in SaveAct that responded to these questions on sources of income before and after they joined the organisations. Below is a combined list of identified sources by participants from Zimele/SaveAct and the frequency of participants indicating deriving income from the particular sources. Table 5.4 also indicates the change in frequency of participants' indicating deriving income from a particular source before and after joining the Zimele/SaveAct programmes.

Table 5.4 frequencies of Zimele/SaveAct programme participants' sources of income

Sources of Income	Zimele (n=43)			SaveAct (n=47)		
	Before	After	Change	Before	After	Change
Loans in Savings Groups	0	43	+43	0	47	+47
Husband	16	11	-5	14	9	-5
Child grant	14	19	+5	20	26	+6
Father	1	1	0	0	0	0
Mother in-law's pension	1	1	0	0	0	0
Pension	8	10	+2	4	8	+4
Business - Selling	6	14	+8	16	18	+2
Craft	1	10	+9	9	5	-4
Agriculture/farming	4	7	+3	7	11	+4
Temporary Jobs	6	7	+1	5	3	-2
Sewing	0	1	+1	1	3	+2
Stokvel	0	3	+3	2	0	-2
Brick making/building	0	0	0	2	2	0
Crèche teacher	0	1	+1	1	1	0
None	1	0	-1	1	0	-1
Knitting jerseys	1	1	0	0	0	0
Baking	0	1	+1	0	1	+1
Tourism	0	1	+1	0	0	0
Remittances	0	1	+1	0	1	+1
Rental	0	1	+1	0	1	+1
Crèche cooking	0	1	+1	0	0	0
Permanent* job	0	0	0	0	1	+1
TOTAL CHANGE			75			54

*Note that from the sources of income in Table 5.4, all the other a minus means less, but for the none category -1 is more positive as now everyone had a source of income. In Zimele, the participants indicated an increased change after joining the organisation in sourcing their income from the following (listed from highest frequency to lowest): loans from savings, craft, business (selling), child grant, agriculture, pension and then temporary jobs. The new sources of income indicated after joining the organisation were (from highest frequency): loans savings, stokvel, sewing, crèche teaching, baking, tourism, remittances, rent and crèche cooking. The decrease in participants' sources of income was income they got from their husband and the no source of income. See Table 5.4.

In SaveAct, the participants showed an increased change after joining the organisation in sourcing their income from the following (listed from highest frequency): loans savings, child grant, pension, agriculture, business (selling) and sewing. The new sources of income indicated after joining the organisation were (from highest frequency): loans savings, baking, remittances, rent and permanent job. A decrease for sourcing income was from husband, with highest frequency, followed by craft, stokvel, then no source of income, See Table 5.4.

The total change in the frequencies of sources of income for before and after joining the programmes was 75 for Zimele participants and 54 for SaveAct. This indicates that the Zimele participants had an increased change in their sources of income than the SaveAct participants after joining the Zimele/SaveAct programmes.

The researcher observed that, during interactions with the Zimele programme participants, some of them mentioned that they save on the Zimele programme as well as on a stokvel. They said that the savings on the Zimele programme helps them to manage their loans on the stokvel. They also said that being on the Zimele programme has helped them gain financial record-keeping skills that are usually absent in the stokvels, thereby putting the investors at risk. With these skills they can now confidently participate in stokvels. Later they said that Zimele savings were for their day-to-day needs, while the stokvel enabled them to spend for bigger needs at the end of the year and cushion their food supplies for the following year, because they buy in bulk.

The participants from SaveAct commented that they had stopped saving in stokvels as they did not have proper record systems. They saw the stokvel concept as just a savings initiative with limited management systems such as record-keeping and bookkeeping. They appreciated the SaveAct facilitated savings programme as it felt secure, with managing systems in place.

5.3.1.2 Zimele/SaveAct staff list of sources of income before and after the participants joined the organisations

The sources of income before the Zimele participants joined the organisation, as presented by the Zimele Staff, were remittances, selling beer and other small items, craft, agriculture, husband and social grants.

The sources of income after the Zimele participants joined the organisations, as presented by the Zimele staff, were loans from savings, agriculture, pre-schools, craft sales, talent/skills, buying and selling in spaza businesses, food processing (jam, baking) and Zimele's marketing of products (for example craft and guest house/tourism business). This reflected much wider sources of income.

The sources of income for the SaveAct programme participants before they joined the organisation, as presented by the SaveAct staff, were social grants, small businesses (buying and selling) and jobs for some.

The sources of income for the SaveAct programme participants after joining the organisation, as indicated by the staff, were social grants, small businesses (buying and selling) (spazas and

tuck-shops), agriculture and loans from savings. This reflected a limited expansion of sources of income.

5.3.2 Zimele/SaveAct programme participants' ranges of income before and after joining the organisation

The ranges of income were drawn from the total number of 43 participants in Zimele and 47 in SaveAct that responded to these questions on average income earned before and after they joined the organisations. The results reflect the average income of participants in both organisations, change in income between before and after joining the organisation, and the difference between organisations thereof are shown in Table 5.5

Table 5.5 Zimele/SaveAct programme participants' ranges of income – before and after joining the organisation

	Average income before joining organisation (R)	Average income after joining organisation (R)	Average change between before and after joining organisation (R)
Average Zimele	920.85	1590.65	669.80
Average SaveAct	1095.63	1747.80	632.00
Difference	-174.78	-157.15	29.67

Table 5.5 indicates that there was an increase in income for programme participants in Zimele/SaveAct after joining the organisations.

Table 5.6 Staff responses on programme participants' income – before and after joining the organisation

	Average income before joining organisation (R)	Average income after joining organisation (R)	Average change between before and after joining organisation (R)
Average Zimele	549.66	1125.00	575.34
Average SaveAct	1040.00	3700.00	2660.00
Difference	-490.34	-2575.00	-2084.66

The Zimele/SaveAct staff interviewed indicated their assumptions on the average income that the participants in their organisations earned before and after they joined the programmes. Table 5.6 presents the Zimele/SaveAct staffs' assumed average income earned by the organisation's programme participants; change in income between before and after joining the organisation, and the difference between organisations. Table 5.5 and 5.6 show that there was a difference in

the way that staff rated the income the participants earned before and after joining the organisations, compared to how participants responded. The Zimele staff's income figures for before and after were lower than what their programme participants indicated in their responses. The SaveAct staff's income figures for before their participant's joining the organisation were slightly lower compared to those of their participants' response. The SaveAct staff's response on income of their programme participants after joining the organisation was higher than their participants' response. The response of participants' on income show a smaller difference between organisations, while the staff's responses show a larger difference between the organisations. Therefore, difference in the rating of income, presented in Table 5.5 and 5.6, shows a disconnect between participants and staff.

5.3.2.1 Zimele and SaveAct unpaired t-test results – income before and after joining the organisation

To determine whether or not there were any income differences between the Zimele and SaveAct participants selected for the research, unpaired t-tests were conducted. The variables tested were income before and income after, for each organisation's focus group and interviews participants. A comparison was made between the organisations' participants' income before they joined the organisations' programmes to determine if they started at the same level. Subsequently, a paired t-test was done on average changes between the organisations, Zimele and SaveAct. The results from the test are shown in Table 5.7.

Table 5.7 The p value and mean difference of unpaired t-test results between focus group and interview participants' income, for Zimele/SaveAct and comparison between organisations

	P value of Average income before joining organisation (focus group and interviews) (R)	Mean difference - before joining organisation (focus group and interviews) (R)	P value of average income after joining organisation (focus group and interviews) (R)	Mean difference - After joining organisation (focus group and interviews) (R)
Zimele	0.571	176.43684	0.980	-13.05263
SaveAct	0.286	-418.22727	0.360	327.27273
Zimele and SaveAct	0.337	-146.47674	0.646	-122.11628

The unpaired t-test results for average income among Zimele focus group and interview participants shows no difference for before and after they joined the organisation. The unpaired

t-test results for the SaveAct participants show no difference for the average income for both before and after joining the organisation.

The results show that there was no significant difference between the income of the research participants selected from Zimele and SaveAct as the P value of the average income for before the participants joined the organisations was greater than $p=0.05$ level. This shows that Zimele and SaveAct participants started at similar levels.

The results for a paired t-test for average changes between organisations compared were as presented below:

5.3.2.2 Paired sampled test of average change between Zimele and SaveAct

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence interval of the difference				
				Lower	Upper			
Pair 1 Zimele income average change - SaveAct income average change	16.23256	1720.83157	262.42435	-513.36123	545.82635	0.062	42	0.951

Fig. 5.1 Zimele and SaveAct Paired samples test

The results reflect a wide variety of change in income in both Zimele and SaveAct. Therefore there was no significant difference in average change between the two organisations.

5.3.3 Zimele/SaveAct - types of business activities/livelihood strategies before and after joining the organisation

Table 5.8 shows the types of businesses the Zimele/SaveAct programme participants engaged with before and after joining the organisations.

Types of businesses	Zimele: Frequencies			SaveAct: Frequencies		
	Before	After	Change	Before	After	Change
Chicken selling	1	3	+2	1	4	+3
Selling snacks	3	6	+3	3	4	+1
Knitting and selling Jerseys	1	1	0	0	0	0
Broom making	0	0	0	1	1	0
Selling drinks	0	0	0	1	1	0
Farming and selling vegetables	4	6	+2	6	11	+5
Selling at school	2	1	+1	4	4	0
Farming and selling indigenous chickens	0	0	0	1	0	-1
Selling grass	0	0	0	1	0	-1
Sewing	0	1	+1	1	3	+2
Craft	1	10	+9	9	5	-4
Livestock farming	0	0	0	1	5	+4
Selling clothes	0	0	0	5	5	0
Selling meat	0	0	0	1	0	-1
Selling school uniforms	0	0	0	1	1	0
Selling airtime	0	2	+2	0	1	+1
Tourism	0	1	+1	0	0	0
Tuck-shop	0	2	+2	0	0	0
Selling soap	0	1	+1	0	0	0
Baking	0	1	+1	0	1	+1
Selling electricity	0	0	0	0	1	+1
TOTAL CHANGE			25			10

In Zimele, the participants show an increased change in the following types of businesses, starting from the highest frequency: craft, selling snacks, selling chickens, farming and selling vegetables and selling at school. The new types of businesses that the Zimele participants started after joining the organisation, from the highest frequency, were: selling airtime, tuck-shop, sewing, tourism, selling soap and baking. There was no decrease in any of the types of business that the participants were engaged in before joining Zimele.

The participants from SaveAct indicated an increased change in the following types of businesses, from the highest frequency: farming and selling vegetables, livestock farming, chicken selling, sewing and selling snacks. The new types of businesses that the SaveAct participants started after joining the organisation were selling airtime, baking and selling electricity. There was a decrease in the following types of businesses that the participants were

engaged in before they joined the organisation: craft, farming and selling indigenous chickens, selling grass and selling meat. From the results shown in Table 5.8, overall, Zimele had more participants engaging in businesses after joining the organisation than SaveAct. Thus from the results shown in table 5.8, 60% engaged in businesses for Zimele while only 21% of SaveAct members were involved in businesses.

The total change in the frequencies of the types of businesses the Zimele/SaveAct programme participants engaged with before and after joining the organisations was 25 for Zimele participants and 10 for SaveAct. This indicates that the Zimele participants had an increased change in their types of businesses than the SaveAct participants after joining the Zimele/SaveAct programmes.

From the researcher's observation and literature review on Zimele, (3.5.7.1), the organisation has a craft programme which improves the crafters' skills, designs and promotes the products on local and international markets. This could have contributed to the increased participation in this kind of business among Zimele participants.

The researcher's conclusions after discussions with the participants from SaveAct was that they had done well with craft businesses before joining the organisation, as they had a good market for their products. In addition to this, some other organisations that had been working in the community before SaveAct mobilised crafters to work together with a facility and a market. The crafters are currently experiencing difficulties with markets for their products; there is therefore a decrease in numbers of SaveAct participants engaging in this type of business.

5.3.3.1 Zimele/SaveAct staff's list of types of business activities/livelihood strategies before and after participants joined the organisations

The types of business activities/livelihood strategies involved in before the Zimele participants joined the organisation, as presented by the Zimele staff, were selling beer, craft, buying and selling products and agriculture.

The types of business activities/livelihood strategies involved in after the Zimele participants joined the organisation, as presented by the Zimele staff were agriculture, preschools, craft, talent/skills, training, buying and selling spaza businesses, food processing (jam, baking) and Zimele's marketing of products, for instance craft, and guest house/tourism business. The staff therefore identified a wider spread of businesses for after the participants joined Zimele.

The types of business activities/livelihood strategies of the SaveAct programme participants before they joined the organisation, as presented by the SaveAct staff, were buying and selling and jobs for some.

The types of business activities/livelihood strategies for the SaveAct programme participants after joining the organisation, as indicated by the staff were buying and selling (spazas and tuck-shops) and agriculture. The staff acknowledged the limited range of additional businesses for participants after joining Save Act.

It can be seen that there were some differences in what the programme participants identified as their businesses/livelihood strategies, before and after they joined the organisation programmes compared to what the staff said for both organisations. In both the organisations, the staff and programme participants held some different views and ideas of the relevance of businesses/livelihood strategies. In Zimele, the staff noted selling beer as a business that their programme participants did before they joined the organisation, while the participants did not. In SaveAct the programme participants included craft as a business/livelihood strategy for both before and after they joined the organisation programme, while the staff did not. In both organisations the participants itemised specific businesses/livelihood strategies, while the organisations were not specific, but lumped activities together as buying and selling, craft and agriculture. The differences in identifying livelihood strategies by beneficiaries before and after joining the organisations shows a disconnect between the organisation staff and beneficiaries.

5.4 Context of poverty – timeline

The data on the context of poverty for both the Zimele/SaveAct participants was obtained through plotting a timeline for communities by participants in focus group discussions.

5.4.1 Zimele and SaveAct context of poverty

The focus group discussions were held in two communities of operation for each organisation. For Zimele it was Swayimane in uMshwati Municipality, uMgungundlovu District, and rural Winterton in oKhahlamba Municipality, uThukela District. The communities for SaveAct were Lotheni in Impendle Municipality, uMgungundlovu District, and Obonjaneni in rural Bergville, oKhahlamba Municipality, uThukela District. Participants were taken through a process of plotting events in their communities over the past 50 years, indicating the impact the events have had on their livelihood assets portfolio. They also indicated interventions and the current state of the impacts of the events. Table 5.9 shows the details of the data collected.

Table 5.9 Zimele – Swayimane, uMshwati Municipality, uMgungundlovu District – timeline

Year and Event	Impact on Assets	Intervention	State today
1960 to 1970: women fight for rights	Human capital – death	Political liberation	Ended
Tribal authority fights	Human Capital – death Social Capital – disunity Physical Capital – less access to infrastructure, e.g schools	Tribal leaders intervention	Ended
1971 to 1980: building of school infrastructure initiative by parents and church	Social Capital – rivalry on ownership between church and parents	-----	Ended
1981 to 1990: flood	Human Capital – death especially men Physical Capital – destroyed homes Finance Capital – lost income-generating activities Natural Capital – lost livestock and fields	Government – on natural capital, with agriculture support	Ended
1991: Political fights	Human Capital – death especially men Physical Capital – destroyed homes Finance Capital – lost income generating activities Natural Capital – lost livestock and fields Social Capital – lack of peace, disunity, crime/theft	Better government and others – especially on natural capital with agriculture support	Ended
New political governance	Positive	Negative	New government
	Human Capital – freedom of participation and movement, ARVs Physical Capital – piped water and electricity, clinics, crèches, schools, toilets, housing, phone networks Social Capital – some unity Financial Capital – social grants	Human Capital – death and orphans due to HIV and AIDS (freedom of movement) Social Capital – disunity, rape, HIV and AIDS Stigma, women and child rights against cultural norms, teenage pregnancy Financial capital – loss of jobs due to death among men and youths	

Table 5.10 SaveAct- Lotheni, Impendle Municipality, uMgungundlovu District – timeline

Year and Event	Impact on Assets	Intervention	State today
1960 to 1970: people resettled	Physical Capital – loss of homes Natural Capital – squeezed in a small piece of land Human Capital – limited practice of agriculture skills Financial Capital – loss of livelihood strategies Social Capital – loss of culture through mixing people groups, families divided	Government	Unresolved
1971 to 1989 : drought	Human Capital – disease Natural Capital – reduced crop and livestock	White community	Ended
flood	Human Capital – death Physical Capital – destroyed homes Financial Capital – lost income generating activities Natural Capital – lost livestock and fields	-----	Ended
resettlement	Natural Capital – squeezed in a small piece of land Social Capital – destabilised, threatened	-----	Unresolved
border invasions – Lesotho	Human Capital – death due to HIV and AIDS especially men, increased number of orphans, loss of education for young people due to drug abuse Social Capital – lost culture due to intermarriages, drug trafficking and abuse	-----	Unresolved
1990:	Positive	Negative	
New political governance	Human Capital – freedom of participation and movement, ARVs, improved education Physical Capital – piped water and electricity, Infrastructure: clinics, crèches, schools, toilets, housing; technology: phone networks Social Capital – some unity Financial Capital – social grants Natural Capital – land restitution and claims	Human Capital – death and orphans due to HIV and AIDS (freedom of movement) Social Capital – disunity, rape, HIV/AIDS stigma, constitution legalising Prostitution, gay, women and child rights against cultural norms and creating family instability, teenage pregnancy	New government Continuing

Table 5.11 Zimele – Rural Winterton, oKhahlamba Municipality, uThukela District – timeline

Year and Event	Impact on Assets		Intervention	State today
1960 to 1970: Traditional way of life	Human capital – men absent on migrant labour, used physical labour to produce food (grinding) people were healthy, no diseases like diabetes and others Social capital – Women not allowed to work, raised for marriage with husbands absent most of the time, and took responsibility to raise children traditionally		Political liberation	Better millers, more money now required for food.
Disease outbreak – smallpox	Human Capital – death (children and adults) Social Capital – community isolation		White community organised immunisation	Ended
1971 to 1980: People resettled	Physical Capital – loss of homes Natural Capital – squeezed in a small piece of land Human Capital – limited practice of Agriculture skills Financial Capital – loss of livelihood strategies Social Capital – loss of culture through mixing people groups, families divided		-----	Ended
1981 to 1990: War in resettlement area	Human Capital – death, resettled on squashed land Social Capital – discriminated by both white and local groups of resettlement area, forced to renounce their chief Physical Capital – destroyed homes Finance Capital – lost income generating activities Natural Capital – lost livestock and fields		-----	Ended
1991: New political governance	Positive	Negative	New government	Continuing
	Human Capital – freedom of participation (voting) and movement, women allowed to work, ARVs, more jobs, use more agriculture skill with support Physical Capital – piped water, mobile clinics, crèches, schools, toilets, housing, phone networks Social Capital – some unity Financial Capital – social grants, jobs Natural Capital – acquired land through land restitution	Human Capital – death and orphans due to political war and HIV and AIDS (freedom of movement) Social Capital – disunity, rape, HIV and AIDS stigma, women and child rights against cultural norms, teenage pregnancy Financial Capital – loss of jobs due to death among men and youths		

Table 5.12 SaveAct – Rural Bergville, oKhahlamba Municipality, uThukela District, – timeline

Year and Event	Impact on Assets		Intervention	State today
1960 to 1980: Economic opportunities	Human Capital – created more opportunities to use craft and agriculture skill Natural Capital – utilised land more Financial Capital – more income generation opportunities Social Capital – people worked together		Markets - government, tourism centre, local hotels, craft centre funding	Ended
1981 to 1990: drought	Human Capital – disease: cholera, Kwashiorkor Natural Capital – reduced crop and livestock died Physical Capital – houses fell		-----	Minimal
Funded for chicken farming	Human Capital – loss of confidence in agriculture due to theft, increased laziness, no jobs Social Capital – increased theft, drug and alcohol abuse		-----	Continuing - alcohol and drug abuse, laziness
1990: New political governance	Positive Human Capital – freedom of participation and movement, HIV and AIDS testing and more ARVs, improved education with feeding schemes Physical Capital – piped water and electricity, infrastructure: clinics, crèches, schools, toilets, housing; technology: phone networks Social Capital – some unity, international network Financial Capital – social grants Natural Capital – Land restitution and claims, increased agriculture activities	Negative Human Capital – death and orphans due to HIV and AIDS (freedom of movement) Social Capital – Disunity, rape, HIV/AIDS stigma, constitution legalising Prostitution, gay, women and child rights against cultural norms and creating family instability, teenage pregnancy Natural Capital – loss of livestock due to disease. dips closed for lack of chemicals	New government	Continuing, except dips been re-opened

It can be concluded from the timelines above that events impacted on the abilities of the programme participants in Zimele/SaveAct to live well and earn from their initiatives. The programme participants in Zimele/SaveAct experienced similar events such as floods, resettlements and political wars that impacted on their assets and affected their livelihood strategies.

5.4.2 Staff description of Zimele/SaveAct participants

The Zimele programme participants were described by the staff as mainly women from very poor backgrounds, usually widows based in rural areas, heading households and young unemployed girls living with their parents or by themselves. Their income is mainly from social grants, with some small portion of it derived from communal means like agriculture and enterprising activities that are small home businesses – sewing, craft, using their community knowledge to generate income. The households generally have absent fathers. They have little education, skills or opportunities and are highly impacted by HIV and AIDS.

The participants from SaveAct were described in a research report as being 90% female, with an average age of 49years.³²⁶ Up to 80% of the SaveAct participants are categorised as small-scale farmers involved in growing vegetables and other crops.³²⁷ The staff at SaveAct described some of the programme participants as pensioners depending on social grants, rated poor in South Africa and included in some areas are disabled people. Some work as selling in schools, running basic tuck-shops, sometimes being teachers, and other jobs.

5.5 Livelihood assets portfolio – Human Capital, Social Capital, Natural Capital, Physical Capital, Financial Capital and Political Capital³²⁸

The Zimele/SaveAct participants understood the capitals in the livelihood assets portfolio to mean the following:

- Human Capital - Skills, education or health
- Social Capital - Mobilized savings groups or networks
- Natural Capital - Forests, wild animals, rivers, mountains or land.

³²⁶ Aislinn Delany and Silvia Storchi, SaveAct Savings and Credit Groups and Small Enterprise Development, p. ix.

³²⁷ Aislinn Delany and Silvia Storchi, SaveAct Savings and Credit Groups and Small Enterprise Development, p. x.

³²⁸ See Appendix D – Demography: Zimele/SaveAct focus group discussion/Interviews, participants, Appendix E - Zimele/SaveAct group statistics – T-Test and Hypothesis results

- Physical Capital - Community buildings, homes, library, schools, or churches
- Financial Capital - Stokvel, savings and loans, grants or jobs
- Political Capital - Network with government or traditional leaders

The data below reflects the average scores of participants for each capital in their livelihood assets portfolio before and after joining the organisation's programmes. The scores were from one to five with, one being the lowest and five the highest in both the interviews and the focus group discussions. A paired, non-parametric Wilcoxon test was done for each organisation's change between the focus group discussions and interviews for before and after the programme participants joined the organisation. Subsequently, paired, non-parametric Wilcoxon tests were conducted on capitals between the Zimele and SaveAct for before and after, and also for average changes. The data shows the average scores by Zimele/SaveAct staff of each livelihood assets portfolio before and after the participants joined the organisation's programmes and the change between averages of Zimele and SaveAct.

5.5.1 Zimele - Focus group discussions (n=24) and interviews (n=19)

Table 5.13 Zimele programme participants' average scores of their livelihood assets portfolio for before and after joining the organisation

Livelihood Assets Portfolio	Focus Group Discussion Average scores			Interviews Average Scores			Difference on change between Averages of Focus Group Discussion and Interviews
	Before	After	Change	Before	After	Change	
Human Capital	2.08	3.93	1.85	1.21	3.00	1.79	0.06
Social Capital	3.13	4.75	1.62	1.63	3.53	1.90	0.28
Natural Capital	3.13	4.38	1.25	1.63	2.84	1.21	0.04
Physical Capital	2.25	3.88	1.63	1.47	3.63	2.16	0.53
Financial Capital	1.96	3.83	1.87	1.21	3.00	1.79	0.08
Political Capital	1.25	4.33	3.08	1.05	3.16	2.11	0.97
Average	2.30	4.18	1.88	1.37	3.19	1.83	0.05

Maximum score was 5.

In focus group discussions, the Zimele participants scored a higher change score in Political, Financial, Human Capital, while in the interviews it was the Physical Capital that was different. The least scored in the focus group discussions and interviews was Natural Capital. The

difference in the change of the capitals was minimal for both the focus group discussions and the interviews, except for the Political Capital and Physical Capital.

The observation is that Zimele participants overall scored themselves higher in the focus group discussions than in the interviews. It could be that there was some form of peer influence in the focus group discussions, not wanting to minimise the programme's impact on them. It could also be that a group provided a better shared understanding of the impact of the programme than individually.

The contradiction on the scores for Physical Capital could be that in a group where it was scored least, the participants failed to jointly identify tangible material resources that the Zimele programme brought to them, while on an individual level, it was easy to observe the change.

The paired non-parametric Wilcoxon test, fig.5.2, for change between the focus group discussions before and after, and the interviews indicate $p=0.753$ level. There was thus no significant difference and the results can be treated as one.

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus group Average Capital changes and Zimele Interview Average Capital changes equals 0.	Related-Samples Wilcoxon Signed Rank Test	.753	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Fig 5.2 Hypothesis Test Summary

5.5.2 SaveAct - Focus group discussions (n=36) and interviews (n=11)

Table 5.14 SaveAct programme participants' average scores of their livelihood assets portfolio for before and after joining the organisation

Livelihood Assets Portfolio	Focus Group Discussion Averages			Interviews Averages			Difference on change between Averages of Focus Group Discussion and Interviews
	Before	After	Change	Before	After	Change	
Human Capital	2.83	4.27	1.44	1.64	3.27	1.63	0.19
Social Capital	2.17	4.50	2.33	1.91	3.64	1.73	0.60
Natural Capital	3.00	4.50	1.50	2.09	3.00	0.91	0.59
Physical Capital	3.00	4.50	1.50	1.36	3.09	1.73	0.23
Financial Capital	2.17	4.50	2.33	1.45	3.45	2.00	0.33
Political Capital	2.33	2.33	0.00	1.45	1.45	0.00	0.00
Average	2.58	4.10	1.52	1.65	2.98	1.33	0.19

The SaveAct participants scored themselves highest in their Social and Financial Capital, in both the focus group discussions and the interviews. The Physical Capital was also scored highest in the interviews and ranked second in the focus group discussions. The Political Capital indicated no change. There was a minimal difference in change of the capitals in both the focus group discussions and the interviews.

The general observation was that the SaveAct scored themselves higher in the focus group discussions than in the interviews, which could be due to peer influence. The rural Bergville participants also have had more exposure to research.

The paired non-parametric Wilcoxon test, fig 5.3, for change between the focus group discussion before and after, and the interviews indicate $p=0.225$. This would indicate a non-significant difference.

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus group Average Capital changes and SaveAct Interview Average Capital change equals 0.	Related-Samples Wilcoxon Signed Rank Test	.225	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Fig 5.3 Hypothesis Test Summary

5.5.3 Zimele and SaveAct non-parametric test results – livelihood assets portfolio

A non-parametric Wilcoxon test was conducted between the Zimele and SaveAct participants selected for the research to see if there were any differences in the livelihood assets portfolio before they joined the organisations. The test was also used to identify any differences in the livelihood assets portfolio of the participants after they had been on the organisations' programmes. The variables tested were Human Capital, Social Capital, Natural Capital, Physical Capital, Financial Capital and Political Capital. A further paired non-parametric Wilcoxon test was conducted on average change on capitals between the Zimele and SaveAct for before and after joining the organisations. The results of are given in Table 5.15.

Table 5.15 Zimele and SaveAct livelihood assets portfolio average scores for before and after joining the organisations and non-parametric test results.

Variable	Zimele Average Means			SaveAct Average Means			Zimele and SaveAct P value paired	
	Before	After	Change	Before	After	Change	Before	After
Human Capital	2.25	3.46	1.21	2.24	3.77	1.53	0.639	0.315
Social Capital	2.38	4.14	1.76	2.04	4.07	2.03	0.755	0.257
Natural Capital	2.38	3.61	1.23	2.54	3.75	1.21	0.307	0.884
Physical Capital	1.86	3.75	1.89	2.18	3.80	1.62	0.328	0.046
Financial Capital	1.58	3.42	1.84	1.81	3.98	2.17	0.829	0.417
Political Capital	1.15	3.74	2.59	1.89	1.89	0.00	0.121	0.003

From the results it can be concluded that there were no differences in the livelihood asset portfolios between the Zimele and SaveAct participants before they joined the organisations. The results also indicated that there were no significant differences in the livelihood asset portfolios for Human Capital, Social Capital, Natural Capital and Financial Capital after the participants had been on the organisations' programmes. The difference noted after the participants had been on the organisations' programmes was in the Physical Capital and Political Capital. Table 5.15 shows that SaveAct's poverty alleviation strategy does not enhance the Political Capital of programme participants.

It is evident from Table 5.15 and the literature reviewed on Zimele and SaveAct that Zimele enhances its participant' physical and political capital more than SaveAct. Section 5.2.1.2 shows that the Zimele programme is more tailored to mobilizing community people into social structured systems of SHGs and CLAs which create a platform for social action such as advocacy. However, the results for a paired non-parametric Wilcoxon test, fig 5.4, on the change in average capitals between the Zimele and SaveAct participants for before and after joining the organisations indicate $p = 0.388$. Therefore there was no significant difference and the results can be treated as one.

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus and Interview Average Capital Change Before and After and Zimele Focus and Interview Average Capital Change Before and After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.388	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Fig 5.4 Hypothesis Test Summary

5.5.4 Zimele/SaveAct average scores of participants' livelihood assets portfolio

Table 5.16 shows the average scores by Zimele/SaveAct staff of each livelihood assets portfolio before and after the participants joined the organisations programmes and the difference in change between the averages of Zimele and SaveAct.

Table 5.16 Zimele/SaveAct average scores of participants' livelihood assets portfolio

Livelihood Assets Portfolio	Zimele staff average scores			SaveAct staff average scores			Difference on change between average of Zimele and SaveAct
	Before	After	Change	Before	After	Change	
Human Capital	1.33	3.17	1.84	1.60	4.20	2.60	0.76
Social Capital	1.17	3.33	2.16	1.20	4.80	3.60	1.44
Natural Capital	2.17	3.50	1.33	2.60	3.80	1.20	0.13
Physical Capital	1.33	3.33	2.00	1.60	3.80	2.20	0.20
Financial Capital	1.00	3.17	2.17	1.00	4.80	3.80	1.63
Political Capital	1.00	3.50	2.50	1.60	2.80	1.20	1.30
Average	1.33	3.33	2.00	1.60	4.03	2.43	

In the livelihood assets portfolio, the Zimele staff scored highest in Natural and lowest in Financial and Political Capital for before the participants joined the organisation. The Zimele staff scored highest in Political and Natural Capital for after the participants joined the organisation. They scored lowest in Human and Financial Capital after the participants joined the organisation. The biggest difference in the change of the capitals for Zimele was Political and the smallest Natural. This shows that Zimele is empowering its programme participants to overcome disempowerment poverty yet doing less in empowering them to overcome capability deprivation poverty so that they could engage more with their Natural Capital.

The SaveAct staff scored highest in Natural and lowest in Financial Capital for before the participants joined the organisation. The SaveAct staff scored highest in Social and Financial and lowest in Political Capital for after the participants joined the organisation. The biggest difference in the change of the capitals was Financial and the smallest Political and Natural. The scores in Table 5.16 are a reflection of the philosophies of the staff in the two organisations, Zimele and SaveAct, as noted by the researcher during the interviews.

Table 5.17 Zimele/SaveAct staff average scores compared with participants' average scores on livelihood assets portfolio

Livelihood Assets Portfolio	Zimele staff average scores			Save Act staff averages scores			Zimele participants average scores			SaveAct participants average scores		
	Before	After	Change	Before	After	Change	Before	After	Change	Before	After	Change
Human Capital		Lowest 3.17							Smallest 1.21			
Social Capital					Highest 4.80		Highest 2.38	Highest 4.14			Highest 4.07	
Natural Capital	Highest 2.17	Highest 3.50	Smallest 1.33	Highest 2.60		Smallest 1.20	Highest 2.38			Highest 2.54		
Physical Capital												
Financial Capital	Lowest 1.00	Lowest 3.17		Lowest 1.00	Highest 4.80	Biggest 3.80		Lowest 3.42		Lowest 1.81		Biggest 2.17
Political Capital	Lowest 1.00	Highest 3.50	Biggest 2.50		Lowest 2.80	Smallest 1.20	Lowest 1.15		Biggest 2.59		Lowest 1.89	Smallest 0.00

In table 5.17, it can be seen that Zimele and SaveAct staff scored their programme participants highest for the Natural Capital and lowest for Financial Capital for before they joined the organisations. The difference between the organisations was that Zimele scored its participants lowest in Political Capital too. Both the Zimele and SaveAct participants scored themselves highest in Natural Capital for before joining. The difference between the participants was that the Zimele participants scored themselves lowest in Political Capital, while the SaveAct participants scored lowest in Financial Capital for before. What is similar for the staff and participants' "before" scores is that Natural Capital was the highest.

The staff's highest scores for after the participants joined the organisations were Zimele for Natural and Political Capital while SaveAct scored higher for Social and Financial Capitals. The lowest scores for the organisations for after the participants joined the organisations were Zimele for Human and Financial Capital while SaveAct scored lowest for Political Capital. The participants' highest scores for after joining the organisations was Social Capital for both Zimele and SaveAct. The lowest scores by participants for after joining the organisations were for Zimele Financial Capital while for SaveAct it was Political Capital. Similarly for Zimele, both the staff and participants scored lowest for Financial Capital for after joining the organisations. For SaveAct, both staff and participants scored highest for Social Capital and lowest for Political Capital for after joining the organisations.

The changes in the scores show that Zimele has managed to mobilise the Political Capital of its participants which they had indicated lowest for before the participants joined the organisation, but have not achieved much in mobilising the participants with their Natural Capital which they had indicated highest for before the participants joined the organisation. SaveAct has managed to grow the Financial Capital, which they indicated lowest for before the participants joined the organisation, and have not achieved much in mobilising participants to engage with the Natural Capital which they indicated highest before participants joined the organisation.

5.6 Zimele/SaveAct participants' assets

The focus groups identified and plotted on spreadsheets assets in their livelihood assets portfolio and those in their communities. They also indicated how Zimele/SaveAct enhances their ability to enhance these assets. Later they related their assets, livelihood and their poverty context. Details of the data obtained are shown in Table 5.18.

Table 5.18 Identified community assets, their contribution to livelihood strategies and the organisations' contribution to leverage for livelihood

Community Assets	Contribution to livelihood strategies		Contribution to leverage for livelihood strategies	
	Zimele	SaveAct	Zimele	SaveAct
Churches	Support, foundation, market	Faith, morals, market	Known for home-based care, sewing	Tithes and offerings, meetings, market
Schools	Market, education	Business, job, market, education	Known for home-based care, market	Loans for stock, for business, uniforms through savings
Library	Education for children	Provide workplace and access to information	-	First saving meeting held there, meeting venue for saving
Clinic	Health	Health	Known for home-based care	Social connection with health workers through savings
Shops	Convenient place to buy and also market	Jobs	-	Savings - can buy
Taxi rank	Transport, market	-	Network for transport for meetings	-
Halls	Meetings, events	Meetings, events.	Network with government officials	Saving venue for some groups
Grounds	Entertainment, market	Recreation	Market	Market for businesses
River	Water	-	-	-
Roads	Transport, networking	Transport, linkages	Transport for meetings and business activities	Meetings, networks, linkage for livelihood strategies
Tribal Court	Networking/meetings/order	-	Use for meetings, graduations, work-place, networks	-
Crèche	Child care	Safe place for children while doing business	Increased use for care since busy with businesses and meetings. Business, employment for teachers, safety for child more income generating opportunity for parent/guardian	Savings - can afford
Houses	Homes	-	Increased use for home meeting, schools, e.g computer, 'crèches, home-based care and orphan care	-
Tuck-shop/spaza	Customers	-	Market for produce	-
Farms/land	Agriculture	-	Access: farming business	-
Spaza	Customers	-	Market	-
Forests	Energy	-	More business: catering, tourism	-
Mountains	Tourism	Tourism market, grass	More business: catering, tourism	Savings - hire vehicles to fetch grass for craft
National Conservation Service	-	Part-time jobs	-	None
Craft centre	-	Market	-	Networked at the beginning of programme
Bakery	-	Jobs	-	Savings - can buy
Net (company)	-	Builds houses, jobs	-	None
Orphanage	-	Care for orphans	-	None
Community garden	-	Production for sales and consumption	-	Savings - can buy seeds
River	-	Water for agriculture and home	-	Savings - can buy tanks to store water

5.6.1 Assets identified in the community and enhanced leverage of assets by organisation

The Zimele and SaveAct participants were able to identify their community assets and comment on the contributions the assets make to their livelihood strategies. The participants were also able to link the assets and how the organisations were enabling them to leverage them for their livelihood. The common contributions by organisations for leverage identified by participants from both Zimele and SaveAct were meetings, linkages and networks, markets and ability to pay for services.

5.6.2 Relationship - assets, livelihood and the poverty context

The participants from Zimele/SaveAct in focus groups discussions were asked to draw three circles and fill in information of their assets in one, livelihood strategies in the other and in the third circle their context of poverty. Next, the participants were asked to draw lines of relationships between the circles. The outcome of this exercise produced three circles to illustrate the relationship between their assets and livelihood strategies within their context of poverty in each community. Fig 5.5 and fig 5.6 present details of the outcomes for the communities of uMgungundlovu District; Zimele in Swayimane, uMshwathi municipality, and SaveAct in Lotheni, Impendle municipality.

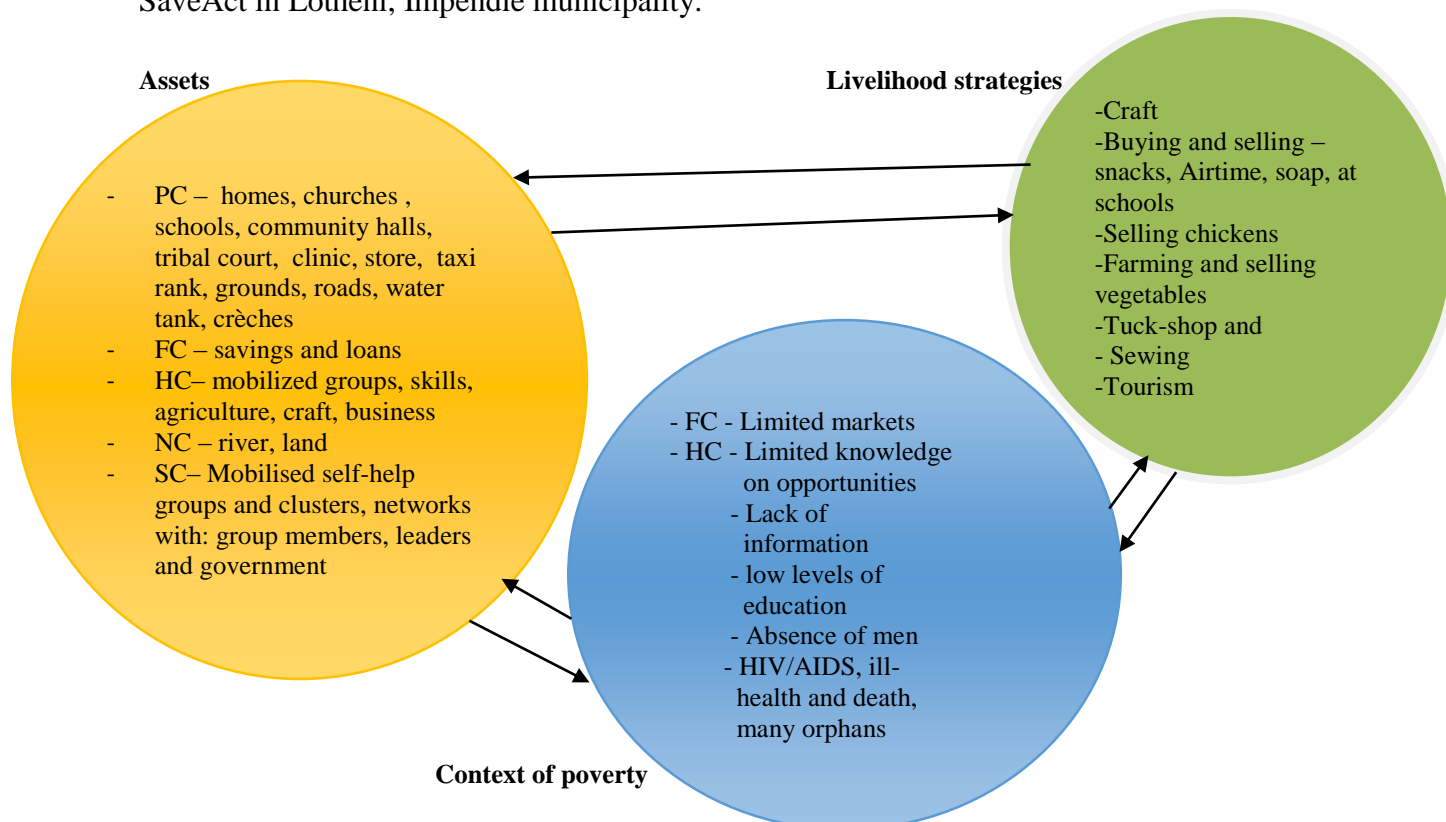


Figure 5.5 Zimele participants’ drawn relationship of their assets, livelihood strategies and their context of poverty (HC – Human Capital, SC – Social Capital, PC – Physical Capital, FC – Financial Capital, PoC- Political Capital)

Fig 5.5 shows that the Zimele participants see the limited Financial Capital due to few markets, the lack of enhanced Human Capital and the impact of HIV and AIDS on Human Capital as a negative impact on their livelihood strategies. They identify available physical assets - homes, churches; financial assets - savings and loans; human assets - mobilised groups and skills; natural assets – rivers and land; social assets – networks through mobilised SHGs and CLAs as contributing to their livelihood strategies. The two-way arrows show an interaction of impact between: assets and the context of poverty, the context of poverty and livelihood strategies, and livelihood strategies and assets.

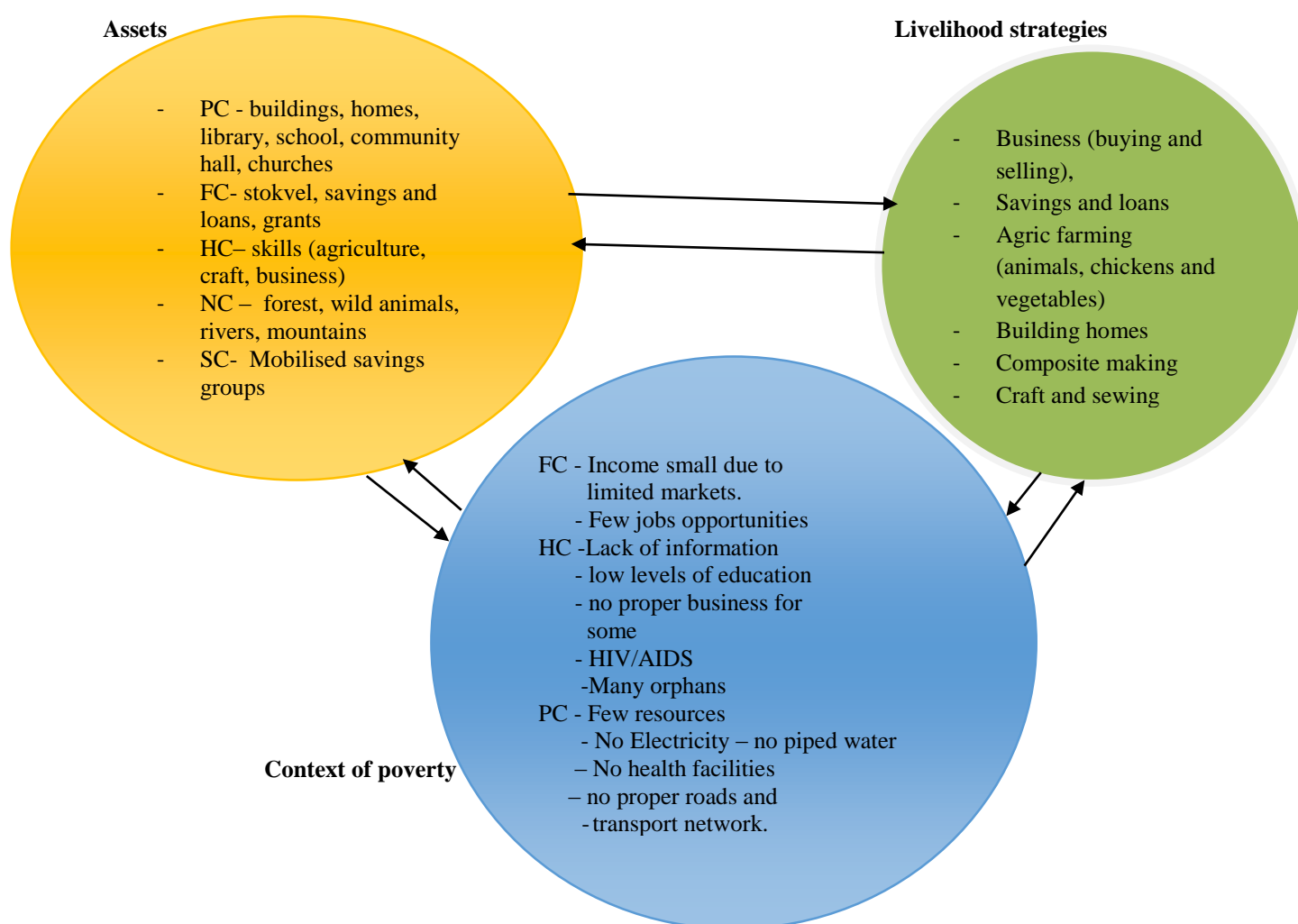


Figure 5.6 SaveAct participants' drawn relationship of their assets, livelihood strategies and their context of poverty (HC – Human Capital, SC – Social Capital, PC – Physical Capital, FC – Financial Capital, PoC- Political Capital)

Fig 5.6 shows that SaveAct participants see the lack of Financial Capital as a result of limited income due to few markets and jobs; low Human Capital due to lack of information, education and the impact of HIV and AIDS; low Physical Capital as a result of lack of electricity, piped

water, proper health facilities and roads. They see physical assets – homes, library, schools, community hall and churches; financial assets – stokvel, savings, loans, grants; human assets - skills (agriculture, craft, business); natural assets – forest, wild animals, rivers, mountains; and social assets - mobilised savings groups, as contributing to their livelihood strategies.

The similarities between figures 5.1 and 5.2 are that Zimele/SaveAct participants see themselves as limited by low Financial Capital due to limited markets. They also see themselves lacking Human Capital due to lack of information and the impact of HIV and AIDS. They recognise that a lack of both of these capitals has limited their livelihood strategies. Zimele/SaveAct participants recognised similar physical, financial, human, natural and social assets to be contributing to their livelihood strategies. However, the SaveAct participants recognised the lack of Physical Capital such as electricity, piped water, proper roads and health facilities, as a limitation to their livelihood strategies. Figure 5.1 and 5.2 show that, despite their differences in Physical Capital, Zimele/SaveAct participants have similar livelihood strategies.

5.7 Zimele/SaveAct services

In the questionnaires, programme participants and staff were asked about the services that Zimele/SaveAct provide. There were two questions for the staff, one on the programmes offered and the other on services. The data collected indicated the following as the services and programmes that Zimele/SaveAct provided to their participants:

5.7.1 Zimele services

The Zimele participants identified the services provided to them according to their perception of benefits as follows:

- Training in no ranking order in:
 - Saving and loans
 - Independence that is using skills and resources to attain independence
 - Use what they have to get what they do not have
 - Creating relationships and networking
 - Caring and loving each other
 - Communication
 - Community care, especially the sick and orphans
 - Agriculture

- Baking
- Computer for their children,
- Business skills
- Strength and the power of being and working together for good results
- Being organised and networking
- Approaching councillors
- Helping the community
- Helping each other
- Profitable use of money
- Running meetings
- Children's rights
- Equality
- Knowledge to help orphans
- Respecting each other
- Craft
 - Facilitating markets

The Zimele staff identified services the organisation provided, in no ranking order, as:

- Personal and skills development
- Mobilising for business
- Support business development and markets
- Training on credit management
- Saving and self-reliance
- Mentorship
- Coaching and consultancy for projects.

With programmes, the Zimele staff indicated that the organisation runs a Self Help Group concept for social and economic development with:

- Phase 1, being life skills development linked to savings
- Phase 2, the mobilising community which involves increasing life skills and business skills
- The Zimele Director fundraises to build the particular skills such as agriculture and craft.

The similarities in the lists of services provided by both the Zimele participants and staff are that the Zimele services have enhanced the programme participants' growth in Human Capital through training and Financial Capital through training and facilitation of craft markets. In their listing of Zimele services, participants noted training aspects that have enhanced their Social Capital, which are not listed by the Zimele staff.

5.7.2 SaveAct services

The participants from SaveAct identified the following as services they receive from the organisation:

- Training on financial literacy, in no order of ranking:
 - Loans
 - Saving
 - Budgeting
 - Using money profitably and wisely so as to educate children and live a good, successful life
 - Working together.

The Staff in SaveAct identified the organisation's services as:

- Promoting savings and lending
- Training on financial literacy.

The programme that the SaveAct Staff indicated was:

A savings-led, development stepwise model with economic focus, rather than social. It starts with savings followed by financial education, then additionally:

- Life skills
- Enterprise support (agriculture)
- Social education on gender-based violence
- Human rights training to established SCGs.

The similarities in the lists of services provided by the SaveAct participants and staff are that the SaveAct services have enhanced the programme participants' growth in Financial Capital

through training. However the SaveAct participants include in their list enhanced Social Capital through training.

Zimele and SaveAct staff see their services mainly in two areas of enhancement, which are Human Capital (skills development) and Financial Capital (increased income), while their programme participants see the Zimele/SaveAct services mainly in three areas of enhancement, which are Human Capital, Financial Capital and the Social Capital.

5.7.3 Zimele/SaveAct participants' frequency of use of services/loans

On the frequency of their use of the services/loans from Zimele/SaveAct over a year, the participants that answered the question indicated the following set out in table 5.19:

Table 5.19 Zimele/SaveAct participants' frequency of use of services/loans

Organisation Participants	Frequency – access of loans							
	None	One	Two	Three	Four	Five	Six	No limit
Zimele	1	1	2	5	6	-	-	-
SaveAct	-	-	1	3	3	1	1	1

The Zimele staff indicated that the participants in the organisation have weekly access to loans, but can only borrow once a month. Some can borrow between five and 10 times a year.

The SaveAct staff indicated that the participants in the organisation have no limit in access to loans; as long as they pay their outstanding loan, they are eligible for another. It all depends on the participants' conduct with the repayments and their choice to access loans in a year.

5.7.4 Zimele/SaveAct participants' use of services/loans

On the use of services/loans the participants and staff responded as set out in table 5.20:

The common use of the services/loans between the Zimele and SaveAct participants were building relationships, buying groceries, school uniforms, alleviating poverty, stock for businesses and furniture.

Table 5.20 Responses of Zimele/SaveAct participants on the use of services/loans (ranked in order of frequency, highest to lowest)

Ranked by frequency	Zimele Participants	SaveAct Participants
1	Meet home needs – food, groceries, furniture	Stock for business and repay from profits
2	Buy agricultural implements	Home improvements – buy building material for house, fence home
3	Educate children - buy school uniforms	Buy furniture
4	Loans to stock for business	Children's education for better future - buy school uniforms
5	Meet different people and communicate	Buy groceries
6	Share opinions with others	Farm - buy seeds for garden
7	Opportunities to train skills to their children - computer	Conduct traditional ceremonies
8	Transport – clinic, church	Avoid borrowing from mashonisas (loan sharks) who take advantage by lending with high interest
9	Acquire knowledge and skills: counselling others on HIV and AIDS, work with health cases - First Aid, improve and start business - Bake for profit, tell stories - photography	Reduce poverty
10	Help each other using knowledge acquired	Acquire knowledge on savings
11	Gain self-confidence	Build relationships
12	Pray with others	Train on gardens
13	Get encouraged to work harder	
14	Have open mind to see things differently	
15	Get rid of stress by talking with other women	
16	Buy home equipment - pots and stove	
17	Support husband with providing for home	
18	Raise children	
19	End poverty at home and the community - available food and groceries distributed to orphaned and vulnerable children, share ideas and invite others to the programme, create job opportunities, respect and value others, increase ability to live with others, be a busy woman and independent, farm – buy implements and hire tractor.	

5.7.5 Staff responses on Zimele/SaveAct participants' use of services/loans

The Zimele staff identified the following as the participants' use of services/loans:

- Loans - home consumption needs shortfall, while waiting for the breadwinner, transport - taxi fares, clinic visits, business, emergencies such as medical, uniforms, school needs
- Training, mentorship and coaching – manage credit, start businesses

The SaveAct staff identified the following as the use of services/loan by the participants in the organisation:

- Loans - invest/plans, build houses and repair, enterprise - especially agriculture, school fees, buy - household assets and consumption
- Buying in groups and from each other

Services/loans from the two organisations' programme are helping programme participants to have money to meet their day-to-day economic needs, thereby enhancing their Financial Capital. This is acknowledged by programme participants, shown in Table 5.20. The participants in both organisations further note that services/loans are helping to build their Social Capital through the building of relationships, an aspect not noted by the staff.

5.7.6 Zimele/SaveAct participants' use of other loan/service providers

The participants from Zimele indicated that they do not have other service/loan providers other than Zimele and their stokvel groups.

The Zimele staff indicated that the organisation participants have informal service providers of loans such as family or friends, loan sharks and stokvels with high interest rates of 20 to 40 %. The staff also said that some participants do not have or use other loan service providers as the loans on the Zimele programme only attract 10% interest.

The participants from SaveAct indicated that the loan sharks - mashonisas³²⁹ and banks would provide loans to them but they would not use them anymore.

³²⁹ Mashonisas are informal community money-lenders (loan sharks) who provide loans to community people at high interest rates of up to 50%. See also Micro-finance in Rural Communities in Southern Africa: Country and pilot site case studies, policy issues and recommendations, p.109.

The staff from SaveAct noted that participants in the organisation access other loan services from family members and loan sharks.

Programme participants and staff of Zimele are in agreement on the use of other loan/service providers. However, the SaveAct programme participants and staff are not in agreement on the use of loans/service providers. Both Zimele and SaveAct staff agree that their programme participants use other loan/service providers.

5.7.7 Zimele/SaveAct service/s identified as changing the poverty situation the most

The participants from Zimele identified training, infrastructure support and visiting learning trips to various types of businesses and social projects as the services that have changed their poverty situation the most. The training that changed their poverty situation most, in no ranking order, were:

- Saving and loans
- Early child development
- HIV and AIDS programmes
- Business
- Building and exposure to networks such as government and the provincial parliament
- Creating opportunities for work and business
- Working together

Zimele participants observed that the training has enabled them to possess new skills and discover dormant ones and earn or help desperate people in their communities.

The service/s that the Zimele Staff noted to have changed the poverty situation of the participants the most, in no ranking order, were:

- Staffs' skills
- Use of technology
- The participants themselves
- God's grace (for staff especially)
- International networks
- Awareness of opportunities
- Support networks for staff to cope with emotional stress
- Also training on:

- ✓ business skills
- ✓ self-reliance
- Connecting/network with government and overseas donors/visiting teams
- The SHG concept:
 - ✓ the grouping of people together
 - ✓ made them realise their skills and talents

The Zimele participants and Zimele staff identified services that changed the programme participants' poverty situation the most to be enhancement of Human Capital (training in SHG concept, business skills and networking); Political Capital (creating networks with government); Physical Capital (infrastructure support and technology); Financial Capital (savings and loans, and businesses); and Social Capital (networking promoted through the SHG concept).

The participants from SaveAct identified training on financial literacy and providing space to network as services that changed their poverty situation the most. The training identified, in no ranking order, were on:

- Savings and loans with low interest
- Using money profitably
- Generating interest
- Respecting others
- Creating friendships.

The SaveAct staff indicated the following as the service/s that changed the poverty situation of the organisation participants:

- Primarily the savings model which enabled the participants to change their vulnerability and encouraged dialogue within the communities.
- Subsequently training on:
 - ✓ Savings

- ✓ Financial education
- ✓ Enterprise for some programme participants
- The staff and community-based promoters promoting the SaveAct model.

The SaveAct participants and the staff identified services that changed the programme participants' poverty situation the most to be enhancement of Human Capital (training on financial literacy); Financial Capital (savings and loans); and Social Capital (respect for other people and dialogue within the community).

5.8 Zimele/SaveAct - organisational constraints

The participants from Zimele identified the following as constraints for the organisation:

- The savings groups, in no ranking order, have:
 - ✓ Lack of openness
 - ✓ Non-repayments of loans and fines (some not in time)
 - ✓ Absenteeism
 - ✓ Few people working in big groups
 - ✓ Members with own issues and using them as excuses
 - ✓ Members spending own money to phone people who do not care about group meetings
 - ✓ No respect for each other
 - ✓ Members talking and not acting
 - ✓ Looking down on each other
 - ✓ Members doing their own work and not group work
 - ✓ Do not make reports to community leaders
 - ✓ Poor time-keeping and communication, especially by those owing money to groups.

The Zimele staff indicated the following as the constraints, in no ranking order, for the organisation:

- The need to pilot the work by first learning with the women before expansion
- Getting donors
- Finding resources needed for community development:

- ✓ Staff and other materials to encourage production
- ✓ International networks
- ✓ Executive committee not close to the community and their understanding of the rural background being limited
- ✓ The understanding of the community by the donors and demands which conflict with the communities' way of life.

Most of the participants from SaveAct did not see any organisational constraints, except their own challenges, in no ranking order, as follows:

- Some husbands not allowing them to mix with others
- Lack of self-confidence to socialise
- Their health restrictions (their own and children)
- Limited finances due to unpaid loans as members can only borrow after repayment
- Minimal funds
- Dependant on grants and struggle with business
- Lack of, and bad, loan repayments making group suffer the loss
- Lack of knowledge for newcomers on programme
- Absenteeism with group money and records
- Members borrowing large amounts and failing to repay

The staff from SaveAct indicated the following as the constraints for the organisation:

- Funds to improve training implementation
- In-depth research of input elements
- Shortfall of resources for scaling-up the programme
- Lack of confidence in the model by the communities in the early days and long-term partners with other skills to complement
- Need more partnership with government
- Few staff
- Jealousy with other organisations
- Loss through non-repayment of loans due to death and runaway members
- Community Based Promoters (CBPs) having problems with work, probably due to lack of payment by the groups and makes the CBPs uncomfortable with living at the mercy of the groups, thereby losing their respect as they are seen to be chasers of R2s service fees, which results in a risk of CBPs not doing their work

effectively, therefore impacting on the relevant support needed for programme participants. See section 3.3.2 and fig. 3.4 for an explanation of the organisational structure.

Participants in Zimele/SaveAct identify the need for more enhancement of Social Capital and Human Capital so as to overcome organisational constraints, whereas the staff in Zimele/SaveAct seem not to see these community needs as constraints. The staff see limitations on the organisation finances, staff capacity, networks and building training materials as constraints.

Table 5.21 Recommendations to Zimele/SaveAct from participants and staff (by order of frequency)

Recommendations to Zimele		Recommendations to SaveAct	
Participants	Staff	Participants	Staff
Training - chicken farming business, families not to stigmatise sick family members, constitution to strengthen groups, participants' children because the participants are now old, crèche teachers, life skills and English, build big projects that will expand job opportunities, new initiatives	Writing training manuals to "box" Zimele process and programme	More training – for instance on how to speak to community leaders for services – resources, infrastructure and schools that lack hard working teachers, need to teach different things other than only how to save	Funding for continuity of work and to evaluate the elements of the programme to see how they can be improved - savings, financial, enterprise
Help with markets, especially agriculture	Gather baseline information and analyse	Provide ideas that will push the development of members further	Staff development to equip them to have more understanding to deal with community needs
Building - a home-based care centre because some of their patients do not have people to care for them, crèche buildings	Need research on organisation	Increase interest to increase share out at end of year	Community Based Promoters have problems working effectively due to lack of payment as groups do not pay them sometimes - the risk is that CBPs will not do their work effectively and end-up working with few groups.
Help with resources and finances - sewing machines, agriculture material- implements and tractors, creating job opportunities for participants' children, boost businesses with finance, crèche working equipment (chairs and tables), community facilitator as participants still need to engage in their cluster so that there may be improvement from poor attendance	Selection of staff for certain positions, include programme director to be part of board	Raise more restrictions on limits for borrowing to help members not to over-borrow	
Linkages - government to help with crèche teacher salaries because they are volunteers and subsidy for crèches	Communication with the community and within - executive need to be representative of the community leaders and members with more of these added to the board,	Mobilise members more into working groups for business activities as organisations	
Continued partnership with Zimele –their comment - "Without a Zimele we are nothing".	Meeting twice a month with Clusters	Help - material for participants' small businesses for example - chicken houses, finance as people are still very poor in terms of development	
Limiting expenses for trainings outside the community - training must be done in the community at least once a year	Creating more opportunities for participants to host community events for opportunities to earn better income.	Add more SaveAct volunteers workers because there is only one allocated to many participants	

5.9 Zimele/SaveAct – participants and staff recommendations to the organisations

Table 5.21 shows some similarities in responses between the participants of both organisations. However, there are only a few similar responses between each organisation's staff and participants. The Zimele/SaveAct participants recommended more training for their further development in various aspects of their programmes, as well as material and financial backing from the organisations to support their activities. Their other recommendation is the continued support of community facilitators, see section 3.3.1, fig. 3.2, section 3.3.2 and fig. 3.4, to strengthen the programmes in the communities.

5.10 Zimele/SaveAct - role of faith in organisations' programme

The participants from Zimele identified the starting and closing of their meetings with prayer, reflecting the role of faith in the organisation. Some members indicated that they were taught to pray by Zimele. Others indicated that they have bible studies with Zimele volunteers and among themselves.

The Zimele staff identified the following as the role of faith in the organisation: It is so all-central. Staff are committed Christians. Their working in Zimele is a calling and God guides them. Zimele is not about evangelism, but some Christians in CLAs show more growth in the community. Zimele is not about becoming a church, but doing community development from a Christian perspective. Values of Christianity in business training are now being included, such as how one works with others, yet includes all kinds of people with various backgrounds. The same Christian ethos that Zimele applies plays a role; participants pray before starting meetings and some study the bible.

There is a difference in understanding the role of faith between participants on the Zimele programme and the Zimele staff. The participants see the role of faith as cardinal and inseparable from their day today activities and the Zimele staff see the role of faith as being important in the application of the Christian values and not necessarily the importance of practicing Christian disciplines such as prayer or singing at work. The gap between Zimele beneficiaries and Zimele staff is significant in that most development organisations fail to understand that faith is ubiquitous in rural African communities.

The participants from SaveAct saw the role of faith in the organisation as prayer. Prayers said by members were seen to really help, as all things need God. Members sing and pray, though not every group. On a day of saving, the first group opens with prayer and the last closes with prayer. The members saw prayer offering protection as they sometimes carry high sums of money on them

for long distances. The members pray as part of their religious practice. Some of the participants indicated that, through prayer, they now can unite and love one another. Some participants indicated that they were trained by the organisation to start and end with prayer, to avoid bad talk and unpleasant activities.

The staff from SaveAct identified the role of faith in the organisation as including prayers and singing. Some staff are staunch Christians, which happens naturally rather than being built-in to the organisation. Among programme participants, faith is there but not explicit – SaveAct does not train on matters of faith. Church groups have tried to request the model but the director feels that religion can be problematic for power-hungry people; people in communities believe in a higher power who they look to, so prayer is key to them. People choose to pray in meetings. Issues like the concept of low interest is religiously acceptable. In the manner of building relationships, participants usually depend on prayers for their staying united.

Both Zimele and SaveAct participants see faith as vital to their everyday programme activities. Faith is an integral part of their activities. The organisations differ in their views and application of faith. Zimele staff sees faith as foundational for its programme, while SaveAct staff acknowledges faith among its participants but feels it is not essential to its programme.

5.11 Summary of data analysis

This chapter presented the data obtained and the data analysis. It presented data from four sources: the Zimele/SaveAct programme participants, with their focus group discussions and interviews; the staff of Zimele/SaveAct; the researcher's observations; and the literature review, where indicated in the chapter.

Chapter Five presented data on the demography, the income, sources and types of businesses, the livelihood assets present, the context of poverty for selected communities where Zimele/SaveAct serve, and the services that the organisations offer, the use of the services and the frequency thereof, the assets identified in livelihood asset portfolios and communities and how the organisations enhanced their leverage. The chapter covered assets, livelihood and the poverty context, the service/s that changed the Zimele/SaveAct participants' poverty situation, the constraints in the organisations, recommendations and the role of faith in Zimele/SaveAct.

Chapter Five presented the results of unpaired t-tests conducted on the demography of participants for interviews and focus group discussions for each organisation, the demography for both

organisations and the results of non-parametric tests conducted on the results of livelihood asset portfolios for both organisations.

Chapter Six will present the eight key findings of the study, based on the literature reviews presented in Chapters Two and Four and data analysed in Chapter Five.

CHAPTER SIX

DISCUSSION OF THE RESULTS

6.1 Introduction

The previous chapter presented the data obtained during the researcher's fieldwork and its analysis. Chapter Six discusses the results of the study and presents eight key results based on literature reviewed and the field research conducted by the researcher. The theoretical framework (fig 2.6) guided by SLF in Chapter Two was used to present the results of the study in an analytical and systematic manner. As highlighted in section 2.4, the SLF is a tool that is used by several development organisations to understand the livelihoods of poor people, the main factors that affect livelihoods and how they could evaluate and plan against such factors to enhance livelihood outcomes. Thus, based on the theoretical framework developed as guided by the SLF and literature reviewed in Chapter Two, this Chapter will present a discussion of the results. The theoretical framework is also used to lay out recommendations to Zimele, SaveAct, FBOs, NGOs and governments, in section 7.6. A summary of the eight key results follows.

6.2 Research results

Based on the data collected and analysed, the research will present results to answer the statement of the research problem and sub-problems named in sections 1.4 and 1.5.

6.2.1 Zimele, a FBO and SaveAct, a non-faith-based organisation, engage in enhancing livelihood strategies as opposed to charitable activities that create dependence.

Based on the theoretical framework developed for this study (fig 2.6) which makes reference to various poverty alleviation strategies and the SLF (fig 2.4), Zimele, a FBO (section 4.5) and SaveAct, a non-faith based organisation (section 4.6), enhance livelihood strategies towards self-reliance as opposed to long term charitable activities that create dependence on a FBO, NGO or government.

In section 2.3.3 it is demonstrated that there are two main approaches that both the FBO and non-faith based organisation take for the well-being of needy communities. These are the needs or problem-driven approach to development and the assets/capacity focused approach. Zimele/SaveAct's poverty alleviation strategies are not needs driven but capacity focused as presented in sections 4.5.5 and 4.6.3 which show that they are promoting savings and loans and encouraging

small enterprise activities. Table 5.8 shows livelihood strategies for Zimele/SaveAct participants' before and after joining the SHGs and SCGs and the change that occurred.

The Zimele/SaveAct participants show an increase in the following types of businesses; craft, selling snacks, selling chickens, farming and selling vegetables, selling at schools, livestock farming and sewing. There are also some new businesses that Zimele/SaveAct participants started after joining the organisations. These were selling airtime, tuck-shop, sewing, tourism, selling soap, baking and selling electricity. Literature review on Zimele, section 4.5.6.1, shows that Zimele enhanced the craft businesses of its participants by promoting craft products on local and international markets for increased income.

Therefore, Zimele, a FBO and SaveAct, a non-faith-based organisation, are enhancing livelihood strategies and promoting self-reliance. Zimele/SaveAct's work of engaging in enhancing livelihood strategies and promoting self-reliance aligns with David Korten's Generation Two and the ABCD referred to in the theoretical framework as poverty alleviation strategies that promotes self-reliance based on what people have as assets in their community, see section 2.32 and 2.33.

6.2.2 Zimele/SaveAct are enhancing the leverage of women's Livelihood Assets portfolios for improved Livelihood outcomes.

The theoretical framework (fig 2.6) provides a portfolio of six livelihood assets which, if fully leveraged by poor people, FBOs, NGOs and governments could lead to enhanced livelihood outcomes and self-reliance. The researcher has noted that Zimele/SaveAct programmes engage with some of these assets in the communities they work in, to enhance their programme participants' livelihood strategies. As observed from the field research in section 5.6, livelihood assets, which fall within the assets portfolio of the theoretical framework, were identified by participants through a mapping exercise of community assets. In table 5.18 a list of community assets was produced in the participants' exercise of identifying the assets, their contribution to livelihood strategies and Zimele/SaveAct's contribution to leverage for livelihood as below:

- **Physical** – homes, churches, schools, community halls, the clinic, shops, the taxi rank, grounds, roads, the water tank, crèches and the library. These contribute towards safety and security, building networks, markets, health or care for children as presented in table 5.18.
- **Finance** – savings and loans, stokvel, grants. These contribute towards household income, children's education, transport, food purchase, stock for business, renovating houses or buying furniture as presented in table 5.20.

- **Human** – mobilized groups, skills: agriculture, craft, business. These improve knowledge, self-confidence, business skills, combined labour or health as presented in table 5.20.
- **Natural** – river, land, forests, wild animals, mountains, grass. These contribute towards resources for business activities, water for agriculture and home use, energy for cooking or tourism businesses opportunities as presented in table 5.18.
- **Social** – mobilised savings groups, networks with group members, leaders and government. These contribute towards improved relationships, markets or partnerships as presented in 5.18.
- **Political** - networks with government officials, traditional leaders. These contribute towards advocacy for improved services and partnerships as presented in table 5.18.

Table 5.4, also shows how Zimele/SaveAct have enhanced Financial Capital of individual participants, groups and spouse. The Zimele/SaveAct participants as individuals now have increased savings and access to loans. As spouses, the participants' pattern of sources of income is seen to reduce from receiving from their husbands. Further on, in sections 5.7.1, 5.7.2, 5.7.4, 5.7.5, 5.7.6 and Table 5.20 the Zimele/SaveAct participants and staff indicate that the services of the organisations have enhanced the programme participants' growth in Human Capital (skills development), Financial Capital (increased income), and Social Capital as perceived by participants.

Commenting on the Zimele/SaveAct services that have changed the programme participants' poverty situation most, the participants and staff noted in section 5.7.7 that the enhancement of Human Capital (training in SHG/SCG concept, financial literacy, business skills and networking); Physical Capital (infrastructure support and technology); Financial Capital (savings and loans, and business skills); Social Capital (promoted through the SHG/SCG concept, respect for other people, social support from networks and dialogue within the community), and for Zimele Political Capital (creating networks with government, learning to talk to power such as traditional leaders and heads of organisations) changed the poverty situation.

In the exercise of scoring livelihood assets portfolio section 5.5 for before and after the participants joined the Zimele/SaveAct programmes, Table 5.15 shows that in both organisations the participants experienced improvements in their Human Capital, Social Capital, Natural Capital, Physical Capital, Financial Capital and for Zimele Political Capital.

Therefore, Zimele/SaveAct are engaging in enhancing the leverage of women's livelihood assets portfolios for improved livelihood outcomes. The identifying of assets and enhancing them for improved livelihood outcomes of women aligns with the strengths of the SLF in section 2.4.1.

6.2.3 Zimele/SaveAct, through their programmes, are empowering women in Swayimane and rural Winterton/Lotheni and rural Bergville to realise improved livelihood outcomes.

In relation to the literature reviewed and presented in section 4.5 and 4.6, which discusses Zimele/SaveAct's work and impact, the statistics presented in section 4.5.4 and 4.6.2 on the high levels of poverty in the communities they work in, and the data from the field research in Chapter Five, shows that Zimele/SaveAct's programmes are empowering women to realise better livelihood outcomes. Through the SHG/SCG concept, Zimele/SaveAct are both empowering women in Swayimane and rural Winterton/Lotheni and rural Bergville.

6.2.3.1 Zimele's SHG concept is enabling it to empower women to directly participate in formulating an agenda for their household and community development

Unlike the SaveAct concept, which focuses more on financial literacy and not mobilising people for community development, as presented in sections 4.6.3 and 5.7.2, the SHG concept used by Zimele to empower women has been used to mobilise women's groups and their assets using participatory methods for their social and economic well-being. The programme, as highlighted in section 4.5.5, involves the social, economic and mass mobilisation empowerment of the targeted communities. Phase One was the formation of SHGs, with each group having 10 to 20 members of equal economic status, Phase Two was the creation of CLAs, which is the representation of SHG members by two or three representatives to a decision-making association of SHGs. Phase Three, which is yet to be implemented, is the Federation Level, where 10 CLAs form one mega-Cluster that works in a given community as a people's movement organisation.

Based on the literature reviewed in section 2.3.1.3, having poor people mobilised into SHGs, which are mainly homogeneous and harmonious in nature, enables them to participate in setting up an agenda for their own household and community development.³³⁰ In section 2.4.1, under the heading, 'The SLF is people centred,' it is stated that when people are part of an organised group, they are able to have a positive personal identity and a sense of belonging. They become part of a

³³⁰ Madeline Hirschland 2005. *Why do the poor need savings saving services?* p.172.

process of promoting innovation for the economy of their households and their community.³³¹ In 5.2.1 the research indicates that most of the Zimele participants who had stayed longer on the Zimele programme were involved in care initiatives, had enhanced sources of income as presented in table 5.4 and diversified livelihood strategies as presented in table 5.8. This shows that the SHGs provide the women in Swayimane and rural Winterton with space where they, in a homogeneous and harmonious setting, come up with innovations for the economy and social welfare of their households and their community.

Therefore, Zimele is empowering women in Swayimane and rural Winterton by enabling them, through the SHGs, to have a space where they are able to directly participate in formulating an agenda for their household and community development.

6.2.3.2 Zimele/SaveAct are empowering women to have improved systems of saving through SHGs/SCGs

In section 2.3.1.3, under the heading, ‘Promoting savings programmes to alleviate income poverty,’ it is reasoned that poor people save money in amounts they are comfortable with, at their own given time, and at no cost to them. At most times, however, they draw from their savings when confronted with needs such as buying food for a visitor, children demanding sweets or the men wanting money for beer. In SHGs/SCGs, programmes participants save money and hold each other accountable. Rules are drawn up concerning when and how the programme’s participants could access loans and make repayments.

Therefore, Zimele/SaveAct are empowering women to have improved systems of saving money in Swayimane and rural Winterton/Lotheni and rural Bergville, knowing when and how to access loans and the responsibility to pay back within their groups of mutual trust and accountability, as reflected in section 4.5.5 and 4.6.3.

6.2.3.3 Zimele/SaveAct enhance programme participants’ Financial Capital through access to loans at affordable terms and conditions.

It was shown in section 2.3.1.3 that most rural women struggle to access loans at banking institutions and other formal money-lending institutions, because they have no collateral such as land, property or savings in a male-dominated society. This makes it difficult for them to achieve their development aspirations that need Financial Capital. The women who are part of the

³³¹ Department for International Development, *Sustainable Livelihoods Guidance Sheets*, London, p.23; see also Gary Paul Green and Anne Haines, p. 151.

SHGs/SCGs access loans at affordable interest rates and reasonable conditions than they would from local loan sharks, known as mashonista, as stated in Table 5.20 and section 5.7.6. During the interviews conducted the researcher reflected, in section 5.7.6 that the women stated that they do not have other service/loan providers other than SHGs/SCGs and their stokvel groups for Zimele participants. This is an indication that Zimele/SaveAct have helped to enhance the Financial Capital of their programme participants.

The fact that women are able to save and have access to loans makes their financial status better than it would be if they did not belong to any SHG/SCG. In section 2.3.1.3 it is observed that savings programmes may or may not provide a lift out of poverty, but do help poor people to meet needs such as funeral costs, school fees or medical costs.

Therefore, Zimele/SaveAct are helping to empower women in Swayimane and rural Winterton/Lotheni and rural Bergville, by enhancing their Financial Capital.

6.2.4.4 Zimele is enhancing the Social Capital of rural women in Swayimane and rural Winterton by enabling them to become better community organisers

Zimele unlike SaveAct uses the SHG concept, which focuses more on mobilising people for social and economic well-being, as indicated in section 4.6.2 and 5.7.2. The analysis of data in the present study shows that the Zimele programme has helped to enhance the Social Capital of their programme participants in Swayimane and rural Winterton, enabling them to become better community organisers.

The researcher recorded in section 5.2.1 that 28 of 43 participants in the focus groups and the interviews for this study were involved in social initiatives such as caring for orphaned and vulnerable children, caring for people living with HIV and AIDS or early childhood development in crèches. In SaveAct, of the 47 participants in focus group and interviews for this study, only three participants were involved in social activities after joining SaveAct.

Therefore, women in Swayimane and rural Winterton are being empowered to contribute to the well-being of their community through the social actions of caring for the most vulnerable, thereby becoming better community organisers.

6.2.3.5 Zimele/SaveAct are empowering rural women in Swayimane, rural Winterton/Lotheni and rural Bergville to become better entrepreneurs

With reference to data on Zimele/SaveAct participants in Table 5.8, it shows that there is an increased change in the following types of businesses, starting from the highest frequency, for

Zimele: craft, selling snacks, selling chickens, selling vegetables and selling at schools; and for SaveAct: farming and selling vegetables, livestock farming, chicken selling, sewing and selling snacks.

Businesses started by Zimele participants, after joining the organisation, are, from the highest frequency: selling airtime, tuck-shop, sewing, tourism, selling soap and baking. Zimele is thus empowering women to become better entrepreneurs. When businesses started by SaveAct participants, after joining the organisation, are analysed from the highest frequency, they – sell airtime, baking and electricity. SaveAct is also empowering women to equally become better entrepreneurs.

6.2.4 Zimele is enabling the enhancement of Political Capital to alleviate disempowerment and physical poverty of the women on its programme while SaveAct does not.

Section 2.4.2.4 presents Political Capital as fundamental to alleviating disempowerment poverty and physical poverty. Enhanced Political Capital enables poor people to have the ability to engage in negotiations, contestations or trade-offs to influence policies and enhance access within transforming structures and processes such as levels of government, the private sector or traditional leaders, for improved livelihood outcomes. Thus, Zimele is enhancing the Political Capital of women on its programme to alleviate disempowerment poverty and physical poverty while SaveAct is not.

Table 5.13, shows that Zimele participants scored the highest change for Political Capital in their livelihood assets portfolio for before and after joining the programme whereas SaveAct participants scored themselves the lowest change, table 5.14, on Political Capital for before and after joining the programme. Zimele staff also scored Political Capital of their programme participants the higher change for before and after joining the programme, table 5.15, compared to SaveAct staff who scored the lowest for their programme participants for before and after joining the programme, table 5.16.

The researcher conducted the research and developed a timeline with the participants, as presented in Table 5.8 with the heading ‘Zimele – Swayimane, uMshwati Municipality, uMgungundlovu District, – Timeline,’ and Table 5.9 ‘SaveAct - Lotheni, Impendle Municipality, uMgungundlovu District – Timeline.’ Data from the two timelines indicate that poor people in the communities where Zimele and SaveAct are working are still affected by their past historical segregation and deprivation. The timelines reveal that the violent past and discrimination experienced by the people has robbed their communities of beneficial infrastructure such as good road networks, mass

communication and housing, water and sanitation. It is within such a context that Zimele is enabling women on the SHG programme to network and dialogue with government officials as presented in table 5.18.

Zimele can further its enhancement of the Political Capital of women on its programme and SaveActs can start enhancing the Political Capital of its participants by aligning programmes more with poverty alleviation strategies promoted by David Korten's Generation Three and Four, section 2.3.3, referred to in the theoretical framework, fig 2.6. This requires the broader policies within which things are structured, to be adapted to include the women, rather than exclude them. Therefore when Zimele continues to enhance the Political Capital of its programme participants through the SHGs concept and SaveAct initiates the enhancement of Political Capital through its SCGs concept the women will be enabled to alleviate disempowerment poverty and physical poverty.

6.2.5 The differences/similarities between Zimele's development strategies, compared to SaveAct, indicate that Zimele's primary focus is the building of Social Capital and Save/Act's primary focus is Financial Capital.

Chapter Five shows that Zimele's primary focus is on the building of Social Capital and SaveAct's primary focus is the building of Financial Capital. In Table 6.1 which summarises the differences/similarities between the Zimele/SaveAct programmes indicates the Directors' comments on their organisations' development strategies, during interviews with the researcher.

Table 6.1 Zimele/SaveAct – SHGs/SCGs programme structure differences/similarities

Intervention Strategy Concept Components	Zimele SHG Programme	SaveAct SCG Programme
Director's comments on programme focus section 5.7.1 and 5.7.2	Primary focus on social and economic development–SHG concept – Phases 1, 2 and 3	Primary focus on economic – savings-led stepwise model
Savings – Section 5.2.2.1	Minimal uniform amounts from R2, which are accumulative for the rest of time of membership	Varying investment in form of Shares between R50 and R250, which are shared out at the end of the year
Savings purse - Section 5.2.1.1	Rotational custodianship for trust building, not locked but kept minimal, with much lent out to members to encourage enterprising either individual or group	Fixed Custody, with selected sub-group of members. Enhanced security measures kept under lock and key
Loans 5.2.2.1	At 10 percent interest as per programme concept	At 10 percent interest rate as per programme concept
Membership selection 5.2.1 and 5.2.2.	Mapped homogeneously (social and economic) for increased equal participation	Random at will
Membership 5.2.1 and 5.2.2.	Restricted to one SHG for enhanced commitment and participation	Open to more than one SCG for increased participation and investment opportunities
Savings groups meetings 5.2.1 and 5.2.2.	Regular – weekly	Regular – monthly
Savings groups meetings' Agenda 5.2.1 and 5.2.2.	Save, loan and address similar social and economic needs	Save, loan, share investment
Savings groups Leadership 5.2.1 and 5.2.2.	Temporary on a weekly rotation-al basis for all members	Appointed and structured for selected members
Savings groups meetings Time Structure 5.2.1 and 5.2.2.	Programme provides a strategic platform within meetings for participants to engage in social and economic action dialogue	Programme is not tailored to provide for interactions in meetings that would result into group social and economic ventures
Members Skills development 5.2.1 and 5.2.2.	Tailored within programme and structure systems in SHGs and CLAs	Tailored within programme in SCGs
Members Skills development support networks	Tailored within programme structure of SHGs and CLAs	Not tailored in programme or SCG structure
Advocacy 5.2.1 and 5.2.2.	Tailored within programme through SHGs and CLAs	Not tailored within programme or SCGs
Members' accountability 5.2.1 and 5.2.2.	Extended to CLA structure and system	Limited to SCG
Savings group resource mobilising 5.2.1 and 5.2.2.	Tailored within the programme structure of SHGs and CLAs	Limited to SCG

Commenting on the programme concept, the Zimele Director, in 5.7.1, stated that the organisation's primary focus is on social and economic development through the SHG concept that is in three phases, 1, 2 and 3. The SaveAct Director stated that the primary focus of SaveAct is on economic development that focuses on a savings-led stepwise model through SCGs.

This present study shows that both Zimele and SaveAct have managed to help their programme participants enhance their livelihood outcomes through approaches that seek to build on their assets and not on community needs or problems. The two organisations are working with an asset-based approach, 2.3.3, referred to in the theoretical framework, fig 2.6, making them different from other charities that seek to alleviate poverty in communities through the needs-based approach, where some FBOs, NGOs and governments give hand-outs and fix problems for the people who tend to be passive recipients of charitable activities.

The differences between the two organisations are presented in Table 6.1, which shows the following aspects of the Zimele's SHG concept that seeks to enhance Social Capital, compared to the SaveAct SCG concept that seeks to primarily enhance Financial Capital.

- Zimele's development framework, which is the SHG concept, enhances primarily Social Capital, without ignoring other assets within the livelihood asset portfolios. The selection of group members is done homogeneously (people of equal economic and social status), as in sections 4.5.5 and 5.2.1.2.
SaveAct, on the other hand, has worked primarily to develop the SCG concept and places people randomly and at will into the groups. The SaveAct concept, as presented in sections 4.6.3 and 5.2.2.1, encourages open membership at will.
- Zimele SHG restricts membership to one group where a member is accountable and shows commitment, but with the SaveAct SCG concept, members can belong to more than one group, for increased participation and investment opportunities.
- The Zimele SHG concept encourages SHG members to meet regularly/weekly, whereas the SaveAct SCG concept encourages members to meet once a month, as indicated in section 5.2.2.2.
- The Zimele SHG concept has a set agenda for each meeting that goes beyond saving and accessing loans only, section 5.2.1.2. The agenda encourages saving, accessing loans, and addressing similar social and economic needs. In contrast, the SaveAct SCG concept has an agenda for each meeting that is based on saving, accessing loans and share investment, section 5.2.2.1.
- On group leadership, the Zimele SHG concept has a system where leadership roles are rotated on a weekly basis, to give an opportunity to all members to lead the group, section

5.2.1.2. With the SaveAct SCG concept, leadership is appointed and structured for selected members to lead, (see section 4.6.3).

- The savings purse in the Zimele SHG concept, as pointed out in section 5.2.1.1, is rotated among members to help build trust. With the SaveAct SCG concept, the savings purse (box) is kept under lock and key by a selected sub-group for purposes of security, section 4.6.3.

In section 2.4.1.1, Social Capital is said to be important because it has an impact on all the other assets, in that it helps in the development of mutual trust and working relationships that could result in free knowledge-sharing on development, creates belonging and identity to people in organised group memberships and promotes group innovation. Thus people are able to save money and access loans within a context of trust, love and unity. The social projects that the Zimele participants indicated to belong to in section 5.2.1 and Zimele presented in section 4.5.6.3 as initiated by its programme participants show that the Zimele SHG programme structure has developed a platform from which its participants have free knowledge-sharing towards development.

Data provided in Chapter Five on SaveAct shows that the organisation's strength is the provision of a concrete platform from which people can begin to climb out of poverty through savings and businesses. The programme participants are trained in the values and benefit of savings and investment. They save as an investment through buying shares and enjoy the benefit of returns at the end of the year. They are not restricted on the number of groups they belong to. Some make use of the opportunity and invest in as many groups as they can afford. They then enjoy the full benefit of membership in all the groups they belong to. They can borrow from all the groups, invest the money in several others and expect returns from all of them at the end of the year. In sections 5.7.6 and 5.3.1.1 it is observed that the SaveAct programme participants state that the programme has helped them to save money, access loans and build their businesses, enabling them to terminate their membership with their informal savings initiatives such as a stokvel.

The Zimele programme participants seem to continue with the dual membership approach, where they save money and access loans in their SHGs and also save and access loans with stokvel groups in their community, as explained in section 5.3.1.1. It can be concluded that the SaveAct programme enables its participants to climb out of income poverty quicker than through the Zimele SHG concept.

Even if Zimele and SaveAct are doing similar work, there are still differences between the two programmes. The Zimele SHG concept has its primary focus on building the Social Capital of its programme participants for social and economic development and the SaveAct SCG concept has its primary focus on building the Financial Capital of its members for economic development. However, it can be seen that the outcomes of both processes are successful in empowering women, as seen in Table 5.15 and Table 5.18. There was little difference in the outcomes of each organisation.

6.2.6 Zimele/SaveAct programmes are empowering rural women to become actors of their own development as seen in their diversification of livelihood strategies

The data presented and analysed in Chapter Five reveals that the women working with Zimele and SaveAct are becoming experts in their own development.

- First, it can be observed, based on Table 5.4, under the heading, ‘Sources of income before and after joining programmes,’ and Table 5.8, under the heading, ‘Types of business Activities/Livelihood strategies before and after joining the organisation,’ that the women on both the Zimele/SaveAct programmes have learnt to not only diversify their sources of income, but also to diversify their businesses. They have learnt to invest in businesses that bring more income to them. This could be explained on the grounds of the training they have received from Zimele and SaveAct, the interaction they have with other group members and the availability of loans that they are able to access from their groups to recapitalise and expand on old and new businesses, helping them to improve their livelihood outcomes.
- Second, section 5.4.1, under the heading, ‘Zimele and SaveAct Context of Poverty,’ shows how rural women are able to interpret their past circumstances that currently hinder their present development. The field research shows that the Zimele/SaveAct participants see themselves as having less Human Capital as a result of past events that have impacted their communities, such as death and diseases. These have taken away their capability to engage with skills and build on them. They observe that labour has been reduced and continues to be reduced through migrant labour and the impact of HIV and AIDS. As noted from timelines, the programme participants also understand that HIV and AIDS is affecting mostly men and young people who are at their prime stage of life for quality labour. Their knowledge of the past circumstances and their ability to connect those circumstances to their present poverty contexts, highlights how programme participants are familiar with the

development trends in their own community. This makes the women actors in their own community development.

- Third, the researcher observed that, despite their low educational background, social and economic difficulties, community people were intelligently and knowledgably able to engage with the researcher about their community history and the poverty situations as presented in Tables 5.8, 5.9, 5.10 and 5.11.

Therefore, both Zimele and SaveAct programmes are empowering rural women to be actors in their own development, as seen in their diversification of livelihood strategies. The rural women are able to diversify their income sources and business initiatives.

6.2.7 Women in rural KwaZulu-Natal understand their faith in God as fundamental to their holistic development

It is the seventh finding of this study that women in rural KwaZulu-Natal see their faith in God as integral to any process of development in their own lives and their community. Based on the questions asked of the women by the researcher to identify their assets and the contribution these assets make to their livelihood strategies, churches were noted as contributing to the livelihood strategies through providing a support structure, serving as a foundation and building faith and morals, as well as serving as a market for the women's businesses, as presented in Table 5.18. The women stated that they also give tithes and offerings to the church from their business income. The researcher observed that all meetings held during the field research were opened in prayer and with much singing to evoke blessings over the meeting. Proceedings were closed with long prayers for God's protection and prosperity for their businesses and savings groups. The churches were noted to promote the Financial Capital of the women through providing markets for them. Thus, in their understanding of development, they cannot have their livelihood outcomes enhanced without their faith.

Therefore, development processes need to consider including the role of religious faith within their programmes. Religious values and practices seem to be foundational to understanding and practising integral development.

6.2.8 There is a disconnect between programmes implementers, Zimele/SaveAct staff, and the programme participants, the rural women, on the livelihood strategies, change and recommendation on areas of programmes improvements

When data in Chapter 5 from interviews with programme implementers and programme participants is compared and contrasted on the participants' livelihood strategies, the actual change that has taken place as a result of the work of the Zimele/SaveAct programme, recommendations on areas of programmes' improvements there are contradictions. The responses from programme implementers are sometimes different from the responses given by programme participants. This is an indication that there is a disconnect between programme implementers and programme participants. Below is a detailed explanation of the contradictions observed by the researcher.

6.2.8.1. Contradictions between staff and programme participants on livelihood strategies

In table 5.8 and section 5.3.3.1, there are some differences in what the programme participants identified as their businesses/livelihood strategies for before and after they joined the organisations' programmes. The programme participants in both Zimele and SaveAct programmes provide different livelihood strategies and the businesses they are doing after joining the programmes to those given by the Zimele/SaveAct staff. The difference in presenting the main sources of income in the order of frequency, from the highest to the lowest, by programme implementers and programme participants, is an indication that there is a disconnect between the two parties.

6.2.8.2. Contradictions between staff and programme participants on the actual change that has taken place as a result of the work of the Zimele/SaveAct programme

There is a contradiction between programme implementers, Zimele/SaveAct and programme participants on the actual changes that have happened to the rural women they are working with, in terms of enhanced livelihood assets. An analysis of responses on enhanced livelihood assets of the programme participants shows that Zimele/SaveAct staff provided different perceptions.

In 5.4.2, 'Staff Description of Zimele/SaveAct participants,' the Zimele programme participants were described by the staff as mainly women from very poor backgrounds, usually widows based in rural areas, heading households, and unemployed young girls, living with parents or by themselves. Their income is mainly social grants, with some small portion of it derived from agriculture and enterprising activities that are small home businesses such as selling beer. The participants from SaveAct were described by the staff, as mostly pensioners depending on social grants, rated poor in South Africa and included in some areas are disabled people, some work as

farmers, some sell food stuff at schools, some run basic tuck-shops, some are teachers and some have other jobs. Contrary to the staff at Zimele/SaveAct, the participants demography in table 5.1 and 5.2 show an average age less to be eligible for a pension grant. Table 5.4 and appendix D for demography shows that most women are married and depending on income from husbands.

When Table 5.13 is analysed, it shows that Zimele participants scored themselves higher in Social and Natural Capital before they joined the programme, contrary to the scores presented by Zimele staff that include Political Capital, section 5.5.4. It is, however, important to state that Zimele staff gave the lowest score to their participants for Financial Capital, closer to what participants scored themselves, but not the lowest score.

The SaveAct staff scored highest in Natural Capital and lowest in Financial Capital for before the participants joined the organisation. They also scored Social and Financial Capital highest and Political Capital lowest for after the participants joined the organisation. The SaveAct participants scored themselves highest in their Social and Financial Capital in both the focus group discussions and the interviews before joining the programme. Physical Capital was also scored highest in the interviews and ranked second before joining the programme. Although slightly different, the scores presented by Zimele/SaveAct on the actual change to the livelihood assets of programme participants show the contradiction that exists between the programme implementers and programme participants, regarding their livelihood assets portfolio for before and after joining the programmes and the actual change that has happened to the livelihood assets of the programme participants on Zimele/SaveAct programmes.

The contradiction between the Zimele/SaveAct staff and programme participants on the actual change that has taken place implies that the Zimele/SaveAct staff's evaluation of their work is not precise. This impacts on their plan against factors that affect the enhancement of the livelihood strategies and livelihood outcomes of their programme participants.

6.2.8.3 Contradictions on recommendation on areas of programmes improvements to Zimele/SaveAct

Table 5.21 shows that there are similar responses between the participants of both organisations, Zimele and SaveAct, on recommendations. However, there are no similar responses between each organisation's staff and participants. The Zimele/SaveAct participants are both recommending more training for their further development in various aspects of their programmes. They also recommend receiving material and financial support from the organisations to support their

activities. The Zimele/SaveAct participants' other recommendation is the continued support of Community Facilitators to strengthen the programmes in the communities.

The staff in both organisations recommend further development of the programmes, such as more funding for expansion, based on the success they have achieved in the programmes.

Therefore, there is a contradiction between the programme implementers, Zimele/SaveAct staff, and the programme participants, the rural women, on the livelihood strategies, the actual change that has taken place as a result of the work of the organisations' programmes and recommendations on areas of improvements. It is important to note that the implications of these contradictions between staff and programme participants may result in failure to address the core development issues of the communities and measurement of the organisations' programmes success.

6.3 Conclusion

Chapter Six discussed the results of the study that reflect on the literature reviewed and the data presented from the field research. The results of this study have shown differences and similarities between the two programmes, Zimele/SaveAct's SHG/SCG. Despite the differences, Zimele/SaveAct are empowering women in rural KwaZulu-Natal to improve their livelihood outcomes. Although the two organisations conducted different programmes, there were no real differences that result in greater success in reducing poverty. The women on Zimele/SaveAct have shown themselves to be actors of their development, based on the manner in which they understand their poverty context and diversify their livelihood strategies. The study also found that the women in rural KwaZulu-Natal understand their faith in God as fundamental to their holistic development. They spend time to pray together before and after their business meetings.

The next chapter, which is the concluding chapter of this study, provides a summary of the results, the value of the study, a reflection on the methodologies that were applied during the study, a reflection on the SLF and the Zimele/SaveAct programmes, the role of the researcher in the research process, limitations and recommendations to Zimele, SaveAct, FBOs, policy-makers and academics, based on the results of this study.

CHAPTER SEVEN

CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

7.1 Introduction

The aim of this study was to investigate the role a FBO is playing in mobilising community assets and alleviating the problem of poverty among women in rural KwaZulu-Natal. The case study focused mainly on Zimele, but to reach a conclusion, the researcher also conducted research on SaveAct, a non-faith-based organisation working in rural KwaZulu-Natal. The data was collected through literature reviews, field research and observations of the researcher during the field research. The data collection method was mainly qualitative, using questionnaires for interviews, focus group discussions and various participatory techniques in focus group discussions. The SPSS was used to analyse the data.

7.2 Summary of the Key Study Results

This study sought to answer the following research question:

What role is a FBO playing in mobilising community assets to alleviate the problem of poverty among women in rural KwaZulu-Natal?

To help the researcher deal clearly with the subject, the study also focused on a set of sub-problems which helped to guide the researcher to focus on boundaries of the study.

The study provided responses to sub-questions in section 1.5 as follows:

Zimele/SaveAct's poverty alleviation strategies are assets-based and not needs driven. The capacity focused development or ABCD, a poverty alleviation strategy referred to in the theoretical framework, fig 2.6, for this study works to build on the assets of the poor and not on needs and deficiencies. This study shows that both Zimele, a FBO and SaveAct, a non-faith-based organisation are enhancing the Human Capital, Social Capital, Natural Capital, Physical Capital and Financial Capital of women in Swayimane and rural Winterton/Lotheni and rural Bergville through their SHG/SCG programmes. Zimele is also enhancing Political Capital while SaveAct is not.

Zimele's programme activities are empowering women in uMgungundlovu and uThukela, rural KwaZulu-Natal to enhance their livelihood strategies, leverage their livelihood assets portfolios, improve livelihood outcomes and become actors of their own development. Zimele, guided by its faith like other FBOs, is involved in social development and is responding to poverty as a social issue.

Zimele/SaveAct are alleviating income poverty, psychological poverty and capability deprivation poverty. Zimele is also alleviating disempowerment poverty. The context of the women in uMgungundlovu and uThukela, rural KwaZulu-Natal has a history of tribal wars, floods, segregation from the economic assets as a result of Apartheid, which have led to physical poverty. Although Zimele is enhancing women's Political Capital, it would achieve more impact if its strategies were aligned appropriately to address physical poverty and disempowerment poverty and so would SaveAct. The disconnects between Zimele/SaveAct participants and the staff in identifying the livelihood strategies, measuring the actual change that has taken place and providing recommendations on programme improvements could cause failure in addressing core poverty alleviation issues thus rendering the programmes less appropriate.

The impact that Zimele/SaveAct programmes have on women in uMgungundlovu and uThukela, rural KwaZulu-Natal are;

- mobilised rural women participating in SHGs/SCGs for poverty alleviation as shown in sections 4.5.5, 5.7.1, 4.6.3 and 5.7.2,
- improved savings systems through SHGs/SCGs as shown in table 5.4, sections 4.5.5 and 4.6.3,
- enhanced women's Financial Capital through access to loans in SHGs/SCGs as shown in tables 5.4, 5.20, sections 5.7.1, 5.7.2, 5.7.4, 5.7.5 and 5.7.6, and
- improved entrepreneurship as shown in table 5.8, sections 4.5.6.1 and 4.6.4.1.

Zimele's impact includes empowered women directly participating in formulating an agenda for their household and community development as shown in tables 5.4, 5.8, sections 4.5.5 and 5.2.1.

Zimele SHG concept has its primary focus on building the Social Capital of its programme participants for social and economic development and the SaveAct SCG concept has its primary focus on building the Financial Capital of its programme participants for economic development. The context of Zimele/SaveAct women highlights religious faith as pervasive. Zimele acknowledges the role of faith in its programmes and bases its implementation on Christian values, while SaveAct does not. Therefore Zimele's programme integrates more with the religious context of the women than SaveAct.

7.3 The value of this study

This study brings to the academic community, government or faith-based community, a definition of community development and women empowerment that focuses on leveraging the assets of poor people to enhance their livelihood. The study is the researcher's response to several development activities happening in rural communities in KwaZulu-Natal that are yielding very little sustainable change. The researcher has been observing a shift from self-reliance to dependence on government grants and other free services from FBOs, NGOs and government.

This research highlights the work of Zimele, a FBO, and SaveAct, a non-faith-based organisation. The two organisations are committed to empowering poor people to become self-reliant. Despite Zimele's and SaveAct's disconnect with its programme participants on some aspects, the two organisations have worked to engage with the assets of poor people and not so much dwelling on their needs and deficiencies. The result of such an approach is that poor people have become active participants in their development. The women on the two programmes did not know much about saving money in a group, where they would participate in discussion for business ideas. After being on the Zimele and SaveAct programmes, they now have improved systems of saving money, accessing loans and starting businesses. This study highlights the need for a shift from disempowering development approaches that are focused on hand-outs to poor people by some FBOs, NGOs and government to empowering approaches that build on poor people's assets and capabilities.

7.4. Limitations of the study

This research has various limitations. The study focuses mainly on Zimele's work as a FBO that is working to empower women in rural communities of Swayimane and Winterton. As a FBO, Zimele is mainly working with women and highlights the work of the women in rural communities where Zimele is working. This does not in any way undermine the contribution men are making in these rural communities and in their own households. The study was focused mainly on selected communities of KwaZulu-Natal and has not made conclusions that apply to all rural communities in South Africa. The aim of the study was to focus only on a small number of communities that are working with Zimele and SaveAct. The approach to data collection was limited to qualitative methods and does not deal in detail with statistical conclusions, as this was not the aim of this study. Qualitative methods were used, as it was the best method of data collection for the study.

There is a limitation to the number of people who participated in interviews and focus groups discussions. Not all individuals on the Zimele or Save Act programme were interviewed or spoken

to for the purposes this study. A purposive sampling was employed in arriving at the actual people and the number of individuals to be interviewed. It must, however, be stated that all programme participants and staff interviewed are fully involved in the two organisations' programmes. All interviews were done in IsiZulu. This did not in any way affect the process of data collection or interpretation of data. The services of an interpreter were used and the researcher is fluent in IsiZulu.

SaveAct was the only other organisation that was engaged with in this study as it is an organisation doing similar work to that of Zimele. This in no way was intended to undermine other credible organisations working among women in rural KwaZulu-Natal.

7.5 A reflection on the methodologies

The researcher's reflection on the processes and methodology applied in the research were that the combination of quantitative and qualitative forms of data collection gave an added value to the study in that data on participants' day-to-day individual and collective experiences was extensively collected.

The quantitative technique of using questionnaires enabled the researcher to engage with participants on a one-on-one and face-to-face conversation which gave the researcher an opportunity to clarify the questions and the participant answered in their own opinion. This enabled the researcher draw relevant data from the study. Though the interaction with participants was one-on-one, the researcher had some discussion within the questions to understand the depth of knowledge of the participants. The researcher found the qualitative techniques applied in focus groups discussions to be more informative about the wealth of knowledge among the participants, who were poor rural women. This made the researcher realise that poor people, though with lower literacy levels have knowledge and great insight on their circumstances and the external factors affecting their context. The researcher found it enlightening to see research participants in focus group discussions identify their assets, illustrate an understanding of their context of poverty and how that was impacting on their livelihood strategies, fig 5.5 and 5.6. To observe research participants recount events in their communities chronologically over a period of 50 years and relate how the events have impacted their context was a new experience for the researcher. The aspect of the government's introduction of human rights being presented as negatively impacting on the Social Capital of the households and communities was an eye opener on how a lack of comprehensive processes when introducing assumedly helpful interventions among poor people would result in their negative perception of the intervention.

Therefore a combination of qualitative and quantitative techniques enriched the data collected. The processes of the research have enabled the researcher to develop facilitation skills and abilities to facilitate processes of engaging with groups of people in respectful and reflective dialogue.

7.6 A reflection on the SLF and Zimele/SaveAct programmes

In this study, based on literature review, the researcher used the SLF to build a theoretical framework which provided guidance to the researcher on the following:

- Drawing a conclusion that poverty is a multifaceted phenomenon which impacts on the context of poor people making them vulnerable and unable to sustain their livelihood outcomes.
- Understanding that poor people have assets that they could engage with in their livelihood strategies to bring about their desired development which sustains their livelihood outcomes.
- Giving attention to structures and processes which hinder or enable the development of livelihood strategies of poor people for enhanced livelihood outcomes.
- Understanding that FBOs, NGOs and government are located in transforming structures that enable or hinder the development of livelihood strategies of poor people to bring about the poor people's sustained livelihood outcomes. Therefore, if FBOs, NGOs and government are to effectively work to alleviate poverty among poor people in needy communities, they need to understand the people's context, assets of poor people, the livelihood strategies of poor people and engage with all this.
- Understanding and measuring the effectiveness and relevance of poverty alleviation strategies reviewed in 2.3.
- Formulating the study's problem statement, research design and the questions.

The following is the researcher's reflection on the literature reviewed on the SLF in 2.4 and the researcher's engagement with the SLF in understanding the Zimele/SaveAct programmes:

- The vulnerability context located in the SLF helped in bringing an understanding to the researcher of the multifaceted nature of poverty that the Zimele/SaveAct programmes are trying to address.
- The livelihood assets portfolio in the SLF though lacking Political Capital, a Capital added in the theoretical framework built by the researcher, helped in bringing an understanding

to the researcher on what Capitals of the assets portfolio of the women the Zimele/SaveAct programmes are helping the women leverage and enhance for improved livelihood outcomes.

- The transforming structures in the SLF helped in understanding whether Zimele/SaveAct as organisations with their programmes enable or hinder the development of livelihood strategies of poor women for enhanced livelihood outcomes. This further led the researcher to seek to understand if Zimele/SaveAct as transforming structures had the same understanding with the women on the context, assets, livelihood strategies so that they could effectively work to alleviate poverty among the women.
- The SLF helped the researcher to measure the extent of the effectiveness and relevance of the Zimele/SaveAct programmes as presented in the findings.
- The SLF helped the researcher to structure, with correct terminologies and ask questions that addressed the research problem on the role a FBO, Zimele is playing in mobilising to alleviate the problem of poverty among women in rural KwaZulu-Natal.

It is important to note that Zimele/SaveAct did not use the SLF to understand the poverty context in the communities they are currently working. However, based on section 2.4 of this study that explains what the SLF is, its strengths and weaknesses and based on Chapter 5 that provides research data and analysis, the following are critical reflections on some of the gaps of the SLF the researcher reflected on.

1. The data presented in Chapter 5 of the study shows that poor people, like in several other contexts, are endowed with capabilities and have for many years developed survival strategies. A critical analysis of the SLF shows that it fails to effectively map the capabilities and survival strategies of poor people. As stated by Krantz in section 2.4.2.4, the SLF analysis processes remains the territory of donors and their consultants, or projects and programmes which have donor support in order to justify and legitimise interventions. The SLF does not provide a clear mechanism on how development agencies could work to build on and not override poor people's indigenous knowledge on traditional methods of farming, care for ill and frail people or traditional forms of savings possibly passed on from one generation to another.
2. A critical analysis of section 5.3 provides evidence that local people in communities where Zimele/SaveAct are currently working with the SHG/SCG, had an economic system

present in the communities even before Zimele/SaveAct replaced that with SHG/SCG. The women were dependant on their husband's income, farming or small businesses. The SHG/SCG models to poverty alleviation as presented in sections 2.3.1.3, 4.5.5 and 4.6.3 do not present how existing local economic systems such as loans from Mashonisa or savings systems in stockvels practiced by local people could be enhanced. The two NGOs introduced new forms of economic systems and ignored the existing forms local economic systems.

A critical reflection of the SLF also shows that it does not provide mechanisms that would prevent NGOs, FBOs and government to respect existing local economic systems which for many years poor people have used as traditional methods of savings or existing financial survival strategies.

3. In section 5.4 data is presented in a timeline collected by the researcher in focus groups. The data shows past events that happened in the last 50 years in communities Zimele/SaveAct are working in. The data also provided, in tables 5.9, 5.10, 5.11 and 5.12, the impact of these events on poor people's assets, livelihoods strategies and some of the interventions that were taken by poor people.

The SLF as a good tool in analysing the current poverty context of poor people and interventions that could be implemented to prevent shocks, trends and seasonality, provided for within the vulnerability context. The SLF does not provide mechanism to map past events as it is more concerned with the present poverty context, interventions and future outcomes. The failure by the SLF to map events in history that impacted on the assets and livelihoods strategies of poor people leads to a compromise of valuable lessons poor people learnt on the vulnerability of their assets.

4. In reflecting on the SLF, the researcher realised that the key question in development studies must be, "Who assesses the value of the assets held by the poor?" In section 5.6 of the study, the data provided shows Zimele/SaveAct participants' assets and the relationship that exists between the assets, people's livelihoods strategies and their context of poverty. The section further provides table 5.18 and table 5.19 which show the actual assets identified by poor people and how that these assets contribute to livelihoods strategies of poor people.

Mapping and engaging with critical community assets such as local churches, religious practices or taxi ranks seem foreign to western development frameworks. Most developers of such frameworks fail to understand that poor people see their faith in God as fundamental to their holistic development, especially in Africa as presented in section 6.2.7 of the study.

The SLF ignores religion and religious practices as one of the critical processes to effective development practice in Africa. Despite the well-articulated livelihood strategy section of the SLF and the transforming structures and processes the SLF does not deliberately provide mechanisms to engaging with religion and religious practices. Omitting religion and religious practices in the process of trying to understand poverty and contextual ways to effectively intervene against poverty could provide obscured data. The omission of religion and religious practices makes the SLF ineffective poverty analysis tool in most African communities.

The researcher therefore acknowledges the SLF as a helpful tool that provides understanding of the relationship between poor people's livelihoods and the main factors that affect the livelihoods. However, the researcher sees the SLF as a tool that could be used by FBOs, NGOs and government, alongside other participatory poverty analysis and intervention tools to not only understand, evaluate and plan against factors but to also understand historical background of poor people. The strategic use of the SLF alongside other participatory tools could also help to understand the impact of events in history on people's assets, their present livelihoods strategies, understand the value of indigenous knowledge on aspects such as traditional farming methods, traditional networks within local churches, traditional home based care or traditional forms of savings.

7.7 Recommendations

Based on this study, the researcher makes six recommendations:

7.7.1 Making available a summary of findings and recommendations of this study

It is the recommendation of the researcher that a summary of the findings and recommendations be made available to Zimele/SaveAct and the SHGs and SCGs in the rural communities where this research was conducted. The researcher is confident that a summary of findings and recommendations will provide some guidelines to all stakeholders on how they do their community work. A summary of findings and recommendations will also help Zimele/SaveAct and other organisations to evaluate their development approaches to rural communities.

7.7.2 Recommendations to Zimele

Based on the findings of this study, Zimele's SHGs concept approach has proved effective in helping poor people to enhance their livelihood strategies and their livelihood outcomes. This study recommends that Zimele considers the need to include a framework within its programme that includes the development of markets for agricultural products and other items produced by their programme participants.

7.7.3 Recommendations to SaveAct

The approach adopted by SaveAct enables community people to save money based on their financial ability. Each person gains a percentage of profit based on what they are saving. Despite the financial benefit that the SaveAct programme participants gain through the model used by SaveAct, it is the recommendation of this study that the organisation considers helping programme participants build a system of stronger networks of trust and unity among themselves and their community, a difference that was notable between SaveAct participants and Zimele programme participants who are, in Phase 2 of the SHG concept, trained and encouraged to engage in social initiatives such as orphan care, care for people living with HIV and AIDS or advocacy for better services within their community. This study recommends that SaveAct learns from Zimele on how to effectively build poor people's Social Capital which, in turn, helps to create systems of trust, unity and programme sustainability and not only financial profit.

7.7.4 Recommendations to both Zimele and SaveAct

Despite some differences between the two organisations as presented in Table 6.1 and section 6.2.5, the two organisations have several synergies between their programmes which could complement each other. The strengths of Zimele in having their primary focus on building Social Capital could complement SaveAct's work, and the strengths of SaveAct in primarily building poor people's Financial Capital could complement the work of Zimele. This study recommends that Zimele and SaveAct work to engage with each other on how best the two programmes can find common ground for effective community work.

7.7.5 Recommendations to FBOs

Motivated by religious convictions, FBOs have the passion, the energy and the will to see poor people's lives changed. This study recommends that FBOs adopt development approaches that are more sustainable and empowering for the poor. The SHG is one of such development concepts

recommended to FBOs, who mainly work with congregations of people in churches, mosques or temples. Such groupings of people are already organised in trust. It is recommended by this study that FBOs leverage their position in communities where they minister to mobilise people for development. Based on the respect and trust people have for congregations such as local churches, mosques or temples, FBOs have the capacity to help poor community people work towards helping themselves and provide markets for products.

7.7.6 Policy recommendations for government and development agencies

Despite some levels of poverty relief that are experienced when government or development agencies donate food parcels, clothing and the like, to poor people in non-emergency contexts, such an approach to development is destructive. Charitable approaches to development in non-emergency situations causes poor people to become dependent on outside support and to lose their work ethic and the will to produce food for their own households and communities. This study shows that poor people are able to have dignity and self-respect when they are able to work with their assets, as architects of their own development.

It is recommended that government and development agencies take an interest in approaches to community development that seek to build on poor people's assets and not just fixing emerging social problems with grants and hand-outs to poor people. Policies could be drawn up that encourage people-driven development that focuses on people's assets. The SHGs/SCG concepts are such approaches that government and development agencies could recognise as an affective development framework.

It is the recommendation of this study that Zimele/SaveAct, working with its programme participants, should start to influence government policies that impact negatively on the SHG/SCG programme participants. These are the manipulation by the rich of craft produced by rural women, cheap goods from other countries that affect the markets of poor women, the poor road networks in Swayimane, rural Winterton/Lotheni and rural Bergville, patriarchal practices that deny women the ownership to land, that impact negatively on growth prospects for rural women. Zimele/SaveAct could advocate in partnership with the women to government, tribal leaders or to institutions that deal with human rights, so that their hard work in rural communities is rewarded with fair policies at community, provincial and national levels. Such activities of advocacy work effectively when mobilised people's movements work as a driving force for their development, after instilling awareness in them, through communication and education, of a better and

alternative vision for a brighter future. Thus, policies that seek to empower communities to become better advocates of their development need to be formulated and implemented. This can be achieved through NGOs and other stakeholders working together with community people to address inefficient bureaucracies that slow the process of service delivery.

7.7.7. Recommendations for further research on some aspects of this study

This study has highlighted three critical research aspects that need further investigation. The first aspect is the need to conduct research similar to the present research, involving more participants using quantitative research methods to determine the impact of the work of Zimele on household livelihood. This proposed research could investigate the actual increase in terms of income and food security at household level. This could help determine how the work of Zimele, seen to be effective at the SHG level, contributes to the quality of life at household level.

The second aspect is the need for further research on religion and rural development. It was observed in this study, as highlighted in Chapter Six, that poor people in rural areas where this research was conducted committed time to pray before and after their meetings. Participants pointed out during the focus group discussions that the church is an asset to the community. They also indicated the value of the church as a place where they are able to be guided in good morals. There is need for an in-depth research on the tangible and intangible contributions that religion makes to enhancing livelihood strategies in rural communities. This could be a missing link in effective community transformation; paying attention to religious assets that rural communities have which could help enhance their livelihood outcomes.

The third aspect that needs further research is the ability of the SHG concept to effectively work in townships and suburban areas which are non-rural. A study needs to be done on how the structural changes could be made to the SHG concept for effective implementation in non-rural communities.

The fourth aspect that needs further research is on strategies that need to be taken to address the economic injustices that affect poor people at both micro and macro levels. The aspect of structures (institutions that set policies or deliver services) and transforming processes (policies at micro and macro level, legislation which could be bilateral agreements at international level, or social norms and beliefs) that hinder poor people's access to national and international markets, issues of subsidies for small-scale farmers, women's access to land and credit in patriarchal societies or poor people's participation in political decisions that directly affect their well-being.

7.8. Conclusion

This study attempted to explore the contribution a FBO is playing in mobilising community assets to alleviate the problem of poverty among women in rural KwaZulu-Natal. Although the findings cannot be generalised, the facts arrived at by this study cannot be overlooked. This study provides valuable insights into effective approaches to enhancing sustainable livelihood strategies among rural people, so that their livelihood outcomes are improved. The study highlights clearly the effective work of Zimele, a FBO that was used as a case study, and SaveAct, a non-faith-based organisation that provided the study with a point of comparison. Furthermore, the SHG has been presented and noted as a good development framework that builds on poor people's assets within a rural community. The concept builds on people's Social Capital, which enables them to build systems of support, trust and unity among themselves, making it easy for them to save and access loans to help run businesses and improve their livelihood outcomes. As highlighted above, this study also provides valuable avenues for further research for university students, community development institutions or any other research body.

A further question needs to be answered as to whether such gains as documented here, can be maintained in communities once the support of the FBO/NGO has been withdrawn.

Chapter Seven has summarised the findings of this study and provided relevant recommendations for theoretical and practical responses, which are outlined above. Both the results and recommendations provided are critical to the development of frameworks that could best serve poor people as they engage in livelihood strategies.

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Appendix A: Ethics Clearance



RESEARCH OFFICE (GOVAN MBEKI CENTRE)
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TELEPHONE NO.: 031 – 2603587
EMAIL : sshrec@ukzn.ac.za

12 FEBRUARY 2010

MRS. A MATIMELO (203511375)
SCHOOL OF RURAL RESOURCE MANAGEMENT

Dear Mrs. Matimelo

PROTOCOL REFERENCE NUMBER: HSS/0048/10D
PROJECT TITLE: "FAITH BASED ORGANISATIONS AND MOBILIZING OF COMMUNITY ASSETS TO ALLEVIATE POVERTY AMONG WOMEN AND VULNERABLE CHILDREN: A CASE STUDY OF ZIMELE DEVELOPING COMMUNITY SELF-RELIANCE IN RURAL KWAZULU-NATAL"

EXPEDITED APPROVAL

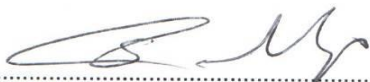
This letter serves to notify you that your application in connection with the above has been granted full approval through an expedited review process.

Any alterations to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study must be reviewed and approved through the amendment/modification prior to its implementation. Please quote the above reference number for all queries relating to this study.

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

Best wishes for the successful completion of your research protocol.

Yours faithfully



.....
PROFESSOR STEVEN COLLINGS (CHAIR)
SOCIAL SCIENCES & HUMANITIES RESEARCH ETHICS COMMITTEE

cc. Supervisor (Dr. S Worth)
cc. Prof M Green
cc. Ms. M Francis

Appendix B: Informed Consent

I..... (Full names of participants)
hereby confirm that I understand the contents of this document and the nature of the study, and I consent to
participate in the research conducted on
..... at.....

I give consent that my photographs can be taken and my contributions recorded and be used together with those
of others in the research report. I understand that there is no payment for this.

I understand that I am at liberty to withdraw from the project at any time should I so desire.

SIGNATURE OF PARTICIPANT..... DATE.....

Appendix C: Interview Schedules for beneficiaries and staff Zimele/SaveAct

University of KwaZulu-Natal

Interview Schedule 1 – beneficiaries of Zimele

Name of researcher: Audrey Matimelo

Purpose of research: PhD Studies

Research Title: A Faith Based Organisation and mobilising of community assets to alleviate poverty among women: A case study of Zimele Developing Community Self-Reliance in rural KwaZulu-Natal.

Please Note: This interview will be done with some beneficiaries of Zimele Developing Community Self-Reliance and will be electronically recorded and analysed by the researcher.

Questions for the organisation beneficiaries

1. Personal Details:

- Name:.....
- Age:.....
- Sex:.....
- Marital Status:.....
- Education Level:.....
- Marital Status:.....
- Number of People in Household:.....
- Geographical location:.....

2.

- Years participated in Zimele and Programmes participated in:.....
- List your sources of income before you joined Zimele:
.....
.....
.....
.....
- Identify your monthly household income range category before you joined Zimele Programmes:
<R300, R300 – R599, R600 – R900, R900 – R1200, R1200 – R1500,
R1500 – R2000, R2000 – R2500, R2500 – R3000, >R3000

- List your sources of income after you joined Zimele:

.....
.....
.....

- Identify your monthly household income range category before you joined Zimele Programmes:

<R300, R300 – R599, R600 – R900, R900 – R1200, R1200 – R1500,
R1500 – R2000, R2000 – R2500, R2500 – R3000, >R3000

- Are there any social activities that you do and when did you start?

.....
.....
.....

University of KwaZulu-Natal

Interview Schedule 2 – Beneficiaries from Zimele Groups

Name of researcher: Audrey Matimelo

Purpose of research: PhD Studies

Research Title: A Faith Based Organisation and mobilising of community assets to alleviate poverty among women: A case study of Zimele Developing Community Self-Reliance in rural KwaZulu-Natal.

Please Note: This interview will be done with beneficiaries who are either group members/representatives of cluster/umbrella body and will be electronically recorded and analysed by the researcher.

Questions for the focus group discussion

1. On the five Livelihoods Assets Portfolio, what do you see as Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery) with this community? Discuss.
2. Before joining Zimele Programmes, what social groups did you belong to?
3. List the activities that you were/ are doing in those social networks you belonged to before joining Zimele.
4. Using the scale 1 to 5 (with 5 being the highest and 1 the lowest), score the extent to which those social networks helped the wellbeing of your household with each of the five Livelihoods Assets Portfolio (presented on the ground) before you joined Zimele Programmes.
5. Using the scale 1 to 5 (with 5 being the highest and 1 the lowest), score the extent to which those social networks helped the wellbeing of your household with each of the five Livelihood Assets Portfolio (presented on the ground) after you joined Zimele Programmes.
6. Of the five areas in the Livelihoods Assets Portfolio presented on the ground, Human Capital, Social Capital, Natural Capital, Financial Capital and Physical Capital, score 1 to 5 according to the extent of need (poverty) before you joined Zimele Programmes.

7. Of the five areas in the Livelihoods Assets Portfolio, Human Capital, Social Capital, Natural Capital, Financial Capital and Physical Capital, score 1 to 5 according to the level of your improved wellbeing after joining Zimele Programmes.
8. What services does Zimele provide for you?
9. How do you use the services that Zimele provides? List and vote according to personal usage.
10. Do you have access to loans from the programmes?
11. How do you use the loans from the programmes? List and vote according to personal usage.
12. How many times do you have access to loans from the programmes (in a month or a year)? Individual response summed
13. Do you have extra sources of loan finance (besides Zimele) and for what purpose?
14. By using the Zimele services what has generally changed in your Livelihoods Assets Portfolio - Human Capital, Social Capital, Natural Capital, Financial Capital and Physical Capital?
15. What have been the constraints in the Zimele programmes?
16. What would you like to change in the Zimele programmes to improve it (personal action)?
17. What things did Zimele use to work with you that were most successful in changing your poverty situation?
18. In what ways does Zimele engage with religion while serving you?

Thank you for being part of this discussion

University of KwaZulu-Natal

Interview Schedule 3 – Staff in organisation Zimele

Name of researcher: Audrey Matimelo

Purpose of research: PhD Studies

Research Title: A Faith Based Organisation and mobilising of community assets to alleviate poverty among women: A case study of Zimele Developing Community Self-Reliance in rural KwaZulu-Natal.

Please Note: This interview will be done with some staff members of Zimele Developing Community Self-Reliance and will be electronically recorded and analysed by the researcher.

Questions for the Zimele staff

1. Personal Details:

- Name:.....
- Age:.....
- Sex:.....
- Marital Status:.....
- Education Level:.....
- Years worked in the organisation:.....
- Geographical location of place of operation:.....
- Position in Organisation:.....

University of KwaZulu-Natal

Interview Schedule 4 – Staff in Zimele

Name of researcher: Audrey Matimelo

Purpose of research: PhD Studies

Research Title: A Faith Based Organisation and mobilising of community assets to alleviate poverty among women: A case study of Zimele Developing Community Self-Reliance in rural KwaZulu-Natal.

Please Note: This interview will be done with some staff members of Zimele Developing Community Self-Reliance and will be electronically recorded and analysed by the researcher.

Questions for the Zimele staff

1. Please fill in the personal information sheet, your name, age, level of education, marital status, how long you have worked with the organisation, your role and the geographical location of your place of operation.
2. Please briefly explain what the organization is? What objectives does it have?
3. What programmes does the organisation run in the community of your operation?
4. How long has the organisation been running the programmes you have mentioned?
5. Briefly describe the participants in organisation's programmes?
6. Explain briefly the criteria the organisation uses to select the participants for the programmes?
7. Who exactly are the beneficiaries of the organisation's programmes?
8. How does the organisation measure the benefits of the beneficiaries of the programmes?
9. What exactly are the activities that the organisation does in the communities you identified above?
10. What are the numbers of participants in each community that the organisation operates in?
11. What were the sources of income before the participants joined organisation Programmes?

12. From the income range categories provided, what category/ies would most of the participants fall under before they joined organisation Programmes?

<R300, R300 – R599, R600 – R900, R900 – R1200, R1200 – R1500, R1500 – R2000,
R2000 – R2500, R2500 – R3000, >R3000

13. What are the sources of income after the participants joined the organisation's Programmes?

14. From the income range categories provided what category/ies would most of the participants fall under after the participants joined the organisation's Programmes?

<R300, R300 – R599, R600 – R900, R900 – R1200, R1200 – R1500, R1500 – R2000,
R2000 – R2500, R2500 – R3000, >R3000

15. On the five Livelihood Assets Portfolio, what does the organisation see to be your participant target groups' Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery).

16. What social groups do you think the participants belonged to before joining the organisation's Programmes?

17. What were the activities that they were/are doing in those social networks they belonged to before joining the organisation.

18. Using the scale 1 to 5 (with 5 being the highest and 1 the lowest), score the extent to which those social networks helped the participants' households in their wellbeing based on the five Livelihoods Assets Portfolio: Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery) before they joined the organisation's Programmes.

19. Of the five areas in the Livelihood Assets Portfolio, Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery), score 1 to 5 according to the extent of poverty before the participants joined the organisation's Programmes.

20. Of the five areas in the Livelihoods Assets Portfolio: Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery). ore 1 to 5 according to the extent of the participants' wellbeing after joining the organisation's Programmes.
21. What services does the organisation provide for participants?
22. How do the participants use the services that the organisation provides?
23. What are the main benefits of the participants?
24. How do the participants use the loans?
25. How many times do the participants have access to loans in a month/year (on average)?
26. What do the participants use the loans for?
27. What have been the participants' additional sources of loan finance?
28. Do the participants sale their products/produce locally or exchange for other goods and services?
29. By using the organisation's services what has generally changed in the participants' Livelihoods Assets Portfolio - Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery)? Be specific.
30. What have been the constraints in the organisation's programmes?
31. What would the organisation like to improve in its programme?
32. Can the Zimele Model be scaled up?
33. Who are the partners and competitors of Zimele?
34. If you were to identify partners who would you choose?
35. What things did the organisation use to work with the participants to change their poverty situation?
36. Are there any parts of Faith in the programmes/organisation?

Thank you for being part of this discussion

University of KwaZulu-Natal

Interview Schedule 5 – Beneficiaries from SaveAct Groups

Name of researcher: Audrey Matimelo

Purpose of research: PhD Studies

Research Title: A Faith Based Organisation and mobilising of community assets to alleviate poverty among women: A case study of Zimele Developing Community Self-Reliance in rural KwaZulu-Natal.

Please Note: This interview will be done with some beneficiaries who are group members of an organisation (SaveAct) with similar programs to Zimele Developing Community Self-Reliance and will be electronically recorded and analysed by the researcher. The organisation will be purposively sampled in one of the areas that Zimele operates.

Questions for the organisation beneficiaries

1. Personal Details:

- Name:.....
- Age:.....
- Sex:.....
- Marital Status:.....
- Education Level:.....
- Marital Status:.....
- Number of People in Household:.....
- Geographical location:.....

2.

- Years participated in SaveAct and Programs participated in:.....
- List your sources of income before you joined SaveAct:
.....
.....
.....
- Identify your monthly household income range category before you joined SaveAct Programmes:
<R300, R300 – R599, R600 – R900, R900 – R1200, R1200 – R1500,
R1500 – R2000, R2000 – R2500, R2500 – R3000, >R3000
- List your sources of income after you joined SaveAct:.....

.....
.....

- Identify your monthly household income range category before you joined SaveAct Programmes:

<R300, R300 – R599, R600 – R900, R900 – R1200, R1200 – R1500,

R1500 – R2000, R2000 – R2500, R2500 – R3000, >R3000

- Are there any business or social activities that you do and when did you start?

.....
.....
.....

University of KwaZulu-Natal

Interview Schedule 6 – Beneficiaries from SaveAct Groups

Name of researcher: Audrey Matimelo

Purpose of research: PhD Studies

Research Title: A Faith Based Organisations and mobilising of community assets to alleviate poverty among women: A case study of SaveAct Developing Community Self-Reliance in rural KwaZulu-Natal.

Please Note: This interview will be done with some beneficiaries who are group members of an organisation (SaveAct) with similar programs to Zimele Developing Community Self-Reliance and will be electronically recorded and analysed by the researcher. The organisation will be purposively sampled in one of the areas that Zimele operates.

Questions for the focus group discussion

1. On the five Livelihoods Assets Portfolio, what do you see as Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery) with this community? Discuss.
2. Before joining SaveAct Programmes, what social groups did you belong to?
3. List the activities that you were/ are doing in those social networks you belonged to before joining SaveAct.
4. Using the scale 1 to 5 (with 5 being the highest and 1 the lowest), score the extent to which those social networks helped the wellbeing of your household with each of the five Livelihoods Assets Portfolio (presented on the ground) before you joined SaveAct Programmes.
5. Using the scale 1 to 5 (with 5 being the highest and 1 the lowest), score the extent to which those social networks helped the wellbeing of your household with each of the five Livelihoods Assets Portfolio (presented on the ground) after you joined SaveAct Programmes.
6. Of the five areas in the Livelihoods Assets Portfolio presented on the ground, Human Capital, Social Capital, Natural Capital, Financial Capital and Physical Capital, score 1 to 5 according to the extent of need (poverty) before you joined SaveAct Programmes.

7. Of the five areas in the Livelihoods Assets Portfolio, Human Capital, Social Capital, Natural Capital, Financial Capital and Physical Capital, score 1 to 5 according to the level of your improved wellbeing after joining SaveAct Programmes.
8. What services does SaveAct provide for you?
9. How do you use the services that SaveAct provides? List and vote according to personal usage.
10. Do you have access to loans from the programme?
11. How do you use the loans from the programme? List and vote according to personal usage.
12. How many times do you have access to loans from the program (in a month or a year)? Individual response summed
13. Do you have extra sources of loan finance (besides SaveAct) and for what purpose?
14. By using the SaveAct services what has generally changed in your Livelihoods Assets Portfolio - Human Capital, Social Capital, Natural Capital, Financial Capital and Physical Capital?
15. What have been the constraints in the SaveAct programmes?
16. What would you like to change in the SaveAct programmes to improve it (personal action)?
17. What things did SaveAct use to work with you that were most successful in changing your poverty situation?
18. In what ways does SaveAct engage with religion while serving you?

Thank you for being part of this discussion

University of KwaZulu-Natal

Interview Schedule 7 – Staff in organisation with similar programmes to Zimele (SaveAct)

Name of researcher: Audrey Matimelo

Purpose of research: PhD Studies

Research Title: Faith Based Organisation and mobilising of community assets to alleviate poverty among women and vulnerable children: A case study of Zimele Developing Community Self-Reliance in rural KwaZulu-Natal.

Please Note: This interview will be done with some staff members of an organisation (Save Act) with similar programs to Zimele Developing Community Self-Reliance and will be electronically recorded and analysed by the researcher. The organisation will be purposively sampled in one of the areas that Zimele operates.

Questions for the organisation (Save Act) staff

1. Personal Details:

- Name:.....
- Age:.....
- Sex:.....
- Marital Status:.....
- Education Level:.....
- Years worked in the organisation:.....
- Geographical location of place of operation:.....
- Position in Organisation:.....

University of KwaZulu-Natal

Interview Schedule 8 – Staff in SaveAct

Name of researcher: Audrey Matimelo

Purpose of research: PhD Studies

Research Title: A Faith Based Organisation and mobilising of community assets to alleviate poverty among women: A case study of Zimele Developing Community Self-Reliance in rural KwaZulu-Natal.

Please Note: This interview will be done with some staff members of an organisation (Save Act) with similar programs to Zimele Developing Community Self-Reliance and will be electronically recorded and analysed by the researcher. The organisation will be purposively sampled in one of the areas that Zimele operates.

Questions for the SaveAct staff

1. Please fill in the personal information sheet, your name, age, level of education, marital status, how long you have worked with the organisation, your role and the geographical location of your place of operation.
2. Please briefly explain what the organisation is? What objectives does it have?
3. What programs does the organisation run in the community of your operation?
4. How long has the organisation been running the programmes you have mentioned?
5. Briefly describe the participants in organisation's programmes?
6. Explain briefly the criteria the organisation uses to select the participants for the programmes?
7. Who exactly are the beneficiaries of the organisation's programmes?
8. How does the organisation measure the benefits of the beneficiaries of the programmes?
9. What exactly are the activities that the organisation does in the communities you identified above?
10. What are the numbers of participants in each community that the organisation operates in?
11. What were the sources of income before the participants joined organisation Programmes?

12. From the income range categories provided, what category/ies would most of the participants fall under before they joined organisation Programmes?
- <R300, R300 – R599, R600 – R900, R900 – R1200, R1200 – R1500, R1500 – R2000, R2000 – R2500, R2500 – R3000, >R3000
13. What are the sources of income after the participants joined the organisation's Programmes?
14. From the income range categories provided what category/ies would most of the participants fall under after the participants joined the organisation's Programmes?
- <R300, R300 – R599, R600 – R900, R900 – R1200, R1200 – R1500, R1500 – R2000, R2000 – R2500, R2500 – R3000, >R3000
15. On the five Livelihood Assets Portfolio, what does the organisation see to be your participant target groups' Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery).
16. What social groups do you think the participants belonged to before joining the organisation's Programmes?
17. What were the activities that they were/are doing in those social networks they belonged to before joining the organisation.
18. Using the scale 1 to 5 (with 5 being the highest and 1 the lowest), score the extent to which those social networks helped the participants' households in their wellbeing based on the five Livelihood Assets Portfolio: Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery) before they joined the organisation's Programmes.
19. Of the five areas in the Livelihoods Assets Portfolio, Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery), score 1 to 5 according to the extent of poverty before the participants joined the organisation's Programmes.

20. Of the five areas in the Livelihood Assets Portfolio: Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery). Score 1 to 5 according to the extent of the participants' wellbeing after joining the organisation's Programmes.
21. What services does the organisation provide for participants?
22. How do the participants use the services that the organisation provides?
23. What are the main benefits of the participants?
24. How do the participants use the loans?
25. How many times do the participants have access to loans in a month/year (on average)?
26. What do the participants use the loans for?
27. What have been the participants' additional sources of loan finance?
28. Do the participants sell their products/produce locally or exchange for other goods and services?
29. By using the organisation's services what has generally changed in the participants' livelihood Assets Portfolio - Human Capital (Knowledge, Skills and good health), Social Capital (Social networks, membership, relationships of trust), Natural Capital (Land, water, forest), Financial Capital (available stock, regular inflows of money), and Physical Capital (Basic Infrastructure, equipment, machinery)? Be specific.
30. What have been the constraints in the organisation's programmes?
31. What would the organisation like to improve in its programme?
32. Can the SaveAct Model be scaled up?
33. Who are the partners and competitors of SaveAct?
34. If you were to identify partners who would you choose?
35. What things did the organisation use to work with the participants to change their poverty situation?
36. Are there any parts of Faith in the programmes/organisation?

Thank you for being part of this discussion

Appendix D: Demography - Zimele/SaveAct focus group discussion/Interviews, participants

Zimele Focus Group Discussion Participants

	Age	Sex	Marital Status	Education Level (Grade)	Number of people in Household	Geographical Location	Number of years participated in organisation	Business/Social activities/initiative involved in
	56	F	Married	8	7	Swayimani	6	Orphan care
	44	F	Single	7	14	Swayimani	3	None
	46	F	Single	10	7	Swayimani	3	None
	45	F	Married	4	7	Swayimani	3	None
	39	F	Married	8	7	Swayimani	6	Home based care
	49	F	Married	7	6	Swayimani	6	Home based care
	38	F	Married	11	5	Swayimani	6	Home based care
	42	F	Single	10	8	Swayimani	3	Orphan care
	55	F	Married	7	13	Swayimani	3	Orphan care
	66	F	Married	6	5	Swayimani	4	Orphan care
	58	F	Widow	10	3	Swayimani	4	Orphan care
	38	F	Single	11	10	Swayimani	6	Home Based Care
	70	F	Married	0	9	Winterton	4	None
	58	F	Married	4	8	Winterton	4	Home based care
	66	F	Married	2	13	Winterton	4	None
	70	F	Married	3	5	Winterton	4	None
	49	F	Married	0	5	Winterton	4	None
	55	F	Married	0	5	Winterton	3	None
	70	F	Married	0	12	Winterton	2	None
	45	F	Single	8	9	Winterton	6	Home based care
	42	F	Single	10	8	Winterton	6	Home based care
	28	F	Married	11	6	Winterton	4	Home based care
	28	F	Single	11	4	Winterton	4	Home based care
	22	F	Single	11	4	Winterton	4	None
Average/ Sum/ Summary	49	F	15 Married, 8 Single, 1 Widow	7	8	Winterton and Swayimani	4	5 Orphan care, 9 Home based care, 10 none

Zimele Interview Participants

	Age	Sex	Marital Status	Education Level	Number of people in Household	Geographical Location	Number of years participated in organisation	Business/Social activities/initiative involved in
	38	F	Married	12	4	Swayimani	6	Orphan care
	49	F	Single	11	10	Winterton	6	Home based Care
	56	F	Married	7	5	Winterton	6	Home based Care
	55	F	Married	7	13	Swayimani	3	Orphan care
	38	F	Single	11	10	Swayimani	6	Home Based Care
	62	F	Widow	3	5	Swayimani	6	Creche
	48	F	Married	7	5	Winterton	6	None
	47	F	Married	5	5	Swayimani	6	Creche
	66	F	Married	6	5	Swayimani	4	Orphan care
	72	F	Married	8	9	Winterton	4	None
	42	F	Married	11	4	Swayimani	4	Creche teacher
	52	F	Married	11	8	Winterton	6	None
	42	F	Single	10	8	Swayimani	3	Orphan care
	25	F	Single	11	9	Swayimani	1	Creche teacher
	55	F	Widow	4	5	Swayimani	6	Orphan care
	59	F	Married	3	8	Swayimani	6	None
	48	F	Married	6	4	Swayimani	6	Orphan care
	58	F	Widow	10	3	Swayimani	4	Orphan care
	50	F	Married	8	5	Winterton	6	None
Average/Sum	51	F	12 Married, 4 Single, 3 Widow	8	7	Swayimani	5	7 Orphan care, 3 Home based care, 4 Crèche, 5 none

SaveAct Focus Group Discussion Participants

	Age	Sex	Marital Status	Education Level (Grade)	No. people in Household	Geographical Location	No. of years participated in organisation	Business/Social activities/initiative involved in
	38	F	Married	11	6	Bergville	6	none
	47	F	Married	10	5	Bergville	3	none
	71	F	Married	7	6	Bergville	7	none
	48	F	Married	10	6	Bergville	2	none
	57	F	Single	8	4	Bergville	2	none
	52	F	Married	Tertiary	6	Bergville	2	none
	60	F	Married	3	9	Bergville	3	none
	56	F	Widow	4	7	Bergville	4	none
	37	F	Married	11	3	Bergville	7	none
	50	F	Married	3	3	Bergville	3	none
	43	F	Single	10	4	Bergville	3	none
	62	F	Single	4	3	Bergville	3	none
	70	F	Married	0	6	Bergville	6	none
	29	F	Single	12	7	Bergville	6	none
	45	F	Married	8	3	Bergville	5	none
	80	F	Married	12	3	Bergville	0.3	none
	58	F	Married	6	9	Bergville	6	none
	57	F	Married	4	9	Bergville	3	none
	73	F	Married	0	5	Bergville	3	none
	58	F	Married	8	9	Bergville	6	none
	34	M	Single	7	10	Lotheni	2	Volunteer to help with needs
	32	M	Single	12	7	Lotheni	2	none
	23	F	Single	12	10	Lotheni	2	none
	27	F	Single	10	7	Lotheni	2	none
	26	F	Single	12	11	Lotheni	1	Home based Care
	42	F	Married	7	8	Lotheni	2	none
	52	F	Married	7	3	Lotheni	3	none
	40	F	Married	8	8	Lotheni	1	none
	43	F	Married	7	5	Lotheni	2	none
	48	F	Married	5	9	Lotheni	3	none
	40	F	Married	9	6	Lotheni	2	none
	43	F	Single	10	8	Lotheni	3	Community care giver
	40	F	Single	7	4	Lotheni	2	none
	34	F	Married	11	10	Lotheni	1	none
	21	F	Single	12	4	Lotheni	2	none
	21	F	Single	12	4	Lotheni	2	none
Average/ Sum	46	34 F, 2 M	22 Married, 13 Single, 1 widow	8	6	Lotheni and Bergville	3	2 Community care givers, 1 Home based Care, 33 None

SaveAct Interview Participants

	Age	Sex	Marital Status	Education Level (Grade)	Number of people in Household	Geographical Location	Number of years participated in organisation	Business/Social activities involved in
	57	F	Single	8	4	Bergville	2	None
	47	F	Married	10	5	Bergville	2	None
	38	F	Married	11	6	Bergville	6	None
	48	F	Married	10	6	Bergville	7	None
	71	F	Married	7	6	Bergville	7	None
	57	F	Married	4	13	Lotheni	2	None
	38	F	Married	12	8	Lotheni	1	None
	33	F	Married	11	6	Lotheni	3	None
	38	F	Married	12	7	Lotheni	2	None
	38	F	Married	12	3	Lotheni	2	None
	59	F	Single	7	3	Lotheni	1	None
Average/ Sum/ Summary	48	F	9 Married and 2 single	9	6	Bergville and Lotheni	3	None

Zimele Asset Portfolios

Focus Group Discussions

	Human Capital		Social Capital		Natural Capital		Physical Capital		Financial Capital		Political Capital	
	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After
Sinotahndo	1.40	4.60	3.00	5.00	2.00	4.00	2.00	3.00	2.00	4.00	1.00	4.00
Sizanani	1.90	4.10	3.00	4.00	2.00	4.50	2.50	4.00	2.00	4.00	1.00	5.00
Thembanani	3.00	4.00	2.50	5.00	4.50	5.00	2.50	4.50	2.50	4.00	1.00	5.00
Winterton	2.00	3.00	4.00	5.00	4.00	4.00	2.00	4.00	1.33	3.33	2.00	3.33
Average	2.08	3.93	3.13	4.75	3.13	4.38	2.25	3.88	1.96	3.83	1.25	4.33

Interviews

	Human Capital		Social Capital		Natural Capital		Physical Capital		Financial Capital		Political Capital	
	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After
	2.00	4.00	2.00	4.00	2.00	3.00	2.00	4.00	2.00	4.00	1.00	4.00
	2.00	4.00	2.00	4.00	2.00	3.00	2.00	4.00	2.00	3.00	2.00	4.00
	1.00	4.00	2.00	4.00	1.00	3.00	2.00	4.00	1.00	3.00	1.00	4.00
	1.00	4.00	1.00	3.00	2.00	3.00	2.00	4.00	1.00	3.00	1.00	3.00
	1.00	4.00	1.00	3.00	2.00	3.00	1.00	4.00	2.00	3.00	1.00	3.00
	1.00	4.00	1.00	4.00	1.00	3.00	1.00	4.00	1.00	3.00	1.00	3.00
	2.00	3.00	3.00	4.00	2.00	3.00	2.00	4.00	2.00	4.00	1.00	3.00
	1.00	3.00	1.00	4.00	1.00	3.00	1.00	4.00	1.00	3.00	1.00	3.00
	2.00	3.00	1.00	3.00	1.00	2.00	2.00	4.00	1.00	3.00	1.00	3.00
	1.00	2.00	1.00	3.00	2.00	3.00	1.00	3.00	1.00	3.00	1.00	3.00
	1.00	2.00	1.00	3.00	1.00	2.00	1.00	3.00	1.00	3.00	1.00	3.00
	1.00	4.00	1.00	4.00	3.00	4.00	1.00	4.00	1.00	3.00	1.00	3.00
	1.00	2.00	3.00	4.00	2.00	3.00	2.00	3.00	1.00	2.00	1.00	3.00
	1.00	2.00	1.00	2.00	2.00	2.00	1.00	2.00	1.00	2.00	1.00	2.00
	1.00	3.00	2.00	4.00	1.00	3.00	1.00	4.00	1.00	4.00	1.00	4.00
	1.00	2.00	2.00	3.00	1.00	2.00	1.00	3.00	1.00	3.00	1.00	3.00
	1.00	2.00	1.00	3.00	2.00	3.00	2.00	4.00	1.00	2.00	1.00	3.00
	1.00	3.00	2.00	4.00	1.00	3.00	1.00	4.00	1.00	4.00	1.00	3.00
	1.00	2.00	3.00	4.00	2.00	3.00	2.00	3.00	1.00	2.00	1.00	3.00
Average	1.21	3.00	1.63	3.53	1.63	2.84	1.47	3.63	1.21	3.00	1.05	3.16

SaveAct Asset Portfolios

Focus Group Discussions

	Human Capital		Social Capital		Natural Capital		Physical Capital		Financial Capital		Political Capital	
	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After
Lotheni	3.00	4.00	2.00	4.00	2.33	4.00	3.00	4.00	2.33	4.00	2.66	2.66
Bergville	2.66	4.53	2.33	5.00	3.67	5.00	3.00	5.00	2.00	5.00	2.00	2.00
Average	2.83	4.27	2.17	4.50	3.00	4.50	3.00	4.50	2.17	4.50	2.33	2.33

Interviews

	Human Capital		Social Capital		Natural Capital		Physical Capital		Financial Capital		Political Capital	
	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After
	1.00	4.00	1.00	4.00	1.00	1.00	1.00	2.00	3.00	5.00	1.00	1.00
	1.00	4.00	3.00	4.00	3.00	4.00	2.00	3.00	1.00	3.00	1.00	1.00
	2.00	4.00	1.00	4.00	2.00	3.00	1.00	4.00	1.00	3.00	1.00	1.00
	1.00	3.00	2.00	4.00	1.00	2.00	1.00	3.00	1.00	4.00	1.00	1.00
	3.00	1.00	2.00	5.00	2.00	4.00	1.00	3.00	1.00	5.00	1.00	1.00
	1.00	3.00	2.00	3.00	3.00	4.00	2.00	4.00	2.00	3.00	1.00	1.00
	2.00	3.00	2.00	3.00	3.00	4.00	3.00	4.00	2.00	3.00	1.00	1.00
	2.00	4.00	2.00	3.00	2.00	3.00	1.00	3.00	2.00	4.00	3.00	3.00
	1.00	3.00	3.00	4.00	2.00	3.00	1.00	3.00	1.00	3.00	2.00	2.00
	2.00	4.00	1.00	3.00	2.00	2.00	1.00	3.00	1.00	3.00	3.00	3.00
	2.00	3.00	2.00	3.00	2.00	3.00	1.00	2.00	1.00	2.00	1.00	1.00
Average	1.64	3.27	1.91	3.64	2.09	3.00	1.36	3.09	1.45	3.45	1.45	1.45

Zimele - income before and after joining the Organisation

	Income range before joining organisation	Average	Income range after joining organisation	Average	Difference/Change
	600 - 900	750.00	600 - 900	750.00	0.00
	900 - 1200	1050.00	900 - 1200	1050.00	0.00
	300 - 599	449.50	1500 - 2000	1750.00	1300.50
	1200 - 1500	1350.00	1500 - 2000	1750.00	400.00
	600 - 900	750.00	600 - 900	750.00	0.00
	300 - 599	449.50	600 - 900	750.00	300.50
	900 - 1200	1050.00	900 - 1200	1050.00	0.00
	600 - 900	750.00	1200 - 1500	1350.00	600.00
	600 - 900	750.00	1500 - 2000	1750.00	1000.00
	1500 - 2000	1750.00	2000 - 2500	2250.00	500.00
	1200 - 1500	1350.00	2000 - 2500	2250.00	900.00
	900 - 1200	1050.00	1200 - 1500	1350.00	300.00
	900 - 1200	1050.00	900 - 1200	1050.00	0.00
	2000 - 3000	2500.00	2500 - 3000	2750.00	250.00
	300 - 599	449.50	600 - 900	750.00	300.50
	1200 - 1 500	1350.00	1500 - 2000	1750.00	400.00
	900 - 1200	1050.00	1200 - 1500	1350.00	300.00
	600 - 900	750.00	1500 - 2000	1750.00	1000.00
	2500 - 3000	2750.00	2500 - 3000	2750.00	0.00
	1200 - 1500	1350.00	2000 - 2500	2250.00	900.00
	600 - 900	750.00	1500 - 2000	1750.00	1000.00
	300 - 599	449.50	600 - 900	750.00	300.50
	1500 - 2000	1750.00	600 - 900	750.00	-1000.00
	300 - 599	449.50	600 - 900	750.00	300.50
	300-599	449.50	600-900	750.00	300.50
	600-900	750.00	10,000	10000.00	9250.00
	300 - 599	449.50	1000	1000.00	550.50
	300	300.00	900 - 1200	1050.00	750.00
	600 - 900	750.00	900	900.00	150.00
	300 - 599	449.50	600 - 900	750.00	300.50
	600 -900	750.00	900 - 1200	1050.00	300.00
	300	300.00	300 - 599	449.50	149.50
	600 - 900	750.00	1200 - 1500	1350.00	600.00
	600 - 900	750.00	1200 - 1500	1350.00	600.00
	0	0.00	300 - 599	449.50	449.50
	900 - 1200	1050.00	2000 - 2500	2250.00	1200.00
	1200 - 1500	1350.00	1200 - 1500	1350.00	0.00
	300	300.00	300 - 599	449.50	149.50
	300	300.00	300 - 599	449.50	149.50
Average		893.49		1507.64	614.15

SaveAct - income before and after joining the Organisation

SaveAct	Income range before joining organisation	Average	Income range after joining organisation	Average	Difference/Change
	900 - 1200	1050.00	2000 -2500	2250.00	1200
	3000	3000.00	3000+	3000.00	0
	2000 - 2500	2250.00	900 - 1200	1050.00	-1200
	600 - 900	750.00	900 - 1200	1050.00	300
	600 -900	750.00	1500 - 2000	1750.00	1000
	600 - 900	750.00	2500 - 3000	2750.00	2000
	900 - 1200	1050.00	3000+	3000.00	1950
	1200 - 1500	1350.00	3000+	3000.00	1650
	600 - 900	750.00	1500 - 2000	1750.00	1000
	300 - 599	449.50	2000 - 2500	2250.00	1800.50
	300 - 599	449.50	3000+	3000.00	2550.50
	300 - 599	449.50	1200 - 1500	1350.00	900.50
	300 - 599	449.50	1200 - 1500	1350.00	900.50
	300 - 599	449.50	3000+	3000.00	2550.50
	300 - 599	449.50	1500 - 2000	1750.00	1300.50
	900 - 1200	1050.00	1500 - 2000	1750.00	700
	2000 - 2500	2250.00	3000+	3000.00	750
	300	300.00	900	900.00	600
	900	900.00	900	900.00	0
	300 - 599	449.50	1200 - 1500	1350.00	900.50
	3000	3000.00	3000+	3000.00	0
	none	0.00	600 - 900	750.00	750
	300	300.00	300	300.00	0
	300 - 599	449.50	300 - 599	449.50	0
	300 - 599	449.50	600 - 900	750.00	300.50
	300 - 599	449.50	600 - 900	750.00	300.50
	300	300.00	300 - 599	449.50	149.50
	900 - 1200	1050.00	900 - 1200	1050.00	0
	1200 - 1500	1350.00	1500 - 2000	1750.00	400
	600 - 900	750.00	900 - 1200	1050.00	300
	1200 - 1500	1350.00	1500 - 2000	1750.00	400
	900 - 1200	1050.00	1500n - 2000	1750.00	700
	1200 - 1500	1350.00	600 - 900	750.00	-600
	1500 - 2000	1750.00	2500 - 3000	2750.00	1000
	300	300.00	900 - 1200	1050.00	750
	900 - 1200	1050.00	1200 - 1500	1350.00	300
	600 - 900	750.00	R 2 000	2000.00	1250
	R 3 000	3000.00	3000+	3000.00	0
	R 1 200	1200.00	R 2 500	2500.00	1300
	R 300	300.00	300+	300.00	0
	R 2 000	2000.00	R 1 200	1200.00	-800
	R 3 000	3000.00	R 3 000	3000.00	0
	1200 - 1500	1350.00	1500 -2000	1750.00	400
	1200 - 1500	1350.00	2000 - 2500	2250.00	900
	1500 -2000	2750.00	2000 - 2500	2250.00	-500
	900 - 1200	1050.00	2000 -2500	2250.00	1200
	300 - 599	449.50	600 - 900	750.00	350
Average		1095.63		1747.80	

Appendix E: Zimele/SaveAct group statistics – T-Test and Hypothesis results

Group Statistics

	ZIMELE FOCUS AND INTERVIEW CODED	N	Mean	Std. Deviation	Std. Error Mean
ZIMELE FOCUS GROUP AND INTERVIEW AGE	ZIMELE FOCUS GROUP AGE	19	53.3684	11.21116	2.57202
	ZIMELE INTERVIEW AGE	19	50.6316	10.98084	2.51918

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZIMELE FOCUS GROUP AND INTERVIEW AGE	Equal variances assumed	.330	.569	.760	36	.452	2.73684	3.60021	-4.56473	10.03841
	Equal variances not assumed			.760	35.985	.452	2.73684	3.60021	-4.56484	10.03852

Group Statistics

	ZIMELE FOCUS AND INTERVIEW EDUCATION CODED	N	Mean	Std. Deviation	Std. Error Mean
ZIMELE FOCUS AND INTERVIEW EDUCATION	ZIMELE FOCUS GROUP EDUCATION	19	5.6842	3.97286	.91144
	ZIMELE INTERVIEW EDUCATION	19	7.9474	2.93397	.67310

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZIMELE FOCUS AND INTERVIEW EDUCATION	Equal variances assumed	3.018	.091	-1.997	36	.053	-2.26316	1.13304	-4.56107	.03475
	Equal variances not assumed			-1.997	33.133	.054	-2.26316	1.13304	-4.56799	.04168

Group Statistics

	ZIMELE FOCUS AND INTERVIEW HOUSEHOLD CODED	N	Mean	Std. Deviation	Std. Error Mean
ZIMELE FOCUS AND INTEVIEW HOUSEHOLD	ZIMELE FOCUS GROUP HOUSEHOLD	19	7.8421	3.20179	.73454
	ZIMELE INTERVIEW HOUSEHOLD	19	6.5789	2.71448	.62275

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZIMELE FOCUS AND INTEVIEW HOUSEHOLD	Equal variances assumed	.155	.696	1.312	36	.198	1.26316	.96300	-.68989	3.21621
	Equal variances not assumed			1.312	35.061	.198	1.26316	.96300	-.69171	3.21802

Group Statistics

	ZIMELE FOCUS AND INTERVIEW YEARS IN ORGANISATION CODED	N	Mean	Std. Deviation	Std. Error Mean
ZIMELE FOCUS AND INTERVIEW YEARS IN ORGANISATION	ZIMELE FOCUS GROUP YEARS IN ORGANISATION	19	4.1053	1.28646	.29513
	ZIMELE INTERVIEW YEARS IN ORGANISATION	19	4.7895	1.47494	.33837

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZIMELE FOCUS AND INTERVIEW YEARS IN ORGANISATION	Equal variances assumed	1.367	.250	-1.524	36	.136	-.68421	.44900	-1.59482	.22640
	Equal variances not assumed			-1.524	35.347	.136	-.68421	.44900	-1.59541	.22699

Group Statistics

	SaveAct Focus and Interview Age coded	N	Mean	Std. Deviation	Std. Error Mean
SaveAct Focus Group and Interview Age	SaveAct FocusGroup Age	11	50.8182	9.98817	3.01155
	SaveAct Interview Age	11	47.6364	11.98560	3.61379

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
SaveAct Focus Group and Interview Age	Equal variances assumed	.695	.414	.676	20	.507	3.18182	4.70414	-6.63084	12.99448
	Equal variances not assumed			.676	19.370	.507	3.18182	4.70414	-6.65134	13.01497

Group Statistics

	SaveAct Focus and Interview Education Coded	N	Mean	Std. Deviation	Std. Error Mean
SaveAct Focus and Interview Education	SaveAct Focus Group	11	8.1818	3.48764	1.05156
	SaveAct Interview Education	11	9.4545	2.62159	.79044

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
SaveAct Focus and Interview Education	Equal variances assumed	1.280	.271	-.967	20	.345	-1.27273	1.31551	-4.01684	1.47139
	Equal variances not assumed			-.967	18.566	.346	-1.27273	1.31551	-4.03050	1.48504

Group Statistics

	SaveAct Focus and Interview Number of People in Household	N	Mean	Std. Deviation	Std. Error Mean
SaveAct Focus and Interview Number of People in Household	SaveAct Focus Group	11	5.3636	1.80404	.54394
SaveAct Focus and Interview Number of People in Household	SaveAct Interview number of People in Household	11	6.0909	2.77325	.83617

Independent Samples Test

	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
SaveAct Focus and Interview Number of People in Household	Equal variances assumed	.251	.622	-.729	20	.474	-.72727	.99752	-2.80806	1.35351
	Equal variances not assumed			-.729	17.178	.476	-.72727	.99752	-2.83019	1.37565

Group Statistics

	SavAct Focus and Interview Number of Years in Organisation Coded	N	Mean	Std. Deviation	Std. Error Mean
SaveAct Focus and Interview Number of Years in Organisation	SaveAct Focus Number of Years in Organisation	11	3.82	1.940	.585
	SaveAct Interview Number of Years in Organisation	11	3.18	2.316	.698

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
SaveAct Focus and Interview Number of Years in Organisation	Equal variances assumed	.455	.508	.699	20	.493	.636	.911	-1.264	2.536
	Equal variances not assumed			.699	19.404	.493	.636	.911	-1.268	2.540

Group Statistics

	Zimele and SaveAct Age Coded	N	Mean	Std. Deviation	Std. Error Mean
Zimele and SaveAct Age	Zimele Age	43	49.79	12.436	1.896
	SaveAct Age	43	46.81	14.513	2.213

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Zimele and SaveAct Age	Equal variances assumed	.943	.334	1.021	84	.310	2.977	2.915	-2.819	8.773
	Equal variances not assumed			1.021	82.072	.310	2.977	2.915	-2.821	8.775

Group Statistics

		N	Mean	Std. Deviation	Std. Error Mean
Zimele and SaveAct Education Level Coded					
Zimele and SaveAct Education Level	Zimele Education Level	43	7.21	3.603	.549
	SaveAct Education Level	43	8.23	3.372	.514

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Zimele and SaveAct Education Level	Equal variances assumed	.221	.640	-1.360	84	.178	-1.023	.753	-2.520	.473
	Equal variances not assumed			-1.360	83.636	.178	-1.023	.753	-2.520	.473

Group Statistics

	Zimele and SaveAct Household Coded	N	Mean	Std. Deviation	Std. Error Mean
Zimele and SaveAct Household	Zimele Household	43	7.09	2.918	.445
	SaveAct Household	43	6.40	2.499	.381

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Zimele and SaveAct Household	Equal variances assumed	1.106	.296	1.191	84	.237	.698	.586	-.467	1.863
	Equal variances not assumed			1.191	82.059	.237	.698	.586	-.468	1.863

Group Statistics

	Zimele and SaveAct Years in Organisation Coded	N	Mean	Std. Deviation	Std. Error Mean
Zimele and SaveAct Years in Organisation	Zimele Years in Organisation	43	4.58	1.401	.214
	SaveAct Years in Organisation	43	3.26	1.928	.294

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Zimele and SaveAct Years in Organisation	Equal variances assumed	2.973	.088	3.647	84	.000	1.326	.364	.603	2.048
	Equal variances not assumed			3.647	76.683	.000	1.326	.364	.602	2.049

Group Statistics

	ZIMELE FOCUS AND INTERVIEW INCOME BEFORE CODED	N	Mean	Std. Deviation	Std. Error Mean	
ZIMELE FOCUS INCOME BEFORE ALL	Zimele Focus Income Before	19	1126.2368	631.30692	144.83174	
	Zimele Interview Income Before	5	949.8000	579.00784	258.94018	

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZIMELE FOCUS INCOME BEFORE ALL	Equal variances assumed	.020	.889	.564	22	.578	176.43684	312.69543	-472.05380	824.92748
	Equal variances not assumed			.595	6.747	.571	176.43684	296.69218	-530.48619	883.35987

Group Statistics

	ZIMELE FOCUS AND INTERVIEW INCOME AFTER CODED	N	Mean	Std. Deviation	Std. Error Mean
ZIMELE FOCUS AND INTERVIEW INCOME AFTER	Zimele Focus Income After	19	1628.9474	751.72317	172.45712
	Zimele Interview Income After	19	1642.0000	2111.62240	484.43940

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZIMELE FOCUS AND INTERVIEW INCOME AFTER	Equal variances assumed	1.108	.299	-.025	36	.980	-13.05263	514.22076	-1055.94068	1029.83541
	Equal variances not assumed			-.025	22.490	.980	-13.05263	514.22076	-1078.13515	1052.02988

Group Statistics

	SAVEACT FOCUS AND INTERVIEW INCOME BEFORE CODED	N	Mean	Std. Deviation	Std. Error Mean
SAVEACT FOCUS AND INTERVIEW INCOME BEFORE	SaveAct Focus Income Before	11	1145.3636	794.58568	239.57660
	SaveAct Interview Income Before	11	1563.5909	985.47290	297.13126

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
SAVEACT FOCUS AND INTERVIEW INCOME BEFORE	Equal variances assumed	1.281	.271	-1.096	20	.286	-418.22727	381.68564	-1214.40958	377.95503
	Equal variances not assumed			-1.096	19.140	.287	-418.22727	381.68564	-1216.71056	380.25601

Group Statistics

	SAVEACT FOCUS AND INTERVIEW INCOME AFTER CODED	N	Mean	Std. Deviation	Std. Error Mean
SAVEACT FOCUS AND INTERVIEW INCOME AFTER	SaveAct Focus Income After	11	2259.0909	766.75230	231.18452
	SaveAct Interview Income After	11	1931.8182	868.41025	261.83554

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
SAVEACT FOCUS AND INTERVIEW INCOME AFTER	Equal variances assumed	.067	.798	.937	20	.360	327.27273	349.29090	-401.33532	1055.88078
	Equal variances not assumed			.937	19.698	.360	327.27273	349.29090	-402.05258	1056.59803

Independent Samples Test

Group Statistics

	ZIMELE AND SAVEACT INCOME BEFORE CODED	N	Mean	Std. Deviation	Std. Error Mean
ZIMELE AND SAVEACT	Zimele Income Before	43	920.8488	565.77929	86.28053
INCOME BEFORE	SaveAct Income Before	43	1067.3256	816.86968	124.57146

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZIMELE AND SAVEACT	Equal variances assumed	3.767	.056	-.967	84	.337	-146.47674	151.53342	-447.81758	154.86409
INCOME BEFORE	Equal variances not assumed			-.967	74.758	.337	-146.47674	151.53342	-448.36283	155.40934

Group Statistics

		ZIMELE AND SAVEACT INCOME AFTER CODED	N	Mean	Std. Deviation	Std. Error Mean
ZIMELE AND SAVEACT	1		43	1590.6512	1488.77421	227.03594
INCOME AFTER	2		43	1712.7674	893.80129	136.30342

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
ZIMELE AND SAVEACT	Equal variances assumed	.153	.696	-.461	84	.646	-122.11628	264.80925	-648.71851	404.48596
INCOME AFTER	Equal variances not assumed			-.461	68.795	.646	-122.11628	264.80925	-650.42432	406.19176

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between ZIMELE FOCUS CAPITALS BEFORE AND AFTER CHANGES and ZIMELE INTERVIEW CAPITALS BEFORE AND AFTER CHANGES equals 0.	Related-Samples Wilcoxon Signed Rank Test	.753	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Group Average Capital Change Before and After and SaveAct Interview Average Capital Change Before and After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.225	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus and Interview Average Capital Change Before and After and Zimele Focus and Interview Average Capital Change Before and After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.388	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Human Capital Before and Zimele Interview Human Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.465	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Human Capital After and Zimele Interview Human Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	1.000	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Social Capital Before and Zimele Interview Social Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.066	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Social Capital After and Zimele Interview Social Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.102	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Natural Capital Before and Zimele Interview Natural Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.180	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Natural Capital After and Zimele Interview Natural Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.066	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Physical Capital Before and Zimele Interview Physical Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.157	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Physical Capital After and Zimele Interview Physical Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.655	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Financial Capital Before and Zimele Interview Financial Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.180	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Financial Capital After and Zimele Interview Financial Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.102	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Political Capital Before and Zimele Interview Political Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	1.000	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus Political Capital After and Zimele Interview Political Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.102	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Human Capital Before and SaveAct Interview Human Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.180	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Human Capital After and SaveAct Interview Human Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.317	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Social Capital Before and SaveAct Interview Social Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.655	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Social Capital After and SaveAct Interview Social Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.317	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Natural Capital Before and SaveAct Interview Natural Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.180	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Natural Capital After and SaveAct Interview Natural Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.180	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Physical Capital Before and SaveAct Interview Physical Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.180	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Physical Capital After and SaveAct Interview Physical Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.157	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Financial Capital Before and SaveAct Interview Financial Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.655	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Financial Capital After and SaveAct Interview Financial Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.655	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Political Capital Before and SaveAct Interview Political Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.180	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus Political Capital After and SaveAct Interview Political Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.180	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus and Interview Human Capital Before and SaveAct Focus and Interview Human Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.639	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus and Interview Human Capital After and SaveAct Focus and Interview Human Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.315	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus and Interview Social Capital Before and SaveAct Focus and Interview Social Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.755	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus and Interview Social Capital After and SaveAct Focus and Interview Social Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.257	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus and Interview Natural Capital Before and SaveAct Focus and Interview Natural Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.307	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus and Interview Natural Capital After and SaveAct Focus and Interview Natural Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.884	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus and Interview Physical Capital Before and SaveAct Focus and Interview Physical Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.328	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus and Interview Financial Capital Before and SaveAct Focus and Interview Financial Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.829	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between SaveAct Focus and Interview Political Before and Interview Political Capital Before equals 0.	Related-Samples Wilcoxon Signed Rank Test	.121	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

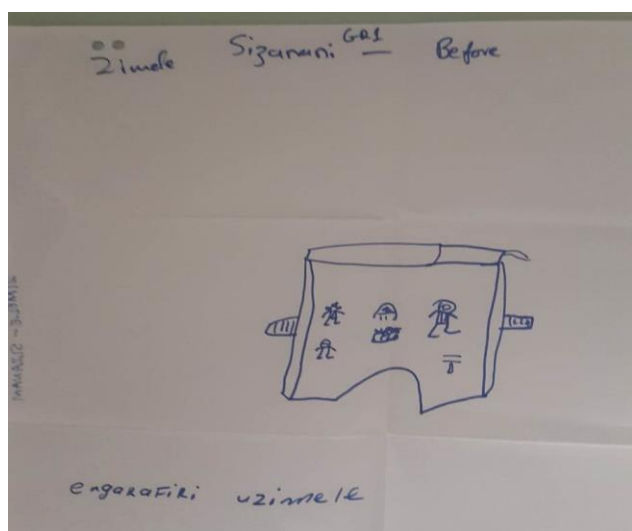
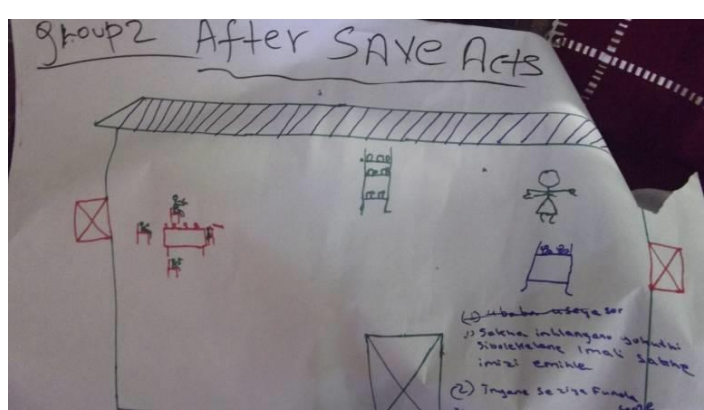
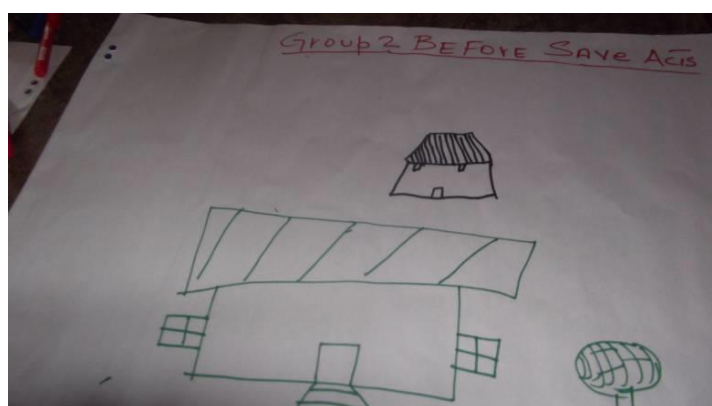
Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The median of differences between Zimele Focus and Interview Political Capital After and SaveAct Focus and Interview Political Capital After equals 0.	Related-Samples Wilcoxon Signed Rank Test	.003	Reject the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

Appendix F: Photos from field Work:

Some of the Mapping Exercises being done by women who are programme participants of Zimele/SaveAct



Zimele/SaveAct SHG/SCG members drawing maps of their community to highlight their community assets. The photos below show the life of poverty in households before the participants joined the programme and the next photo shows economic improvements to households.

Left photo, Zimele SHG participants demonstrate the poverty in household before they joined the Zimele programme and the right, the economic change the SHG programme has made to their households.

Appendix G: Turnitin Plagiarism Checker – Report

HTTP://WWW.TURNITIN.COM/REPORT/RESULTS/REPORT.PDF?ID=...

Submission Info

SUBMISSION ID	614354318
SUBMISSION DATE	13-Dec-2015 04:30PM
SUBMISSION COUNT	1
FILE NAME	AUDREY_PHD_THESIS...
FILE SIZE	1.9M
CHARACTER COUNT	331495
WORD COUNT	53457
PAGE COUNT	171
ORIGINALITY	
OVERALL	8%
INTERNET	7%
PUBLICATIONS	4%
STUDENT PAPERS	5%
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LAST GRADED	N/A
COMMENTS	0
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