

UNIVERSITY OF KWAZULU-NATAL

Microfinance Programmes: Working
towards empowering women living in a
rural context?

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Microfinance Programmes:

Working towards empowering women living in a rural context?

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DECLARATION

Submitted in fulfillment / partial fulfillment of the requirements for the degree of Master of Social Sciences in the Graduate Programme of Research Psychology, University of KwaZulu-Natal, Pietermaritzburg, South Africa.

I declare that this dissertation is my own unaided work. All citations, references and borrowed ideas have been duly acknowledged. It is being submitted for the degree of Master of Social Science (Research Psychology) in the College of Humanities, University of KwaZulu-Natal, Pietermaritzburg, South Africa. None of the present work has been submitted previously for any degree or examination in any other University.

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Abstract

This study aimed to investigate the experiences of women living in a rural area who participate in a microfinance programme called SaveAct. Microfinance programmes have been established to assist people, financially, living on a low income. Their primary focus is women because of the high level of poverty amongst them. Microfinance programmes seek to promote entrepreneurship in order for people to start income generating activities and to be more self-sufficient. This initiative intends to empower women by making funds available to them, so that these funds can transform into something more sustainable and help them in improving their lives. Semi-structured interviews were conducted with 16 female participants from the rural areas of Richmond and Obonjaneni, KwaZulu-Natal, in South Africa. A thematic analysis showed that women have experienced some change in their lives, as a result of getting access to funds and participating in SaveAct. Some of these changes included increased personal autonomy, self-confidence and business knowledge. These changes suggest that this sample of women has been empowered despite the backdrop of a patriarchal society. Women felt more in control of their lives and had gained some independence in their homes in terms of contributing to household income. Despite these changes more integrated services are still needed so that both genders are equipped with financial information as it affects the household, so that there is more equality in the household economically. More quality financial services are also needed in rural contexts in order for communities to be more knowledgeable about finances and to build businesses that will feed into the economy in the long term.

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Chapter One: Introduction

Poverty is a real and serious problem in South Africa, which many families face every day (Armstrong, Lekezwa & Siebrits, 2009). Poverty is also associated with low levels of education, unemployment, deprivation, food insecurity, psychological neglect and gender inequality (Ratele, 2007). At the Women and Changing Global Outlook Conference, it was discussed that “in Africa poverty has a female face” and the economic downturn increases the poverty rate of women living in rural areas (World Bank, 2009). Many women living in disadvantaged rural communities are affected by the lack of resources, skills, social structures and unemployment which hinder their progress in life. When people have no access to education, food and medical care, feelings and conditions of powerlessness can surface.

One way of trying to tackle this problem is through empowerment strategies. Cheston and Kuhn (2002, p.12) define empowerment “as a process of change by which individuals or groups with little or no power gain power and ability to make choices that affect their lives”. Empowerment is seen as the ability to gain power and give it effect (Radebe, 2007). Microfinance interventions are created for people to access funds, teach them about saving and planning financially for the future. SaveAct, a micro-finance programme in Kwazulu-Natal establishes savings and credit groups in communities and targets women as they are the most affected by poverty. This programme “acknowledges the importance of local knowledge (cultural practices related to stokvels) and the capabilities of the poor” and tries to incorporate these practices into that context (SaveAct, 2005). SaveAct (2005) aims at assisting the poor through “the development of financial services, controlled and managed by the poor; attention to life skills to improve capacity of people to plan and act; and the capacity to engage in enterprise or other more sustainable livelihood strategies”.

Micro-finance interventions have been shown to increase the well-being of women and their families (Mayoux, 1999), by increasing household income, creating assets and empowering women by defending their interests within the household. Some of these programmes are reported to benefit women substantially by increasing self-awareness, personal capacity and

increasing their bargaining power in the household (Dolan & Scott, 2009). Cheston and Kuhn (2002) discuss “the ability of a woman to transform her life through access to financial services depends on many factors-some of them are linked to her individual situation and abilities, and others dependent upon her environment and the status of women as a group” (p. 14). The fundamental aim of these programmes is meant to empower the poor, which is meant to increase self-awareness, leading to changes in circumstances. Cheston and Kuhn (2002, p. 14) write that “the basic theory is that microfinance empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households”. But fundamentally, microfinance allows women to make better choices for their lives and their families.

In South Africa, the Eastern Cape and KwaZulu-Natal regions, SaveAct, a microfinance organization was established in order to serve the needs of the poor, living in rural areas. This programme functions by helping the poor manage their money better which teaches on building business skills, asset creation and making well informed decision through skills development. It engages its members in small business strategies that will maintain their livelihoods (SaveAct, 2005). SaveAct has adapted a model that is aimed at effecting change in the lives of women. The model aims at assisting women in accessing financial services and building their assets, while also building their self-esteem and social networks as community members (SaveAct, 2005). Therefore, such a strategy is deemed to be empowering for women. A number of studies have been conducted on the impacts of microfinance programmes in the lives of women, in many different countries including South Africa (Baumann, 2001; Chemin, 2007; Mogale, 2007). It was necessary to examine how, if so, a microfinance programme situated in the rural areas of KwaZulu-Natal; South Africa has impacted the lives of women who participate in this programme.

A number of studies on the effects of microfinance programmes have focussed on quality of life issues and used quantitative methods. This study provides in-depth personal accounts of women who are participating in SaveAct, a fairly new microfinance organization in South Africa. This research explores women’s experiences of the microfinance programme and how it has affected them. The main research question this study aims to answer is: has SaveAct, through its microfinance programme, empowered rural women?

Chapter 2 explores the background of the study by looking at the problem of poverty and what international and local organisations' are doing in combating the problem. The chapter also investigates available literature on the concept of empowerment and microfinance programmes, and how microfinance programmes aim to help women living in poverty. Chapter 3 gives a description of the study sites, research design and sampling techniques used in conducting the study. This chapter also provides some of the problems experienced by the researcher and limitations of the study. In chapter 4, results of the study are presented, which include themes such as gender equality in the home, personal autonomy, increased self-confidence, better customer service, increased business knowledge and group cohesion. These are significant themes which arose from the interviews. In chapter 5, the results of the study are discussed in relation to the available literature on empowerment and microfinance programmes, and the chapter discusses how women's personal accounts of the microfinance programme have impacted on their lives. Lastly, chapter 6 provides the conclusions of the study and makes recommendations for future research.

Chapter Two: Literature Review

Microfinance programmes act as an intervention strategy for poverty alleviation by providing financial services for people living on a low income (Mayoux & Harlt, 2009). This form of intervention seeks to help people living on a low income by loaning them credit and ultimately encouraging self-employment in terms of starting and growing their own small businesses in order to provide for themselves and their families for the longer term. Khavul (2010, p.58) writes “microfinance is now promoted as a means to solve the crushing poverty that faces at least a third of the world’s population”. In addition, it also fundamentally works as an empowerment approach at the alleviation of poverty in many developing countries, including South Africa.

Cheston and Kuhn (2002, p.12) define empowerment “as a process of change by which individuals or groups with little or no power gain power and ability to make choices that affect their lives”. A number of studies on empowerment have focused primarily on women, particularly because of the inequalities and adversities that women have previously faced and are still trying to overcome. Microfinance programmes have typically been initiated to enable poor women to become empowered in order to change their living conditions and that of their families (Mayoux, 1998; Hoque & Itohara, 2009). This literature review is interested in exploring how microfinance programmes have impacted and changed the lives of women who are economically disadvantaged, most especially those living in rural areas. The study then focuses on a particular microfinance programme based in South Africa; KwaZulu-Natal called SaveAct which aims at assisting poor, black women, living in the rural areas of KwaZulu-Natal, in alleviating poverty and helping them in living better lives. This chapter first examines the motivation behind microfinance programmes, which is poverty and who poverty affects the most. We then move into exploring the notion of empowerment, how it is defined and how organisations use microfinance programmes as an empowerment strategy to combat the problem of poverty and empower women who are black, poor and reside in rural areas.

2.1 The problem of poverty

The World Bank has defined poverty as “hunger, is lacking shelter, inability to afford health care and education, being illiterate, being unemployed, having to use unclean water. Poverty is powerlessness, lack of representation and freedom” (World Bank 2001a). Alleviating poverty is a problem that is shared globally particularly among developing countries in Africa, South America and Asia (Khavul, 2010; World Bank, 2009). The World Bank has defined poor people as those living on less than \$1 a day (The World Bank, 2009). People that are poor are identified as not having the right resources to obtain basic necessities such as food, clothes, shelter and health care in their social context (World Bank, 2009). Kehler (2001) explains that “poverty in its narrow definition can be understood as a reflection of the inability of individuals, households or entire communities to secure sufficient resources to satisfy a socially acceptable minimum standard of living”. This “socially acceptable minimum standard of living” includes being able to afford accommodation, food, electricity, clothing, schooling for children, transportation and medical services amongst other things on a monthly basis (StatisticsSA, 2007).

Moreover, when an individual is unable to afford such necessities, they are deemed as living below the poverty line, which is “a minimum level of income deemed necessary to achieve an adequate standard of living” (StatisticsSA, 2007). Many groups of people around the world have been and are still affected by poverty, due to extensive inequalities and injustices that have occurred in the past decades such as apartheid in South Africa (Woolard & Klasen, 2005; Daniels, 2004). For poverty to be eradicated it is essential that sustainable and effective strategies are initiated as a large number of the world’s population is living under tremendous poverty, with 1.4 billion people in developing countries living on \$1 a day or less. This problem has compelled countries around the world to come together and work in combating this problem (United Nations Development Programme, 2011). One way in which countries have come together is through the United Nations Development Programme. The United Nations have compiled eight Millennium Development Goals (MDG’s); each with a specific focus and one of the goals looks at poverty as one of the development goals that need to be achieved. This led to 149 countries including South Africa coming together at the United Nations Millennium Summit in New York and agreed to halve poverty by 2015 (Laderchi, Saith & Stewart, 2003).

The United Nations Development Programme (UNDP) (2011) reports that the world is on track on meeting the goal of halving poverty by 2015 with poverty rates declining from 46% in 1990 to 27% in 2005. This is said to be significant growth, despite the economic downturn which faced the world in 2008-2009 (UNDP, 2011). In light of the two above statements, the World Bank (2011) also reports that 45 out of 84 countries are on the road to meet the goal of halving poverty by 2015. This shows that more than half of the countries who were part of the initiative to half poverty by 2015 are still on the path of meeting the goal, but this is not a substantial number according to the UNDP, as 39 countries are still left behind with 4.51 years remaining until 2015 (UNDP, 2011).

In addition, Africa is one of the most impoverished regions economically and also a region that has not had a significant contribution in meeting the MDG of eradicating extreme poverty and hunger (MDG Report, 2010). However, the MDG South African country report (2010) states that there has been a decline in poverty in South Africa. This report states that South Africa has halved the proportion of people living on less than \$1 a day by a significant decrease from 11.3% in 2000 to 5% in 2006. Furthermore, in 2008, there were only 1.4% of people living on less than \$1 per day in South Africa with a large percentage coming from KwaZulu-Natal (Dimant & Roodt, 2008/2009).

In spite of this incredible decline, the World Bank (UNDP, 2011) reports that 920 million people are still going to be living under the poverty line by 2015 and the number is most likely going to increase with the majority of people said to be coming from Africa. This does seem problematic, as the UNDP (2011) has reported that the world is on track on meeting the goal of halving poverty by 2015. But, despite the above evidence that people living in poverty are more likely to increase, there are some interventions which are being implemented successfully. Moreover, one of the African countries said to have met and exceeded the goal of halving poverty is Ghana (MDG Report, 2010). The UNDP report (2011) provides us with some of their successful MDG's interventions implemented in order to meet the Millennium Development Goals. These include Northern Bangladesh where poor community members have been able to obtain loans from the local community development committees in order to start small businesses that make money. In Burundi, a country that has been stricken by violence, the Burundi government, with the UNDP support, has instigated a

post-conflict reconstruction programme aimed at reinstating ex combatants back into a society made vulnerable by war. For 3 months, workers received an amount of \$US3 a day and this money allowed the workers to provide adequate food for their families but also to invest in income generating businesses. These are just some of the interventions that are being initiated across the world and have been reported to be working by the United Nations development programme. Another success story can be observed in the rural areas of Sudan, where the UNDP has provided a water irrigation system for more than 1000 farmers living in Northeast Sudan. This intervention has increased harvests and income for these farmers and their families.

With such success in other African countries, South Africa also needs to do more in creating such interventions against poverty. Hoogenveen and Berk Ozler (2004) described troubling unemployment statistics in South Africa. The unemployment rate in South Africa was estimated to be between 30-40% and had been increasing since 1995. Recent reports have related that the unemployment rate has declined from 23.2% to 21.9% since December 2008 and in the first quarter of 2011, it was averaged at 25% (Trading Economics, 2011). Unemployment is of a big concern for the South African government and job creation is one of its highest priorities. South Africa ranks as an upper-middle class income country, yet its social indicators measure up to that of the poorest countries in the world (Samson, MacQuene & van Niekerk, 2006; Van der Berg, 2010). The number of South Africans living in poor conditions and the high unemployment rate has compelled the South African government to come up with interventions in order to assist people living in poverty or the disadvantaged, and also in meeting the MDG goal of poverty eradication.

South Africa is said to be one of the most unequal countries in the world (Samson, MacQuene & van Niekerk, 2006). One of the South African government initiatives in decreasing this inequality gap and poverty alleviation is through the social security system (Samson, MacQuene & van Niekerk, 2006, Appel, 2008). The two objectives of the social security system are as stated by Samson et al. (2006, p.1)

The first is to immediately reduce poverty among groups who are not expected to participate fully in the labour market, and, therefore, vulnerable to low income: the elderly, those with disabilities, and children. The second objective is to increase

investment in health, education and nutrition, so as to increase economic growth and development.

The following two tables show the amounts for social grants as part of poverty alleviation strategies, the amount the government pays out each month. Table 1 represents amounts from 2010 to 2012, how much they are now and how much they will grow.

Amounts of grants per month

Table 1: South Africa's Social Grants, 2010/2011

Grant type	2010/2011	2011/2012
State Old Age Pension (SOAP)	R1 080	R1 140
Disability Grant (DG)	R1 080	R1 141
Child Support Grant (CSG)	R250	R270
Foster Child Grant (FCG)	R710	R740
Care Dependency Grant (CDG)	R1 080	R1 140
War-Veterans Grant	R1 100	R1 160

Source: Department of Social Development (2010); Gordhan, (2011)

Recent reports also state that government spending on grants have increased and with the global downturn that happened between the years 2008-2009, the government was set to spend R13.2 billion on social grants to help protect people living in poverty (Appel, 2009). The South African government's social security system or also known as social grant is known as the most successful initiatives in the fight against abject poverty in South Africa (Department of Social Development, 2010/2011). The Department of Social Development (2010/2011) state "the majority of the beneficiaries are children who receive the Child Support Grant (CSG). Eligibility for this grant is restricted to needy children, with most recipients being women". This indicates that women are most affected by poverty.

Despite these efforts, the Gini coefficient (a measure of inequality) shows that the inequality gap is increasing in South Africa, as the Gini coefficient was 0.62 in 1996 and is now

reported to be 0.67 (POPAI South Africa, 2010). This may be attributed to the inequality in education, health and basic infrastructure that is evident in South Africa (Appel, 2008, Hoogenveen & Berk Ozler, 2004). Other factors contributing to the inequality gap in South Africa is found to be between races, but this inequality gap has been reported to be declining between racial groups. But is now set to be increasing within racial groups, largely among the black population, and this is also associated with the rapid growth of the black middle class (Leibbrandt, Woolad, Finn & Argent, 2010; Van der Berg, 2010).

The South African government is working at alleviating poverty by driving a number of initiatives. Despite such efforts, the inequality gap is still increasing especially among the black population and, some areas are still worse in terms of their state of poverty. KwaZulu-Natal, Eastern Cape and the Limpopo province are areas in South Africa most affected by poverty (Department of Health, Strategic plan 2010-2014, 2010). In 2006, between 63% and 82% households were living on less than R800 per month from the above mentioned provinces (Department of Health, Strategic plan 2010-2014, 2010). Poverty also affects rural areas more than urban areas. In South Africa poverty is said to be predominant in the rural areas and this is likely due to the minimal economic activity that takes place in these areas, including the lack of opportunities found in these areas (Hoogenveen & Ozler, 2004). In addition, Armstrong et al. (2009) reported that 59.3% of poor people are rural dwellers. This shows a relatively large percentage of people in rural areas living in poverty in South Africa.

For the purpose of this study, we focused on the province of KwaZulu-Natal. KwaZulu-Natal is placed as the third richest and second most densely populated province in South Africa with 50% of the people in KwaZulu-Natal regarded as living in poverty (Department of Health, Strategic plan, 2010). The high rate of poverty is said to be related to the inequalities in the distribution of income and high rate of unemployment (PROVIDE, 2005). In addition, KwaZulu-Natal has a large population of people living in rural areas with an assessment of approximately 54% (Department of Health, Strategic plan, 2010). Bhorat and van der Westhuizen (2010) show worrying statistics conducted in 2005-2006, stating that in 2005-2006, 42% of households in KwaZulu-Natal lived in the rural areas and of this 42%, more than 70% of households were living in poverty.

In addition, it is no secret that poverty affects some groups more than others, such as Africans more than other racial groups, single parents more than married couples and women more than men (UNDPSA, 2003). This study was specifically centred on women. Women are reported to be the most affected by poverty. As Armstrong et al. (2009) state in a study they conducted where it was obvious that there was a difference in the poverty rate between men and women, where 45% of all female-headed households lived below the poverty line, as compared to only 25% of male-headed households. Yet many women in African societies are the ones left to care for their families whilst their husbands leave and go to work in cities (Kiggundu & Castle, n.d.). Women are so pressured to seek means of providing for their families, and this has led to programmes which focus on women and ways of assisting them to overcome such challenges of poverty.

One of the Millennium Development Goals is in trying to alleviate problems faced by women by achieving gender equality and working on programmes focusing on women's empowerment (The World Bank, 2009). With the global economy having faced a recession, the World Bank (2009) reported that "the global economic downturn will have a significant impact on women as more of them lose jobs and are forced to manage shrinking household incomes". The challenge is how women can be assisted in finding ways of gaining an added income and resources of better managing their existing incomes. Most importantly finding ways in which women can create lasting job opportunities of obtaining an income, especially black women who live in rural areas and who are economically disadvantaged. Another factor to consider is that these women may also be subjects and victims of the "triple oppression of women" because of their gender, race and class (Gaitskell, Kimble, Maconachie, Unterhalter, 1983; Hassim, 1991). It is in response to these pressing issues that affect women that there is a focus on women empowerment.

2.2 Gendered empowerment

Historically women have been subjected to immense inequalities in society such as being forced to stay at home and looking after the children, inequality in the types of jobs women were allowed to hold as compared to men and discrimination in terms of wages in the work place (Vonderlack & Schreiner, 2001). For example, the male role was that of earning money and contributing to the welfare of the family, whilst the female looked after the family by taking care of children, cooking and cleaning, leading to women's role being viewed as only domestic. Kiggundu and Castle (n.d., p. 4) argue:

Within a patriarchal discourse, these types of work are not perceived to be 'real' work. Women who collude with a definition of 'real' work as 'paid work outside the home' are more likely to feel a diminished sense of self-worth, and to accept subordinate positions within the home, thus leaving women at a vulnerable position of being financially dependent on men.

However, these roles are changing, particularly with the instability of the ever changing economic system. Women are pressured to try and find work in order to boost the household income. An increasing number of women living in the rural areas of South Africa are seeking employment, both formal and informal, which demands that both parties renegotiate their roles as it may happen that the woman becomes the breadwinner, which in the long run may have effects on gender equality (Kiggundu & Castle, n.d.). Claros and Zahidi (2005, p.1) write:

Gender equality refers to that stage of human, social development at which the rights, responsibilities and opportunities of individuals will not be determined by the fact of being born male or female, in other words, a stage when both men and women realize their full potential.

Empowerment is a term used when talking about the development of women and one of the ways in which some women can rise above the hardships that they face when they are equipped with the right information (Cheston & Kuhn, 2002). The UNDP (2008, p. 9) defines women's empowerment through five major components:

Women's sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the

direction of social change to create a more just social and economic order, nationally and internationally.

This definition is an example of what can be achieved at a much broader level when all the activities and support systems have been mobilised to facilitate the process of empowerment. Organizations such as the United Nations, The World Bank, and Women's Development Bank, have made it a priority to service the needs of poor women. Different approaches have been used in the name of empowerment such as microfinance, political participation and reproductive health (Oxaal & Baden, 1997). Women's organizations and the national government have played a substantial role in attempting to empower women especially in the economic sphere as women are usually affected by poverty. By promoting the use of microfinance interventions in developing countries such as India, Ghana and South Africa, the plan is to alleviate poverty and empower disadvantaged women (Hietalahti & Linden, 2006; Practical Action, 2007). Before we examine how microfinance programmes aims to empower women, it is necessary to look at how empowerment is defined.

2.3 Empowerment Process

Empowerment can be seen as a contextualized concept, as there is no single measure to easily assess or define it (Perkins & Zimmerman, 1995; Israel, Checkoway, Schulz & Zimmerman, 1994). It has been interpreted in a variety of ways, for example, it has been conceptualized in terms of individual or psychological empowerment, organizational empowerment and community empowerment (Israel et al., 1994). But, for the purpose of this study, we focused on psychological empowerment as the aim of this research looked at how individuals in a microfinance programme are empowered. Before we define psychological empowerment, we will take a further look at how empowerment is conceptualized. Perkins and Zimmerman (1995) conceptualize empowerment as occurring when people who were previously disadvantaged take a fair share of some desired or needed resource and gain greater control or access to resources. Empowerment for a person can include having greater control over their lives or their role in their community, accompanied by a critical understanding of their context (Zimmerman, Israel, Schulz & Checkoway, 1992). This means that individuals

cannot be wholly empowered without influencing or changing their environment; the two have to work together in order to create an effective change (Page & Czuba, 1999).

Empowerment is explained as a process that happens overtime and in different contexts (Zimmerman, 1995; Charmes & Wieringa, 2003). Empowerment as a process means people need to gain access to resources and opportunities to directly control and affect change in their lives. It is a process that happens progressively, through different experiences and events (Zimmerman, 1995). Whereas, Sharp, Briggs, Yacoub and Hamed (2003) state that empowerment contains the main sense of power and to better understand empowerment, one should explore the notion of power.

Sharp et al. (2003) states that for an individual “to be empowered [they have] to be invested with power” (p. 282), which follows Page and Czuba (1999) argument that empowerment depends on two points of power. The first point is based on the idea that empowerment requires power to change. Empowerment can only be possible if power changes. This first point on power connects with Beitel’s (1999) definition of empowerment that it is about social change, and she emphasises that the social change is not for the advantaged but for the disadvantaged. Page and Czuba (1999) observation that power cannot exist in isolation but is inevitable in the context of relationships or things. They also argue that “since power is created in relationships, power and power relationships can change” (Page & Czuba, 1999). Therefore, if power can change empowerment becomes a process of change, which enables it to be a meaningful concept when talking about people being empowered because when we talk about the empowerment process, we talk about a process of change in people’s lives (Page & Czuba, 1999). Kiggundu and Castle (n.d.) also, talk about the power that is rooted in a complex web of social relations, and it would be up to the individual how they wish to exercise that power to achieve the desired outcome or for them to be empowered. This would include an individual’s ability to use power for change, such as making better choices and decisions and having control over resources (Cheston & Kuhn, 2002). This then leads to Page and Czuba (1999) second point which is on the expansion of power. This point says that empowerment depends on the premise that power can be expanded. Page and Czuba (1999) explain a concept of “zero-sum”; this means that power will only stay in the hands of the powerful if they do not share it. Power that is shared is the power that features collaboration

and mutuality among individuals. They also argue that by the expansion of power, it means that obtaining power actually strengthens the power of others, as more people also benefit from that power. The idea of power being a process of change that takes place in complex social relationships, allows us to better comprehend the notion of empowerment, and how it changes lives of those who need it, if applied accordingly in that given context.

2.4 Psychological Empowerment

Psychological empowerment is defined as a process where an individual develops the ability and agency to make personal decisions and govern her own life (Israel et al., 2004). For the purpose of this study we will focus on the concept of Psychological Empowerment (PE). The three points of psychological empowerment (PE) are described (Zimmerman, 1995; Zimmerman, Israel, Schulz & Checkoway, 1992). The first point is that PE is affected by ones demographics; PE will affect different people in different ways depending on their demographics. For example, an unemployed 35 year old woman will not need to improve the same skills or abilities as a 21 year old, young female who just graduated from the university. Both individuals will have to acquire different skills or actions that will fit their situations and help them in the empowerment process. The second point that Zimmerman (1995) talks about is that “empowerment takes different forms in different contexts” (p. 586). For example, a group of women who live in a rural, agricultural area who want to start a business may require skills and more information on how to protect and increase their crops, so that they can develop a farming business. Whereas women who live in an urban area may lack skills on how to use a computer in order to improve their business expertise in their context. The third point written by Zimmerman (1995) is that “PE is a dynamic variable that may fluctuate over time” (p. 586). This means that psychological empowerment changes and does not stay the same. He states that since it changes, an individual may go through empowering or disempowering processes, and that will occur over time.

The three qualities of psychological empowerment are the intrapersonal, interactional and behavioural components, which need to act together to determine the extent of PE. The first

component is the intrapersonal, which “refers to how people think about themselves...” (p. 588). This component includes constructs such as self-confidence, self-esteem and perceived control. Mosedale (2003) explains the intrapersonal as the “power within” (p. 250), where she states that all power comes from the within. With women having been so oppressed in the past, the “power within” is a fundamental construct that needs to be developed for some. But the “power within” cannot be developed in isolation, there needs to be activities that will facilitate and initiate one’s self-confidence. The second component is the interactional. Zimmerman (1995) states that in the interactional, “individuals must learn about their options in a given situation in order to be able to exert control in their environment” (p. 589). This quality of PE states that people need to know and understand their world, have knowledge about their context so that they can actively engage and exert control in their environment. This may include identifying resources or skills that may help in achieving one’s goals. For example if a woman from a rural area needs to buy a fridge, for her home and does not have sufficient funds to do so, she may identify a savings group as a way for her to save money, so that by the end of the year she is able to purchase it. In order for the interactional to work, people need to study and understand their environment well so as to seize opportunities. The difficulty with the interactional component is that without the resources, or awareness of one’s environment, it becomes impossible for an individual to begin the process of exerting control. Mosedale (2003) describes the interactional as the “power to” (p. 250). This is the crucial part of PE as it is the determining factor between one’s desire to control and exerting control (Zimmerman, 1995; Zimmerman, Israel, Schulz & Checkoway, 1992).

The last aspect of PE is the behavioural component. Zimmerman (1995, p. 590) describes it as the “actions taken to directly influence outcomes”. For example, the woman who needs to buy a fridge and has identified that the savings group in her community may assist in her achieving her goal, will go and join the savings group, actively participate in order for her to make her goal come to pass. Mosedale (2003) expresses the behavioural component as the “power with” (p. 250), where collective action is identified as bringing positive change. All these components need to be identified in order to call individual’s as being empowered. They need to have the self-confidence and belief that they can exert control, identify resources, understand their environment and how it works and then actively participate in behaviours or actions that will help them exercise control.

Schulz, Israel, Zimmerman and Checkoway (1995) write “empowerment refers to the understanding and mastery over personal, social, economic and political forces impacting life situations” (p. 310). That is why empowerment can exist on several levels and can have different outcomes accordingly (Perkins & Zimmerman, 1995). However, Schulz et al. (1995) argue that empowerment on the multiple levels of the individual; the organisation and the community are intricately linked, meaning that one cannot act without the other. It is then essential that empowerment concepts focusing on the personal or psychological concepts are attributed to the ability for an individual to make critical life decisions (Schulz et al., 1995). Furthermore, Schulz et al. (1995) comment that this then leads to a change from passive to a more effective use of control, where the individual will have an impact in the organization and community. For example, a woman would need to have a perceived sense of control, have resources and how to use them in order for her to be more involved in her environment.

Cheston and Kuhn (2002, p. 12) further write

In order for a woman to be empowered, she needs access to the material, human, and social resources necessary to make strategic choices in her life. Not only have women been historically disadvantaged in access to material resources like credit, property, and money, but they have also been excluded from social resources like education or insider knowledge of some businesses.

In light of the above statement, in order for women, to have access to the material, human and social resources they will require those who have the power to help develop their resources (Page & Czuba, 1999). But, Cheston and Kuhn (2002) also argue that even though women may have access to resources, it will not automatically transform into empowerment or equality, though, it will serve as a resource for women to use the resources to meet their goals and facilitate the process of empowerment. Thus, the access to resources and the ability to produce may be viewed as a step towards the process of empowerment. Women will also need to be given the freedom to make their own choices with the resources given in order to term the process as empowering (Cheston & Kuhn, 2002). This links to the UNDP (2008) definition of empowerment through the five major components:

Women’s sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the

direction of social change to create a more just social and economic order, nationally and internationally.

It is also necessary to note that there have been some debates surrounding the notion of empowerment. Empowerment has been extensively defined in terms of individual empowerment, where the focus is primarily on autonomy (Zimmerman, 1995; Riger, 1993). As observed from the above literature on empowerment, some scholars have emphasized constructs such as personal control, command over resources and power, all constructs which are strongly highlighting individuality. This raises a concern especially when applying empowerment in the African context, where community is treasured more than individuality. Also, we need more individuals to be empowered, not just for themselves but for the good of the community as a whole in order to bring about positive change. Riger (1993) argues for a more “community” empowerment where interdependence and harmony as individuals is favoured more than individualism. However, she does not argue that personal control and power are to be dismissed, but discusses how both notions need to be incorporated in order to create a sense of community empowerment. This idea of community empowerment highlights the fact that people do not exist in isolation. Society plays a role in shaping the individual, as this is an essential element to consider, as it relates with the African principles of collective action, especially in the African context (Mkhize, 2004). Another crucial question concerning empowerment is how gender plays a role, where constructs such as agency, power and control are associated with masculinity and men. When compared to women, interdependence and collaboration amongst community members are typically linked (Riger, 1993). When empowerment is evaluated, sometimes the focus is on more masculine constructs such as power and control, rather than more feminine constructs such as collaboration and interdependence.

A study by Dolan and Scott (2009) on empowerment in South Africa through a micro-enterprise programme of trade by selling Avon (cosmetics) products, revealed that, for the majority of the women working for Avon, the experience was not only about gaining an extra income, it also enabled an opportunity for personal and social transformation in a context where gender inequality and disempowerment of women exist. Through this initiative, women were able to not only contribute to household income but felt empowered through the

skills training, that they could also do more in their lives. Another study by Galab and Rao (2003) on poverty alleviation and link to women empowerment through various self-help groups in South Asia. The results showed that there was an improved control over access over their savings. There was an increase in family planning and in the use of contraceptive methods as women had more control over their reproductive choice, as a result of bringing in an income in the home. From these examples when talking about empowerment of women, the role of finance seems to be a valuable role, especially when speaking about control and getting access to resources. Hence, microfinance programmes are intervention strategies that seek to give women living in potentially poor conditions the option to not only get access to credit but to provide them with the knowledge and skill of saving. To also equip them with information on income generating activities that will further contribute to household income, which may potentially allow them to have control and influence over their lives and families. Beitlelle (1999, p. 590) writes “empowerment is about social transformation; and it is about the people, ordinary, common people, rather than politicians, experts and other socially or culturally advantaged persons”. Only when social transformation has been achieved in the lives of those less advantaged, can we name the process as empowering. Microfinance programmes attempt to make this social transformation in the lives of those who are disadvantaged. It is essential to investigate how Microfinance programmes play a role in the empowerment of women, who economically disadvantaged.

2.5 Microfinance Programmes

In many underdeveloped countries including South Africa, microfinance interventions have been formed solely for the purpose of poverty alleviation and the empowerment of women (Lewis, 2004). In South Africa, the focus is mainly on poor, black women living in rural areas, as these women are usually faced with poverty (Baumann, 2001). Economically disadvantaged individuals are often subjected to situations where they have to seek funds from illegal sources such as informal money lenders also known as loan sharks. They often lack sufficient funds to provide for their families, and this is usually caused by the high rate of unemployment and the unstable economic system in many underdeveloped countries (Cheston & Kuhn, 2002). This is further caused by the lack in security to obtain funds from institutional money lenders such as legal banks or traditional banks (Khavul, 2010).

Formal banks often find serving people living in poverty highly risky because they are illiterate, have no credit history and no collateral (Khavul, 2010). Another point made by Khavul (2010) as to why it is difficult for licensed banks to lend to people living in poverty is because when they do have businesses, they are unregistered and untaxed, thus; banks are not willing to take such risks. Whereas informal money lenders such as loan sharks, are easy to access but have the disadvantage of high interest rates which most economically disadvantaged individuals are not able to repay and thus are even more risky. A loan is defined as a financial contract between two parties, where the lender agrees to give the borrower a certain amount of money for a specific period (Kay, 2002). This agreement includes interest payments (Standard Bank, 2010). Consequently, a loan becomes a trap to the individual who has taken money from the loan shark when they do not have the means or resources to repay it (Vonderlack & Schreiner, 2001). A point made by Kay (2002, p. 71) concerning these loans that are taken out by people living in poverty is that these loans are often used for “consumption smoothing, not production.” This means that people living in poverty often spend their funds on consumer goods, which do not include investment assets and do not help them in the long run, and this is significantly influenced by the inconsistencies in income (Hunt & Kasynathan, 2001). Thus, microfinance programmes are aimed at teaching people about the importance of saving and starting small businesses as a means of expanding their income but most importantly in finding sustainable ways of production, which will ultimately benefit their families (Pankhurst, 2002). This is where microfinance interventions are said to play a role as their purpose is to provide low-income people access to high quality financial services at lower interests rates, but which work primarily at financing their income generating activities, building assets and to protecting them against risks (Microfinance Gateway, 2011). The main purpose of microfinance programmes is not only to give people living in poverty access to high quality financial services at affordable prices but also their ability to inform on ways of increasing their household income, for example, by encouraging community entrepreneurship (Esty, 2011).

Microfinance is specifically defined as a term that provides financial assistance to low-income individuals. Microfinance gateway (2011) defines the term as “loans and other services from providers that identify themselves as ‘microfinance institutions’ (MFI’s)”.

Services provided by these MFI's are group lending and liability, pre-loan savings requirements, gradually increasing loan sizes, and an implicit guarantee of ready access to future loans if current loans are repaid fully and promptly (Microfinance Gateway, 2011). Microfinance initiatives have become a tremendous source of income for a majority of women living in under-developed countries as they present an opportunity for many to obtain financial assistance (Makina & Malobola, 2004). There is evidence that these microfinance programmes are showing significant impact for some individuals as Khandker (2005, p. 1) reports that "40% of poverty reduction in rural Bangladesh has been attributed to micro-credit." The most obvious example of a microfinance strategy can be observed in India, with a microfinance programme called the Grameen Bank. Muhammad Yunus, the founder and former Managing Director of the Grameen bank has successfully led this microfinance initiative since 1983 and received recognition for his efforts when he received the Noble Peace Prize in 2006 (Esty, 2011). Although the Grameen Bank operates as a micro-credit bank, their main operating principle focuses on assisting poor women for the purpose of poverty alleviation. Muhammad Yunus discovered that although women were operating their own businesses, since they lack capital, they had to rely on credit to carry out their activities (Bernasek, 2003). This led to Muhammad Yunus realising that poor people are placed at a disadvantage when trying to lend money in formal banks. Bernasek (2003, p. 372) states "a central feature of the Grameen Bank is its credit program, providing small loans to people living in poverty to be used for self-employment activities". A study conducted on the effectiveness of this initiative found that after a year of taking part in this intervention 57.5% of people who had borrowed funds were no longer living below the poverty line based on the official poverty measure (Bernasek, 2003).

According to Mayoux (2000) some other potential benefits of why microfinance programmes attract women include: i) women mainly spend most of their income on their families, especially their children; and ii) women are depicted as being more reliable and reliable than men as borrowers, and iii) an increase in women's income may help in the women's bargaining position, in the household (Mayoux, 2000, Hunt & Kasynathan, 2001; Lewis, 2004). Moreover, this may eventually spread to women engaging in gainful self-employment activities, thus improving their income, assets, savings and contribution to the household and strengthen their social capital, as well (Mayoux, 2000). In addition, Mayoux (2000, pp. 5-7)

provides 3 models that she identifies as the reasons why women are often targeted for microfinance interventions.

2.5.1 Model 1: Financial Self-Sustainability

This model taps into how organizations target women so as to promote market growth by increasing financial and lending services to people living in poverty. Women are targeted because of their proven high loan repayment rates when compared to men. Dyar, Harduar, Koenig and Reyes (2006, p.9) writes “ultimately, the goal of this model is to ensure that women have the same access to opportunities as men, since economic empowerment provides the necessary access to resources to enable individuals to make their own decisions and become self-reliant”.

2.5.2 Model 2: Poverty Alleviation

Dyar et al. (2006, p. 9) states “the model poverty alleviation model targets women because of their characteristically high levels of poverty and responsibility for maintaining and running the family unit”. This model focuses on increasing the households’ income. Women’s empowerment and microfinance contrasting paradigms (Dyar et al., 2006, p.5) explain that the poverty alleviation model comes with different interpretations most especially with regards to women’s empowerment in microfinance. Women’s empowerment and microfinance contrasting paradigms (Dyar et al., 2006, p.5) further states “Poverty alleviation under this paradigm is defined in broader terms than market incomes to encompass increasing capacities and choices and decreasing the vulnerability of poor people”. This paradigm not only works at increasing household incomes but in increasing the livelihood of people living in poverty (Vatta, 2003). The poverty alleviation model has targeted women, primarily because of the high rate of poverty amongst women and the responsibility that women place on themselves for household well-being (Mayoux, 2000; Vatta, 2003). The poverty alleviation model looks specifically at increasing the household income and does not focus on other issues such as gender inequality. The reason for this non-focus on gender inequality is because the issue of gender is recognized as a cultural issue and does not require external

intervention. A powerful statement written by Dyar et al. (2006, p.5) on the issue of gender equality and women's empowerment is:

The assumption is that increasing women's access to microfinance will enable women to make a greater contribution to household income and thus, together with other interventions to increase household well-being, will translate into improved well-being for women and enable women to bring a wider changes in gender inequality [in the longer term].

2.5.3 Model 3: Feminist Empowerment

Dyar et al. (2006, p. 9) argue "the Feminist Empowerment Model is the most indirect of the three models, because its' overall goal is to promote economic, social and political empowerment among women". Women are essential targets in this model as the main aim is to create gender equality.

Although these models are directed at microfinance initiatives, microfinance programmes do not necessarily have a particular focus on one. Dyar et al. (2006, p. 9) write "instead, microfinance programs tend to be a mixture of all three models with different levels of emphasis placed on different areas depending on the views of the organization managing the programs". Mayoux (2000) states three primary benefits of microfinance programmes to women, but for the purpose of this study, we have focused on two concepts, which include economic empowerment and increased well-being. One of the most fundamental and common aspects across microfinance programmes is the goal of economic empowerment. Mayoux (2000, p.8) explains economic empowerment as:

Women's access to savings and credit gives them a greater economic role in decision-making through their decision about savings and credit. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in women's economic activities will improve employment opportunities for women and thus have a 'trickle down and out' effect.

Dyar et al. (2006, p. 9) also state "furthermore, increasing women's income also increases overall household income, allowing families to consume items and purchase services that they previously would not have been able to afford". Dyar et al. (2006) statement supports

Mayoux (2000) on the 'trickle down and out' effect that women's economic empowerment has on household income and well-being.

Increased well-being is yet another benefit identified as evident in microfinance initiatives. Other changes reported by Cheston and Kuhn (2002) that can occur as a result of empowerment because of microfinance programmes in the lives of women can be an impact on decision-making which relates to women's power to make decisions that affect their lives and future (Hunt & Kasynathan, 2001). Women generally put their families first and access to financial resources means a better living and contributing to activities that are beneficial for the family as a whole (Lewis, 2004). Decision making is seen as one of the important indicators of empowerment, as these enables women to make decisions that affect their lives and families. Cheston and Kuhn (2002, p. 18) argue "it is much less clear, however, what types of decisions and what degree of influence should be classified as empowerment in different contexts". Decision-making has been identified as one of the changes brought by microfinance programmes, Mayoux (2000) argues that when women have better access to financial resources and services it results in greater decision-making power and their households which leads to increased well-being.

According to Mayoux (2000), when women are given decision-making power, they generally make decisions that will be optimal for their families. Haile (2010) writes that several studies do provide evidence that women's financial access does increase their decision making within the household. According to Hashemi, Schuler and Riley (1996) members of the Grameen bank reported to have had positive effects in decision making within the family. Other studies that have attempted to evaluate the influence of microfinance on decision making; for example the Women's Empowerment Programme in Nepal conducted research that reflected an average of 89,000 out of 130,000 or 68% of women in their programme experienced an increase in their decision making roles in the areas of family planning, children's marriage, buying and selling property, and sending their daughters to school (all these areas are traditionally dominated by men) (Cheston & Kuhn, n.d.; Hunt & Kasynathan, 2001). Another study in Nepal found that because of the income that the women were bringing in the household, women were starting to make decisions jointly with their spouses as in the past the husband would have made decisions alone (Cheston & Kuhn, n.d.). Other

studies (Hashemi et al., 1996) show that even when women transfer their loans to their husbands, this act of bringing in money is more likely to make them feel empowered because they are the source of credit.

However, there are other studies, which provide different evidence in terms of microfinance and the impact on decision making. Kabeer (2005) states intra-household decision making has not been evident in all the contexts and in equal proportions. A study conducted in Bangladesh found that women who were wealthier had a better decision making role than women in poorer households, which may be a reason why Kabeer's study??(as cited in Hunt & Kasynathan, 2001, p. 46) found that "microfinance has been effective in increasing incomes and assets, although certainly, not in people living in poverty stricken households". This is an argument against microfinance programmes and its failure to reach the poorest households or when they are reached, those poor households are not able to keep up with payments (Vatta, 2003). There have been some discussions on microfinance services failure to deliver poverty alleviation and women's empowerment, and also on the lack of focus on women with disabilities (Lewis, 2004; Punkhurst, 2002). The money obtained from microfinance services has been described as not a grant but a loan, and the danger with a loan is that it still carries risks and does not serve the needs of the poor entirely, and this is viewed as a failure on part of microfinance interventions in solving the root cause of poverty (Punkhurst, 2002).

Mayoux (2000, p.14) provides a diagram of virtuous spirals: questioning assumptions, which attempts to explore the relationship between the two benefits of microfinance programmes which are economic empowerment and increased well-being. The first point they make is that the increase in women's financial services or access to microfinance is seen as a direct benefit that leads to economic empowerment (Mayoux & Hartl, 2009). The access in microfinance enables women to improve their financial management within the household and with time can lead women to start their own economic generating activities, "invest more in existing activities, acquire assets or raise their own status in the household economic activities through their visible capital contribution" (Mayoux & Hartl, 2009, p. 8). Mayoux and Hartl (2009) state how the partaking in economic generating activities may raise women's income or the control of their own or household income. Vaessen (2010) who

conducted a series of reviews on microfinance programmes and empowerment argues that a vital element of empowerment and microfinance programmes is the issue of women gaining control over household spending.

Secondly, Mayoux and Harlt (2009) diagram of virtuous spirals shows how the increased access to loans, can be beneficial for the well-being of the household as most women generally think of their families first. The increase in household well-being is said to be partly the result of economic empowerment, “but may occur even where women use microfinance services for the activities of other household members, for example, husbands or children” (p. 9). Even when women are not necessarily the breadwinners or employed, Mayoux and Harlt (2009, p. 9) argue “[engaging] them in credit or savings options to household through women, allows them to play a more active role in intra-household decision-making, decrease their own and household vulnerability and increase investment in family welfare”. This increased expenditure remarkably well leads to the welfare of children in terms of their nutrition and education (Kabeer, 2005; Hunt & Kasynathan, 2001).

This further leads to improved well-being for women and enables them to bring about some change in gender inequalities in the household and also increased well-being for men as a result of the increase in household income (Cheston & Kuhn, 2002). Thirdly, the grouping of women’s increased economic activity and increased decision making in the household can move to a wider social and political empowerment. Mayoux and Harlt (2009, p. 9) write “women often value the opportunity to make greater contribution ability to household well-being” which translates to greater self-confidence and self-worth. This increased self-confidence, knowledge, skills and new support networks, can lead to an improved status in the community for women. The learnt business and economic skills can lead to an improvement in self-esteem, as well (Cheston & Kuhn, 2002).

Microfinance interventions have been shown to increase the well-being of women and their families predominantly by increasing their household income (Dyar et al., 2006; Kabeer, 2005, Mayoux, 2000; Mayoux & Harlt, 2009). Increasing household income is useful particularly when sudden emergencies occur, for instance a child getting ill or a death in the

family which can acutely easily disrupt the household income (Vatta, 2003). Bernarjee, Duflo, Glennerster and Kinnan (2009) conducted the first randomised evaluation study on the impact of introducing microcredit in Hyderabad, India. The study found that although “microfinance was successful in affecting household expenditure and promoting business activity, the success story does not reappear when examining microfinance’s effect on the core issues of poverty: education, health and empowerment” (p. 3). Subsequently, it cannot be concluded that all households that have access to microfinance have positive and similar outcomes (Kabeer, 2005).

2.6 Microfinance in South Africa

Baumann (2004) writes that South Africa’s microfinance institutions mainly target the poor, particularly those living in rural areas. The microfinance industry is rapidly growing, in South Africa; this sector began in 1980 with for-profit companies, NGO’s and government agencies playing a pivotal role (Skowronski, n.d.). The financial sector in South Africa includes both formal and informal financial services. Formal services include banks, such as ABSA, Standard Bank, FNB, Nedbank and Capitec Bank. These formal banks offer services such as credit cards, savings, bank accounts and offer loans. These formal banks adhere to strict laws and regulations especially when they have to lend money to the public (Skowronski, n.d.). For example, an individual, lending money from a formal bank will need to provide proof of income, ID document, proof of residence and one’s credit history is a decisive factor the bank needs to evaluate before it can approve a loan (Standard Bank, 2010). The bank also needs collateral of which it can hold on to should the client not be able to pay back the loan (Khavul, 2010). For example if one wants to take out a personal loan from Standard bank, the chances of the loan being approved and the amount of the loan largely depends on an individual’s credit risk and their income (Standard Bank, 2010). Thus, the bank needs to check the information at credit bureaus and also check a person’s information, such as the stability of current job and fixed home address (Standard Bank, 2010). Another noteworthy fact is that a client will qualify for an amount that is between 1 and 3.5 times their gross monthly income and the interest rates is dependent on one’s credit risk (Standard Bank, 2010). These rules for issuing a loan, although restrictive for a number of individuals

especially those with no steady incomes are implemented as a protective mechanism for banks (Khavul, 2010).

The next financial sector has no laws and regulations and is solely run on the clients' preferences (Skowronski, n.d.). This informal financial sector includes 'loan sharks' also known as *Mashonisas* in *Zulu*, burial societies and rotating savings clubs (Skowronski, n.d.; Vonderlack & Schreiner, 2002). Groen (2006) notes that an individuals' choice of a financial institution is closely correlated with one's income, which leaves many low income people with informal financial services as an option because of their convenience and easy access. This leads many of the country's poor, which are mainly black households at a place where informal financial services seem more desirable because of their inconsistent income and pressure to provide for their families (Skowronski, n.d.). This is where microfinance programmes come in, as they try to create a more "formal" structure for people living in poverty, in terms of educating about saving, enabling them to loan money with reasonable repay rates and also microfinance thrives at educating its clients about initiating income generating activities.

Mogale (2007) states that South Africa's formal financial institutions are generally unwilling to lend to the poor, which results in the poor being unable to access money. In addition, South Africa is one of the most unequal countries in the world, with the small, rich minority of black and white people, coupled with a large pool of marginalized and dependent group of the black majority; it is not surprising that microfinance institutions are targeting the poor in rural areas (Baumann, 2004). As argued previously, that formal banks such as Standard Bank adhere to strict rules and regulations and require information from credit bureau and monthly income before they can approve a loan (Standard Bank, 2010). Another factor noted by Khavul (2010) and Baumann (2004) which prevents or creates challenges for the poor especially living in rural areas from accessing formal banks is the inaccessibility of banks in these areas. This works at the disadvantage of the poor who might not earn a monthly income and have no credit history which allows them to be eligible for loans. Thus, microfinance institutions play a pivotal role in bringing financial solutions for the poor women living in rural areas (Khavul, 2010; Hoque & Itohara, 2009).

2.7 SaveAct (Microfinance Programme)

SaveAct (2005) describes itself as a “non-profit organization promoting and supporting the formation of Savings and Credit Groups as a simple but effective tool against poverty, as a foundation for building sustainable livelihoods and empowering women and other vulnerable groups” (SaveAct, 2005). SaveAct is a microfinance organization that was established in South Africa in 2005 in order to serve the needs of people living in poverty, especially living in the rural areas (SaveAct, 2005). This programme functions by helping people living in poverty manage their money better which educates on building business skills, asset creation and making well-informed decisions through skills development. It engages its members in small business strategies that will sustain their livelihoods (SaveAct, 2005). The primary purpose of SaveAct is to provide candid savings and loan facilities, in a community that does not have access to formal financial services (SaveAct, annual report, 2010). SaveAct has adapted a model that is aimed at effecting change in the lives of women, men are not excluded, but a majority of the groups are dominated by women for reasons explained in previous sections (Mayoux, 1998). The SaveAct model aims at assisting women in accessing financial services and building their assets, while also building their self-esteem and social networks as community members (SaveAct, 2005). Therefore, such a programme is deemed to be empowering for women as Cheston and Kuhn (2002, p. 14) write “the basic theory is that microfinance empowers women by putting capital in their hands and allowing them to earn an independent income and contribute financially to their households”. The SaveAct model works as follows:

According to the SaveAct annual report (2010), SaveAct implements a hybrid model of community-based savings activities, which incorporates three complementary elements:

- The formation and mentoring of savings and credit groups (SCGs) -financial services controlled and managed by people living in poverty;
- Life Skills Training (LST) including Financial Education - improving people's capacity to plan and act;

- Enterprise or *Isiqalo* in *Zulu* training - developing capacity to engage in enterprise activity or follow more sustainable livelihood strategies (SaveAct, annual report, 2010).

2.8 How SaveAct Operates

According to the SaveAct credit manual (2008) the most crucial principal about a microfinance group or also known as a Savings and Credit Group (SCG), is that members are self-selected, and they voluntarily form a group. This also ensures that groups choose members that they trust and can work well with in ensuring the success of the group. The microfinance programme is largely a form of a saving mechanism, as SaveAct explains “savings are invested in a loan fund from which members can borrow, repaying with a service charge added” (SaveAct credit manual, 2008, p. 7).

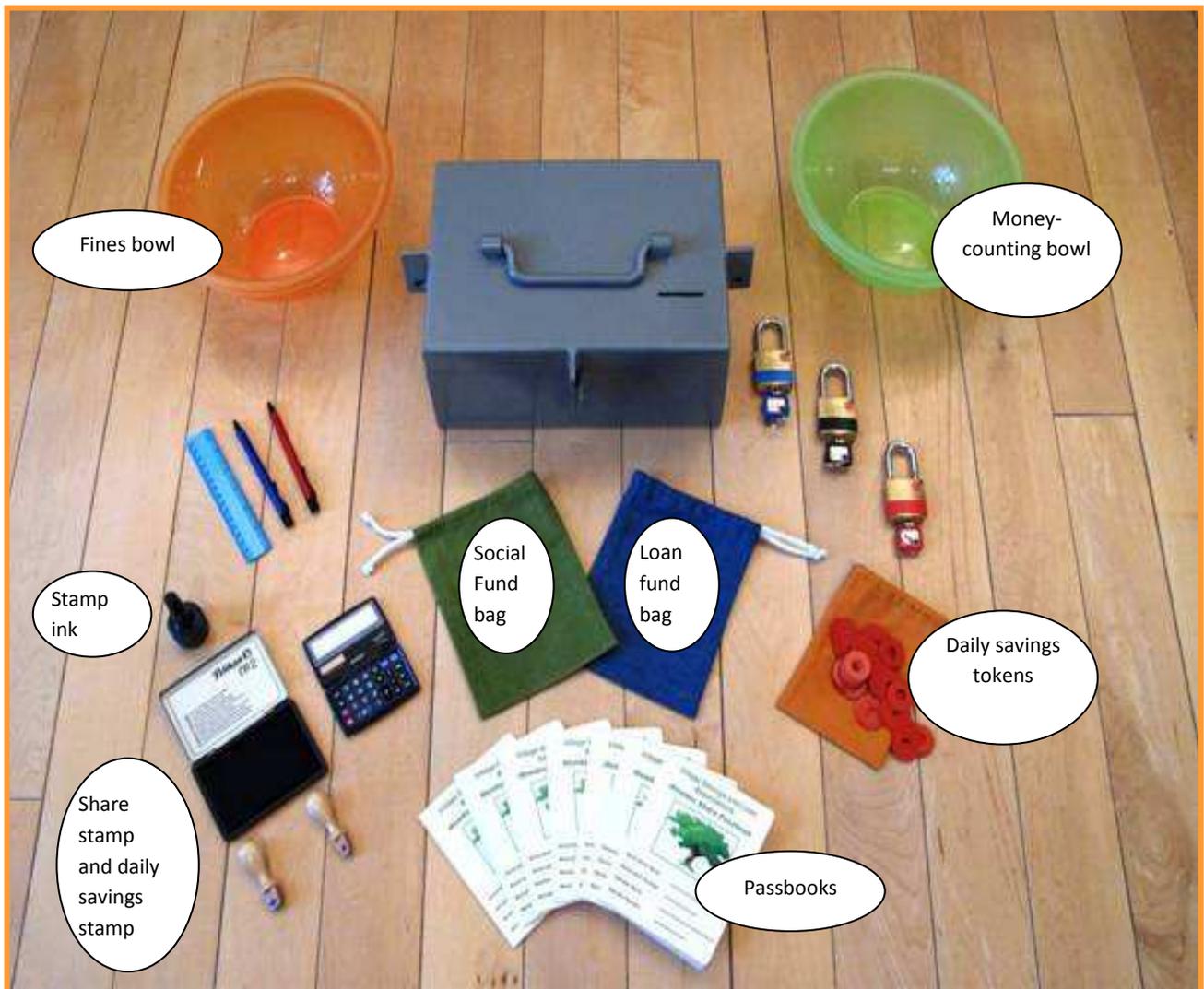
An important aspect of an SCG is its value of transparency, all transactions, repayments and loan are made out at meetings in front of all the members. A system incorporated to ensure that no transactions are carried out outside the meetings is that a locked cash box is used. After the meetings one member is responsible for the box and another member will carry the key and this rotates for each meeting. The group members meet at an agreed cycle, and a cycle lasts approximately 12 months, the collected savings and service charge earnings (interest rates) are shared out amongst the members and the amount that each member gets is in proportion to what they have saved throughout the year. This cycle meeting is particularly crucial as it is a time for resolving any issues that group members may have (SaveAct credit manual, 2008).

All group members are given an individual passbook; this passbook records all shares purchased, interest rates and loan liabilities. A group is made up of 10-25 members, the groups can comprise of male and females mostly amongst the adult population, and they are self-selected. Even though groups include male and females, at least three of the five committee members have to be female (SaveAct credit manual, 2008). The committee is made up of a chairperson, Record-keeper, a box keeper and two Money-counters.

How group members save is through share purchase and the overall success of the group is determined by the amount of shares purchased, and between 1-5 shares can be purchased at each meeting (SaveAct credit manual, 2008). The value of a share is set by the group and these shares vary between R60-R100. The shares are set at reasonable rates so as to allow the poorest of the group members to afford. If a certain group member is experiencing financial difficulties then they are allowed not to purchase shares as rural incomes are unstable, but they must continue to repay their loan amount (SaveAct credit manual, 2008). Loans should not be more than three times of the shares bought by the individual; this ensures that the group member is not too overwhelmed by the credit (SaveAct credit manual, 2008). Loans are made every four weeks when the group meets, and the group member repays 10% interest rate of what they borrowed.

Below is an image of the SaveAct kit, used at each group cycle meeting.

Figure 1: SaveAct group meeting kit



SaveAct credit manual (2008)

Previous studies seem to indicate that microfinance programmes do help in alleviating poverty and empowering women to have more control over their lives. While previous research findings and literature has contributed to our understanding towards microfinance programmes and the notion of women empowerment, more in-depth personal accounts are still needed. It would be useful and appealing to explore how, if so, SaveAct, a microfinance programme from South Africa has impacted women living on a low income in the rural area of KwaZulu-Natal.

Chapter Three: Methodology

3.1 Background to study

In 2008 SaveAct conducted a monitoring and evaluation framework on its members who are part of the savings and credit groups for the purpose of determining the successes and challenges of its programme and how it can be improved. The monitoring and evaluation framework was both qualitative and quantitative in nature as the aim of the data was to evaluate the effectiveness of the SaveAct model (van der Riet, 2009). The quantitative component of the monitoring and evaluation framework intended to evaluate changes in the SaveAct members' lives by administering surveys. The qualitative component included in-depth interviews and focus groups which aimed at exploring the impact SaveAct has had in the lives of its members, and these interviews took place between November 2007 and November 2008 (van der Riet, 2009). The aim of the in-depth interviews as reported by van der Riet (2009, p. 2) "was to examine whether, and how, participation in the SaveAct programme enables people to change their role, status and responsibilities in their family and community". The focus group component of the monitoring and evaluation framework explored the experience of the SaveAct members in the SaveAct programme and also to attain their view of how they felt about the work the SaveAct field workers did.

For this particular study, we aimed to assess how the observed changes, if any, in the monitoring and evaluation qualitative component can be further analyzed and linked to the concept of empowerment. Secondary data from the monitoring and evaluation framework was used for this particular study to investigate the changes experienced by the SaveAct group members, if any, and how these changes have empowered the SaveAct members. In addition, four more semi-structured individual interviews were conducted to aid in the data. The interviews allowed participants to answer the questions posed by the interviewer in a more in-depth way and the interviewer was also able to probe and clarify what the participant said. This design allowed the participants to verbally express their experience of how the SaveAct programme has brought change into their lives if any, which in turn enabled the researcher to examine and provide an interpretation of the participants' subjective experience,

which would further allow an elaboration of participants accounts (Murray, 2003), and how these changes link to the concept of empowerment.

The objective of this study was to explore women's experiences of participating in a microfinance programme. More specifically the study aimed to:

- Explore how women's participation in a microfinance programme has changed their lives.
- Establish how SaveAct aims to facilitate the process of empowerment in the lives of these women

The research question for this study was: has SaveAct through its microfinance programme, empowered rural women?

3.2 Research design

This study was of a qualitative nature, by using qualitative and exploratory methods it enabled the topic to be explored in depth. Durrheim (2006, p. 47) writes "qualitative methods allow the researcher to study selected issues in depth, openness, and in detail as they identify and attempt to understand the categories of information that emerge from data". A qualitative research design allowed the exploration and understanding of change in the lives of the SaveAct members and its connection to empowerment. Elliot, Fischer and Rennie (1999, p.216) write "the focus of qualitative research is to understand and represent the experiences and actions of the people as they encounter, engage and live through situations". The role of the researcher is to develop an in-depth understanding of the phenomenon being studied by documenting the participants' experiences and perspectives (Elliot et al., 1999; Ha, 2011). Qualitative research allows the researcher to immerse themselves in data in order to gain greater insights into the phenomenon being studied (Smith & Firth, 2011).

This research design allowed a better understanding of the changes that SaveAct has brought into the lives of its members and how these changes may be linked to empowerment. A qualitative design was chosen for this study as compared to a quantitative design as quantitative designs seek to provide a relationship between variables (Silvermann, 2005).

Whereas qualitative takes a more in-depth look into people's experiences and their context, as van der Riet (2009, p. 77) argues "qualitative research processes assume that the meaning of human experiences is inextricably interwoven with context". Unlike quantitative approaches, which seek to describe the causal relationship found in the phenomenon, qualitative approaches go further than this; they explore and try to understand the human experience at play within a context (Van der Riet, 2009). A qualitative approach was much better suited for this study as it allowed a broader, in-depth investigation of the phenomenon under study within its context.

3.3 Sample for the study

The small town of Richmond is situated approximately 38 kilometers south of Mgungundlovu in the province of KwaZulu-Natal. Richmond is one of the seven Mgungundlovu District municipalities. Sithole (2011/2012) describes the Richmond local municipality to be approximately 1232 square kilometers with an estimated population of 65 772 and 12 679 households. The Richmond local municipality is the fourth smallest municipality within the Mgungundlovu, but has the third largest population within the Mgungundlovu District municipality with an estimation of 7% of the total population. The majority of the Richmond population resides in areas which are mainly rural and are characterized by low levels of basic services, facilities and a sizeable number of people who are unemployed. Richmond's economy largely depends on agricultural activities and is also the largest employer of the municipal population. Sithole (2011/2012) writes that, in recent years, the Richmond area has seen an increase in unemployment, with a percentage of 28.2% of the population unemployed. The Richmond area has also seen an increase in poverty, lack of municipal resources to meet the ever increasing demand of meeting the services of the poor, and a decrease in investment, in the area. Areas most affected are traditional areas, which have inadequate services, high rate of unemployment and poor agricultural opportunities. Included in the sample is Obonjaneni, a rural area in the little Drakensburg region of the KwaZulu-Natal. It was included because it is a more rural area, but also for convenience reasons as SaveAct also works in this area.

The sample consisted of 16 participants from the SaveAct monitoring and evaluation framework and a further four participants were sampled to aid in the study. The study targeted women because microfinance programmes aim at alleviating poverty predominantly amongst women as the literature supports (Mayoux, 2000; Cheston & Kuhn, 2002). Another reason for targeting women was that the SaveAct programme has a high rate of women as members, in all the groups I visited only women were present in the meetings and were thus more easily available. The majority of women who participated in the study were black African women, living in the different rural areas of the Richmond local municipality, KwaZulu-Natal, between the ages of 22-72 years with the average age at 61. Also, included in the sample is a small group of women from another rural area further away from Richmond, Obonjaneni for convenience reasons as the SaveAct team was working there and the data was rich. The rural areas in Richmond are Hopewell, Nkumane, Phatheni and Ndaleni, Obonjaneni was included as another rural area, but as previously stated is not part of the Richmond local municipality. The pie chart below shows the sample of women interviewed.

Table 2: SaveAct interviews: Sample

Place	Number of participants
Hopewell	2
Nkumane	6
Phatheni	1
Ndaleni	3
Obonjaneni	4

3.4 Sampling technique

All the participants were female, as illustrated in the two tables above. This study and the monitoring and evaluation framework adopted a non-probability sample through purposive

sampling; participants were not selected randomly as cases that were known to be useful for the study, were chosen beforehand (Henry, 1998). The sample for this study was chosen by SaveAct field workers based on the members saving practices, which included being an active member by attending most of the monthly meetings, as this would ensure that all the purposefully selected members were equally knowledgeable on SaveAct practices and had an equal opportunity in saving participation. The selection criteria included being a member for more than 12 months as this time frame would have given SaveAct members enough time to familiarise themselves with SaveAct practices, an opportunity to loan and also purchase shares. These selection criteria's were chosen by the SaveAct management team.

3.5 Validity and Reliability

Validity and reliability in qualitative studies cannot be applied in the same way as in quantitative studies (Roberts, Priest & Traynor, 2006). Validity investigates how well the research method measures the phenomena under study (Van der Riet & Durrheim, 2006). One of the ways in which this study ensured validity was through credibility (Sheston, 2004). Credibility ensures internal validity of the study, (Sheston, 2004; Van der Riet & Durrheim, 2006) and this was achieved through the first method which was “the development of an early familiarity with the culture of participating organizations before the first data collection dialogues take place” (Sheston, 2004, p. 65). This was achieved through reading documentation about SaveAct, gaining insight from my supervisor about the organization through discussions and also taking part in the monitoring and evaluation process as a data collector for the quantitative and qualitative data collection process which took place in December 2008. I also attended group meetings where SaveAct members met for share out at the end of their cycle, to observe and familiarize myself with the way that the group meetings operate. The second method employed to ensure validity is triangulation. Triangulation incorporates the use of different methods (Silvermann, 2005). For this study, two methods were used, which are observation and individual interviews. Observations were used during the initial stage of the study, by visiting and observing group meetings and in assisting in the smooth running of the meetings. This allowed me as a researcher to immerse myself and understand better what the SaveAct process was all about and the individual interviews assisted in getting an in-depth understanding of the participants' experiences of being part of the programme. The last method which was exercised to ensure validity is the use of “tactics

to help ensure honesty in informants when contributing data” (Sheston, 2006, p. 66). How this was initiated, was that each person approached for the individual interviews was given the opportunity to refuse to participate in the study through the informed consent process. This ensured that those who participated did so freely and were not forced to participate in any way.

Reliability informs how the results are repeatable in another context (Silvermann, 2005). Reliability for this particular study was accomplished by providing “accurate descriptions of the research process, secondly an explication of the arguments for the different choices of the methods and detailed description of the research situation and context” (Kelly, 2006, p.381). An accurate description of the research process is being achieved in this methodology section. I have provided the sample, sample technique, research design and the data collection process is also provided. An explanation of the chosen method of data collection is provided in the research design section, the reason for choosing a qualitative methodology rather than a quantitative method has been argued for. A detailed description of the research context and situation is also provided. The background to the study explains how the idea for this particular study came about and also a detailed context of the study is provided, which gives a picture of the area where the research was conducted.

3.6 Data collection

Semi-structured individual interviews were used for data collection. Four members of the SaveAct programme were further selected who had not been a part of the monitoring and evaluation case study, to aid in the interviews. The questions used for data collection explored four main areas, which are family, household level, individual level and community level. These questions were composed by the SaveAct team and were informed by the literature on microfinance programmes and the areas in which changes are observed. These four main areas were used by SaveAct in their monitoring and evaluation case study, and these are also the main areas that microfinance programmes report improvement on in the lives of women (Vonderlack & Schreiner, 2002; Littlefield, Murdugh & Hashemi, 2003). The first question asked participants to narrate a brief history about their life, where they come

from. This question aimed at building rapport with the participants, so that they could feel more at ease with the interview setting and the questions that would follow.

The interviews were conducted by the researcher in *isiZulu* as it is the mother tongue of the participants. The interviews lasted between 30-45minutes. After the interviews were conducted, they were translated into English. Some of the questions for the interviews were generated from previous questions that SaveAct had formulated, but new questions were added to assist in answering questions that are essential for the study. The interviews explored issues around participants' decision making abilities which affect their lives and are a part of their lives, their self-confidence relating to their capabilities, skills and status in the community.

Before the interviews could be conducted, I had to seek permission from the SaveAct management team to use their data and also for them to assist me in identifying other potential participants who would be useful for the study. I did not encounter problems as I had previously worked for them as a data collector for their monitoring and evaluation study. When permission had, been granted I had to discuss with one of the SaveAct staff members on how to identify potential participants. She informed me that identifying participants is not a problem but reaching the places in which they reside (the Richmond rural areas and Obonjaneni) would be a problem. The reason given was that transport is scarce in those rural areas and the SaveAct team was also facing a transportation challenge during that time and therefore, used public transport. The transport problem that the SaveAct team was facing forced them to only be able to reach certain areas which did not have an extensive transport problem and this also meant that they could only go when the teams met once a month. This further made things difficult as I could only go with a SaveAct staff member and a couple of visits were cancelled due to teams deciding to meet at another time, because of group members having other commitments. Another reason was due to unfavourable weather because by using public transport, we could only reach certain destinations, because the roads were not friendly to walk on.

Another problem which made the data collection process difficult was work commitments as I had to make sure that my days in which I was given time to collect data, were days in which SaveAct staff members were also going to the field. The SaveAct meetings were conducted at a group member's home. What posed as a challenge to get an interview was that the group members would meet in the morning for one to two hours and after these meetings they would want to go immediately as they had other family responsibilities they had to take care of, such as taking care of their land, managing their business or doing daily chores at home. I decided to conduct the interviews while the SaveAct staff member gave lessons on managing a business or the disadvantages of buying on credit. Before proceeding with the interviews participants, information sheets were read and further explained to the participants and asked if they have any questions or needed clarity. They signed the consent forms and were given the information sheet to take home. The interviews were audio recorded and transcribed. At the time of the visits, the SaveAct members were scheduled to have their monthly meetings as this was the most convenient time to get access to them. So the interviews were conducted after they had held their meetings. The interview schedule is attached in Appendix one.

All the participants were interviewed in their home language which is *isiZulu*. Semi-structured individual interviews were conducted with the SaveAct members. The interviews aimed to obtain information which would show the change experienced by the participants by being part of a microfinance programme, over the time period that they have been part of it. The interviews aimed to get information on the family/household level, community level and individual level. On the family/household level, the questions aimed to see how the women's role has changed in the family since being part of SaveAct and some of the questions asked were:

- What kind of role do you play in your family?
- What kinds of responsibilities do you have?
- What kinds of things are you responsible for on a daily basis?
- What do you think this says about you in your family?
- Has this changed since you joined the programme? If so, how?

- In making decisions about your family/household, what kind of decisions did you make, and what kinds of decisions do you not make (defer) to other members of the household? Can you give examples?

Questions on the community level aimed to investigate, how the community viewed the women and the role that they now play as SaveAct members. Questions asked included:

- How would people in the community describe you?
- Has this changed since you joined the programme?
- What do you think about your relationship with other members of the SCG group

Questions on the individual level investigated how participants felt about themselves now that they are part of the programme.

- What kinds of dreams/goals did you have for your life before the programme? (for yourself, not necessarily your family)
- What kinds of dreams/goals did you have for your life after you joined the programme?
- How confident were you (before the programme) to deal with people you did not know, or things that you did not know?

The interview questions are available in Appendix one.

3.7 Data analysis

The recorded individual interviews were transcribed and analyzed using the method of thematic analysis. As stipulated by Braun and Clarke (2006, p. 79) “thematic analysis is a method for identifying, analyzing and reporting patterns (themes) within data”. This method of analysis has enabled the data to be structured and analyzed into categories that allow the researcher to view the differences and similarities evident within the data. Themes are not only selected because a majority of the participants have spoken about it but as Braun and Clarke (2006, p. 82) state “rather on whether it captures something important in relation to

the overall research question”. The process for identifying themes was as follows, adopted from Braun and Clarke (2006, p. 87).

1. Familiarizing with the data: the data was transcribed, read, and re-read and initial ideas were noted down. These initial ideas constituted of ideas that surfaced from the data, as it was being read and re-read. Initial ideas that were noted down included information such as the role played in the family, changes observed since participating in SaveAct, material changes and how they feel about SaveAct.
2. The next step was in generating initial codes: Coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code. Some of the codes included: the role played at home; lessons learnt from SaveAct, past saving groups, income and material changes at home and how they felt about themselves.
3. Searching for themes: codes were collated into potential themes, gathering all data relevant to each potential theme. These potential themes included: Role in the family, increased knowledge, power to control own life, making decisions about own life and insider knowledge.
4. Themes were then defined and named: an ongoing analysis to refine the specifics of each theme between the researcher and the supervisor took place, and the overall story the analysis tells, generating clear definitions and names for each theme. Until final clear themes were generated which are gender equality in the home, personal autonomy, self-confidence, increased business knowledge, better customer service and group cohesion.

3.8 Ethical considerations

The study did not provide any direct benefits for the participants, but there was an indirect benefit. Since the participants were part of a research study, they were given an opportunity to tell their story, which enabled them to reflect on their own lives, and could have potentially allowed them to realize things they had not thought of (Murray, 2003).

The participants were given access to contact details of SaveAct, should they feel they were harmed in any way. Participants were informed that they are free to withdraw at any time during the interview, that they are not obliged to participate and if at any time after the interview the participants have questions, the researcher's number was made available to them. The cost that participants incurred was time.

An information sheet about the study was given to the participants with a consent form attached to it for them to sign that they agree to participate willingly. The form informed the participants about the research process and aims. As expressed by Wassenaar (2006, p. 72) the consent form provided "potential participants with clear, detailed and factual information about the study, its methods, its risks and benefits, along with assurances of the voluntary nature of participation, and the freedom to refuse or withdraw without penalties". The information sheet was read to the participants and they were given the opportunity to ask any questions before commencing to sign, but no questions were posed by the participants. An information sheet and consent form is attached in Appendix two.

Concerning the issue of confidentiality the participants name are known by SaveAct as they assisted in identifying potential participants for the study. The names are also known by the researcher. However, confidentiality of the participants was maintained by referring to them as participant P6F34 or P7F45 etc, so that the transcripts and results and discussion section do not show identifiable information linking the participants to the interviews. The data generated in the study was only made available to the researcher, the supervisor and SaveAct management. The data is stored and locked away in a safe environment and will be destroyed after five years. The SaveAct team also has access to the data as they may want to use it for future studies for the evaluation of the programme. In such cases, participants will have to grant SaveAct permission to do so.

Some of the limitations in the study include: SaveAct staff members played a pivotal role in the selection of the participants both for the monitoring and evaluation study and the extra

participants who aided in this study. This does create an inherit bias as the participants chosen were chosen because of their active participation in the programme which may have given us a one sided view of the impact that SaveAct has on the lives of these women. So my findings do not provide findings of those individuals whose participation in the programme has not had much of an effect in their lives. Another limitation to this study is that I was also part of the data collection team for the monitoring and evaluation study for the programme and also part of some of their share out meetings. SaveAct group members may have taken me as part of the SaveAct staff members. This may have been an advantage and a disadvantage. An advantage is that rapport, and trust was easily gained and the disadvantage may have been the researcher being too immersed in the programme thus losing some objectivity in investigating and further probing the participants in interviews.

The research results will be printed in a thesis format and put in the library, and possibly published in academic journals. The thesis will also be made available to the SaveAct management team and may be presented at other conferences.

Chapter Four: Results

This chapter presents the data collected from 16 black, African women, living in the rural areas of KwaZulu-Natal in the Richmond area and Obonjaneni situated in the little Drakensburg region, both predominantly rural and agricultural. The data presented below provides the women's view on the changes that they have experienced as a result of being involved in a microfinance programme such as SaveAct in order to answer the question of empowerment, if and how it has occurred in their lives. The data was analysed using thematic analysis. The themes that were generated in this process will be shown, and quotes from the transcripts will be used to illustrate the central points in the analysis.

The participants will be referred to using P for participant, a number, F for female, and the age or age category of the participant, for example P6F34.

Themes that emerged and are essential for this research are gender equality in the home, personal autonomy, increased self-confidence, increased business knowledge, better customer service and group cohesion. These were the main themes which strongly emerged from the data with supporting extracts. The six themes also gave a sense of the participants' feelings, thoughts and experiences of participating in microfinance programme and the changes they have observed in their lives.

4.1 Gender Equality in the home

Participants were first asked what role they play at home. This question was asked in order to see how they perceive their roles as women in the home, especially as women living in rural areas and perceived to be economically disadvantaged. Gender equality in the home emerged as central theme that came across strongly as these participants, although living in impoverished areas and are also women, felt strongly and had a sense of pride about the roles they play at home. Gender equality is described by the Millennium Project (2006, pg. 29) as a place where "men and women work together as equal partners to secure better lives for themselves and their families". These participants showed how they tried to achieve a greater sense of gender equality by occupying versatile roles and some even mentioned having to

take on the traditional male role of being the provider and protector of the home, in terms of bringing an income and ensuring the well-being of the whole family.

P3F59 uses the term 'umbrella' showing that she protects and guides the whole family, even her extended family. P3F56 also says that she does all the roles that need to be fulfilled in the home. P3F59 says '*I protect the family,*' protecting the family is perceived by the participants as a traditionally male role, but this participant because of her circumstances has had to take over that role, showing that she is capable enough to carry it out well.

...In the family my role is huge. If there is death in the family, the first person to report to is me. I protect the family, I am an umbrella. The whole family trusts me. P3F59

P7F56 and P1F60 also emphasize how she plays all the roles in the family, and P1F60 also expresses how she earns a living for her family.

There isn't a role I don't play, I'm a mother I am a father, I buy groceries and also I grow vegetables even the role men play I too can perform. We renovate and extend homes, and we make bricks. P7F56

When I have, planted mielies I can feed the family... The land feeds us by giving us vegetables...well this is my life and working the land is how I earn a living. When I have planted mielies, I can feed the family. P1F60

P1F60 further expresses how she plays a versatile role in the family. She also shows how the male role is challenged as she builds rooms as well, and these are usually the type of traditional roles which men play.

*In the morning, I wake up and cook porridge for my grandchildren, then go straight to the fields and plough thereafter at around 11:00am I return home and start cooking for the children so that they can eat when they come back from school... am also responsible for our home in that I build broken down walls or build rooms if necessary.*P1F60

P2F40 states how she is more than equally capable of doing all the duties needed in and outside the home and as a result, she is not dependent on her husband to find a person to do the work. She says "*I don't have to wait for my husband to find someone to do it*" suggesting that there is a degree of challenging gender patriarchy.

My responsibilities are to look after the house, in terms of cleaning and doing the garden. I don't have to wait for my husband to find someone to do it. I can save money by doing it with my children. P2F40

From the above extracts, we can observe the changing role of women is evident from this sample of women. Women are no longer expected to play traditional female roles only but have adopted more versatile roles where needed, for the overall well-being of the family which increases the chances of gender equality occurring.

Gender equality was also observed in terms of finances. The increase in household income has allowed the women to be less dependent on their spouses when it comes to money, as they are now able to contribute financially at home, as a result of being part of SaveAct. The following participants show how as women, they are now able to do things on their own because of the money obtained from SaveAct, and do not have to depend on their husbands all the time.

... I no longer had to ask my husband who receives a state pension for money but rather I made my own money from the savings group and from profits from selling the chickens. P4F56

P5F54 expresses how she is also no longer dependent on her husband financially.

I live very well. SaveAct has helped me a lot and that I do not have to wait until the end of the month for my husband, to give me some money, everything is just fine, I live very well. P5F54

P5F54 further expresses how she is now able to get what she needs because previously, before SaveAct she did not have much of a say as she was dependent on her husband. She also speaks of how she does not consult with him all the time about money, because before SaveAct she had to consult with him as she was mostly dependent on the husband's income. But now, with her own extra income from SaveAct she has gained some independence of not having to consult about her money.

When I need to pay back the loan, I don't run to him to ask for some assistance maybe that makes him not bother or worry that I do not consult with him. P5F54

Participants are now able to take initiative and do things for themselves, as the following two participants express that they are now able to open bank accounts and buy other things without the assistance of their spouses. This shows how the access to an extra income from SaveAct has allowed greater contribution to household income as women, which adds value to the role they play at home. We also observe how P2F40 refers to SaveAct as a stokvel, showing how SaveAct may still be seen as a stokvel, because of how the context they live in still operates with stokvels.

The help I received was being able to get a loan from the stokvel ((SaveAct)) so that I can be able to buy stock for my business. I was also able to buy a TV for my kids so that they can also be happy, because it was hard before when I asked for money to buy the TV and my husband would comment and say a TV is just a waste of money. I've seen change because I can now do things with my own money. I'm even able to open an account. P2F40

Yes I've seen change because I can now do things without the help of my husband. I was even able to open an account...things have changed because I have been taught about saving and this has enabled me to start my own business. This also means that I don't have to ask my husband for money all the time. P7F56

Things have changed at home, things have changed because even with the kids they do not wait for their father to ask for something. Yes their father helps them, but he is a traditional doctor, with me in SaveAct I can loan some money and go and help at home. So there's isn't that thing anymore that I have to wait for their father. P6F51

The following participant gives us a sad account of her situation at home with her husband, but SaveAct has assisted because, she is able to send money to her children who do not live with her but this is a clear example that there are still some limitations to accessing money.

P: I'm not happy because it's as if I'm being abused, sometimes I wish that I hadn't gotten married because I would have been able to stay with my biological kids and not have to ask for money from someone else. I wish I could work but then he doesn't allow me.

I: has this changed since you have been invited to be part of the programme?

P: Being abused, that hasn't changed, but there's some money that I'm saving that he doesn't know about, which I'm putting aside for my kids. P2F40

P2F40 continues and elaborates about her abusive situation at home, and although she is unable to freely send money to her kids, SaveAct has enabled her to continue providing for them even without the knowledge of her husband.

One thing that hurts me is that I married a widow, and his kids did not like me much at first. The kids hurt me so much that I even left and went back to stay at my father's house for a while the problem I have is that I'm not able to live with my biological kids that I got from another man. He also says that living with kids that are not one's own is a problem. So I have that dilemma that I'm unable to send money to my kids freely; I have to hide it from him because I cannot neglect my kids. P2F40

The above extracts show us how this sample of women has had to be more versatile in terms of their roles at home. The availability and use of SaveAct has also enabled them to contribute financially in the household income, which increases their well-being and that of their families.

4.2 Personal autonomy

Personal autonomy came across as a strong theme in the extracts. Personal autonomy is defined as the ability for a person to govern their own lives (Meyers, 1987; Dyson & Moore, 1983). It is having control of one's life and circumstances and being able to make decisions that affect one's life. Some participants who have lost their husbands due to death and one woman over divorce, communicated how even though they have lost their husbands and are on their own, they are not struggling and are now able to control their own lives due to SaveAct. The following participant speaks of how as a woman she was able to afford an ox for her in-laws in the absence of her husband because of the money obtained from her savings in SaveAct.

I feel very comfortable although my husband is no longer with us, I don't really feel that empty space, as I was able to take an ox to my in-laws as dowry while when my husband was still alive we had no cattle. After the death of my husband in 1982, I was enslaved by poverty as I had to raise eight children on my own. But SaveAct came and offered so much for my family and I. last year as I said, I was able to pay dowry for my son and now have a daughter in-law. I was also able to lend money from SaveAct to buy a cow for my homestead. P7F56

The following participant shows how the money from SaveAct has enabled her to gain control over her life without depending solely on the child grant or her ex-husband who she did not know how she would manage without his help when they separated.

My husband and I separated, and I did not demand that he give me money at the end of the month. So the only money that comes in is from the social grant for the child and is the money that I save with as well. So even though not much money comes in, being able to get a loan from SaveAct stretches my income a bit as I am able to do other things which I would not have been able to do with just the child grant and without the help of my husband ((ex husband))...because when I separated from my husband I did not know how I would manage on my own... P9F55

The following participants express how the social fund (money for emergencies) from SaveAct gives them a sense of control over their circumstances or any unexpected situations that may arise.

SaveAct has really helped us recently since there has been a death in our family, there is money that is specifically there for emergencies and those savings have really helped us as we were able to purchase a goat for the cleansing ceremony with the R300 we were given by SaveAct. SaveAct has really been helpful, and we have had amazing results due to saving. P10F72

Where SaveAct has really assisted me, where I have really seen changes by being with SaveAct has been in burials, where we have to put in R10 ((every month)), that has really helped me. That money was just available to me when I had a funeral at home because at the bank, you must come with a certificate in order for you to get the money. With SaveAct you just need to say that you have a problem at home and then the ladies will put together something for you and come give it to you. When I was in a crisis and had lost

someone at home and did not have a cent, SaveAct really came through for me. P9F55

P6F51 expresses how the availability of SaveAct, has allowed her to control where her children attend school, in terms of having the necessary finances to afford the best education for her children. P6F51 tells how the money from SaveAct has permitted her to send her children to better schools, thus receiving a better education as she is a woman who lives in a rural area and is struggling financially.

As a mother, who lives in the rural area, married and struggling financially. My children were schooling at ((name of school)) is a high school in the community. The standard of school is very low. I was able to take the first child, the last born and send him to a better school which is ((name of school)). That's the first thing; I also took another one to a better school which is ((name of school)). I'm not saying that schools here are bad it's just that since the arrival of the policy of no fees, the standard of learning has decreased because even teachers do not have the necessary stationery to teach the kids with. I took another child and rented a place for them to stay, so they are renting. So I'm doing this because both schools even have computers. So SaveAct has helped me with my kids' education, even though, I haven't finished building the house but I am saving\, and I can see that I will finish building soon. P6F51

We see how from the above extracts, from the availability of SaveAct, these women have been able to gain some personal autonomy. They are now able to take control and make better decisions for themselves and their families. As the extracts show how, the social fund from SaveAct has allowed some participants to conduct traditional ceremonies and to have control over unexpected situations such as death. SaveAct has even given P6F51 the ability to control where her children school. So SaveAct has given them the capability to govern their lives, even in unexpected situations.

4.3 Increased self-confidence

Participants express how the availability of SaveAct and being able to do things on their own has increased their self-confidence. The ability to be able to afford things on their own and not be dependent on other people for finances or food has had a positive impact on their confidence.

P7F56 uses the words “*I feel like a real mother because I can point out what things I have been able to do and achieve in my home*”. Being able to provide material things gives her the ability or sense of being a ‘real mother’.

Other participants also spoke about having a positive self-image and a sense of pride because of what they have been able to achieve through the help of SaveAct.

I feel really confident, really confident because when I need something I am able to get it. I am not dependent on my husband all the time, I am really confident. I am proud of myself because when I wish for something I can get it. I don't have to think or say that we must wait for the 25th before I ask for something and he would say no I think we should do things this way because he knows that I am depending on him with everything. So I am proud...yes, yes. P6F51

I'm really happy and feel confident as a mother with the way SaveAct has helped me because what I need I know that I will get. The way SaveAct has helped me. If I owe somewhere I know that the following month I will be fine. P9F55

It's difficult to go and humble yourself for food, and other things. Now I can hold my head up high, without SaveAct, I would be dead... P5F54

SaveAct has also given these participants knowledge and empowered them to make decisions that affect their lives, and this has instilled self-confidence, and they can now take charge of their lives.

Women are stronger than men; they can take decisions without men. Women are in charge and SaveAct helps them in this role... P12F43

I don't know how I could thank Save Act for empowering me so much and educating us. Ever since, I joined I haven't gone to a neighbour's house begging for maize-meal or anything of sorts; I know that I can loan [borrow] money from our group and repay it. I often ask myself why Save Act came into my life so late as I have reached my old age because I could have done so much more. P756

According to one participant, her confidence has increased because she can now make tough business decisions that she could not make before.

*Now I don't give credit anymore, although it's sad to turn people away if they can't pay but as a businesswoman I have no choice.*P7F56

The above extracts show how SaveAct has increased their self-confidence by giving them the ability and option to get what they want and need, which has had a positive impact on their identity as 'real mothers' and 'business woman'.

4.4 Increased business knowledge

The data showed that SaveAct has imparted some knowledge to participants. SaveAct has equipped the participants with knowledge, for example, by providing business training and the importance of saving money. This knowledge has translated to participants making better informed decisions about their businesses and in sustaining them.

*I have a small business where I sell drinks, candles, sweets, chips and other things but over sometime the business did not go well because of giving people goods on credit and they would take a long time to re-pay and that prevented me from buying new stock. With the business training we received, I learnt how I should have operated my business and that giving things on credit is never a good thing, especially when your business is small. Now things are slowly improving, I am trying really hard not to give credit although sometimes it's hard when you can see that someone is in need...*P6F51

P4F56 has a business, and before SaveAct, her business was not doing well. She says 'My decision to stop giving credit was difficult...' showing how she had gained knowledge from SaveAct in making a decision that is best for her business.

My decision to stop giving credit was difficult...but I had no sponsors back then so I had no choice and people were not paying me I would eventually have to ask my husband for money to buy chicken feed, so the training we received from SaveAct did save my business... P4F56

Participants showed to have more insight in running and starting a business as the following participants stated.

...learning about saving money and having a right to loan that's how I bought my stock. I did this after SaveAct, and now my business is doing well, as I'm able to buy what I need through saving. P10F72

SaveAct taught us about growing our own vegetables, just last year I didn't have to buy much food for the family because I was able to get some from the garden. I was also able to start a small business of selling cabbages, and mielies, my garden has grown a lot and this is how our income comes in. P13F46

... I really gained a lot because usually I couldn't see where the profit I made from my business was spent. We were told that in order to start a business you need to have capital, know what your market is, as well. That really helped me in my shop business as I identified the goods that people really needed in the community... P4F56

Other knowledge, which participants stated to have received, concerned the importance of saving money. SaveAct uses the buying of shares as a form of saving money; the more one buys shares, the more one saves and the larger the amount that they can loan. P6F51 communicates how the knowledge of buying shares and growing her savings enables her to loan and make decisions about her life.

I knew about shares but hearing from the radio and TV. Not knowing that the opportunity to buy shares would be presented to me. My shares can grow and I can loan and I can improve my house, I can do everything. Hearing that made me very happy because SaveAct had explained that it's about saving when we buy shares my child, they help us a lot. Yes I'm singing praises right now but there will be more when we divide the shares and the interest. This is still small, there's more to come with these shares. P6F51

P11F42 echoes what P6F51 speaks about the importance of saving, as that increases an individual's access to loaning money. It seems that the increase in knowledge about saving money has given her some power to make decisions on her own.

I had problems; I didn't know how to use my money the right way. I wasn't happy because I knew that when I did have money I would use it the wrong way. But now I know that I have to

save, and I can also loan...I now have the knowledge that at the end of the month I have to save some money and that no one is forcing me to save some. P11F42

SaveAct has expanded participants' business knowledge, because they are now able to make more informed decisions that will enable their businesses to grow.

4.5 Better customer service

Participants expressed how SaveAct has been clear about the processes of the programme and how it works, and this has allowed harmony and understanding in group members. They showed how SaveAct has given them better customer service in comparison to other stokvels and loan sharks that they have been a part of and were taken advantage of.

The following participant voiced how initially group members did not understand the SaveAct processes and this caused confusion among members, but SaveAct members have since gained a better understanding, although there are some members who still do not fully understand the process.

Its good but we do have problems SaveAct came and gave us good training. It was difficult for us to really understand issues of interests. That was the cause for our problems. We were trained that if you took a loan the money you loaning is group money. The interest you paying will be divided among group members. For us that was very difficult to understand, and it caused a lot of unhappiness among members. We reported this and a staff member from SaveAct came to explain this clearly to us but unfortunately, not all members were present and is still a problem. We are trying very hard to make them understand. P7F56

The knowledge that SaveAct provides has increased the participants' confidence level to tell other community members about SaveAct processes and be transparent about it, as the following participants says.

Saveact gave us a lot of confidence; now we are able to tell each other facts. We no longer say to people come and join us we trying to save money. We are now able to tell people exactly about SaveAct procedures and how saving goes. P3F59

The transparency within group members has allowed them to have control over their matters and the running of the group.

SaveAct has been amazing. It's opened our eyes; there is no third person, and no one else is in control. P5F51

Participants have also been victims of loan sharks or unsuccessful savings groups. Participants spoke of how SaveAct has been transparent in informing them about how the programme works, as they are now able to see how previous savings groups took advantage of them. This was largely caused by being part of many exploitative practices which included unsuccessful stokvel's (saving groups) in the past or even accessing money from loan sharks who charged high interest rates, as the following participant expressed.

There was a stokvel that I was a part of. It was a stokvel for buying food for December but I am not a part of it anymore because it was too expensive and you were forced to loan [sic] money, it was similar to a loan shark, its interest was too high, and I thought it was better for me to buy food stamps from the grocery shop when I need groceries because you are forced to loan money, so I stopped playing that stokvel. I have quit playing stokvels since SaveAct, I stopped all playing on all the stokvels that I was a part of. I quit all the other Stokvels, because the interest was too high and it affected my budget and with SaveAct the interest is low. P6F51

...Before we got desperate and even went to loan sharks who would charge us so much interest. Now things have really changed for the better. P1F60

I had been in many other savings groups before, there was Accet where we divided our savings in the summer and bought seeds so that we could plant vegetables but that was unsuccessful as there were men involved. Also, there was a sugar cane investment group which was also unsuccessful. Many groups were started before but were unsuccessful...P5F54

Again the following participant shows how SaveAct has given them better customer service and can see how SaveAct is a better option in terms of saving.

...things have really changed. Before we used to deposit our stokvel savings in the bank, and when the time came to divide the cash we found that the bank had charged us so much interest that we barely made any money. So this savings group is much better because we can loan money and although we pay it back with interest we don't complain because when we divide it we make much more money than we would have in the bank. P1F60

The following participant spoke of how previous savings groups did not have their best interest at heart. They were at times subjected to loan from loan sharks and even stokvels which sold them rotten food and claimed to offer 'big bargains' as P3F59 states how these savings group took advantage of them, but SaveAct has given them better customer service and they can now afford to buy good quality food that they can purchase and choose for themselves.

Before SaveAct, we had no idea of the concept of meeting as a group to save money. We had no idea of planning. We were used to the local stokvel where we'd put money in and then get food at the end of the year, not money. The stokvel process was managed by local shop owners, if there was no SaveAct we would carry on going to the shop to get rotten food like samp and mealie meal. The shop owners used to offer us 'big bargains', but we would go and buy rotten food. We were being abused. Now, we can go to Checkers and other well-known shops and buy fresh food. Before SaveAct, we would be taking money from loan sharks at 40% interest rate. SaveAct has helped to change our lives. P3F59

Better customer service was an important theme as participants showed how SaveAct is the better alternative to loaning and saving than other stokvels, especially when talking about loan sharks, who exploited them. SaveAct comes through as being transparent about its processes and how money is saved, which instils a lot of confidence in the participants about their money.

4.6 Group cohesion

Participants gave a sense of group cohesion or unity amongst their respective group members. The groups went beyond just meeting about saving and loaning money, but participants felt it was also a space where they could give each other advice, and also where one could find support. The meetings are also a safe space where members can express their opinions and be heard.

We have respect for one another and give everyone an opportunity to state their opinion during group meetings; we listen and give each other advice, as well. P6F51

We live in harmony because even when I'm at home they come to ask for my advice, we don't just stop talking and giving each other advice in our group meetings, we are a family, and we support each other...P10F72

These meetings serve as a place where these women share their joys and challenges as P2F40 says. P10F72 also says that 'we are family' showing how SaveAct has enabled these participants to create a space for support and guidance for each other.

...When I need help from the group and ask for it they do not hesitate, they do come through for me. P1F60

All I think about is for my group members to have the same successes that I've had. I tell them to think smart, be active and try to change their situation because even when I talk with someone I advise them about joining our programme and saving money. P2F40

The above extracts show SaveAct permitted these women to become a support system outside of their home. The SaveAct group meetings are also a place where these women do not feel alone as they encounter women who face similar challenges.

This chapter has identified six themes, which emerged from the data. For the theme of gender equality women perceived their roles as changing, because they have adopted more versatile roles, mostly for the welfare of the family. In addition, getting access to money and contributing to household income has also given them some independence. Personal autonomy was also an important theme as women perceived themselves as having obtained some control over their lives through participating in SaveAct. We also viewed how participants reported to have an increase in self and financial confidence, as they were now able to do things that they would previously have not been able to do and that in turn gave them more self-confidence. SaveAct has assisted some of the participants in terms of learning more about how to operate a business and getting the best out of it as we saw with the increased business knowledge. Participants had been victims of unsuccessful stokvels or exploitative loan sharks who took advantage of their needy situation. But SaveAct has thus far provided them with better customer service that they have been able to rely on. The last theme was on group cohesion, where women felt that the SaveAct group meetings were more than just about women coming together because of their economic situation but that the meetings became a space for women to share their joys and challenges, in and outside the

meetings. Some interesting themes have been observed from these participants and these results need to be placed in a socio-political context.

Chapter Five: Discussion

This chapter looks at the findings of this study in relation to the literature review. It also aims to determine to what extent this study achieved to answer the research question, by discussing the identified themes. The themes that will be discussed are gender equality, personal autonomy, increased confidence, increase in business knowledge, better customer service and group cohesion. The research question for this study was:

- Has SaveAct impacted lives of women living in the rural areas through their microfinance programme?

5.1 Gender equality in the home

It appears from the findings of this study that these women have adopted a more versatile role in the home. Participants no longer only occupy the traditional female role (which usually deals with domestic duties of cooking and cleaning), but have also taken on the traditional male role (seeking ways of finding an extra income, doing work outside of the home) in order to cater for the needs of the family. Taking on multiple roles is the result of the pressure of the ever changing economic system and the instability of finding work. As suggested by (Kiggundu & Castle, n.d.) that an increasing number of women in South Africa are searching for work, formally and informally, with the unemployment rate being reported to be at 25% in South Africa (Trading Economics, 2011), this requires that both the female and the male renegotiate their roles in the home in order to meet the demands of living.

There isn't a role I don't play, I'm a mother I am a father, I buy groceries and also I grow vegetables even the role men play I too can perform. We renovate and extend homes, and we make bricks. P7F56

Participants spoke of being less dependent on their spouses as SaveAct has helped them in being able to bring an extra income at home. According to psychological empowerment (Zimmerman, 1995), these women are showing the interactional component. The

interactional component says “that people are aware of behavioural options or choices to act as they believe appropriate to achieve goals they set for themselves” (Zimmerman, 1995, p. 589). The interactional component of empowerment looks at how people gather resources in order to meet their needs (Zimmerman, 1995). The findings show us how these women have used their resources in order to meet the needs of their families, by playing more versatile roles at home and recognizing SaveAct as the tool to meet their needs as well, using the ‘power to’ as stated by Mosedale (2003).

Taking Richmond as an example where the unemployment rate is sitting at 28.2% (Sithole, 2011/2012), a little more over than the overall national average, women are seeking ways of receiving an extra income which has an impact on the traditional gender roles, because women are no longer expected to stay at home but are taking on more versatile roles. SaveAct has opened an opportunity in terms of accessing funds, where these women can also contribute to the household income. The income has given them the power to be less dependent on their spouses with regards to finances. This may be interpreted by the women as achieving a more valued role at home and may have an effect on society in the long term. This may change how women were seen in the past in terms of the historical context of black women in South Africa, and the triple oppression of women where women were oppressed because of their race, class and gender (Gaitskell et al., 1983; Hassim, 1991), the context of Richmond represents a similar picture of the triple oppression of women. But these women of Richmond are trying to challenge the traditional role of women and provide a better life for themselves and their families. From the findings, we can see a small shift in how their roles and responsibilities are not only determined by their gender but also by the challenging economic circumstances they live under, which has pushed them to look for alternative ways of bringing in an income (Claros & Zahidi, 2005). The access to finances can be viewed as a way in which these women can also become more independent at home, as some have shown to take some initiative with their own lives, showing less dependency. But fundamentally, gender equality in this context can be viewed as a way of men and women working together to ensure better lives for themselves and their families (Millenium Project, 2006).

It is evident that SaveAct has had an impact on household contribution and gender roles. Women are using the resources given to them by SaveAct to create opportunities and achieve

their goals. Dyar et al. (2006) and Mayoux (2000) supports these findings in that they write how giving women access to microfinance allows them to make a greater contribution to the household income. This has also given the participants a greater sense of independence in their homes, which impacts on the roles they play as women at home, as their spouses may value the roles they play more because they can now contribute to household income and the welfare of the family. This may lead to men's perceptions of women changing in the home and in the community and further have a greater impact on gender equality in the long term as also suggested by Dyar et al. (2006).

5.2 Personal autonomy

The findings suggest that this sample of women have gained some personal autonomy to govern their own lives. This is evident as a result of being part of SaveAct and its services. The findings showed that participants had a greater sense of control about their lives and particularly their circumstances, because of the access to finances given by SaveAct.

My husband and I separated, and I did not demand that he give me money at the end of the month. So the only money that comes in is from the social grant for the child and is the money that I save with. So even though not much money comes in, being able to get a loan from SaveAct stretches my income a bit as I am able to do other things which I would not have been able to do with just the child grant and without the help of my husband ((ex husband))...because when I separated from my husband I did not know how I would manage on my own... P9F55

The income received from SaveAct has allowed these women to gain some control in their lives, which also enables them to make the best choices and decisions for their families. Kim et al. (2007) suggests that a vital aspect of the empowerment process is the transition phase where the individual develops an ability to control their lives but also their social context, and SaveAct has afforded them opportunities to make better choices. According to Psychological Empowerment (Zimmerman, 1995), personal autonomy is the interactional component of the empowerment process or as Mosedale (2005) describes as the 'power to'. The access to an income from SaveAct has given these women an opportunity and they have used this

opportunity to be able to govern their own lives, through the income received. This is evident in how P7F56 and P10F72 spoke of how they were able to contribute for the family for important, traditional ceremonies in the absence of their husbands.

Personal autonomy is an important component in the empowerment theory for one to be able to change the direction of their lives and bring about a positive change; they need to have a feeling of control. These women showed to have gained control in decisions related to the spending of their money, which enabled them to be in control of their lives and as Mayoux (2000) supports that through savings and credit women are able to make and control the decisions about their income and because women usually look out for the well-being of the family, their access to an income increases the welfare of the family. Empowerment is viewed as a change from the passive to a more active situation of control (Schultz et al., 1995). It is perceived that these women were in a passive situation when it comes to finances but with the help of SaveAct have managed to start changing their situation. The area of Richmond is a predominantly rural and the unemployment rate is high. Thus, SaveAct increases the access to funds and allows women to have control over their lives.

Empowerment is the change from the passive to a more active situation of control (Schultz et al., 1995). Taking the initiative to be part of SaveAct, these women have moved to a more active situation of control, in order to change their lives for the better, but it becomes even more active when they use the loans given by SaveAct to change their lives or when they feel that they have the power to control the direction of their lives. For this sample, SaveAct has increased their economic role at home and this has translated to them gaining some personal autonomy over their lives. This shows that women who live in economically disadvantaged areas, in order for them to exert constructs such as control or personal autonomy, and to make good decisions for their families, money is part of the vital facet to have as it opens up opportunities and choices when used accordingly. With SaveAct playing an important economic role in this context, it is important that the women are not only given access to loan money but are also taught about saving and putting money away for emergencies as that ensures that they also have control over unexpected situations, but also are further educated on how to expand their savings.

5.3 Increased self-confidence

The findings showed an increase in women's confidence, as an outcome of what they have been able to achieve by participating in SaveAct. There was a big sense of pride because they can now point out the things they have done in their homes and for themselves. The increased confidence was also associated with their identity, as mothers and as businesswomen, and they felt proud of what they have achieved in their homes and their business. According to Psychological empowerment (Zimmerman, 1995), self-confidence is conceptualized as the intrapersonal component, or the 'power within' according to Mosedale (2003). The intrapersonal component refers to a person's perception about themselves, how they feel and think about themselves. Women spoke of having a positive self-image about them as a result of participating in SaveAct. This is an important part of Psychological empowerment as Mosedale (2003) stated that all power starts from within. When one has the self-confidence, it makes it easier for them to try new things and be positive about the future.

Now I don't give credit anymore, although it's sad to turn people away if they can't pay but as a businesswoman I have no choice.P7F56

From the findings, we can see that participating in a microfinance programme and having access to funds has contributed to increasing women's confidence. The increase in self-confidence is conceptualized in the empowerment theory as the 'power within' which increases an individual's agency (Mosedale, 2003). This is similar to Hietalahti and Linden's (2006) study on two microfinance programmes which reported that membership in these programmes increased women's self-confidence by participating, as they were confident that they could raise money for food for their families. The access to funds, as seen from the findings, gives these women control over their finances, and when they have control, it increases their confidence because they are able to provide, contribute to household income and have a say with regards to the income. The 'power within' or the intrapersonal, has to be a vital aspect of the empowerment process because when one feels confident about themselves and their abilities, they are able to change their circumstances when resources and opportunities are presented to them. A microfinance programme comes in as a resource for the community to use, when used correctly and the processes are followed, the access to

funds gives women an opportunity to control the direction of their lives, and this has a positive impact on their self-confidence.

Living in an impoverished area and being unable to provide and afford basic necessities for one's family or contribute financially when the family is struggling, can have a negative effect on an individual's confidence. Some of these women have had to ask for food from their neighbours as P5F54 and P7F56 stated. But with the access to finances, they are now confident that they can afford what they need, when women have confidence they are able to optimize and realize their potential (Mayoux, 2000). People need to be given resources in order to change their lives, how these resources are used will determine the process as empowering. People need to be given resources and be given options on how to utilize and expand them so that they can change their lives. This can be linked to the alleviation of poverty that people living in poverty need to be given resources in order for them to change their living conditions (Dyar et al., 2006). Job creation is needed; more money lending organizations, such as SaveAct need to be created so that people are trained in business training and can start their own businesses which will have an impact on job creation at large.

5.4. Increased business knowledge

Research shows that microfinance interventions have been developed largely for the purpose of poverty alleviation (Lewis, 2004; Bauman, 2001; Khavul, 2010). From this small sample of women, some women stated to have operated small businesses in order to bring in an income, but their businesses were unsuccessful. Operating a business in a rural, poor community provided challenges such as people buying on credit which destroyed their businesses and profits. SaveAct, with the intention of alleviating poverty and increasing household income, has provided training for these women in running a business, which will enable them to grow their business.

According to psychological empowerment (Zimmerman, 1995), these women show to have been equipped with the interactional component, where they have been given the 'power to'

change their businesses by SaveAct providing business knowledge (Mosedale, 2003). The business knowledge provided by SaveAct enabled the participants to make better behavioral choices in order for them to meet their goals (Zimmerman, 1995). The findings show how women have been given business training and how they have found it to be beneficial for their businesses, despite having to make hard business decisions such as not giving credit in an impoverished context. This is supported by Cheston and Kuhn (2002) on how previously women have been excluded from learning about running a business or some insider knowledge in order for them to progress in life and because of the 'triple oppression of women' (Gaitskell, et al., 1983; Hassim, 1991). The training or insider knowledge which women may have been previously restricted to obtaining, allows them to build sustainable businesses, which will ultimately have a positive effect for the well-being of the family, as women will be able to make a bigger contribution to household income. SaveAct has had a positive outcome on these women's businesses because of the business knowledge given as supported by Banerjee et al. (2009) who conducted a study in India, on a microfinance group; found that microfinance does have an impact on business outcomes. The business outcomes further translated into better household spending, but in the Banerjee et al. (2009) study, the participants who already had businesses before they started participating in a microfinance programme increased their spending after joining the programme, whereas the participants' who did not have a business before the microfinance programme showed to not have increased their spending. It would be interesting to investigate with the Richmond participants how their spending patterns change or do not change.

Increased business knowledge enables women to be better informed and gain insider knowledge in operating a business. This allows women to create more sustainable businesses which in the long run may create more job opportunities which are needed in this context. If more women are trained, then more people can be employed, but resources in terms of finances are needed for such initiatives to take effect. Microfinance programmes are essential and relevant in contexts such as South Africa where the poverty rate is high in communities that have been previously disadvantaged and are still struggling to overcome economic challenges. Microfinance programmes do not only come with the promise to access finances but also come with social resources like knowledge and business training, as Cheston and Kuhn (2002) state that previously black women were once excluded from receiving social resources because of South Africa's political history.

Access to social resources is an important aspect in empowering individuals, because it provides insight into information they may not have known about. In such a rural context, insider knowledge on running a business or initiating ideas on different business ventures people could possibly go into is crucial as it does play a part in that specific areas economy. This enables individuals who want to improve their lives to take initiative and allows rural areas to also develop. The majority of economic activities take place in cities and not in rural contexts. Thus, it is important that people in rural areas are informed on business knowledge so that economic activity can increase in such contexts.

5.5 Better customer service

Economically disadvantaged people are usually restricted when attempting to borrow funds from formal banks, because of their inconsistent income and usually having no collateral. This results in formal banks resisting lending money to them. As a consequence of having inconsistent incomes and being unable to borrow from formal banks, people usually participate in stokvels or seek assistance from loan sharks who usually charge unreasonable interest rates. The findings show how these women have been victims of either unorganized stokvels or exploitative loan sharks who took advantage of their desperate economic situation.

...Before we got desperate and even went to loan sharks who would charge us so much interest. Now things have really changed for the better.P1F60

From the findings, even saving money in the bank was not the best option for the participants because of the bank charges. According to the psychological empowerment, women having access to better customer service is conceptualized as the behavioural component (Zimmerman, 1995). These women saw how they were not benefiting from participating in stokvels and loan sharks, and identified SaveAct as a better choice in order to achieve their goals. Microfinance organizations such as SaveAct is the better option for these women, as it provides better quality service at lower interest rates for low income individuals than high interest rates that loan sharks add. As supported by Skowronski (n.d.) that an individual's choice of financial institution is determined by their income, microfinance groups serve as a better option for individuals who earn a low income because they do not pay for bank or

withdrawal charges. SaveAct tries to be transparent to its members about its processes, so as to ensure that members are aware of where their money is going and what will be required from them in order to maximize the resources given and be at an advantage by participating in this programme.

SaveAct has given the participants the power to change their exploitative and unbeneficial situation by giving them the power to access better services. Another factor which impinges on people living in rural areas in accessing formal services is the distance from banks and the money they have to pay for travelling in order to get to town. This usually leaves people living in rural areas at the hands of loan sharks. Microfinance programmes are easier and convenient to access for women with inconsistent and low income as microfinance comes to their area. This also builds confidence, responsibility, independence and trust among group members in ensuring that the programme is successful. This also shows how rural and impoverished areas are neglected in terms of accessing resources. More interventions are needed to come in such areas and help in alleviating poverty and training people to utilize whichever resources they may have, in addition, to what outside organizations bring to them. With better customer service from microfinance programmes in the rural context, this enables more individuals to access loans that they can afford to pay back. SaveAct ensures that a person borrows according to the number of shares that they have so that they are able re-pay. This means less unaffordable debt for individuals which does not have a negative impact on the country's economy, leading to less stress and feeling powerless about finances.

5.6 Group cohesion

The findings from this study also showed an interesting dimension, where women participating in SaveAct did not only view it as a place to access funds or learn about saving and creating income generating activities, but also viewed it as a place where they find support and guidance in each other. The findings show that there is solidarity within group members, and this is an important aspect of the empowerment theory as women find the 'power with' to do new things resulting in positive change. Zimmerman (1995, p. 590) describes this 'power with' as the behavioural component of the empowerment theory, where individuals engage in behaviours that directly influence their outcomes. These participants

have shown this by getting involved in SaveAct, because they identified that in order to change their financial situation, they need to get involved in such an intervention. But, also such interventions need to be available in order for people to be part of them. So an enabling context is important because the context can either limit or empower a person.

All I think about is for my group members to have the same successes that I've had. I tell them to think smart, be active and try to change their situation because even when I talk with someone I advise them about joining our programme and saving money. P2F40

The findings show solidarity between group members and the existence of SaveAct has enabled them to form collective action in terms of supporting each other as women. The 'power with' is also an important aspect in the empowerment theory as it encourages group solidarity, which strengthens the power of individuals acting together. Having the 'power with' encourages women to see that they are not alone; it allows an open space where they are able to share and share each other's' successes and challenges. This can then translate to positive change through many individuals acting together (Mosedale, 2005). Interventions through collective action are an important facet in empowerment, and this will require a change in social structures in order to effectively reach a greater number of individuals. Starting the process of empowerment through groups is a vital point, especially in a rural context, as it brings people together, encourages support within group members and permits a number of individuals to be empowered for the good of the community. This is also in support of Riger's (1993) argument of a more 'community' centred empowerment, as she highlights how a stronger focus on a sense of connectedness among individuals as a notion of empowerment is needed. The collective action and support for each other shown by these women, represents the notion of *ubuntu* in African ideology, where collective action is favoured and practiced over individualism. When people work together, more can be achieved, especially in such impoverished contexts, where a number of people are living in poverty. Microfinance programmes operate on a group basis in these poor contexts. This works in assisting a large number of people at the same time, and may result in influencing and affecting other people in the community as well for positive change to happen. More interventions in the African, rural context that work at empowering a number of people need to be initiated, mainly because their approach is familiar and in agreement with the African ideology of collective action (Mkhize, 2004).

Chapter six: Conclusion and Recommendations

It is evident from the findings that women have experienced some change in their lives by participating in SaveAct. The access to loans has enabled them to provide for themselves, contribute to household income and for the welfare of the family. SaveAct has impacted on other areas of their lives, such as in gender equality, where women have more versatile roles and increased independence in their households as a result of the economic pressure and having access to funds. Gender equality may be viewed as both genders working together to bring an income for the welfare of the family. Constructs such as personal autonomy and increased self-confidence were identified in some of the women, which are important factors in the empowerment process, particularly when looking at self-confidence as an individual needs to develop the power within themselves in order to exert control in their context (Zimmerman, 1995). SaveAct showed to also bring more to this context than money; it provided participants with increased business knowledge, better customer service, which are essential services that people living in rural areas need in order for economic activities to progress. The increase in business knowledge ensures that women are better informed about running businesses and can, in the long run create and sustain more quality services for their community. Better customer service, provided by SaveAct provides these women with quality services, which will ensure enhanced use of their money, where they will gain and not be in a vulnerable position of losing their money.

All the changes experienced by these women showed the three components described by Zimmerman (1995) in psychological empowerment, the intrapersonal, interactional and behavioural, which facilitate the empowerment process. The interactional was observed in gender equality, where women used the resources given by SaveAct to have more versatile role in the home and gain some independence. The interactional was also seen in personal autonomy, where the resources given by SaveAct enabled the women to have more control over their lives. The increase in business knowledge was another interactional component, where women were equipped with knowledge in order to run their businesses better. The intrapersonal was observed in increased self-confidence as women felt more confidence about their abilities to do things for themselves and their families and we also saw how their

identities emerged, as mothers and business women. The last component in psychological empowerment is the behavioural. This component manifested in better customer service, where participants chose to leave other savings groups to join SaveAct, and they realised how SaveAct provided them with better quality services. Group cohesion was also the behavioural component as women actively joined SaveAct in order to improve their living conditions. But also gained more in terms of meeting other women who are in similar positions, as the group meetings turned out to be a place where women share their joys and challenges. It is clear that resources are an important facet when one aims to facilitate the process of empowerment, but it is more crucial how the resources are utilised for that context so that empowerment can occur. It is also crucial to identify what type of resources will be useful for that environment. Fundamentally, as stated by Cheston and Kuhn (2002) that for the empowerment process to occur, women need access to the human, material and social resources in order to identify and make the right choices in their lives. Most importantly, that knowledge does bring power. Thus, we can conclude that this sample of women living in the rural areas of RichmondXXX, KwaZulu-Natal are experiencing change and that this change can be linked to empowerment, for this context.

Recommendations

More organizations are needed in rural contexts especially as essential financial services are scarce in such areas and a large number of the country's poor live in these areas. Microfinance programmes mainly target women, because of their high level of poverty amongst them. There is a need for more integrated microfinance services particularly in rural contexts, so that both genders learn about the importance of saving money and taking care of their finances. More economic generating activities are needed in rural contexts that will create more jobs. The government and microfinance programmes need to work together in order to assist in generating business ideas using the area's natural resources so as to create more sustainable businesses which will aid in the country's economic activities.

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Appendix one

Interview Questions

Household level

- What kind of dreams/goals did you have for your family/household?
- What kind of role do you play in your family?
- What kinds of responsibilities do you have?
- What kinds of things are you responsible for on a daily basis?
- What do you think this says about you in your family?
- How has this changed after the programme?
- What do other people in your family think about you and the role you play?
(Husband, extended family)
- Has this changed since you joined the programme? If so, how?
- In making decisions about your family/household, what kind of decisions did you make, and what kinds of decisions do you not make (defer) to other members of the household? Can you give examples?
- What kind of problems did you have in your family/household?
- How did you feel about yourself as a member of the family/household? For example, about how your family/household is/was doing? (Problems, successes and failures as a family and how this has impacted on her/him)

Community level questions

- Before joining the program, what activities did you participate in?
- After joining the programme what activities and groups did you participate in?
- What kind of problems/constraints did you observe in your community?
- How did you try to resolve these problems/constraints?
- How would people in the community describe you?
- Has this changed since you joined the programme?
- What do you think about your relationship with other members of the SCG group
- Would they come to help you in need? Can you give examples?

Individual level

- What kinds of dreams/goals did you have for your life before the programme? (for yourself, not necessarily your family)
- What kinds of dreams/goals did you have for your life after you joined the programme?
- Before you joined the programme, what was your state of mind? (Were you happy, depressed, angry, and anxious?)
- How confident were you (before the programme) to deal with people you did not know, or things that you did not know?
- Has this changed since being in the programme? Can you give examples?
- How do people in your community describe you? For example, are you good at solving problems, hardworking, supportive, reliable, good at leading people, trustworthy, good at organising?

Business training

- How much did you save in the last 2 years in your group? (Give an estimate figure)
- Did you have a business before joining the program? If yes, please explain.
- Have you received Isiqalo/Business training (through SaveAct)?
- How has Save Act helped you with chronic diseases such as HIV/ AIDS and TB etc?
- How has Save act assisted you in gardening/ploughing
- Those are the questions I would like to ask you. Do you have any questions for me

Appendix two

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School of Psychology

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Private Bag X01, Scottsville, South Africa 3209.

Telephone 033-260-5853 Fax 033-260-5809

Consent to participate in the research study

Dear: Participant

My name is Lebohang Dhlamini, I am a Research Masters student from the University of KwaZulu-Natal. I will be asking some people from your community to answer a few questions for my research, which I hope will benefit your community.

I am conducting research regarding the empowerment of women and I am interested in finding out more about your life.

We have chosen you by asking SaveAct to identify people who have been part of the programme and may be valuable for this study. I hope that I can learn more about the issues that you may face in your life and the way in which the SaveAct programme may have brought about changes.

The interview will last around 45-60 minutes. I will be asking you a few questions and request that you are as open and honest as possible in answering these questions. Some questions may be personal or sensitive; Some questions may be personal or sensitive and you may choose not to answer these questions. I will also be asking some questions that you may not have thought about before, which involve thinking about the past and the future. Please know that there are no right or wrong answers.

An audio recorder will be used during the interview. The tape recorder will be used in order to assist me in gathering your view on the topic, so that I can carefully analyze and write down the information collected.

Your participation is voluntary, and you can choose to withdraw from the interview at any time. There will be no penalties if you wish to withdraw.

The results of this study may be released in a journal article and presented at the postgraduate conference in October 2010 at the School of Psychology in Pietermaritzburg. SaveAct, may also use the findings for future studies but confidentiality will be maintained by not referring to you by your real name. No personally identifying information or recording will be released

in any form and the recordings will be kept securely in a locked environment and will be destroyed after 5 years or erased once data capture and analysis are complete.

If you have any questions about any aspect of this study, you may also contact Mary Van der Riet at the University of KwaZulu-Natal (Psychology department) at 033-2606163 or contact SaveAct at: 033-3451222

Your participation will be highly appreciated.

Thank you

If you have any queries, contact

Researcher

Supervisor

Lebohang Dhlamini (072 152 6855)

Ms M.Van der Riet (033) 260 6163

Consent

I _____ (full names of participant)

Hereby confirm that I understand the contents and the nature of this study, and I agree to participate. I understand that I am participating freely and without being forced to do so. I also understand that I can withdraw from this interview at any point should I not wish to continue.

I understand that my name will remain confidential.

Signature of participant

Date

Additional consent to audio recording

I _____ (full names of participant)

In addition to the above, I hereby agree to the audio recording of this interview for the purpose of data capture. I understand that no personally identifying information or recording concerning me will be released in any form. I understand that these recordings will be kept securely in a locked environment and will be destroyed after 5 years or erased once data capture and analysis are complete.

Signature of participant

Date

Appendix three

UNIVERSITY OF KWAZULU-NATAL

School of Psychology

Pietermaritzburg Campus

Private Bag X01, Scottsville, South Africa 3209.

Telephone 033-260-5853 Fax 033-260-5809

Imvume yokuba yingxenye yalolu cwaningo

Sawubona lungu lalolu cwaningo/ uphenyo

Igama lami nginguLebohang Dhlamini ophuma kwiNyuvesi yaKwaZulu Natali. Ngizobe ngibuza amanye amalungu omphakathi wakho imibuzo emibalwa ehlobene nocwaningo engilwenzayo esikoleni engethemba ukuthi lizohlomulisa umphakathi wenu.

INyuvesi yaKwaZulu Natali iyisikhungo semfundo. Mina ucwaningo lwami lumayelana nokuthuthukiswa kwabantu besifazane futhi ngalo ngihlose ukuthola ukwazi kabanzi ngempilo yakho.

Sikhethe nina emva kokuthi sicele u-SaveAct ukuthi asazise ngabantu akade beyingxenye yohlelo lwabo abangaba usizo olukhulu kulolu phenyo. Ngithemba ukuthi ngizofunda kabanzi ngezimo eningabhekana nazo empilweni kanye nendlela okungenzeka ukuthi uhlelo lwaka SaveAct lunilethele ngayo izinguquko.

Ingxoxo esizoba nayo izothatha imizuzu eyamashumi amane nanhlanu (45 minutes) kuya kwihora. Ngizobe ngikubuza imibuzo emibalwa ngakho ngizocela ukuthi uvuleleke, futhi uthembeke ngokusemandleni ekuphenduleni lemi buzo. Eminye imibuzo kungenzeka ungathandi ukuyiphendula ngoba mhlampe imayelana nempilo yakho yangasese kumbe ikuvusela imizwa ethile, lokhu kwamukelekile. Ngizobe ngibuza imibuzo okungenzeka ukuthi ubungakaze ucabange ngayo kwisikhathi esedlule, engadinga ukuba ucabange ngesikhathi esedlule kanye nesikhathi esizayo. Ubokhumbula ukuthi izobe ingekho impendulo okuyiyona nokungeyona, zonke zamukelekile.

Isiqopha-mazwi sizosetshenziswa kule ngxoxo yethu. Isiqopha-mazwi sizobe sisisebenzisela ukuba singisize ekutholeni uvo lwakho ngesihloko esizobe sisidingida, futhi sizongisiza ukuba ngikwazi ukuhlaziya ngokucophelela futhi ngikwazi ukubhala phansi lokho ebesikuxoxa.

Ukuzibandakanya kwakho kulolu cwaningo kusekuzithandeleni kwakho futhi ungayeka noma inini ukuzibandakanya kwingxoxo yethu uma usufisa ukuyeka. Akukho oyojeziswa ngakho uma kwenzeka ukhetha ukuliyeka lolu phenyo.

Imiphumela yalolu cwaningo kungenzeka ishicilelwe emabhukwini ezemfundo (journals) futhi ithulwe kwi nkomfa yesikole se-Psychology eThekwini ngenyanga ka-Okthoba kulo nyaka. U-SaveAct ungazithola uyisebenzisa lemiphumela yalolu phenyo esikhathini esizayo uma benza uphenyo oluhlobene nalolu.

Siyojabula uma uyingxenye yalo cwaningo

Ngi/Siyabonga

Uma kwenzeka uba nemibuzo ethile ngalolu cwaningo ungaphinde uxhumane no-Mary Van der Riet eNyuvesi yaKwaZulu Natali (kumnyango wakwa-Psychology) kule nombolo: 033-2606163 noma uthinte abakwa-SaveAct ku: 033-3451222.

Ukuzibandakanya kwenu kulolu cwaningo siyokuthokozela kakhulu

Ngi/Siyabonga

Uma kukhona ofisa ukukwazi, xhumani no:

Umphenyi (umfundi)

Umhloli wophenyo

Lebohang Dhlamini (072 152 6855)

Ms M.Van der Riet (033) 260 6163

Isivumelwano sokuzibandakanya nalolu cwaningo

Mina _____(amagama aphelele elungu) ngiyaqinisekisa ukuthi ngiyazi ngokuqukethwe kanye nohlobo lwalolu cwaningo futhi ngiyavuma ukuzibandakanya kulo. Ngiyazi ukuthi ngizibandakanya ngokuzithandela ngoba angiphoqiwe ukuba ngizibandakanye. Ngiyazi futhi ukuthi ngingayishiya noma yinini le ngxoxo esingaba nayo uma nje sengingazimisele ukuqhubeka.

Ngiyazi ukuthi igama lami kanye nalokho engizobe ngikusho kuyohlale kuyimfihlo.

.....

.....

Isiginesha yelungu

Usuku

Esinye isivumelwano ngokusetshenziswa kwesiqopha-mazwi

Mina _____ (amagama aphelele elungu), njengengxenye yesivumelwano esingenhla, ngiyavuma ukuba ingxoxo esizoba nayo iqoshwe ukuze kuqoqwe ulwazi oluzosetshenziswa kulolu cwaningo. Ngiyazi futhi ukuthi akukho okumayelana nami kanye nokuthinta imininingwane yami okuyodalulwa noma ingayiphi indlela. Ngiyazi ukuthi lokhu okuqoshiwe kuyogcinwa kuphephile endaweni ekhiyelwe futhi kuyobe sekuqedwa noma kucinywe emva kweminyaka emihlanu uma nje sekushicilelwe futhi kwahlaziywa.

Isiginesha yelungu

Usuku

Appendix four

University of KwaZulu-Natal
School of Psychology
Private bag X01
Scottsville
3209
November 2009

SaveAct
123 Jabu Ndlovu Street
Pietermaritzburg
3201

Dear SaveAct management

My name is Lebohang Dhlamini, I am a student at the University of KwaZulu-Natal, and I am currently doing my Masters in Research Psychology. I know about the savings and credit groups programmes that your organization conducts in the rural regions of Pietermaritzburg and have also participated in some of your evaluation studies. As a Research Masters student, As a Research Masters student, I am required to conduct a research study as part of my academic component for the year 2009. I was really impressed with what your organizations does for the disadvantaged communities, and I am interested in conducting a research study on the changes that SaveAct brings in the lives of women who are part of the programme. My study will be looking at the changes experienced by women in the rural areas of Richmond who are involved the SaveAct microfinance programme.

I am writing this letter to request permission to conduct this study as I need members of the savings and credit groups to be participants in my study. I aim to conduct 6-8 individual interviews with some of the women who are part of the programme, and I will be analyzing how the SaveAct programme has brought change, if any, in various aspects of their lives such as; their level of confidence and skills, and their status in the community to name a few. The study will also explore how SaveAct is of benefit in the lives of the participants. The interviews that I will obtain and analyze in this research process might be of use for you in your evaluation of the programme. It must be recognized that the identity of the participants will remain confidential unless they give permission for SaveAct to know what they said. As an organization, you will need to adhere to the same confidentiality agreements that I have reached with the participants. This will be discussed with you. This study will be of direct benefit to you as you may make improvements to the programme from the results of the study, although the participants will benefit indirectly.

I will be conducting individual interviews, and I will need your assistance in identifying suitable participants for my study. The criteria for their selection will be later discussed with you.

Your help will be greatly appreciated, and I hope to hear from you soon.

Yours sincerely,

Lebohang Dhlamini

Contact number: 072-152-6855