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Self-help Economic Empowerment amongst Women in Blaauwbosch, KwaZulu-Natal

By

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A dissertation submitted in partial fulfilment of the requirements for the degree of Master of Development Studies in the School of Built Environment and Development Studies, University of KwaZulu-Natal Howard College Campus.

2017

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Signed


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Abstract

The end of poverty can only be achieved by adopting a holistic approach to poverty reduction that will not only focus on the income or monetary dimensions of poverty, but also address other dimensions of poverty such as inequality, access to basic services and unemployment. South African literature has demonstrated that studies on poverty in post-apartheid South Africa have paid little attention to the gendered dimensions of poverty (Posel & Rogan, 2012). Literature reviewed in this study suggested that the severity of poverty is significantly higher amongst women living in rural areas. Women are still deprived of access to basic resources and opportunities for their well-being, as a result, they have taken it upon themselves to create their own opportunities by participating in self-initiated income-generating projects through the use of indigenous knowledge, skills, social ties and natural resources. The aim of the study was to explore the impact of self-help economic empowerment in poverty alleviation amongst women in Blaauwbosch, KwaZulu-Natal (KZN).

Case studies which focused on women's participation in three income-generating projects were carried out. These three projects were: the Vuka Uzenzele Gardening Project, the Asiphelele Stokvel Group and the Blaauwbosch Craftwork Club. The study adopted a qualitative research approach with the use of focus groups, participant observation and in-depth interviews. Findings of the study reveal that despite minimal income gains from the projects, participant's participation in the income-generating projects has improved their household income and their living standards. Findings also indicated that participation in these projects has improved women's self-confidence and their ability to engage in decision-making processes that involves economic development within their communities. Projects such as the Vuka Uzenzele Gardening Project and Blaauwbosch Craftwork Club have not only benefited the members but they have contributed positively to the local economy. Women expressed various challenges that they have encountered in their projects including limited access to resources such as water and land, other challenges involved lack of youth participation, poor commitment and lack of recognition from the Government.

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Acronyms

AIDS	Acquired Immune Deficiency Syndrome
CIGS	Cultural Industries Growth Strategy
CSG	Child Support Grant
DFID	Department for International Development
DSD	Department of Social Development
FHH	Female-Headed Households
GBV	Gender-Based Violence
HIV	Human Immunodeficiency Virus
IDP	Integrated Development Plan
ILO	International Labour Organisation
JBC	Johnston-Blaauwbosch-Cavan
KZN	KwaZulu-Natal
MSE	Micro and Small Enterprises
NSNP	National School Nutrition Programme
SACIR	South African Craft Industry Report
SDF	Spatial Development Framework
SDGs	Sustainable Development Goals
SLA	Sustainable Livelihoods Approach
UN	United Nations

CHAPTER 1: INTRODUCTION

This introductory chapter provides a brief background of the study, it introduces the context of poverty in South Africa in relation to gender and inequality and it briefly discusses the context of poverty in KZN. It touches on community-driven development, indigenous knowledge and natural resources as important tools that enhance rural livelihoods. Furthermore, it discusses the study rationale, aims and objectives, research questions and the dissertation structure.

Emancipation of women is increasingly perceived as one of the fundamental goals of development and poverty reduction strategies in the new democratic South Africa. However, women continue to suffer from poverty and inequality due to social and economic injustices that prevent them from fully benefiting from development and economic empowerment programmes. Studies have revealed that post-apartheid policies have not entirely addressed the injustices relating to women's vulnerability to poverty and inequality, as a result, the livelihoods of women, especially in rural areas remain vulnerable (Posel & Rogan, 2012). Women in rural areas are seen as the most disadvantaged group in South Africa irrespective of gender, women's vulnerability to poverty is often due to restricted access and control over land and productive assets, oppressive societal and traditional norms, poor service delivery and illiteracy. Another factor that has been reported to be a reason for expanding rates of poverty amongst women is the rise of female headship. Literature describes female headship as a "triple burden", this denotes that females do not only carry the burden of being a sole provider in the family but they also have to face labor market disadvantages and time constraints of having to look after the household and earning income (Rogan, 2013).

As a response to poverty and economic inequality, women resort to using their own entrepreneurial skills, social ties, knowledge and talents to create job opportunities for themselves and their communities through self-help economic empowerment and participation in income-generating projects such as food gardening or subsistence farming, crafting, street vending and stokvels. These projects have been recognized as an effective strategy to reduce poverty and to increase the economic status of women. Koech (2009:5) argued that these projects also act as "unifying factors, bringing women together with the aim of empowering them". In a more precise way, self-help economic empowerment is not only a poverty eradication strategy, but it provides women with the means of economic and social privileges, given women's history of marginalization and patriarchy this is important and should be emphasized in any sustainable-development initiative.

Recent theories of participative rural development suggest that community development strategies should adopt a bottom-up approach or a community-centered approach to development (Mansuri, 2004). This type of approach acknowledges the role played by people with their local knowledge, skills and capabilities in driving development. In other words, it suggests that development must not only be for people but it must also be driven by the people. Mansuri (2004) argued that community-driven development is a tool that enhances development, it also improves efficiency and effectiveness that allows poverty alleviation efforts to be more inclusive and sustainable. According to Mansuri (2004), community-driven development can reduce information problems and fragmentations by eliciting development priorities directly from target communities and allowing communities to identify projects and eligible recipients. Community-driven development should result in the expansion of the resources that are available to the community through funding, capacity building, occupational training and by strengthening the capabilities of communities (Mansuri, 2004). While community-driven development gives people a voice over development, it also strengthens their capacity to carry out and manage their self-initiated development activities.

1.1. The Context of Poverty in KZN

KZN is reported to be the second largest populated province in the country with a population of 11.1 million people, which translates to 19.8 per cent of the provincial share of the national population and is largely dominated by Africans, constituting 87.2 per cent of the total KZN population in 2016, (KZN Socio-economic review, 2017). Having such a large population in KZN has been argued to pose immense development challenges in relation to employment, education, health and other social issues.

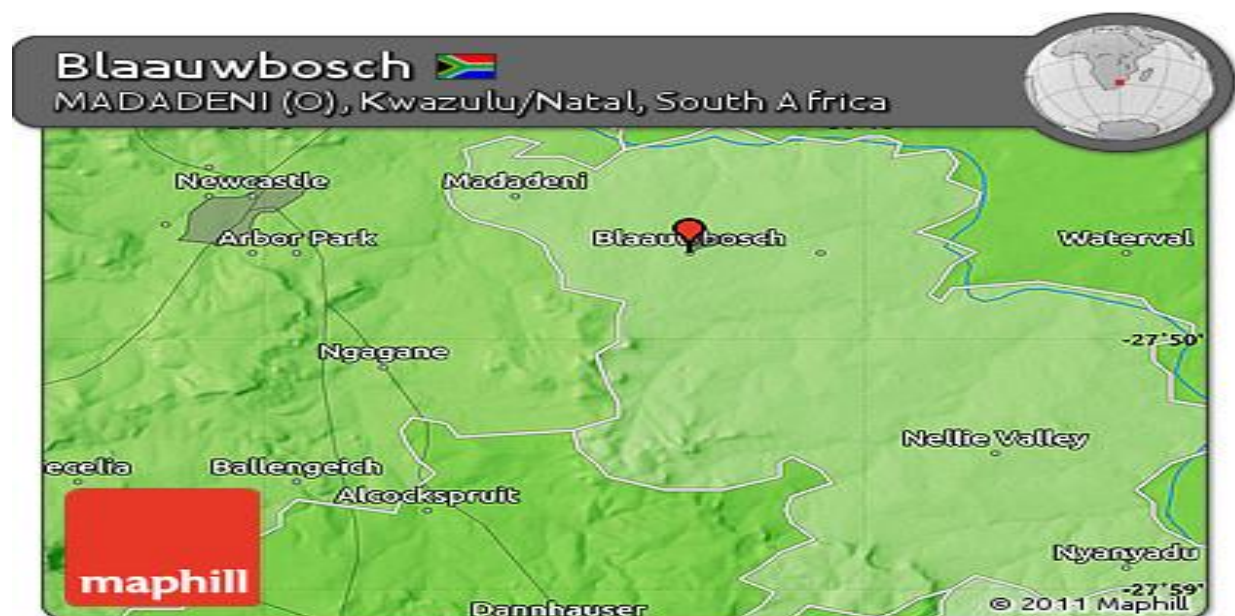
According to the KZN Poverty Eradication Masterplan (2014:7) , “in 2011, KZN had the third highest poverty measure of the 9 provinces, with a poverty headcount of 56.6%, a poverty gap of 25.5% and poverty severity incidence of 14.4%. 28% of all KZN citizens live in extreme poverty, and a further 29% live in absolute poverty”. Statistics indicate that in terms of labour force, a third of the entire working age population of KZN are unemployed which contributes to the poverty challenges faced by the province (KZN Socio-economic review, 2017). Swanepoel (1997:16) argued that unemployment is the cause and the result of poverty, if people are unemployed it entails that they do not have adequate skills to compete in the job market, forcing them into finding alternative ways to secure a reasonable standard of living which again depends on access to necessary resources, capabilities and adequate support. Statistics also show that there are fewer females employed than males, subsequently poverty in the province

is exceedingly gendered. Female-headed households (FHHs) are substantially poorer than male headed households, and will probably live on less than R570 a month, this is particularly the case in the rural areas and in this manner renders women more vulnerable to food insecurity (KZN Poverty Eradication Masterplan, 2014). Looking at the question of access, capabilities and support, it is evident that women still struggle to obtain those because of the persistent inequalities in terms of distribution of resources and labour leading to their vulnerability to poverty.

Unemployment and limited sources of income have resulted in women's dependency on their partners, family members, relatives and Government assistance grants for survival. Other circumstances have forced women into relying on indigenous knowledge and natural resources as an alternative for their livelihoods. A study conducted by Mtshali (2002) in KZN revealed that both men and women were found to possess indigenous knowledge, however, women were the ones who were more involved in enhancing rural livelihood. Women's skills and indigenous knowledge was found to be indispensable for ensuring food security, child-care, income generation through their involvement in both agricultural and non-agricultural activities. It is therefore against this background that this study seeks to examine the lived realities of women who have taken the initiative to use their own knowledge and skills to enhance their livelihoods.

1.2. Location of the Study

Figure 1.1: A map of Blaauwbosch, KwaZulu-Natal



Source: <http://www.maphill.com/south-africa/kwazulu-natal/madadeni-o/blaauwbosch/maps/>

The study took place in Blaauwbosch also known as Johnston-Blaauwbosch-Cavan (JBC) area which is located in Newcastle, KZN. Newcastle consists of 31 wards in total which are divided into urban, peri-urban and rural wards. The JBC area is a semi-rural area which is located further away from the CBD and away from other economic opportunities such as industrial areas (Spatial Development Framework (SDF), 2015).

According to the Integrated Development Plan (IDP) (2015), the key economic challenges of Newcastle are:

- High levels of unemployment and poverty
- Low levels of economic activities
- Backlog in infrastructure development (housing and basic services)
- Backlog in education and skills development
- The need for small business development

According to the IDP (2017) in 2011 the highest concentration of illiteracy was amongst the female population at 59.21% compared to the male population at 40.49%. This suggests that illiteracy levels are higher amongst females. In terms of the unemployment rates, Census 2011 indicated that unemployment rates remains highest amongst the female population (20 129) as compared to the male population (17 557). In terms of poverty, Newcastle Municipality has (44.4%) of people living in poverty within Amajuba District. In light of the above statistics, the question of how do impoverished residents of this area survive is what this research seeks to investigate. JBC is highly affected by these socio-economic challenges, according to the SDF (2015), areas that are located in the JBC area are poorly provided with basic services and public facilities, yet they have experienced high levels of population growth. The physical characteristics of this area include gravel roads and one main tar road, it has tuck shops and schools. Some parts of this area comprise of one-roomed houses, some have shacks and rondavels while the greater parts have two or more room houses and outside toilets. There are communal taps available, however, some people connected to water illegally which sometimes leads to a water shortage. This area does not have a clinic or a police station, the nearest one is at Osizweni which is approximately 13.4 km (google maps, n.d.).

There is a high rate of unemployment in this area, most residents here work in the textile industry which is located in Madadeni Township which is approximately 10-15 kilometers away. The clothing industry has provided employment opportunities for the low-skilled residents of Madadeni, Osizweni and Blaauwbosch, however, it pays low wages. The industry is dominated by women who are mostly the breadwinners in their families, the wages however, are not sufficient to survive on. Stokvels are popular in this area and are used as a means of generating income, there are different types of stokvels in operation which include: burial societies, savings stokvels and grocery stokvels. Stokvels have made a positive contribution to many families, despite their lack of recognition, Verhoef (2001) argued that stokvels have become vital savings and poverty alleviation mechanisms.

Women are able to supplement social grants that they receive and take their children to school, buy clothes and to put food on the table. There are also a number of informal farming practices in this area, from observation, the majority of the households have at least small gardens in their backyards, and there is quite a few communal gardens where people grow crops and maintain their vegetable gardens. They sell their crops to members of the community and through street vending. According to the SDF (2015) the Newcastle municipality is still largely dependent on agrarian activities, land is utilized for animal grazing, cropping, livestock, residential, and, peri-urban agriculture. This is a very traditional society and therefore crafting especially traditional attires and decorations have also been a survival strategy for some. The taxi ranks and pension pay points are filled with both women and man who display their hand-made products such as beadwork, jewelry and traditional attires. This area was chosen as a research area because it comprises of a large number of teenage-headed households and FHHs, with high rates of poverty, unemployment, poor service delivery and illiteracy.

1.3. Study Rationale

This study is motivated by the researcher's assumption that in order to formulate strategies on female poverty alleviation there is a need for research and documented information regarding rural livelihoods and livelihood strategies used by women in areas like Blaauwbosch. In the quest to eliminate poverty, it is vital to document the lived realities of people. This research will therefore, provide a body of knowledge about the lived experiences of women involved in different income-generation projects in the study area. The findings and recommendations of this study may be useful to planning and implementation of community development programmes as a response to poverty alleviation by local councils, the local municipality and the Department of Social Development (DSD). Findings of this research may enlighten policy

makers and future researchers about the livelihood strategies employed by this community and the challenges encountered by women.

1.4. The Objectives of the Study

The objectives of the study are:

- To understand the scope and nature of income-generating projects among women in Blaauwbosch.
- To consider factors influencing and preventing women participation in income-generating projects.
- To explore the role of government in enhancing women participation in community development projects.
- To explore strategies to enhance women participation and sustainability of income-generating projects.
- To consider whether income-generating projects are the best method to combat poverty.

1.5. Research Questions

The study research questions are based on the above objectives and are below:

- What kinds of income generating projects are women involved in?
- What role have the community based income-generating projects played in poverty alleviation?
- What factors influence women participation in income generating projects?
- What are the barriers to participation and sustainability in income-generating projects?
- How have these projects impacted on the empowerment of women participating in the projects?
- What role can government play in promoting these income-generating projects as a means of eradicating poverty?
- Are community-based projects the best method to combat poverty?

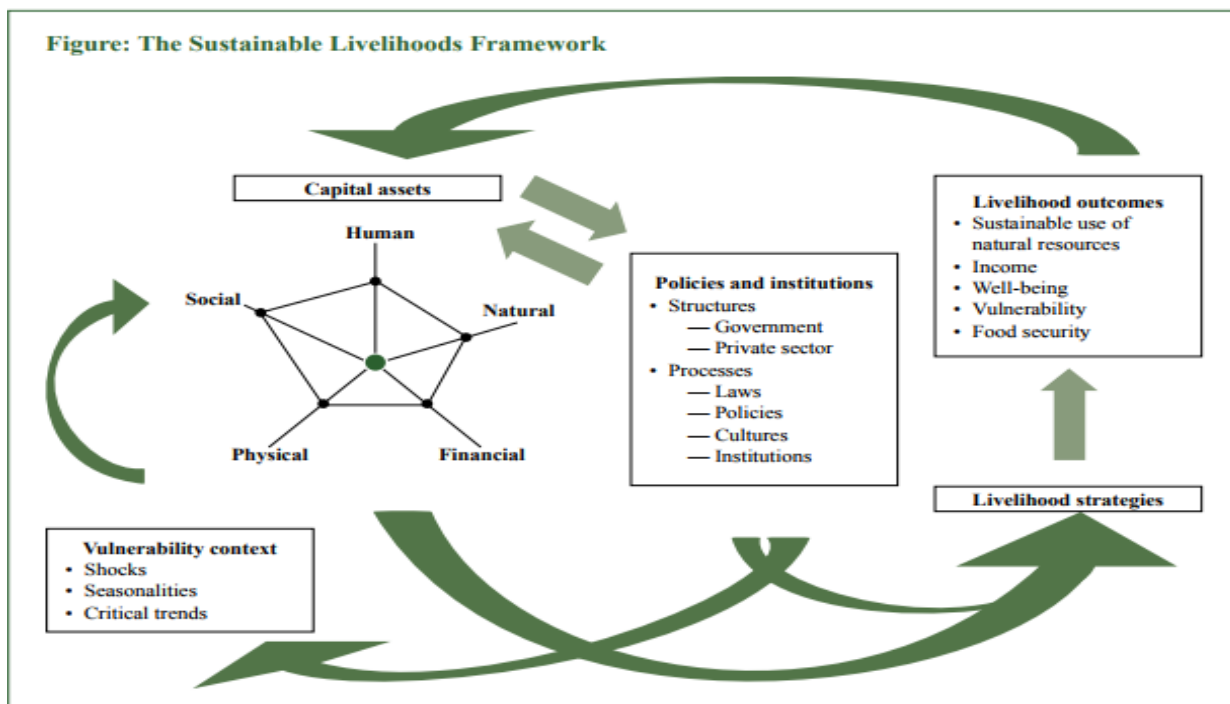
1.6. Theoretical Framework

The theoretical framework guiding this study is the Sustainable Livelihoods Approach (SLA) derived from the work of Robert Chambers and Gordon Conway. This approach holds an assumption that people are able to initiate livelihood strategies by drawing from available capital assets which include natural, human, physical, social and financial capital. It further examines external factors such as policies and institutions and how they influence people's access to resources and assets. This is to argue that livelihood strategies do not only depend on capital assets but they are also influenced by institutions that determine people's access to resources and assets. Serrat (2008) contends that one of the fundamental issues that the poor and vulnerable face are that the procedures that frame their livelihoods may systematically restrict them unless the government adopts pro-poor policies that in turn, channel down to legislation and less formal processes.

Krantz (2004) identifies four main components of SLA which are:

1. **Vulnerability context**- this considers the fact that people are exposed to risks and shocks which are beyond their control and that negatively influence their livelihood.
2. **Capital assets**- this contends that people draw upon different assets to sustain their livelihood: social capital (networks and mutual relationships), natural capital (natural resources, conducive environment), financial capital (savings, credit, grant and income available to people), physical capital (infrastructure, shelter, water and sanitation) and human capital (knowledge, talents, skills and labour).
3. **Livelihood strategies**- This posits that by using available assets people are able to come up with different strategies to sustain their livelihood.
4. **Policies and institutions**- This is concerned with policies that determine people's access to assets and to livelihood strategies.

Figure 1.2.: The Sustainable Livelihoods Framework



Source: Department for International Development (DFID) (2000)

This theoretical framework best suits the study because it acknowledges the ability of people to make a living using their strengths, capabilities and the available resources in their community. It provides a holistic understanding of livelihood strategies that are used by people, and it puts people in the centre of their own development. It also seeks to understand challenges experienced by people as according to their own experiences. According to Carney (2003:11), the SLA stresses the necessity for external institutions to work in ways that reflect the reality of poor people’s livelihoods. With this approach, the researcher realized that in as much as people come up with various strategies to generate income, these strategies are not given support and are usually excluded from mainstream development programmes. This approach challenges policies not to focus on attaining a particular goal but to look at how a policy affects the livelihoods of people (Carney, 2003).

1.6.1. Value of SLA

According to Carney (2003:21), many theorists have found the following to be the uses of the SLA:

- It has helped in understanding of the complexity of life in rural areas and to understand the constraints and opportunities in rural livelihoods. Such constraints may be at a personal or a societal level which is why this theory suggests a holistic approach to development.
- It has helped to appreciate the significance of involving people in the processes of development. This does not necessarily mean that people have been neglected but it means that people must be challenged and empowered to be responsible for their own lives rather than waiting for the government to deliver. This teaches people to appreciate the value of their assets such as human, natural, physical and financial assets and create opportunities for themselves.
- It projects a better picture of the realities of rural life and rural poverty, it is quite interesting that rural development has been the main priority especially the agrarian sector and the informal economy sector. KZN is known to be rich in natural resources however, rural people still remain the poorest in South Africa.

The SLA has been a useful guide throughout the research, it provided the researcher with a broad understanding of the complexities of the lives of rural people and how people use their assets to sustain their livelihoods and how these assets are used to generate income and create opportunities.

1.7. Dissertation Structure

Chapter 1:

Chapter one consists of an introduction that provides a brief overview of the research topic, it provides the context of the study, the study rationale, and the study objectives and research questions. Lastly, it introduces the conceptual framework guiding the study.

Chapter 2:

Chapter two provides relevant literature from various scholars highlighting various themes including gendered poverty in South Africa which looks at the relationship between gender and poverty, and the realities of women in rural areas. Also the influence of female-headship and restrictive cultural norms and beliefs in increasing women's vulnerability to poverty and inequality. It further looks at the importance of women empowerment in the economic sector and the importance of economic self-reliance, it goes on to look at factors constraining rural female economic empowerment such as restricted access to education, societal views on women and their role. Lastly, the chapter discusses the SLA relating it to livelihood strategies and systems used by women in rural areas.

Chapter 3:

Chapter three discusses the methodology used in this study, the design of the study is outlined as well as the sampling procedure, data collection methods, thematic analysis that was used to analyze data and ethical considerations.

Chapter 4:

Chapter four presents the study findings.

Chapter 5:

Chapter five discusses the study results drawing from themes highlighted in the literature review and the theoretical framework, this chapter also concludes the dissertation.

CHAPTER TWO: LITERATURE REVIEW & THEORETICAL FRAMEWORK

2.1. Introduction

This chapter is a review of relevant literature pertinent to the study and discusses the study theoretical framework. According to Neuman (2002:126), an early and essential step in doing a study is to review the accumulated knowledge on the research question, this is essential because it allows researchers to familiarise themselves with a body of knowledge from different scholars. Undertaking a literature review builds on the idea that knowledge accumulates and that we can learn from and build on what others have done. A good literature review must be able to assess what other scholars have found, it also identifies gaps and suggests a hypothesis for replication (Neuman 2002).

This chapter begins by exploring the role that gender inequality has played in the increasing rates of poverty amongst women in South Africa. It looks at some of the factors that prevent equal economic participation in both the formal and the informal labor markets between males and females. It goes on to explore the importance of women economic empowerment through local economic development and self-help economic empowerment. Finally, the SLA relating to self-help strategies used by women in rural areas such as crafting, gardening and stokvels is discussed.

2.2. Gendered Poverty in South Africa

Poverty has been an evolving concept whereby many scholars have insisted on defining it as a multi-dimensional concept with no single definition. A traditional definition of poverty is defined as an “inability of individuals, households or entire communities to command sufficient resources to satisfy a socially acceptable minimum standard of living” (May 2000 cited in Kehler 2001: 41). Feminists, however, define poverty as a social issue that refers to an unequal “distribution of resources and opportunities between those who have limited access to capital and cultural assets” (Wrigley-Asante, 2008:161). From the feminist’s perspective, it is clear that poverty is strongly linked to inequality and exclusion where women suffer the most as a result of social, political and economic injustices. In South Africa, statistics reveal that a high proportion of disadvantaged women live in rural areas, Statistics South Africa (2017:18) reported that there are significant inequalities in poverty levels between population groups and gender, in general, Black African females and children living in rural areas and those with no education are the main victims in the ongoing struggle against poverty. This confirms that women in rural areas find it more difficult to break out of poverty due to a number of reasons that are linked to limited access to basic resources necessary to maintain a normal standard of

living. Statistics South Africa (2017) shows that the proportion of females living below the lower bound poverty line in 2015 was 41.7% and the proportion of males was 38.2%, these statistics indicate a large poverty gap between males and females. There is even a larger gap between females in rural areas and in urban areas, this shows that poverty is a multi-dimensional phenomenon that largely affects disadvantaged women in rural areas.

Kehler (2001:46) argued that a large number of African women continue to live under extremely poor conditions in rural areas and these are characterized by poor development, high unemployment and lack of income-generation. Moreover, illiteracy is a major issue that hinders women's economic participation, the issue of lack of education is debatable since people are now given equal access to education and government has provided free education in rural areas. However, there are many other challenges that prevent women from obtaining education such as family responsibilities that sometimes force young girls to drop out of school. Moghadam (2005) argued that poverty is readily heritable by children and more especially girls who are normally forced to drop out of school and carry family responsibilities, perpetuating the cycle of poverty. Young girls often find themselves in positions where they have to take care of their families at a very young age as a result of death or absence of their parents, which forces them to drop out of school and to look for alternative ways to look after their families which further perpetuates poverty. Aside from these challenges, women still bear the responsibility for providing for their families because of female headship and some are the sole providers in their homes. Dominant factors that increase women's vulnerability to poverty include female-headship, prevailing cultural and social norms as well as limited access to education which are discussed in turn below.

2.2.1. Female-Headed Households

Statistics South Africa (2017) reveals that female-headed households had a higher poverty gap and severity estimates compared to male-headed households, in terms of the poverty share in 2015, more than five out of ten (51.6%) poor households in South Africa were headed by females, whereas those headed by males accounted for 48.4%. FHHs contribute significantly to the increasing rates of poverty amongst women; therefore, this has become a major concern. According to Sekhampu (2012), a FHH can be defined as a family structure whereby the main decision maker and the economic provider for the household is a woman regardless of her marital status, this may include single women, widowed women or divorcees. Many FHHs in rural areas are below the poverty threshold "because of lack of facilities, time-consuming household responsibilities and unequal access to market-related employment and education"

(Burnett, 2002 cited in Bentley 2004:258). A family orientation is another measure that is commonly used to determine or to generalize household income (Statistics South Africa, 2015). The income gap between a household that has both males and females who are providers in the family is likely to differ from one that has only a single provider, the gap is likely to be far worse if the sole provider is an uneducated woman, who is unemployed and depends on grant and informal income generating jobs. As May (1998) points out, many FHHs tend to have fewer adults of working age while also experiencing higher unemployment rates. This study seeks to consider how different family structures can contribute to women's vulnerability to poverty and assess their coping mechanisms.

South Africa has a large number of FHHs, although this assumption is largely based on quantitative data i.e. statistics South Africa, there is a need for both empirical and qualitative research in female-headship and its vulnerability to poverty. Scholars like Shatz et al (2011) argued that we must refrain from assuming that all FHHs are vulnerable and poor, he raises three important critiques, firstly, the tendency of treating households as unified entities without recognition of intra-household tensions or power dynamics (Clark, 1984; Folbre, 1986 cited in Shatz et al 2011). Secondly, treating households as bounded units without investigating the extended family and inter-household connections in which households are embedded (Guyer, 1981 cited in Shatz et al 2011). Thirdly, there is a need to situate female-headed households in appropriate historical and geographic contexts (Goebel 2010 cited in Shatz et al 2011). This supports my argument that there is a need to conduct quantitative research to reveal the heterogeneity of FHHs, their vulnerability to poverty as well as their coping abilities.

2.2.2. Discriminative Cultural and Social Norms

According to Bentley (2004), in many traditional societies, men are regarded as more valuable and superior to women and this guarantees their entitlement to ownership of land, productive assets and decision-making. Women face greater constraints than men when it comes to access to economic assets, this is also influenced by limited economic productive roles that they have due to their socialized roles. Policy-making and legislative structures are struggling to address these disparities, as a result, unjust cultural norms remain unaddressed and injustice against women persists. The issue of policy implementation remains questionable, policies and legislation guarantees gender equality and prioritizes women's rights, however, daily realities of women still reflects high rates of marginalization and economic inequality.

Legislation has not entirely addressed oppressive family and societal structures in deep rural areas that prevent women from acquiring equal economic opportunities as men. Even today, society and culture still define a woman's social role primarily as the 'caregiver' whereas men are regarded as the 'breadwinners' and are defined by their productive roles (Bentley, 2004). In as much as policies emphasize women empowerment and emancipation, this must not only be acknowledged theoretically in the laws and policies but it must also be practiced in reality. Kehler (2001:50) notes that the Constitution guarantees gender equality but unfortunately the "day to day realities of women in rural areas are still characterized by patriarchy, exclusion and deteriorating socio-economic conditions".

2.2.3. Limited Access to Education

According to Kantor (2011), training is among the essential factors that provide skills and experience needed to empower women and increase their confidence and decision-making in the economic sphere. Lack of education and training is one of the major social and structural problems that is currently faced by South Africa and it has been regarded as a major cause of poverty. Gaining access to appropriate training and education is more difficult for women in rural areas than it is for men, because of various factors such as the cumbersome domestic responsibilities for women, school dropouts due to early pregnancy, family responsibilities (child-headed families) and other socio-cultural factors including early or forced marriage. Lack of education and training is a major hindrance to women's economic participation in rural areas. This explains why the majority of women find themselves in low-paying jobs and in the informal sector because of their limited access to education and limited skills.

2.3. Women's Economic Participation and Empowerment

According to the Analysis of Gender and Women's Economic Empowerment status quo report (2011:8) "the term women's economic empowerment refers to the ability of all women to fully participate in, contribute to, and benefit from economic growth and development, it is a broad term encompassing a range of diverse and integrated socio-economic strategies". This stresses the importance of acknowledging various individuals or groups from disadvantaged communities such as women, youth and people living with disabilities by giving them equal opportunities in both the formal labor market and the informal market. According to Global Entrepreneurship Monitor (GEM) (2012), women's participation in a wide range of entrepreneurial activities in many countries has paid off in many various ways including newly-established enterprises for jobs and increased standards of living and wealth creation. The initial goal of women-led enterprises such as farming, stokvels and crafting are to generate

incomes but they have gone as far as creating employment opportunities for young people and some are operating as education facilities for disadvantaged communities and young people which contributes positively to economic growth.

The United Nations (2003) recognizes women economic participation and entrepreneurship as an important indicator of economic growth. According to Mathapo (2011), women have created employment opportunities for themselves and their communities, and they have provided society with indigenous knowledge and skills as well as the exploitation of entrepreneurial opportunities. International Labour Organisation (ILO) (2007:1) contends that “in recent years, Africa has observed the phenomenal growth of the informal and the micro, small and medium enterprise sectors, much of it driven by women”. However, the equal rights of women and their equal participation in the social, cultural, economic and political life have remained elusive.

Gender equality and women empowerment are the 5th goal emphasized in the Sustainable Development Goals (SDGs) adopted by the United Nations General Assembly in September 2015 as a universal strategy to end poverty and economic inequality (UN, 2015). According to the UN (2016:5), this goal emphasizes the elimination of all forms of discrimination against women, it also emphasizes “equal rights to economic resources as well as access to ownership and control over land and other forms of property”. This goal presents a possibility to achieve gender equality and justice in our societies and to hopefully reduce the rates of poverty in developing countries like South Africa. Access to economic resources will provide women with a wide range of opportunities in the economic sphere without necessarily having to go to school to receive a formal education but by recognizing and investing in their indigenous knowledge, skills and talents to improve their economic status. Achieving this goal will take more than just enacting laws and policies, it will require dynamic efforts in challenging traditional and discriminative systems that put women in vulnerable positions. Empowering women and children will not only reduce poverty but will reduce the rates of Gender Based Violence (GBV), HIV/AIDS and teenage pregnancy following the resultant empowerment of women.

The new democratic South Africa has prioritized women empowerment as a crucial step to eliminate structural imbalances between men and women. A number of policies and programmes have been enacted to address issues of structural gender inequality in the labor market, to promote equal access to economic opportunities and to remove traditional and

societal norms that restrict women's participation in the labor market and to also improve their ability to make choices to improve their lives. However, evidence shows that these policies and programmes have not entirely challenged unequal power relations and discrimination towards women in rural areas. A study conducted by Kongolo and Bamgose (2002) in KZN concluded that women in rural areas continue to remain invisible in the process of economic development; The study indicates that women encounter a number of challenges, among these, are lack of government assistance, lack of resources, illiteracy and discrimination. Kongolo and Bamgose (2002:82) argued that "women make a major contribution to the economic production of their communities and assume primary responsibility for the wellbeing of their families". Their active support is significant in development objectives. This is indeed true, as discussed previously, the dominant family structures in rural areas are women-headed households, this shows an important role played by women in their livelihood and in their communities with the few resources that they have they are still able to secure a living for themselves and their families.

2.4. Local Economic Development and Community Self-Reliance

Mogotlane (2000:20) asserted that community development can be defined within community participation as a process of development where the community becomes involved in activities that they are concerned with, decides on priorities, selects realistic goals and takes responsibility for decisions made. According to Rifkin et al. (1988:933), "community participation is a social process whereby specific groups with shared needs living in a defined geographic area actively pursue identification of their needs, take decisions and establish mechanisms to meet these needs." It is evident that women in South Africa have taken a great initiative in creating employment opportunities for themselves and means of sustenance for their families through community-based income-generating projects, e.g. gardening projects, stokvels, and making crafts. These projects do not only bring a source of income to women and their families but are a source of social networking whereby women empower one another with mutual support, knowledge and skills.

Legodi & Kanjere (2015) stated that informal trade has grown in South Africa because of lack of employment opportunities in both the private and public sectors. The majority of people in this sector do not have skills that are needed in the formal employment sector. For many poor and uneducated people, venturing into the informal labor market is the easiest form of earning a livelihood because it requires small capital and fewer skills. According to the Department of Trade and Industry (2008), the percentage of female entrepreneurs is far higher in the informal

sector than in the formal sector. Women in rural areas are constrained by a number of factors that were discussed previously, thus, explaining why most rural women depend on traditional and low-income activities. Mitchel and Hanstad (2004:170) stated that “although retail trade appears to be the most common practice among women’s occupations”, studies have revealed that women have also relied on small enterprises such as handicrafts, subsistence farming and street vending. This is due to factors that force them to be economically independent such as family circumstances. Their aim is to improve their economic status and to provide for their families. Kantor (2011:3) stated that “intervening to support women in the Micro and Small Enterprise sector (MSE) is to contribute to their social and economic empowerment. Self-employment and entrepreneurship increase women’s self-esteem and confidence, leading to greater control over their lives in social and economic spheres”. Female entrepreneurship has played a great role in the rural economic development and it has become the most dominant survival strategy for underprivileged societies.

2.5. Livelihood Strategies and Systems used by Women in Rural Areas

The informal economy is an important contributor to economic development in developing countries with reasonable growth rates such as Kenya and South Africa (Heintz, 2006). According to Hashemi (2004), income-generating activities are an effective strategy for dealing with socio-economic inequalities and poverty, which can be enhanced through increased household earnings and women’s control over economic resources. As a consequence of limited opportunities and access to employment, women continue to be involved in both agricultural and non-agricultural activities. Mtshali (2002:8) argued that significant agrarian production efforts tended to focus on small-scale commercial or cash crop production, which is a "man's domain". With that being said, women end up opting for alternative income sources in non-agricultural activities such as vending, making of clothes and handicrafts while others depend on pensions and child support grants.

2.5.1. Informal craft production

Cultural Industries Growth Strategy (CIGS) (1998:8) “craft refers to the production of a broad range of utilitarian and decorative items using synthetic and natural materials”. South Africa is one of many African countries that is rich in diversity and still strongly relies on indigenous knowledge and natural resources to produce hand-made products for income-generation purposes. Craft products include pieces of jewelry, clothing and decorations made out of natural resources such as reeds, grass and trees using the hands, these products are normally sold to locals and tourists. Mkhonta (2014:43) stated that most of the products “have cultural

uses, such as in funerals, cleansing ceremonies, and traditional weddings”. The craft industry is growing by large numbers, not only does it provide income opportunities but it contributes to job creation especially amongst the economically disadvantaged groups in South Africa, (CIGS, 1998:3). Previous studies have revealed that Black South African women, who usually cannot compete in the labour market due to lack of skills and illiteracy dominate the craft industry, (Mkhonta et al, 2014). Handicraft is largely practiced by women. In deep rural areas, when young girls reach womanhood, they are typically taught and advised on life matters while doing handicrafts such as beadwork. According to Mkhonta, et al (2014:43) “Older women, mothers, grandmothers and sisters share this knowledge in an enclave (*liguma*)” and this knowledge is passed on to the next generation.

2.5.1.1. Economic Role of Informal Crafting

Informal crafting is amongst the important rural non-farm activities used in many societies and it has turned out to be an important component of sustainable livelihoods. Rogerson (2000) stated that craftwork activities can be seen as a survivalist enterprise as opposed to urban enterprises. Handicrafts pose great potential in making a significant contribution in job creation and income-generation (CIGS, 1998), Studies have shown however that there are major challenges experienced by people involved in handicraft especially in rural areas. This is with regard to their marketing and selling of their products. In urbanized areas, handicrafts are sold to larger markets such as tourist attraction sites and they are closer to economic opportunities thus, enabling people to generate reasonable income from a larger market. However, in rural areas, it becomes a challenge because such initiatives only target local people who are usually within the same geographic setting, this results in competition and unsustainability due to environmental and socio-economic conditions in rural areas. Findings from a study conducted by Makhado & Kepe (2006) revealed that people pointed out that they do not generate profits because they end up competing amongst themselves, this forces them to reduce their prices or end up selling on credit to increase their customers and to be paid.

2.5.2. Small-Scale Farming (Gardening projects)

Historically, the majority of people in rural areas were known to be largely dependent on on-farm livelihood strategies for survival. On-farm activities can be in the form of home-gardens or communal gardens, where people have access to a certain portion of land and use it to grow and sell crops. According to Mitchel and Hanstad (2004), home-gardens are defined as small plots of land specifically for food consumption either by an individual or by a household.

Communal gardens are defined as portions of land cultivated collectively by members of a community for food consumption and income generation (Mitchel and Hanstad, 2004). Both community and home gardening have made a positive contribution to the lives of disadvantaged people by providing them with economic and social opportunities such as income generation earned from selling crops, employment opportunities and food security. For many unemployed people, specifically women, farming has been a primary livelihood strategy.

It is pivotal however to note that, present studies indicate that livelihood strategies in rural areas are becoming more diverse and are no longer solely based on on-farm activities, scholars like Neves and Du Toit (2013) argued that rural livelihoods are increasingly shaped by a system of state cash transfers that intersect with existing agrarian activities and livelihoods, they are further shaped by networks of exchange such as practices of mutuality and social reciprocity. This is a noteworthy argument, considering the fact that livelihood strategies are also determined by people's ability to leverage existing assets, access to land is still in question when it comes to rural livelihoods, limited access to arable land has constrained people's dependency on farming,

2.5.2.1. Economic and Social Benefits of Gardening Projects

For the past decade, gardening has been used by societies as a strategy to eradicate poverty. According to Fernandez & Burch (2003), for many disadvantaged and unemployed people farming has been a strategy to move away from an impoverished to a slightly better environment. A study conducted by Shisanya & Hendriks (2011) in Maphephetheni, KZN, revealed that communal gardens had minimal impacts on income and household food security. Households participating in community gardening stated that participation in community gardening did not guarantee food security, however, for households with low income and that only depend on social grants, gardening has had positive impacts on food consumption and income-generation. Fernandez (2003) emphasizes that gardening projects are more than just about income generation or food production, but they play a significant role in forming social networks for people. This claim is supported by a study conducted by Battersby & Marshak (2013) which revealed that gardening brings people together, enabling them to have a collective sense of purpose. Communal gardening fosters community development through the use of shared experiences and knowledge.

2.5.3. Stokvels

Lukhele (1990), defines Stokvels as a credit union in which members enter into an agreement to contribute a fixed amount of money for to a common pool weekly, fortnightly or monthly. According to Calvin and Coetzee (2010), the word “stokvel” emanates from the term “stock fair” used to describe auctions whereby white settlers would gather and pool money together back in the 19th century. In South Africa, especially amongst the Black community, there are various terms used to describe stokvels, the most common one is *ukuholisana* other common names are *makgotlas*, *umgalelo*, *gooi-goois* to name a few ((Moodley 1995). The common goal behind stokvels was for people or members to save and invest money as a collective to assist each other in financial difficulties. Previously, Black people particularly women, had limited access to formal financial institutions, as a result, they established stokvels as a means of income generation in a form of credit, social and financial support that were previously unavailable to them (Verhoef, 2001). Stokvels are playing a vital role in many communities and families, some are entirely dependent on them for putting food on the table, enrolling children in school, buying uniforms and clothes, and therefore, given enough support they can play a major role in poverty alleviation amongst rural societies. Stokvels are a common practice in South Africa today and are seen as a means of generating income for people where formal means of income earning are limited or unattainable (Verhoef, 2001). Stokvels are informal financial schemes that require members to contribute standard amounts of money, they are largely based on the idea of saving and credit cycles, the money is generated for the purposes of weddings, funerals, traditional ceremonies (feasts) and for school purposes (Shipton 2010; James 2015; Hull 2012). Trust, norms and interpersonal networks are important features of stokvels, the common goal between members directs the operation of the stokvels (Mashigo & Schoeman 2012).

2.5.3.1. Types of Stokvels in South Africa

Verhoef (2001) identifies four major categories of stokvels, which are savings clubs, burial societies, investment groups and high-budget stokvels. Savings clubs are the earliest forms of stokvels, members meet at regular intervals and contribute fixed amounts of money that they all agreed on, money contributed is usually distributed annually and is used to purchase items such as groceries, school uniforms and other household necessities (Verhoef, 2002). Burial societies are defined as a coping mechanism usually used by Africans in the event of death of a family member. Members also contribute fixed amounts of money that is used to ensure a dignified funeral for members and their dependents (Verhoef, 2002). Members of a burial

society assist the grieving by providing them with required food for funeral guests, money for the coffin and for funeral preparations, they also provide emotional and physical support to the family (Lukhele 1990). According to Verhoef (2002:269) for investment groups, profits are usually banked with a common goal of carrying out large capital projects, purchasing expensive commodities, or investing in business ventures. High-budget stokvels operate as financial institutions and are established for the purpose of promoting savings and investments. According to Matuku & Kaseke (2014) by their nature, high-budget stokvels are not for the poor or persons of limited means. Members of high-budget stokvels contribute substantial amounts that enable members to receive large lump-sum payments that can be used to purchase household goods or meet other needs that require an outlay of considerable resources (Matuku & Kaseke, 2014).

2.5.3.2. Economic and Social Benefits of Stokvels

A study conducted by Matuku & Kaseke (2014:514) confirms that stokvels are an important source of income security for people with limited means. The study also revealed that members of the stokvel use their stokvel income to meet their basic needs and enhances the capacity to provide for their households. As discussed above, there are different types of stokvels that enable members to save, invest and accumulate assets that contribute to their survival, and they act as an alternative source of income (Mashigo & Schoeman, 2012). Stokvels are popular amongst poor and illiterate communities because they often require low transactions that are generally affordable to the members, they require less administration and documentation when compared to formal financial services, this is to say that they are much more accommodative to the rural poor. Mashigo & Schoeman (2011) argued that stokvels serve as a tool for development through the economic and social role they play such as ensuring responsible economic behavior and independence, they also motivate income generation amongst the poor.

Building social support and social networks are important social benefits of stokvels, Matuku & Kaseke (2014) stated that stokvels enable members to form close relationships with each other and are constituted mainly of people residing within the same geographic setting. Stokvels like burial societies and savings clubs enable members to offer each other mutual support especially when exposed to unavoidable shocks like the death of a member or relatives, this is supported by Mashigo and Schoeman (2010:5) who argued that stokvels cater for “unpredictable and expensive events such as illness and funerals”. Another important social benefit of a stokvel is its contribution towards women empowerment, Mashigo and Schoeman (2010) attest that stokvels contribute to social empowerment by promoting economic

independence amongst its members. A study conducted by Matuku & Kaseke (2014) shows that women felt that their participation in stokvels has empowered them to an extent that they no longer fully depend on their spouses or husbands for income.

2.6. Theoretical Framework: The SLA

The SLA is a tool for development that puts emphasis on people being in the centre of their own development. “A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living” (Chambers and Conway 1992 cited in Scoones 1998:5). A livelihood is sustainable when it can cope with and recover from stresses and shocks to maintain or enhance its capabilities and assets, while not undermining the natural resource base”. This approach lays a foundation in terms of understanding the complexity of rural life and as highlighted previously, a high proportion of disadvantaged individuals live in rural areas. Farrington et al. (1999) explains that people in rural areas are not only isolated from economic opportunities but they have limited access to social services. The SLA provides an understanding of the vulnerability of rural people to poverty. This approach brings about the idea that poverty is not only measured by poor income but there are other dimensions that need to be considered such as access to health care, illiteracy, lack of access to basic services, powerlessness and vulnerability (Krantz, 2001).

Krantz (2001) argued that people usually know their situations and their needs, therefore, policies and development programmes intended for them should encourage their active involvement and participation in decision-making. According to Krantz (2001:2), “the intention is rather to employ a holistic perspective that will involve the local people to let their knowledge, perceptions, and interests be heard in local and policy levels. According to Rakodi (2002) traditional approaches to poverty reduction have paid little or no attention to how people live, “the material or non-material assets they have such as their health, labour, their knowledge and skills, their kinship ties and friends, as well as the natural resources available to them”. Gilman (1998) argued that the SLA can close these gaps as its focus is to examine how macro and sectoral policies affect the micro level livelihood options available to a particular community or individual.

2.6.1. Principles of the SLA

People-centred: this approach emphasizes that people and their ways of using their available assets and resources to better their living conditions are most important and should be prioritized over development initiatives controlled by the state or government. This approach

holds the assumption that self-reliance and community participation amongst societies is the only way to bring about sustainable development.

Holistic: this approach uses a holistic approach to people's livelihoods, this means that it acknowledges that a livelihood is influenced by a number of factors such as social, environmental, economic and political factors that need to be considered when looking at community development. It also acknowledges that the micro and the macro levels influence development. According to Farrington et al. (1999:2). "the SLA draws on other streams of analysis, relating for instance to households, gender, governance and other systems bringing together relevant concepts to allow poverty to be understood more holistically".

Dynamic: According to Kollmair & Gamper (2002) just as people's livelihoods and the institutions that shape their lives are highly dynamic, approaches to development must also be flexible and acknowledge that people are affected in different ways and because of a different range of structures. For example, women are not affected by the issue of poverty, unemployment and other social issues the same way as men are which requires different and holistic interventions.

Building on strengths: According to Kollmair & Gamper (2002:4), "the central issue of the approach is the recognition of everyone's inherent potential for his/her removal of constraints and realization of potentials". This approach focuses on promoting and identifying people's strengths rather than their needs or problems.

Sustainability: Kollmair & Gamper (2002) argued that according to the SLA "livelihood can be classified as sustainable, if it is resilient in the face of external shocks and stresses, if it is independent of external support, if it is able to maintain the long-term productivity of natural resources and if it does not undermine the livelihood options of others".

For the purpose of this study, this approach is used to recognize challenges faced by women especially in rural areas such as lack of education, unemployment, economic exclusion and inequality and will highlight that by using their skills, available resources and knowledge women are able to create opportunities for themselves and to fight poverty. According to Rakodi (2002:10), the SLA recognizes that the poor may not have cash or other savings, but they have other material or nonmaterial assets, such as their health, labor, their knowledge, and skills, their relationship ties and friends, as well as the natural resources around them.

2.6.2. Weaknesses of the SLA

Just like any other perspective, the SLA has its weaknesses, it gives the community power to plan, execute and decide the interventions that are appropriate for them and their needs. However, within the community itself, there are those who are regarded as representatives of the community who hold power, dominance and normally get to decide what's "best" for their communities that they are representing. Krantz (2001:4) argued that "the way resources and other livelihood opportunities are distributed locally is often influenced by informal structures of social dominance and power within the communities themselves". Commonly these structures are dominated by men, therefore, in as much as this approach stresses gender equality it does not give clarity as to how women can free themselves from the existing dominant structures within their communities.

People may have access to resources but that does not necessarily mean they will use them productively or in ways that will enable them to generate income or for food security which is another limitation of SLA. According to Madlala (2012:50) "Some of these people do have certain assets with them but they are not prepared to convert them, due to apathy, lack of education, ignorance, lack of access to markets and poor infrastructure". With that being said, it is important to emphasize that the SLA is one way of addressing the issue of poverty in rural areas and not the only way.

2.7. Conclusion

Drawing from the literature, this chapter has highlighted the gendered dimensions of poverty in South Africa and revealed that the severity of poverty is significantly higher amongst females living in rural areas. The chapter has explained some of the causes of poverty amongst females, it further highlighted the importance of women economic participation and empowerment in a global and local context. Women economic empowerment has been noted as a powerful strategy to achieve gender equality and justice in our societies and to break the cycle of poverty amongst females. This chapter also examined the theoretical framework applied in this study which is the SLA. This approach stresses the importance of valuing the coping strategies that people have developed, this will enable poverty alleviation strategies formulated by the government to give due consideration to existing solutions developed by poor people (Rakodi and Lloyd-Jones, 2002).

CHAPTER 3: METHODOLOGY

3.1. Introduction

This chapter discusses the methods that were used to collect and analyze data for the study, it discusses the approach of the study, the sampling procedure, data collection methods and the analysis of data. This chapter also looks at the ethical considerations that were adhered to when conducting the study and during data collection.

3.2. Research Approach

A qualitative approach was chosen to conduct the research because it enabled the researcher to explore and acquire in-depth descriptions from the participants. According to Neuman (2014:177), qualitative research paradigm is based on holistic and individual aspects of the human experience, and attempts to capture those experiences by documenting real events, recording what actual people say (with words, gestures, and tone), observing specific behaviours, examining written documents, and studying visual images. Therefore, an advantage of using qualitative research is that it allows a more a detailed investigation of issues and answering questions that are being investigated. Moreover, qualitative research conveys rich and intense details about the phenomenon under study.

According to Atieno (2009:14), many qualitative researchers believe that the best way to understand any phenomenon is to view it in its context. In order to gain a better understanding of the experiences of women in self-help economic empowerment, I had to engage with the participants in their own area and setting. This was to assist me not only get answers from the participants but to also have a sense of understanding of their environment, to observe their realities and to capture the realities of their surroundings and the environment that they come from. Neuman (2014) argued that this approach also allows the researcher to “build from specific observations to broader concepts that organize observational data and then continue to build principles or themes that connect the concepts”. This allowed me as a researcher to make a connection between the physical environment of the participants as well as their internalized traditions, ideologies, beliefs and ways of doing things.

3.4. Data Collection

One of the strengths of qualitative research is its ability to provide observed, written and word-based descriptions of how people experience a given research issue, this method is useful and very effective in interpreting reality described by participants (Mack et al. 2005). Based on what Mack et al. affirms, this study used in-depth individual interviews and two focus groups.

In the process of gaining an in-depth understanding of self-help economic empowerment among women in Blaauwbosch, I conducted six in-depth interviews with the participants in their own homes, I allowed participants to choose their own venues to do the interviews to avoid time constraints and unnecessary traveling. Most of the interviews were tape-recorded except for one participant who was reluctant about being recorded. I was also taking notes and observing during the interviews. The duration of the interviews was between 20 and 45 minutes. Mack et al. (2005) assert that an in-depth interview usually involves an interviewer and one respondent and it is usually conducted face-to-face. The researcher engages with the respondent by asking questions and listening attentively to the responses given by the respondent and asks follow-up questions based on the responses. I conducted face-to-face interviews with participants, guided by the interview guide which had specific questions, although additional questions emerged during the course of the interviews and were based on the responses from the participants. The interviews were conducted in isiZulu because it was the local language that participants were comfortable with.

Focus groups were held with two projects: the Asiphelele Stokvel Group and the Vuka Uzenzele Gardening Project. According to Mack et al. (2005:51), a “focus group is a qualitative data collection method where a researcher and several participants meet to discuss a given research topic”. I used focus groups in order to collect data in a different setting and context and to allow for different opinions and arguments from the respondents to emerge. The first focus group with the Asiphelele stokvel had a total of 10 participants, although one participant came towards the end of the session which took roughly 50 minutes. The second focus group was with the Vuka Uzenzele Gardening Project and had a total of 6 participants and took roughly 45-50 minutes. A primary advantage of focus groups is that they provide a large amount of data in a short period of time, they are also effective for assessing a broad range of views based on the research topic (Mack et al. 2005). I followed an interview guide, however, I was very flexible and new topics and themes emerged from the discussions that we were having. As Mack et al. (2005:52) argued “the richness of focus group data emerges from the group dynamic and from the diversity of the group”. This was evident in the focus groups, members shared their diverse opinions and were empathetic towards each other. One interesting thing that I noted from the focus groups was that it became more of a reflective session, members were able to reflect back from where they began and where they are now and how they were able to overcome challenges and setbacks. I also made use of an observation strategy, according to Marshall and Rossman (1989) observation is “a systematic description

of events, behaviors and artifacts in the social setting chosen for the study”. Observing my participants and the environment during the interviews enabled me to record the non-verbal behavior of the participants and how the environment affects their behavior and their living conditions. I could also observe some of the challenges they face by looking at the environment around them.

3.3. Sampling Procedure

This study used a non-probability sampling through the purposive sampling technique to select the participants, the selected participants had to meet certain criteria and they had to be knowledgeable about the study area. “Purposive sampling involves identifying and selecting individuals or groups of individuals that are knowledgeable about or experienced with a phenomenon of interest” (Cresswell et al. 2011 cited in Lawrence et al., 2015:534). The nature of the study required women who were involved in income-generating projects which were: stokvels, crafting and gardening, which is why I chose to use this technique and to use my own knowledge and judgment to select the participants. Purposive sampling involves identifying and selecting individuals or groups of individuals that are especially knowledgeable about or experienced with a phenomenon of interest (Cresswell et al., 2011). In addition to knowledge and experience, Bernard (2002) and Spradley (1979) note the importance of availability and willingness to participate, and the ability to communicate experiences and opinions in an eloquent and reflective manner.

A sample of 19 participants involved in self-help projects in the study area was selected using purposive sampling. I directly approached all members with the assistance of Miss Z Mfusi who stays in Blaauwbosch and is very familiar with the place and local people and assisted me with the directions. This made the sampling process very easy and because the participants were familiar with her and it made it possible for me to build rapport with them. Prior to commencing with data collection, I visited the participants and gave them a brief orientation of the study and provided them with consent forms. My familiarity with the research area facilitated the sampling process, I could relate to the environment and to the participants as well.

To supplement purposive sampling I used snowball sampling due to challenges of locating other participants, I relied upon the assistance of current participants to help me to locate additional participants. This sampling strategy involves asking people who are already part of the study or who have been interviewed to locate other people they know and who could

possibly fit the criteria of the study (Ritchie et al. 2013). I therefore, asked the participants to identify other members of their projects and they were more than willing to assist.

Table 3.1. Sample characteristics

Project type	Stokvel	Gardening	Crafting
No. of participants	10	6	3
Location	Blaauwbosch	Blaauwbosch	Blaauwbosch

3.5. Data Analysis

In this study, I used thematic data analysis. According to Braun and Clarke (2006:79) “thematic analysis is a method for identifying, analyzing and reporting patterns (themes) within data”. This method is generally known for its ability to organize, analyze and interpret raw data in richer detail. Braun and Clark (2006) claim this method provides insightful analysis that answers the research questions. This method was suitable for this study because I used a small sample in order to get an in-depth analysis of the findings. The analysis process followed the steps proposed by Braun and Clark (2006) depicted below.

Step 1: Familiarisation and Immersion

After listening to participants’ verbal descriptions from the audio tapes and reading from the transcripts, I engaged myself in order to gain a general sense of the data that was collected. This step was very important because I spent much time going through the data and translating it into English ensuring it translated exactly the way the participants had said it.

Step 2: Coding

According to Braun and Clark (2006) once you have immersed yourself in the data you begin to produce initial codes from the data. I organized and clustered topics together, and began to create themes; as stated by Welman et al. (2005:211), codes are used to retrieve and organize chunks of text in order to categorize it according to particular themes. This process involved identifying and highlighting interesting aspects of data. For example, I highlighted shared experiences of the participants with the same color, this enabled me to organize scattered data by comparing sections of transcripts that were similar and marking them with specific codes.

Step 3: Inducing Themes

According to Braun and Clarke (2006:57) “this phase (inducing themes), which re-focuses the analysis at the broader level of themes, rather than codes, involves sorting the different codes into potential themes”. I started developing themes that emerged from the data guided by my research aims and objectives and theoretical framework. This step assisted me in making deep analysis and interpretation of data.

Step 4: Reviewing Themes

In this phase, I started reading and reviewing all the collated extracts for each theme and commenced forming coherent patterns. I made sure that all the themes fit together meaningfully, I reworked those that did not cohere with the already existing themes. This step assisted me in forming a suitable thematic map as a way of interpreting the data collected. By the end of this stage, I had a fairly good idea of what my themes were and how they cohere together and the overall story they tell about the data collected (Braun and Clarke 2006). The last step was to define and name themes, this was about defining themes in a way that captures the essence of what the theme is about, I described the content of each theme in paragraphs and also formed sub-themes where needed.

3.6. Trustworthiness

3.6.1. Credibility

According to Lincoln and Guba (1985) credibility entails that the findings of the research are accurate and they represent the actual meanings made by the participants. To ensure credibility in my study I built rapport with my participants to ensure that they were comfortable and they responded as honestly as possible. Another way to ensure credibility is triangulation which involves the use of different data collection methods (Padgett 2008), in this study I made use of 3 methods of data collection: in-depth interviews, focus groups and observation to ensure comprehensive data and to increase the validity of the study. When interpreting the data I ensured that I did not distort meaning provided by the participants.

3.6.2 Transferability/Generalisation

According to Lincoln and Guba (1985) to achieve transferability a study needs to be applicable in other contexts or with other respondents, and the findings need to be applicable to theory and practice. To ensure transferability in my study, I conducted my interviews in a manner that

allowed my participants to provide as much information as they could; To do this I used interviewing skills such as probing, asking open-ended questions and paraphrasing which allowed my participants to provide in-depth responses. Shenton (2004) argued that it is difficult for qualitative research to achieve transferability because it usually uses smaller samples and focuses on a specific environment and people which makes it difficult to generalize the findings to other contexts and populations. However, Cole and Gardner (1979), highlight some of the important issues that need to be explained thoroughly to achieve transferability, these are: explaining data collection methods that were used, the limitations of the study, sample size and sampling criteria and explaining the context of where the study took place. These are thoroughly explained in this study and they may facilitate in achieving transferability.

3.6.3. Dependability

According to Guba (1985), a dependable study must produce consistent findings if it were to be repeated with similar subjects/respondents in a similar context. To ensure dependability, I followed the correct research procedures and provided a detailed report of the methodology and procedures that were followed in the course of the study. According to Shenton (2004) for dependability, the study must provide thick descriptions of the processes followed as this will enable future researchers or readers to have a thorough understanding of the methods and their effectiveness and credibility.

3.6.4. Confirmability

Confirmability refers to the extent to which the research findings reflect the experiences and ideas of the participants and not of the researcher (Shenton, 2004). It is my duty as a researcher to avoid biases, the report is solely based on the data that I obtained from my participants and not my own opinions. What also facilitated confirmability was the use of audio tapes and fieldwork notes to capture everything that was provided by the participants and to ensure that data was not lost. Confirmability can also be obtained by providing a comprehensive methodical description, this can assist the reader to gain insight of the findings (Shenton 2004).

3.7. Ethical Considerations

I acquired ethical clearance from the UKZN Humanities and Social Sciences Research Ethics committee prior to interviewing participants. I took it upon myself to meet with the participants to obtain their consent to participate in the study, I explained and clarified the purpose of the study and followed all the procedures of the consent forms. Participation was entirely voluntary and no false information was given to the respondents.

Confidentiality and privacy of the participants were ensured during the course of the study, I informed the participants as to how data collected would be used, processed, stored and disposed of. The interviews and focus groups did not expose participants' personal information. I explained to the participants that should they feel uncomfortable during the interviews they must not hesitate to say so and could end their participation at any time.

The informed consent and information sheet were read and explained in isiZulu, the interviews and focus groups were conducted in isiZulu, which is the local language that participants could comprehend. Respondents were more comfortable in responding in their own language which facilitated the flow of the interviews and discussions.

3.8. Limitations of the Study

During the interviews, there were so many distractions, for example, some respondents had babies around, and the baby would sometimes cry during the interview which was a distraction. Another respondent was running a tuck-shop and she constantly had to go and attend her clients, others had to attend to their neighbors during interviews. I did address this issue to the participants and they were understanding, although some issues were beyond our control.

Another difficulty was finding the participants, many participants pulled out on the day of the interviews because they had other commitments to attend to. This forced me to use snowball sampling to locate other participants who may be interested to participate in the study and who were available. Luckily, I was able to find participants from referrals and they were comfortable in participating because they were referred to by people who they knew.

During the interviews, the researcher interviewed 3 participants who were doing craftwork, however the 3rd participant was a hairdresser, the interview was nonetheless conducted although many of the responses were not in line with the study's inquiry, which forced the researcher to rely on the other two interviews.

3.9. Conclusion

This chapter has outlined the study research approach, sampling, data collection and data analysis processes. It has also discussed research trustworthiness, study limitations and ethical considerations.

CHAPTER FOUR: RESULTS

4.1. Introduction

This chapter presents the findings of the qualitative data obtained from the in-depth interviews and focus groups during the research process focused on the impact of self-help economic empowerment amongst women in Blaauwbosch, KwaZulu-Natal. Data is presented based on the key themes that support the issues covered by the study. The findings are interpreted according to the objectives of the study which are:

- To understand the scope and nature of income generating projects among women in Blaauwbosch.
- To consider factors influencing and preventing women participation.
- To explore the role of government in enhancing women participation in community development projects.
- To explore strategies to enhance women participation and sustainability of income-generating projects.
- To consider whether community-based projects are the best method to combat poverty.

This chapter begins by providing an overview of the characteristics of the respondents such as age, marital status, education and employment status. There is also a representation of data in the form of charts, pictures and a table. Based on findings there is further a description of the nature of the projects under study and how they were formed. The following themes are discussed: factors influencing women's participation in projects, benefits of participating in projects, challenges that hindered project participation and the relevance of projects for the community.

Table 4.1: Demographics and Socio-Economic Status of Participants

	Stokvels	Gardening	Crafting	Total
<u>Age</u>				
25-35	1	1	1	3
35-45	2	2		4
45-55	3	3		6
55-65	4		2	6
				19
<u>Marital Status</u>				
Single	5	4	1	10
Married	2	1		3
Widowed	3	1	2	6
				19
<u>Educational level</u>				
None	1			1
Primary	6	2	2	10
High school	3	3	1	7
Tertiary	0	1	0	1
				19
<u>Employment status</u>				
Employed	3	1		4
Unemployed	7	5	3	15
				19
<u>Number of dependants</u>				
0-5	3	3	2	8
5-10	7	3	1	11
10-15				19

Findings revealed that the majority of members that participated in income generating projects were between the ages of 35 and 65, these are women whose households are their responsibility as they are the main providers. The majority of the participants were single followed by widowed. The table above shows that the majority of the participants only had primary and high school education and were unemployed. This reflects the point raised by May (1998) in chapter two, that usually female-headed households tend to have fewer adults of working age as support while also experiencing higher unemployment rates.

The chart below shows the participants' participation in three income generating projects as per the study focus.

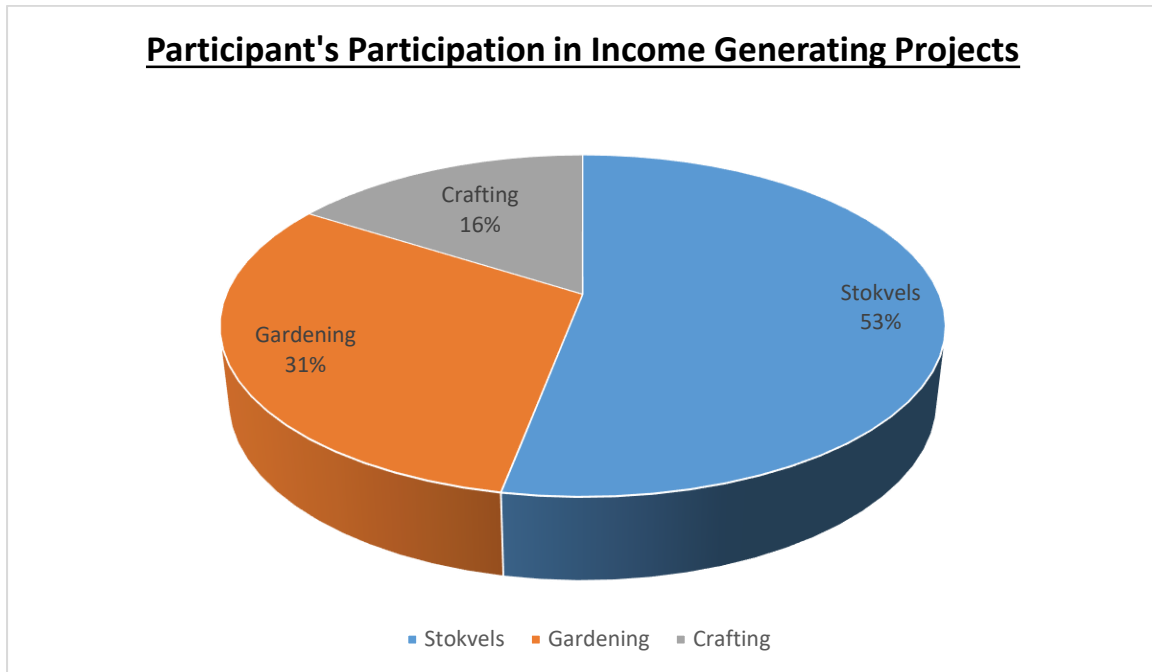


Figure 4.2: Women's participation in income generating projects as per the study focus

The study findings show that most of the participants use stokvels as an alternative source of income. This is because stokvels are used for a number of reasons, some members believe that stokvels are not just about receiving income, but that they provide an opportunity to save and invest the little money that they receive from other sources of income. This explains why some members would have gardening projects and at the same time be members of stokvels, this is because they try to diversify their income generating activities for better outcomes and improved livelihoods.

The chart below shows different sources of income that the participants depend on for survival.

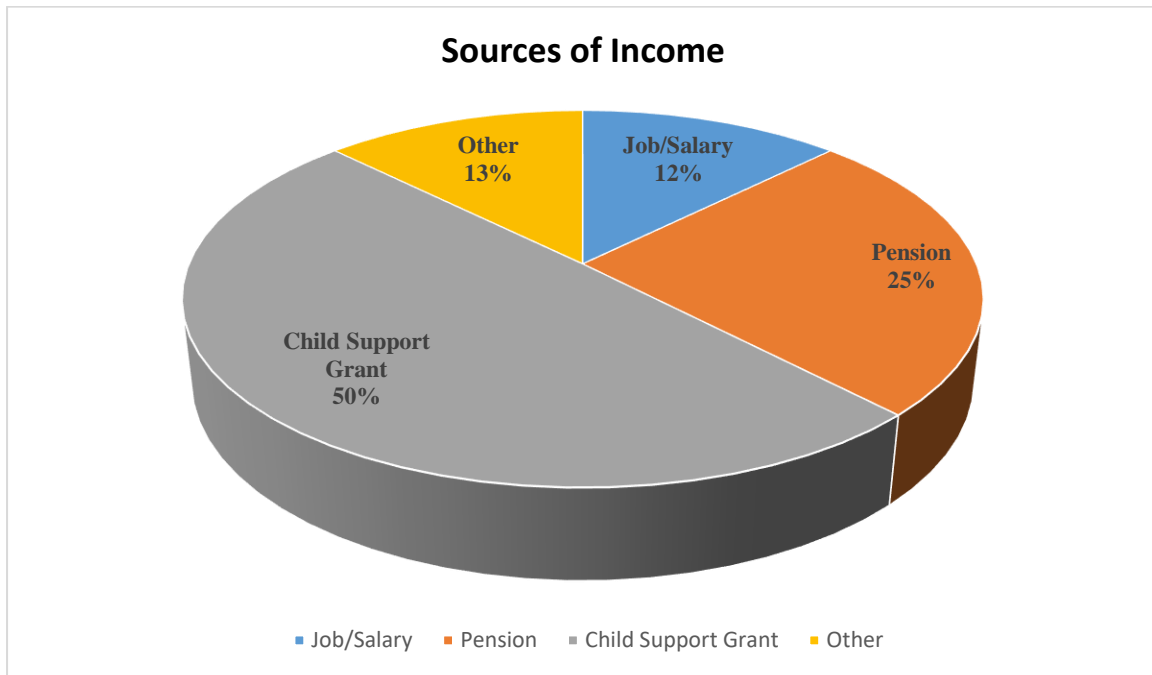


Figure 4.3: Sources of income from which the participants draw

The findings show that the majority of the participants are recipients of the child support grant and pension grant. This verifies the assumption made by Neves and Du Toit (2013) that for most impoverished South Africans, social grants have been an important source of income. Participants who were married or staying with their partners stated that their partners also contribute towards household income although it is not usually enough to sustain them and this is labeled as “other” in the chart.

The next three sections focus on the three study projects, the Vuka Uzenzele Gardening Project, the Asiphelele Stokvel Group and the Blaauwbosch Craftwork Club. The historical background of the projects is provided, followed by a presentation of findings in relation to each project.

4.2. Vuka Uzenzele Gardening Project

This project has been running for 4 years and a few months, it was initiated by women in Blaauwbosch after seeing that they were struggling to provide food security for their families due to unemployment and limited sources of income. The Vuka Uzenzele Gardening Project focuses on planting vegetables such as spinach, cabbages, ‘imbuya’ (Amaranth), mealies and potatoes. Members sell their produce to the community and at local pension pay points. According to the participants, the local pension pay points is where many local economic activities take place, people buy and sell their local produce and other non-farm products. The findings show that members of the project rely on local community members and grant recipients to buy their products.

4.2.1. Factors Influencing Women’s Participation in the Project

Poverty and food insecurity are the factors that motivated the majority of the participants into joining the project. The participants stated that by looking at their economic conditions and seeing that they are struggling to find employment, they gathered as women and came up with the idea of starting a gardening project in hopes that they would alleviate poverty. One of the co-founders of the project explained that the project was initiated because of high food insecurity. She said:

“By looking at our economic conditions, we gathered together as neighbors and women of this area and started a gardening project in hopes that we will get something out of it to alleviate poverty...” (Participant 1, Gardening Project).

4.2.2. Benefits of the Project

One of the objectives of this study is to ascertain the extent to which the income generating projects have benefited people and the role it has played in poverty alleviation. The findings revealed that, although on a small scale, participating in this project has benefited participants in a number of ways including the improvement of food security and increased income. Findings revealed that the project is also beneficial to the community at large since people buy healthy and nutritious food such as spinach, cabbages and potatoes and the products are easily accessible to them. The researcher observed that community members of this area walk long distances to access transport to

supermarkets, having such initiatives within the community is therefore beneficial and efficient.

4.2.2.1 Increased Income and Food Security

Communal farming is believed to provide economic opportunities and food security for community members through producing and selling produce. According to participants, the gardening project has helped them to sell fresh vegetables to the community at large and to local spaza shops, they also plan to go as far as selling their produce to large retailers. The project members also indicated that the project has benefited them by means of getting fresh vegetables from the gardens in order to feed their families. Members stated that:

“This project has assisted me a lot, after the passing of my late husband I no longer go to bed with an empty stomach, because with the little that I get I am able to buy maize meal”(Participant 2, Gardening Project).

“The project has really assisted me, with all my financial struggles, the little that I get is so much better than doing nothing”. (Participant 3, Gardening Project).

From the responses above it is clear that income received by participants from the project may not be enough but that it makes a small difference. Participants were asked whether they would leave the project if they found better paying jobs, and the majority of them said no, they would take jobs but would never leave their project. This shows that they value the project outcomes and do not underestimate the small income it renders.

Participants were asked if they had other activities that they were involved in apart from gardening and responded;

“... Some of us are involved in the back to school stokvel, which usually assists us at the beginning of the year when our children go back to school” (Participant 1, Gardening Project).

4.2.2.2. Social Reciprocity and Mutual Support

Members of the Vuka Uzenzele Gardening Project indicated that they receive strong support from the community, one of the member’s husband was able to assist them with leased land that they are currently using to cultivate their crops. He also helps them with transporting their goods to KwaMhlungu/ eMholweni (the local pension pay point) because they do not have transport. According to Du Toit and Neves (2013) practices of

mutuality and reciprocity are essential for the survival of many impoverished South Africans and serve to alleviate poverty. This was reflected in participant's sentiments:

“Right now we have small plots of gardens in our backyards, we were also assisted by one of our member's husband, who gave us a small plot of his land for time being which has made a huge difference...” (Participant 1, Gardening Project).

“We have never encountered any problems with him because in return we are able to give him the little that we have, he has a van that we use to transport our produce with...” (Participant 2, Gardening Project).

“If people have their traditional gatherings and ceremonies, they sometimes come to us and buy our vegetables depending on the seasons” (Participant 4, Gardening Project).

4.2.2.3. Skills Development

Findings show that the project enables members to use their leadership skills to facilitate the success of the project.

One participant stated, *“My role is to provide solutions, if there is a clash of opinions I am able to get people to work together, I am one of the youngest in the project but in terms of maturity, I am able to bring people and avoid conflict between members, I also provide solutions to problems”* (Participant 2, Gardening Project).

“What we forgot to mention is that for the purpose of sustaining the project and making it successful we selected people to write minutes when we have meetings (the scribe), we have our treasurer who monitors our finances...” (Participant 1, Gardening Project).

This goes back to the point that was made by one of the participants that these kinds of projects do not necessarily require one to have qualifications or formal education, but they require one to be able to work with other people. The participants argued that they are able to rely on their own knowledge to facilitate the functioning of the project and they value and take pride in the different roles the project allows them to play.

Participants were asked if this form of project required any formal education, and they stated that no, they do not think this type of project needed one to be educated, they expressed their views as follows:

“Cha mntanami uma ukhuthela ukwazi ukusebenzisa izandla nomqondo wakho kphela (no my child, this requires you to be a hardworking person and be able to use your hands and your brain). We did not go to school for this, instead, we gathered together, we were hardworking and made use of our hand, as a result, we were able to produce food, we realized that we could generate profit from it” (Participant 2, Gardening Project).

4.2.3. Challenges Encountered

4.2.3.1 Drought and Poor Access to Water

As a direct result of poor rainfalls, the Newcastle area has been largely affected by drought since 2015. This severely affected farmers, participants noted how the drought affected them by destroying their crops and resulting in a loss of profits. The issue of water is another challenge, participants indicated that since people started connecting to water illegally in their area the municipality constantly kept cutting off their water supplies affecting their crops.

“One major challenge that we encountered was a drought that really set us back because we ended up losing a lot of profit...” (Participant 1, Gardening Project)

“Our gardens were really destroyed, we do not even have dams nearby to water our plants...” (Participant 5, Gardening Project).

Participants indicated that poor access to water has forced them into reusing bath and laundry water to water their crops.

“When the municipality cuts our water we use anything, even when you have taken a bath we save that water for our plants” (Participant 1, Gardening Project).

4.2.3.2. Poor Access to Land

Previous social structures have deprived black people particularly women access to land. To date, it is still known that land is a valuable asset for people, especially in rural areas. The majority of people residing in rural areas primarily depend on land for food security, farming, and livestock for their livelihood, but access to land has been a major challenge. Participants revealed that if they want to access land they are obliged to consult with the municipalities, councils and undergo long procedures that they do not understand.

“...The issue of land is a major hindrance to us as women in farming, we do not have land that is officially in our names. We tried and even went to the municipality and

our local council but all doors were closed. There was unoccupied land that we had identified here in our area but we were told that it belongs to Ngonyama Trust that is what they always tell us. We were given procedures that we had to follow with documents that we did not even understand so that we can have access to that land. However, as people who do not have adequate information, we have not received any assistance but we are still trying...” (Participant 1, Gardening Project).

Women’s access to land in South Africa is still influenced by the relationship they have with a male either by marriage or by family relations. This becomes a challenge in circumstances where women are the sole providers in their families because they are at greater risk of losing access to land when the owner of the land dies. This study shows that women in the Vuka Uzenzele Gardening Project struggled to access land; fortunately, they had a relationship with a man who owned land and gave them a small proportion of it. They still fear however that this may not be long-term since the land is under someone else’s name and not theirs, they could lose it anytime.

4.2.3.3. Poor Fencing

The study revealed that poor fencing affects the participants’ gardens and this has been a major hindrance to their project because birds and chickens easily gain access and eat the crops. They stated that it is difficult to keep an eye on their gardens all the time.

“.... we do not have well-secured land, we make our gardens and your neighbor's chickens will come and destroy our produce you can't even have cabbages or spinach because you are scared of your neighbor's chickens” (Participant 6, Gardening Project).

“We also have pests that destroy our crops and we do not have pesticides to control them” (Participant 1, Gardening Project).



Image 4.1. Vuka uzenzele members in one of their plots with fresh spinach and Amaranth.

4.3. Asiphelele Stokvel Group

This project was developed in 2013, it started with approximately 14 members and now has more than 30 members, the respondents stated that they do not have a fixed number of members because some would refrain from contributing for a specific period due to financial constraints and would come back and continue from where they left off. The stokvel group is divided into two programmes. The first is the annual grocery stokvel where members contribute a fixed amount of money each month and distribute it in December. According to the participants, the annual grocery fund has been very helpful to them as the purpose is to ensure that members do not run out of food during the busy months of December and January. The second programme is a project where they contribute towards traditional ceremonies. If a member has a ceremony she chooses whether she wants cash or groceries (which she will submit a grocery list for). According to the participants if a member has a family that lives far away they prefer giving cash instead of food parcels. Participants indicated that some members have relatives in Bergville so giving them groceries will be costly because they will have to pay transport to deliver those groceries. One participant stated that:

“... in our stokvel, there is an annual grocery stokvel and we also have stokvel when a member has a ceremony at home we contribute, here the member decides whether

she wants cash or parcels, for example, flour, rice, fish oil, cold drinks and beers”
(Participant 7, Stokvel Group).

4.3.1. Factors Influencing Women’s Participation in the Project

The findings revealed that women are pushed by their economic difficulties into participating in income-generating projects. Lack of education and skills has left women in vulnerable positions, those that are lucky enough to get employment are forced to work in low paying jobs with salaries that could barely support their families for the whole month. The study also found that participants largely rely on government assistance such as the pension and child support grant. Factors influencing participants’ participation in the stokvel involved income generation, saving, social reciprocity and mutual support, as well as self-empowerment. These are discussed below in turn.

4.3.1.1. Income Generation

Participants that were employed indicated that they are poorly paid because they are not educated and they do not have necessary qualifications to qualify for adequately paying jobs such as domestic work. Others depend on their relatives and children that are working, for these reasons, they realized that they needed to find alternative ways to generate income that would sustain the needs of their households. The study shows that the majority of the participants are heads of their households. According to participants:

Being part of the stokvel has improved my income, although we do not contribute and save large amounts of money because we are all struggling, the money that we receive is not really that much but we are able to put something on the table for that period of time, and we do the same routine the following year” (Participant 9, Stokvel Group).

4.3.1.2. Saving

Stokvel groups play an important role in teaching people to be disciplined when it comes to managing their finances. Women in this study argued that they are disciplined and they plan their finances also with the little income that their get from their jobs, pensions and grants they are able to pay their monthly contributions to the stokvel group. Participants stated that above everything else they have learned the importance of saving money, they feel that this has helped them even outside their project, they are now able to budget for certain important household necessities. This is in accordance with Mashigo and

Schoeman's (2010) argument that stokvels have played a major role in responsible money usage and economic independence. One participant mentioned that:

“What made me join the stokvel is that I liked the fact that the salary that I receive is nothing since I am a domestic worker, but with the little that I get I am able to pay those monthly contributions of up to R500 to the stokvel. By the end of the year, there is something solid that I receive. So that is what made me join the stokvel” (Participant 15, Stokvel Group).

Women believe that participation in stokvels has prevented them from going to loan sharks better known as *omashonisa*, and borrowing large amounts of money with high interests. They indicated that they are able to borrow the money from the group but are obliged to pay that money back. According to a participant:

“... isolating yourself can be very stressful because you keep thinking to yourself ‘I should be doing this and that for my family’, but because you do not have money you can't. Sometimes you end up borrowing large amounts of money that you cannot even afford to pay back” (Participant 7, Stokvel Group).

4.3.1.3. Social Reciprocity and Mutual Support

The findings revealed that participation in these projects is not only about saving and generating income, but also about mutuality and social reciprocity. This to participants appears to be an important survival strategy within their community because they believe that “*umuntu ngumuntu ngabantu*”- a person is what he is because of other people. Being part of something with other women within the area is another point that members emphasized, they are able to share their problems and challenges and share solutions together. Participants believe that joining the project is more than just generating income, but also about coming together and bonding with other women in the neighborhood. Bonding in this way resulted in building trust among community women and cementing ties of friendship. One participant noted that isolating yourself from other people contributes to gender-based violence. She stated that they know many women in the area who are abused but because they have isolated themselves, they cannot get help and they are trapped in abusive relationships. One participant stated that “*you can't even call the police because the following day they will see you as a bad person*” (Participant 14, Stokvel Group). In this sense, the social ties created by stokvel participation served a greater social purpose of women supporting each other in difficult times.

“By isolating yourself from other women you find that you cannot even borrow a teabag because you are scared of how the other person is going to react, whereas in this community we believe in Ubuntu and reciprocity. We always know that if I lend someone something one day I am going to be needy and I can always rely on them” (Participant 7, Stokvel Group).

4.3.1.4. Self-Empowerment

The findings revealed that women feel empowered by knowing that they are part of something that makes a difference in their livelihoods and something that was established by themselves. Participants shared that vulnerability is increased by having no financial income. Furthermore, they stressed a sense of self-worth that came with looking forward to doing something and being able to contribute for the good of the family. Financial dependency is a contributing factor to women’s vulnerability and marginalization. By participating in income-generating projects women indicated that they become financially independent and self-sufficient. This self-sufficiency encompasses being able to provide for children.

“Learning to be self-empowered and independent is important. Many women suffer a lot by not having money to do all their responsibilities. We have a responsibility of looking after our children and we have to take them to school, without money we cannot do that, our children end up not going to school. However, with the little that we get, we are able to register our children, and we are able to move forward, therefore, I feel much empowered to be part of the project” (Participant 7, Stokvel Group).

4.3.2. Challenges encountered

4.3.2.1. Difficulties in Maintaining Monthly Contributions

Members indicated that one major challenge that they face is lack of payment from other members, they believe that anything that involves money is bound to encounter this problem. The study revealed that some members struggle to maintain monthly contributions, which affects the entire functioning of the project. According to the participants, some of the challenges that they encounter is when they make grocery lists of the things that they require and find that people are not able to meet those requirements or to buy those things. This becomes a challenge to members because they end up getting less than they signed up for.

“...We also have lists, so for example if you know that you are expecting contributions from 30 people and end up having 24 people contributing you are then forced to use money from your own pocket...” (Participant 9, Stokvel Group).

Participants indicated that when members cannot contribute it is usually because of difficult circumstances at home or if there is a clash of dates or ceremonies. A participant shared that:

“... sometimes there is a clash of dates, it may happen that I have a traditional ceremony at home and one of our members loses a family member, this will make it difficult for group members to contribute for both of us...” (Participant 12, Stokvel Group).

4.3.3.2. Lack of Youth Participation

Participants indicated that a challenge that they normally face in these community projects is lack of youth participation. According to the participants, older people dominate their project, they feel that they need young and innovative minds in their project. This was an interesting finding because in many cases, young people from rural areas tend to migrate to the cities in search of better economic opportunities, and many tend to assume that community-based projects are less beneficial and unsustainable. It was interesting to see that participants valued young people’s contributions towards sustainability and improvement of the project.

“...they do not take initiative to even ask how they can join us because we are old, so if it is just us as old women sometimes you find that there is no way forward...”
(Participant 13, Stokvel Group).

One participant pointed out that if young people participated, their project would be more sustainable because old people sometimes get sick which means that the project has to stop functioning.

“...When we die or become sick the project will fall apart” (Participant 16, Stokvel Group).

The researcher asked the participants if they required any sort of training, their responses were as follows:

“Financial training would be highly appreciated because we may find that the way we currently do things needs to be improved but because we don’t have knowledge

we wouldn't know, we would appreciate financial advice that would enable us to increase our savings”(participant 9, Stokvel Group).

“...We don't only want food parcels but we need information that will enable us to be independent, we want to be able to do things on our own and that will contribute to our finances... If you go to school, you go with the mentality that you are going to learn how to write A, B, C but you end up learning things that you never even thought of... this is exactly what we want from training” (Participant 7, Stokvel Group).



Image 4.2: Asiphelele Stokvel Group members during one of their monthly meetings. Although participants did not mention this, it is observable from the images that they do not have a suitable shelter to hold their meetings, the shelter that they are currently using is not furnished and it is not plastered.

4.4. Blaauwbosch Craftwork Club

The researcher had an interview with Gogo Mpungose who is a co-founder of the Blaauwbosch Craftwork Club. During the interview, Gogo Faya who is a neighbor and was part of the club also joined, the researcher had an interview with both of them. The club was organized by the local social worker from the DSD with the aim of providing jobs and skills to the unemployed local women. The club initially had 15 members who were provided with workshops for beading where they had to select one member to represent the club and undergo those workshops. Gogo Mpungose was selected to represent the club. The club initially had different programmes offering beadwork, sewing aprons and clothes and a communal Gardening Project. However, the club faced a number of challenges such as corruption and poor management. The challenges resulted in many members dropping out, some members like Gogo Mpungose, however, decided to continue doing their own individual craftwork specializing in reed mats also known as *amacansi*.



Image 4.5: One of the participants displaying handmade reed mats and beadwork.

4.4.1. Benefits of Participating

4.4.1.1. Skills Enhancement

Findings show that the participants like Gogo Mpungose were provided with skills development. This helped her because she was able to continue doing her own beadwork and particularly sleeping mats. Sleeping mats are made out of reed, they are formally known as “reed mats”. These type of mats are popular in traditional societies, they are used for traditional ceremonies, weddings and funerals. They are normally used for sleeping, sitting and for decoration. Gogo Mpungose stated the following, with regards to training:

“...I received training for beadwork, the club chose me ...when I came back I trained other members in our club...” (Participant 18, Gogo Mpungose, Craftwork Club).

Gogo Mpungose shared that members would come to her and watch her while she was beading and by practicing, they were able to learn and make their own beadwork. However, she is the only one who can make reed mats, she stated that these mats are not popular in this area and there are a few people who make them because raw material such as fiber is expensive and difficult to find. She mentioned that:

“There is a woman here (pointing across the street) that I taught to make beads and reed mats, she would come visit whenever she had time and watch me and sometimes we would do it together, she did this until she learned to make her own beads” (Participant 18, Gogo Mpungose, Craftwork club).

4.4.1.2. Income Generation

Participants indicated that they joined the club with the aim of generating income from making and selling craftwork, the responses were as follows:

The club has enabled me to generate income, sometimes I have to use my own money to buy raw materials, which becomes difficult. However, I decided to make my customers pay deposit so I know that I can use that money to buy raw materials, if I run out of it I then take money from my own pocket, but because I know that they will pay the rest of the money once the product is finished I don't mind...” (Participant 18, Gogo Mpungose, Craftwork Club).

4.4.2. Relevance of the Club in the Community

After seeing that there are many of similar beading projects in this community, the researcher enquired about the club's relevance to the needs of the community and its benefits to the community. The participants responded by saying that people were actually buying their products which means they were serving the local community and contributing to the local economy. They also stated that their projects were quite competitive since they had undergone training, therefore, they made products of good quality which kept their customers happy. The only issue was that many people were buying on credit because of their financial circumstances and this resulted in the loss of profits because some were failing to keep up with their payments.

"I am very lucky because people would come to me, and request for mats, especially for traditional weddings and funerals, I have many orders, the moment I finish making mats for a client I would have another order on the waiting list. If a person wants mats, I make sure that they pay deposits so I can be able to buy fiber..." (Participant 18, Gogo Mpungose, Craftwork Club).

The researcher asked the participants how they deal with competition since there is quite a number of other people in this area who are making similar products.

"...You are right there are many other people making beadwork, we always see them in town and at the pension pay points, however, there is very few of us who are making reed-mats..."(Participant 18, Gogo Mpungose, Craftwork Club).

"...even if you go to the pension pay points you can see that there are few people making these mats and they are very different. We make a variety of mats, we make longer ones and short ones, if people want to buy for their Zulu traditional wedding (Umabo)..." (Participant 18, Gogo Mpungose, Craftwork Club).

4.4.3. Challenges Encountered

4.4.3.1. Dishonesty from other Members

Findings show that the major factors that prevented the club from pursuing its initial purpose, which was to empower women, and equipping them with sustainable skills to maintain their livelihoods were lack of commitment, reliability and sometimes dishonesty. Participants shared that some members would take the products to sell and never come remit the money, they would make excuses such as selling on credit, they went as far as telling untruths about being mugged, participants shared their sentiments as follows:

“... We would knit our products and fill them in various bags and give them to other members to go and sell, they would come back with empty bags and tell us that they sold on credit. When they were sent to collect the money they came back and told us that they were mugged, so such things demotivated most of us, some members actually decided to part –ways...” (Participant 19, Gogo Faya, Craftwork Club).

4.4.3.2. Shortage of Raw Materials

Participants indicated that accessing raw materials needed for the product is a challenge, they stated that in Blaauwbosch, it is difficult to get fiber needed for their mats, therefore, they have to travel far which requires additional traveling costs, participants shared that:

“My pension grant is 1500, it is not enough, and right now, I am sitting because I don’t have fibers for reed mats (incema), I should have gone to fetch but because I don’t have money I can’t. I usually fetch it from my relatives, however, it is far and I need to have money for transport because this month I spent all the money paying debts...” (Participant 18, Gogo Mpungose, Craftwork Club).

4.4.3.3. Corruption

Members stated that after completing training, they were given certificates and they registered the certificate under the name of a local businessman who was supposed to assist them. Unfortunately, that man allegedly ran away with the certificate and they think he is illegally using it elsewhere to claim skills:

“He took the certificate and told us that we can continue doing all the work, everything was still being processed, all the profits we were told that we must give them to him, we lost so much money, because for example if we made R3000 profit, he would take R2000 to himself...” (Participant 19, Gogo Faya, Craftwork Club).

This also shows the dynamics of power and gender inequality in this area, from the researcher’s perspective, this man was using his power to exploit these women because he was a well-respected businessman in the area. This also supports Farré (2012) argument that men still exert enormous power over women in many aspects of life and this disadvantages women. Gogo Mpungose even said:

“...women tend to fail if there are men involved...” (Participant 19, Gogo Mpungose, Craftwork Club).

4.4.3.4. Poor Monitoring from the Government

Due to poor planning and lack of monitoring by the DSD, participants felt that their projects were unsustainable. Gogo Mpungose stated that the social worker came and promised them heaven and earth but they were later left to figure everything by themselves which led to corruption and mismanagement of resources. According to Cooper (2002), government programmes and policies encourage cooperation between departments and local people, but the biggest challenge is ensuring that cooperation happens.

4.5. Conclusion

The findings presented in this chapter indicate that participants felt that their participation in income-generating projects has made a difference in their livelihoods, it has improved their income and has provided them with skills needed in order to sustain themselves. They shared that through participation in income-generating projects they have been empowered to take action towards their own development, additionally, their participation has strengthened social ties with their neighbors, their collaborative engagement has reassured them that they can always rely on one another, not only for financial reasons but for personal assistance. This chapter has also highlighted the various challenges faced by women in their self-help efforts.

CHAPTER 5: DISCUSSION AND RECOMMENDATIONS

5.1 Introduction

The inability of the South African formal economic sector to provide employment opportunities for people has pushed them into resorting to alternative means of sustenance through informal trading and community-based income generating projects (Wills, 2009). This study's aim was to explore and provide an understanding of the impact of self-help economic empowerment and poverty alleviation amongst women in Blaauwbosch, KZN. This was done by examining three income-generating projects established by women in Blaauwbosch namely: the Vuka Uzenzele Gardening Project, the Asiphelele Stokvel Group and the Blaauwbosch Craftwork Club. The study has indicated that lack of employment and economic opportunities were the main push factors for women to undertake alternative methods to alleviate poverty and to create employment opportunities for themselves and the youth. The study made use of a qualitative paradigm which allowed for an in-depth understanding of self-help economic empowerment amongst women in Blaauwbosch and the role of income generating projects in poverty alleviation. Data was collected using in-depth interviews and focus groups and was transcribed using thematic analysis which was presented in chapter 4. This chapter provides an analysis of findings and presents recommendations and conclusions.

Applying the SLA the study aimed to answer the following research questions: the first question was to consider different kinds of income generating projects that women in this community are involved in. Second, the role that community-based income-generating projects have played in poverty alleviation. Third, was to examine factors that influence female participation in income-generating projects. Fourth, was to examine the barriers to participation and sustainability in income-generating projects. The fifth was to explore how these projects have impacted on the empowerment of women participating in the projects. Sixth was to consider the role that government can play in promoting income-generating projects as a means of eradicating poverty and lastly, to assess whether community-based self-help projects are an effective way to combat poverty.

5.2. Theoretical Framework

The SLA provided the study with an analytical tool to consider the livelihood strategies employed by women in the Blaauwbosch area as a response to poverty. At the core of this framework is the evaluation of different forms of capital or assets that are deemed to reinforce livelihood strategies at an individual, family and societal level. As highlighted by Krantz (2001) this approach builds on strengths, usually, people in rural areas are assumed to be helpless and

overly dependent on government assistance, this approach, however, encourages drawing on people's existing capacities and ways of sustenance to improve their livelihoods. Research findings have provided an understanding of diverse livelihood strategies employed by women using their indigenous knowledge, available resources and their sense of solidarity to improve their livelihoods. Krantz (2001) argued that it is important to explore the vulnerability context in which the capital or assets exist, these may include shocks and stresses that tend to put pressure on livelihood.

5.3 Women's Perceptions of Economic Empowerment

One of the core principles in the SLA emphasizes that participation is important because it leads to the empowerment of poor people (Farrington et al., 1999), therefore the overall aim of the study was to explore the role that community-based income generation projects have played in poverty alleviation and female empowerment. According to Pavanello et al. (2016) in a male-dominated society that we continue to live in, women's subordinate status in all spheres of life whether it is in their households or in society continues to be perceived and accepted as a norm. Findings from the study indicate that participation in income generating projects has been an important avenue for women in rural areas not only to generate income but to also empower themselves and to empower one another. The women that were interviewed indicated that being part of these projects increased their self-confidence and their ability to engage in decision-making processes that involved economic development within their communities. Participants shared their different reasons for participating in the projects which were mainly about income-generation. Their drive to escape poverty and to diversify their household income supersedes all the challenges that they encounter and according to them, this is one thing that has kept them going. This is in line with Kantor's (2011:3) views that "there is a belief that self-employment and entrepreneurship increase women's self-esteem and confidence, leading to greater control over their lives in social and economic spheres". The findings from the study have proven this to be true, apart from income generation women felt that being together and working towards attaining a common goal, which was to uplift their standards of living was empowering in its own right. This was well reflected in the views of women who formed part of the Asiphelele Stokvel Group.

5.4 The Role of Income Generating Projects in Poverty Alleviation

The study aimed to explore if community-based projects are a useful method to combat poverty, findings indicate that despite minimal income gains from the projects, participants still felt that their participation has improved their household income and their living standards.

Considering the fact that the majority of them are unemployed and poorly educated, the projects have been a dependable strategy to bridge the poverty gap. Nevertheless, it is important to note that the success and viability of any income generation project lie in its ability to provide sustainable income and more employment opportunities for its members and the community at large. Findings revealed that projects like the Vuka Uzenzele Gardening Project have contributed positively to the local economy, as shown in the previous chapter, the project supports the local economy and provides food to community members with limited incomes (i.e. pensions), and in return, project members are able to generate income for themselves and their households. Participants from the Blaauwbosch Craftwork Club also indicated that they sold their craft products to community members, although this provided them with minimal profits because there were cases where people would buy on credit which sometimes resulted in profit losses. From the findings, it is evident that the projects have laid a strong foundation for poverty alleviation and job creation, however, due to the lack of support and recognition from other quarters in this area they are not showing any form of growth and are not providing enough of a sustainable income and employment opportunities for members.

From the researcher's perspective, it seems as though the participants have accepted their conditions and are seemingly content with the little that they have compared to having nothing at all, which according to them is better than doing nothing. However, looking at the nature and the possibilities of the projects, given adequate support and enough recognition, they could expand their efforts which could result in creating employment opportunities and increasing their incomes. A study conducted by Mchunu (2002:56) indicates, "Poor people have learned to adapt to their miserable conditions by looking at poverty as a way of life. As a result, they do not see any way out of the poverty trap", this is evident from the findings of this study, the women seem to have accepted that chances of growing to larger enterprises are slim, therefore they make use of the little that they get out of the projects.

5.5. Diversification of Livelihood Strategies

Considering diversification of livelihoods was not part of the study's objectives, however, it emerged during the course of the study. Participants indicated that relying on one source of income was not enough, they mentioned that the money derived from their projects was not enough to cover living expenses and was not always guaranteed. Participants from Vuka Uzenzele Gardening indicated that some of them had "Back to school" programmes, where they save money and distribute it in January for school purposes. The Blaauwbosch Craftwork Club also had different branches, although it was mainly about craft, they had small gardening

projects. Social grants were the most dominant source of income, the majority of the participants received more than one type of grant, they received the pension grant and the CSG on behalf of the grandchildren under their care. The combination of all these sources of income made a difference to such an extent that they would have money to save or to contribute to different stokvels. This confirms the assertion made by Ellis (1998:4) that rural communities “construct a diverse portfolio of activities and social support capabilities in their struggle for survival and in order to improve their standards of living”, Ellis further recommends that livelihood activities should promote opportunities for the poor to diversify such activities.

Based on the findings, another important and primary asset in Blaauwbosch was social capital. Social capital considers relationships of trust and reciprocity that provides the basis for informal safety nets amongst the poor (Krantz, 2001), these were evident from the study. Participants appreciated the spirit of working together against poverty as women and to rely on the support given by community members. Members from Vuka Uzenzele Gardening Project stated that they relied on the community’s support to buy and sell their products, this was also an advantage to local community members because it cut traveling costs to supermarkets and the prices are reasonable. Social reciprocity was another important livelihood strategy, based on the findings, participants indicated that they believe in the spirit of Ubuntu, they stated that they help one another in times of difficulties. Social capital in a form of transfer of skills was evident from the Blaauwbosch Craftwork Club where one participant indicated that she participated in a training workshop for handicraft and came back to educate other members with the skills that she learned. This was an essential finding from this case study, it entails that while skills development programmes cannot be accessible to everyone in this area, members that participated were able to go and learn as much as they can from the workshops and come back to their communities to spread the knowledge and educate others so they could also make a living out the skills generated. Findings revealed that strong social ties amongst women has inhibited their vulnerability to domestic violence, participants shared that building close relationships with one another makes it easy to know when one is going through something at home and they are able to call for assistance. However, when women isolate themselves from other women it becomes difficult to know when one needs help.

5.6. Major Challenges Affecting Women’s Participation

Findings have shown that assets can also limit the manner in which livelihood strategies are carried out, for example, participants expressed a number of challenges that were hindering their participation in the three projects and most of these challenges were due to limited access

to resources. Zezza et al. (2009) argued that access to resources and assets has an important role in determining a person's ability to connect to income generating activities particularly focused on addressing the income dimension of poverty. The study has demonstrated factors that lead to the failure and lack of sustainability of the income generating projects in communities.

5.6.1. Vuka Uzenzele Gardening Project

From the case studies, women from Vuka Uzenzele Gardening Project indicated a number of challenges associated with poor access to resources some of which include: access to unoccupied land, drought and poor access to water. This was discussed in the theoretical framework as one of the limitations of the SLA raised by Krantz (2001) who stated that the SLA approach does not adequately address power issues that exist in the societies and issues pertaining access to service delivery. The findings revealed that for the Vuka Uzenzele Gardening Project, access to water because of constant water cuts from the municipality and drought was a major hindrance, they indicated that if only the municipality could provide them with alternative water supplies they would be able to sustain themselves and avoid having their crops destroyed. In this sense access to natural capital affected the outcome of income generating projects. According to the SLA constraints such as drought or no access to water are regarded as shocks that affect people's livelihood strategies, the key factor about these shocks is that they are not susceptible to control by local people themselves, they often require external intervention from service providers or policies, (Krantz, 2004). In the case of the Vuka Uzenzele Gardening Project, municipality intervention through the provision of water tanks can help mitigate the negative effects of drought.

Another challenge that was identified from the study was access to land, participants indicated that they were struggling to acquire assistance from the local council and the municipality in terms of accessing the unoccupied land around their area. Women from Vuka Uzenzele Gardening Project indicated that they were facing administrative challenges in terms of access to land, they indicated that they had to undergo long administrative procedures of which they were not familiar with. South Africa has a long list of goals and policies aimed at ensuring better access to land for women in rural areas but little has been done to accomplish this. In 1994 the democratic government implemented land reform which aimed to remove the legal restrictions on women's access to land (Department of Land Affairs, 1997). Women continue to be occupiers of land in rural areas by engaging in farming and other non-farm activities, but they do not have land to their names because it was generally allocated to men, which is evident

from the case study. Based on the findings, the majority of the participants were single followed by widowed, this is evidence that women are propelled to exhaust the natural resources around them for food security yet they are still constrained in their access to them.

5.6.2. Asiphelele Stokvel Group

Lack of youth participation was identified as a major hindrance to the development of community-based income generation projects. A study conducted by Gwija et al. (2014) revealed that in a job-scarce environment where there are high levels of unemployment the need for fostering youth participation in community-led entrepreneurship is of high concern. Amongst other factors, lack of awareness and support structures in rural communities play a major role in inhibiting youth participation, the members from Asiphelele Stokvel reported that young people do not even bother themselves to engage in these initiatives, they do not ask questions or show any interest in these projects. They shared that they fear that should they die the projects will fall apart and their children will have no other forms of sustenance. The study revealed that the majority of the participants were aged between 35 and 65 years, and this reflects the issue of sustainability and innovativeness of the projects. Participants felt that they could acquire new skills from young people and transfer their skills to young people so that the projects can be sustained and be of assistance to the next generation.

Another challenge mentioned by participants was difficulty in keeping up with monthly contributions which led to lack of payments or late payments by members, findings revealed that members were sometimes struggling to maintain monthly payments and this would affect the entire functioning of the project. Members indicated that they did have a Constitution which contained rules and penalties for non-payments, however, because of the relationship that they developed amongst each other, everything, including the rules of memberships, payments or non-payments were based on trusting each other. Trust and mutual solidarity, therefore, formed the foundation of stokvel membership. In using stokvel practices to access financial capital, women operated through a well set up structure of social capital where even if there were weaknesses in the chain (missing payments) the cycle would continue on the same philosophy underpinning the stokvel – reciprocity, that members defaulting payments in one cycle would cover other members in the same position in future cycles.

5.6.3. Blaauwbosch Craftwork Club

From this case study, challenges that hindered women's participation and the success of the club involved dishonesty from members of the club, shortage of raw materials, corruption and poor monitoring from the DSD. Participants indicated that there was dishonesty amongst the

members of the club with regards to the use of funds and income generated in the club, this led to many members exiting the club. Another major challenge that was mentioned was poor monitoring from the DSD. Participants indicated that after they received training no one from the Department came to monitor the club, as a result, they lost their certificate after a man that was supposed to be assisting them to register allegedly absconded with it and used it for his own personal benefits. Participants in this club drew on their human capital in terms of the reed mats they produced. Although this skill was passed on through formal skills training it was evident that women had already honed various crafting skills and the tailored requirements of the reed mats for traditional ceremonies and traditions, which makes this a rare and sought-after skill which holds potential for entrepreneurial expansion and for preserving indigenous knowledge and cultural practice.

5.7. The Role of Government in Enhancing Women Participation in the Projects

Another objective of the study was to explore the role of government in facilitating the effectiveness of income generating projects. Findings from the study indicate that apart from receiving the child support grant and pension grant, the majority of the participants did not benefit from any government assistance except for the Blaauwbosch Craftwork Club. Initially, members were gathered by government and were provided with training workshops. Due to poor monitoring and corruption, the project did not benefit the community and it ended up falling apart. The issue here is that if the government tries to provide necessary funding and resources to people they never come to monitor how these projects are run, women end up being exposed to corrupt people who take advantage of them because they are not informed or illiterate. While the study cannot verify this claim since no interview was done with anyone from the government, this conclusion is based only on the views of the participants.

5.8. Recommendations

Based on the findings of the study, it is clear that income-generating projects are one of the most useful strategies to alleviate poverty amongst the communities in rural areas. The findings have also revealed that the projects have assisted members in alleviating poverty however they still feel that these projects are struggling to reach their desired outcomes due to the various factors discussed. The question that remains now is how to enhance the contribution made by these projects in alleviating poverty in rural areas and how to enhance these projects so that they take the lead from the participants' point of view. This is emphasised by the SLA that intervention should not be instigated in top-down manner and without adequate knowledge of

the community. According to Morse & McNamara (2013) the fundamental assumption of the SLA is that development should be seen as the improvement of livelihood sustainability, by making assets available to the community less vulnerable or by enhancing the contributions that some assets can make or even by improving the institutional context. Based on the above discussions and conclusions, the following recommendations are made with the aim of strengthening self-help project support and framing possible future research in this area.

5.8.1 Promotion of Youth Participation

The overall unemployment rate in South Africa is currently sitting 27.7% while youth unemployment is 55.9% (Statistics South Africa, 2017), the continued trend of high levels of unemployment among young people in South Africa reflects the difficulties that young people face in finding jobs (Madzivhandila & Dlamini (n.d)). As a result of high youth unemployment and poverty, young people feel compelled to leave their homes to look for better opportunities in urban areas. Perhaps young people need to be encouraged that wage employment is not the only option towards economic freedom and that they should consider using their tertiary education and advanced skills for participating in community-based entrepreneurial activities. This participation could also reflect elevating indigenous knowledge in entrepreneurship. I suggest that young people should be encouraged to play an active role in their communities socially, politically and economically, to achieve this there is dire need to boost entrepreneurial mindsets amongst young people through education and skills development.

5.8.2. Supporting Local Enterprises and Projects

One thing that income-generating projects need the most is support from the government, local councils and municipalities. For example, many schools in this area are beneficiaries of the National School Nutrition Programme (NSNP), the government implemented NSNP as an aim to address the issue of food insecurity and poor nutrition in rural areas. Another aim was to create opportunities for local people by offering people such as farmers and informal traders tenders to supply food to local schools. The problem with such programmes is that due to poor implementation they hardly ever benefit local people. I, therefore, suggest that through this programme government could ensure that local farmers and women-led cooperatives are given first preference in terms of supplying food to benefiting schools in Blaauwbosch. In this way there could be a consideration of what type of food or vegetables are provided in schools promoting indigenous crops for example. The government must also monitor the criteria that is used to give out contracts to community members in charge of food provision and also

monitor the period of these contracts to ensure that other local members are given equal chances and that this does not benefit only a few.

5.8.3. Improved Service Delivery and Investment on Infrastructure

Access to water is one of the key challenges facing Blaauwbosch and the rest of Newcastle municipality, from the year 2015 to date there were constant water cuts throughout the municipal area. Constant water cuts and drought have had hard-hitting impacts on agricultural activities in the Blaauwbosch area and its surroundings. The findings from the study revealed that this has had negative impacts on gardening projects taking place in this area, the participants complained that the municipality has not implemented any alternative means of water provision such as supplying water tanks and providing municipal water trucks to deliver in Blaauwbosch. Township areas in Newcastle like Madadeni and Osizweni are provided with water trucks to assist them but in Blaauwbosch, such services are seldom provided. This study, therefore, recommends that government and the municipality adopt this strategy and implement it in rural and Peri-urban areas as well. It has been noted from the study that many people in Blaauwbosch end up connecting water illegally which also results in constant water cuts, community members must be encouraged to report such cases for their own benefit and they must be encouraged to save and use water responsibly.

5.8.4. Appropriate Monitoring of the Projects

Findings revealed that the DSD provided funding and training but did not monitor the progress of the project and as a result, the project collapsed. Therefore, this study recommends that there should be appropriate monitoring by the relevant departments such as the DSD or municipalities. This must include monitoring the use of funds or resources provided and must ensure that people who are illiterate are provided with adequate information and support so that they will not find themselves in a vulnerable position or at the mercy of corrupt agents.

5.8.5. Skills Development and Training

This study revealed that lack of education and lack of information were the most important factors contributing to the inactive participation of rural women in income-generating projects and their sustainability. With this in mind, the study recommends that there is a need to increase training and skills development amongst women. Women need to be taught basic skills such as managing and handling their finances and administrative skills so they can be able to fill in necessary documents needed for their initiatives. It is recommended that projects such as Stokvels, Craftwork and Farming should be incorporated in Adult Basic Education and Training Centres (ABET).

5.9. Recommendations for Future Research

During the course of this study, there were various areas where further research was indicated, for example, this study did not include other stakeholders such as the local councils, the municipality and the government to examine their role and perceptions about community-based income generating projects. This study, therefore, recommends research that will involve the above-mentioned stakeholders to test the validity of these findings and to further consider the role of self-help projects in poverty alleviation.

5.10. Conclusion

In conclusion, from this study it can be seen that people are trying to diversify their ways of acquiring income and sustain their livelihoods, Blaauwbosch is no different from any other rural society that has long been enslaved by the cycle of poverty and unemployment. This area remains stagnant in terms of service delivery and poor infrastructure. The study revealed a combination of these factors contributes to this community's vulnerability and poverty. The study has offered a starting point in terms of understanding the diverse livelihood activities employed by women in this community these include both farm and off-farm activities. It has also reflected on the economic and social benefits of these activities. Despite the challenges faced by women in Blaauwbosch, the self-help projects under study indicate female resilience in the face of poverty and access challenges. Should the projects be supported and developed they would potentially result in arenas for cementing local level social ties, elevating indigenous knowledge and empowering women to a greater degree.

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APPENDICES

Appendix A: Letter of Permission from the Ethics Committee to Conduct Research



22 June 2017

Ms Nenkululuko Zondo (213504183)
School of Built Environment & Development Studies
Howard College Campus

Dear Ms Zondo,

Protocol reference number: HSS/0677/017M

Project title: Self-help economic empowerment among women in Blaauwbosch, KwaZulu-Natal

Approval Notification – Expedited Application

In response to your application received on 02 June 2017, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted FULL APPROVAL.

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

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

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

Dr Shehuka Singh (Chair)

/ms

Cc Supervisor: Dr Shauna Mottar
Cc Academic Leader Research: Professor O Mtshali
Cc School Administrator: Ms Ndumiso Moko

Humanities & Social Sciences Research Ethics Committee

Dr Shehuka Singh (Chair)

Westville Campus, Govan Mbeki Building

Postal Address: Private Bag 934001, Durban 4000

Telephone: +27 (0) 31 260 2581/83504807 Facsimile: +27 (0) 31 260 4008 Email: ethic@hssc@ukzn.ac.za / hsr@ukzn.ac.za / ethics@ukzn.ac.za

[Webell@hssc.ukzn.ac.za](http://webell@hssc.ukzn.ac.za)



Founding Campuses: Edgewood Howard College Medical School Pietermaritzburg Westville

Appendix B: Consent to Participate in the Research

Information sheet and consent to participate in research

Date:

Greetings

My name is Nonkululeko Zondo, I am a student at University of KwaZulu-Natal Howard college student number (213504183). **I am presently doing a study on: Self-help economic empowerment among women in Blaauwbosch, KwaZulu-Natal.**

You are being invited to consider participating in this study. The aim and purpose of this study is to explore the role that community income generation projects has played in poverty alleviation and women empowerment. The study is expected to enrol approximately 15 to 20 participants in total and approximately 5 to 8 members per project. The study will be conducted in a form of an interview and a focus group where you will be asked questions that are relevant to the study, an audio tape will be used to record the interview. The duration of your participation if you choose to enrol and remain in the study is expected to be an hour or less. The study will provide no direct benefits to participants.

In the event of any problems or concerns/questions you may contact the researcher at 074 904 2139 or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557- Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

Please note that your participation in this research is voluntary and that you may withdraw participation at any point. The interview will be kept strictly confidential and will be available only to members of the research team. Findings from the interview will be made part of the final research report.

CONSENT

I _____ have been informed about the study entitled: Self-help economic empowerment among women in Blaauwbosch, KwaZulu-Natal. by: Nonkululeko Zondo

I understand the purpose and procedures of the study.

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

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

I have been informed about any available compensation or medical treatment if injury occurs to me as a result of study-related procedures.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at 074 905 2139.

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

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KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557 - Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

Additional consent, where applicable

I hereby provide consent to:

Audio-record my interview / focus group discussion YES / NO

Use of my photographs for research purposes YES / NO

Signature of Participant

Date

Signature of Witness
(Where applicable)

Date

Signature of Translator
(Where applicable)

Date

Appendix C: Isivumelwano Sokuzibandakanya NgesiZulu

Kulowo eqondene naye:

Usuku:

Ngiyakubingelela lunga lomphakathi

Igama lami ngingu Nonkululeko Zondo, ngingumfundi enyuvesi yaKwaZulu-Natal Howard College. Ngenza ucwaningo oluyisihloko: Amasu noma izindlela ezisentshensiswa ngabantu besifazane ezindaweni ezisemekhaya ukuzithuthukisa ngokwezezimali.

Uyamenywa ukuba ube ingxenye yalolucwaningo olufisa ukuveza ukuthi lamasu asetshenziswa ngabantu besifazane asedlale yiphi indima ekuthuthukisweni kwabantu besifazane nasekwakhekeni kwamathuba emisenzi.

Lesisifundo asinabo ubungozi futhi akukho lapho ozozizwa ungenakho ukukhululeka. Siyethemba lolucwaningo luzosisiza ukwazi kangcono ngezinye zezindlela ezisetshenziswa ngabantu besifazane ekuzithuthukiseni ngokwezezimali kanye nokwakhiwa kwamathuba emisenzi Okunye okumele ukwazi ngalolucwaningo akukho muhlomulo ngokusebenzisana nathi ngalesisifundo.

Lesisifundo sibhekiwe ngokwenkambo yobulungiswa sagunyazwa ikomide lesikhungo sasenyuvesithi UKZN Humanities and Social Sciences Research Ethics

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Uma kukhona izinkinga obhekana nazo noma kukhona imibuzo ungaxhumana nomcwaningi kuleminingwane: (0749052139) ningaxhumana futhi nekomide elimele ubulungiswa lase UKZN Humanities & Social Sciences kuleminingwane elandelayo

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

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Ukusebenzisana nathi kulesisifundo awuphoqelekile, unalo ilungelo lokushintsha umqondo noma ngasiphi isikhathi uhoxe. Ngasesayidini lethu njengoba senza lolucwaningo asinawo umuhlombulo esizowunikezela kuwe kodwa singakunika uma sesiqedile ukwenza ucwaningo iphepha ukuze ulifunde noma ubeke umbono ngalo.

Umcwaningi akukho lapho ezothatha khona igama lakho futhi konke ozobe usitshela khona akukho lapho oyokubona khona ukuthi uwena. Konke ozokutshela umcwaningi kuzogcinwa kahle kukhiyelwe ekhabetheni. Esizobe sikugcine kwicomputha nakho kuvikelekile ngoba kuba nenombolo yemfihlo uma uyivula. Emuva kweminyaka emihlanu siyokushabalalisa lolulwazi osinike lona.

ISIVUMELWANO (gcwalisa njengoba kudingeka)

Mina _____ ngazisiwe ngakho konke mayelana nalolu cwaningo:
**AMASU NOMA IZINDLELA EZISENTSHENZISWA NGABANTU BESIFAZANE
EZINDAWENI EZISEMEKHAYA UKUZITHUTHUKISA NGOKWEZEZIMALI.**

Lolucwaningo lwenziwa ngu: Nonkululeko Zondo

Nginikeziwe ithuba lokuthi ngiphendule imibuzo mayelana nalolucwaningo noma isifundo futhi ngiphendule ngendlela engineliseka ngayo

Mina ngiyamemezela ukuthi ukuba kwami ingxenye yalolucwaningo angiphoqiwe futhi ngingayeka noma nini ngaphandle kokuphazamisa lesisifundo.

Uma ngabe ngiba nemibuzo noma yini ephathelene nalolucwaningo ngingaxhumana nomcwaningi

Uma ngabe ngiba nemibuzo noma ngifuna ukwazi kabanzi ngamalungelo ami ngokusebenzisana nani kulolucwaningo noma okumayelana nalolucwaningo noma ngabacwaningi ngingaxhumana nonobhalo wesikhungo esibhekene nobulungiswa bokwenza ucwaningo

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

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Okwengeziwe ngemvumo okudingekayo

Ngiyanikezela ngemvumo ukuthi

Ukusebenzisa isiqophamazwi / ingxoxo yedlanzana labantu AKUKHO/YEBO/CHA

_____	_____
Sayina ukuzibophezela	Usuku
_____	_____
Kusayina ufakazi uma ekhona	Usuku
_____	_____
Kusayina ochazayo uma ekhona	Usuku

Appendix D: Interview Schedule: 1

In depth Interview guide and questionnaire for the Stokvel and crafting projects

1. Member's background information:

a. Member's Name:

b. Age :

18-25	25-35	35-45	45-55	55-65	65-75	75+

c. Marital statuses

Single	Married	Divorced	Widowed

d. Educational level

None	Primary	High school	Tertiary

e. Employment status:

Employed	Unemployed

2. Member's household and income information:

a. Are you the breadwinner in the family?

b. How many members in your household?

c. What is your relationship with them?

d. What are their occupation?

e. How many children in your household?

f. Do they go to school? If yes, where?

- g. Do you receive any form of government assistance in your household? If yes, what kind of assistance do you receive?
- h. How much income do you receive per month?
- i. Is it enough to support the whole household?
- j. Who contributes to the household income and how?

3. Member's involvement in the project

- a. For how long have you been part of this project?
- b. When and how did you hear about the project?
- c. What made you join the project?
- d. Have participated in any other projects before?
- e. Do you have any specific role in the project?
- f. How have you contributed in the project?
- g. Did you think your participation made an impact on how the project was run?
- h. Did the project improve your income?
- i. Is that income enough for your living?
- j. How do you manage your personal time and that of the projects?
- k. What challenges have you encountered in the project?
- l. How did you deal with these challenges?
- m. What have you learned from this project?
- n. What skills have you acquired from this project?
- o. Are these skills useful to you even outside the project?
- p. In what ways are these skills useful to you?
- q. Do you think being part of this project required any form of formal education?
- r. What do you understand about women economic empowerment?
- s. Do you feel empowered by participating in this project?
- t. Have you affected by cultural and traditional norms that restricts women from economic independence?
- u. How do you deal with these?
- v. Would you quit the project if you were to get an employment opportunity?
- w. What would you like to change in this project and how would you change it?

4. Project information and background:

- a. When and how was the project formed?
- b. How many members do you have now?
- c. What is the function of each member?
- d. How do you divide responsibilities?
- e. Who is responsible for the entire running of this project?
- f. Are receiving any financial support from outside organizations?
- g. Does the project generate enough funds to sustain a living?
- h. Do you think project activities are relevant to the needs of the community? If yes
How?
- i. What skills development were you exposed to?
- j. What is (are) the success (es) of this project?
- k. What are the problems encountered in the project?
- l. How did you overcome them?
- m. What are the training services you need for your project?
- n. Do you think the project need any support from government?
- o. Do you think that the project is sustainable? Motivate your answer
- p. In your view, what can the government and other institutions do to help you
improve/boost informal farming?

.....**THANK YOU**.....

Appendix E: Interview Schedule 2

Informal Farming/Gardening projects

5. Member's background information:

a. Member's Name:

b. Age :

18-25	25-35	35-45	45-55	55-65	65-75	75+

c. Marital statuses

Single	Married	Divorced	Widowed

d. Educational level

None	Primary	High school	Tertiary

e. Employment status:

Employed	Unemployed

6. Member's household and income information:

- a. Are you the breadwinner in the family?
- b. How many members in your household?
- c. What is your relationship with them?
- d. What are their occupation?
- e. How many children in your household?
- f. Do they go to school? If yes, where?

- g. Do you receive any form of government assistance in your household? If yes, what kind of assistance do you receive?
- h. How much income do you receive per month?
- i. Is it enough to support the whole household?
- j. Who contributes to the household income and how?

7. Members engagement in informal farming/gardening:

- a. Why do you engage in farming?
- b. Please list the crops you cultivate.
- c. Do you sell all of the products that you grow?
- d. If yes, how and to who?
- e. Do you generate enough income to sustain a living?
- f. State any problems that you experience in farming?
- g. Do you ever face any gender discrimination as a woman in a farming environment?
- h. Do you think farming is a good strategy for women to alleviate poverty?
- i. In your view, what can the government and other institutions do to help you improve/boost informal farming?
- j. Are you involved in any farming group?
- k. Where and how did you get the knowledge about farming?
- l. What skills development were you exposed to?
- m. What is the future for you and farming?

.....**THANK YOU**.....