

# **INCOME-GENERATING SELF-HELP GROUPS AS EMPOWERMENT TOOL FOR RURAL WOMEN**

**BY**

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(ii)

**DECLARATION**

I, Priscilla Mimie Sesoko, declare that "*Income-Generating Self-Help Groups as Empowerment Tool for Rural Women*" is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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### ***ABSTRACT***

An exploratory descriptive design was used to examine income-generating self-help groups in the rural area of Moutse, Mpumalanga, South Africa in terms of viability and ability to empower women economically.

Income-generating self-help groups of women in Moutse have grown over the years with the initiative of the extension officers of the Department of Agriculture. These groups are also used by the women to enhance personal growth and family support.

The success of the income-generating groups relates to abstract needs, such as the individual member's motivation, self-esteem gained through participation in decision-making processes and the implementation of projects. Skills are acquired in the process of participation in which abstract and concrete needs are addressed.

The failures of the groups are as a result of lack of funding, unavailability of resources, lack of appropriate support and training, lack of co-operation and some unhealthy competition among groups in the area which results in the groups not being economically viable.

#### **Key Words:**

Empowerment; income-generating; self-help groups; facilities; resources; concrete needs; abstract needs; support, economic activities, rural women.

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## CHAPTER 1

### ORIENTATION TO THE STUDY

#### 1.1 GENERAL INTRODUCTION

This study aims to examine income-generating self-help groups in the rural area of Moutse in the Eastern Transvaal, South Africa in terms of viability and ability to empower women economically.

Women's support groups in rural areas are vital since a number of households are headed by women in these areas. As Bulvinic and Yudelman (1984:9) state, two thirds of all households in rural areas in the Third World are headed by women.

Women are, therefore, often the sole means of support because men migrate to the cities in search of employment. Women who are left behind, have to keep the family going and look after the livestock. They rely on the sporadic allowances from men working in the cities but few husbands who work in the cities remain true and loyal to their families (Mda and Kings 1994:80).

Self-help income-generating groups are one of the ways women use to address their family problems. Self-help mechanisms and activities have been adaptable through history. As Pancoast, Parker and Froland (1983:12) state, self-help is as old as human society. Self-help and mutual aid have continued to develop and to be responsive to the demands of the times. Self-

help is therefore not a new discovery, but a mechanism that is adaptable to circumstances which change over time.

## 1.2 PROBLEM AREA

Arkava and Lane (1983:24) state that there is no pattern for identifying problems for investigation and the source of inspiration for research topics is varied. One of the common stimuli to research is the scientific concern about a social issue and the social experience.

Smith in Grinnell (1985:49) sees a problem as an expressed difficulty. The problem can be expressed either in thoughts to oneself or in communication with others. A problem cannot exist until it is recognized as one, so recognition precedes expression.

The researcher's observation during six years of experience working for the Rural Advice Centre (RAC), a non-governmental organisation (NGO) as a community worker in the Northern and Eastern Region of the Transvaal is that rural women are eager to be participating as wage-earners or as income-generating participants of the family as their concern is to feed and maintain their families.

The researcher came across a number of income-generating self-help groups of women in these two regions. Her question has always been the following :

- How do self-help groups function in rural areas where there are scarce resources, lack of infrastructure and high levels of poverty?

Carr (1984:2-3) states that in developing and underdeveloped countries throughout the world, rural women are struggling with a problem. This problem is related to the need for income. This need is increasing as the traditional barter system is supplemented by cash economies.

Collier (1984:117) sees rural economic activities having developed through four major phases over the years.

These are :

- \* The foraging period when all rural people were involved in providing for their subsistence.
- \* The agricultural economy, when people adopted agriculture as a means of survival despite backwardness in technology.
- \* The industrial phase when the capacity to produce a surplus led to industry.
- \* The money economy, when the value of money affected the local economy.

Each phase brought with it changes that greatly affected the daily lives of rural people. There is a lack of formal work opportunities and as a result the

people, and especially men, have to look for jobs in cities which leave the women with the challenges of supporting their families.

In addressing the challenge of supporting their families women resort to other means than working in the formal sector of the economy. These include the formation of income-generating self-help groups. As Thomas (1988:401) states, rural women use local level associations as adaptive mechanisms to enable them to respond with increased effectiveness to external changes of their environment. This group strategy is intended to create work opportunities for the women. As Pancoast et al (1983:167) state *"Together people are stronger"* while Hope and Timmel (1984:6) say *"two eyes are better than one"*.

According to Cox (1991:82) groups have the following value:

- \* By sharing the experiences of group members, the group as a whole can better define the impact of problems on families, friends and the community.
- \* Established group members can inspire and motivate new group members to overcome feelings of powerlessness.
- \* Groups can promote increased awareness in the community.
- \* Groups can provide a forum where personal knowledge can be acquired about the group and the origin of their problems.

- \* Groups can provide a community support system within which problems experienced by the members can be clarified.

The value of the above dimensions may vary according to the setting in which women are located, and the range of women's needs, skills and goals.

Through this study the researcher investigated the self-help income-generating groups in Moutse , the processes they followed and how the group approach empowered the women.

### 1.3

#### MOTIVATION

The researcher's involvement with the *Rural Advice Centre*, where development was seen as people-driven not expert-driven, regarding the provision of water, raised her awareness of the role of women in rural development. Their cry for income to support their families has always haunted the researcher.

The researcher was motivated to get to know the women to find out what other needs they have according to their own definitions.

Because of this, the researcher joined the *Women's' Development Bank*, a non-governmental agency (NGO) which provides credit to rural women as a tool to empower them to be able to support and maintain their families.



The researcher now works in a funding agency, *The Development Bank of Southern Africa*, where the focus is on people participation and gender issues. This study should help the researcher to understand better what the women in Moutse believe should be provided. The researcher got to know their needs and how they believe provision should be made for support of their projects and how they like to be treated; she came to understand their strengths and weaknesses too.

Knowledge expansion is always a concern of any profession. The social work profession emphasizes the integration (or linkages) of theory with practice. The researcher regards it as important to link the theory learned in the Master's degree course to practice, to find out where it fits and where there are gaps. This study provides an opportunity for the researcher to contribute to social work knowledge. It aims to identify how income-generating self-help groups would like the professional social worker to be of assistance.

## 1.4 AIM AND OBJECTIVES OF THE STUDY

### 1.4.1 AIM OF THE STUDY

To examine income-generating self-help groups' viability and ability to empower women economically.

#### 1.4.2 THE OBJECTIVES OF THE STUDY

- \* To contribute to the body of knowledge regarding income-generating self-help groups as an empowerment tool for rural women.
- \* To determine the nature and scope of income-generating self-help groups in a rural community.
- \* To analyze the utilization of group processes in these groups.
- \* To identify variables related to successful self-help groups.
- \* To establish the extent to which income-generating self-help groups contribute towards the economic empowerment of rural women.
- \* To describe the role of the social worker in rural income-generating self-help groups as part of community development intervention.

#### 1.5 RESEARCH QUESTIONS

This study will follow the qualitative research approach. According to Mouton and Marais (1990:204) qualitative research is based on induction, holism and subjectivism. Its strategy is inductive in that the researcher attempts to understand a situation without imposing pre-existing expectations on the setting.

The qualitative design begins with specific observations and builds towards general patterns. This approach is chosen for the following reasons :

- \* it uses normative expectations
- \* discusses the information which does exist
- \* identifies what is missing in the information
- \* attempts to strengthen the knowledge base where a topic has not been explored.

The researcher will utilize research questions as guides to explore, identify and define action required. The following questions will be addressed.

- \* What circumstances and processes exist in the self-help groups ?
- \* What leads the women to achieve success in the group ?
- \* What use is made of the service of professional social workers ?
- \* What is defined as "empowerment" by the group and the individual members ?
- \* How do women contribute to families and groups ?
- \* What are the group processes like in the groups ?

- \* How much income do women gain or get from self-help groups ?
- \* What problems do women encounter in their groups ?

## 1.6 DEFINITION OF CONCEPTS

- 1.6.1 Self-help Groups : according to Katz and Bender in Allissi (1980:380) the term self-help groups refers to small groups developed on a voluntary basis to provide mutual assistance to members and contribute towards the realization of members' objectives.
- 1.6.2 Self-help Income-Generating Groups exist when two or more people, often women come together to undertake employment activities. This can be collective labour to generate income for the group members, or be undertaken by individual members but in a group setting.
- 1.6.3 Empowerment of people by a community developer means to enable, to permit self-initiation by the group and its members, or, as Oakley and Marsden (1984:83) state "*empowerment is when a change agent is primarily working with people's groups in such a way as to enable them to better control their own situation*".
- 1.6.4 Economic Empowerment in the researcher's view, refers to when members produce goods, earn a living through profit made, and are able to contribute towards supporting their families.

Economic empowerment can be facilitated by a change agent who helps in supporting the producer groups to depend on their own efforts and have full control over the process.

## 1.7 LIMITATIONS

- \* Literature and research on income-generating self-help groups of rural women within South Africa and the role of social workers in such groups are limited.

The available literature is on self-help in general which addresses counselling and macro-economic groups. The two can help the researcher to understand income-generating groups, but they do not reflect processes around micro-level self-help income-generating groups.

- \* The study took place in one specific geographic area and results cannot be generalized to other areas.

## CHAPTER 2

### INCOME-GENERATING SELF-HELP GROUPS

#### 2.1 INTRODUCTION

African women, and rural women in particular, play many social and economic roles inside as well as outside the home but their contribution does not receive due recognition. Despite a number of cultural and social constraints, rural women play a significant role in income-generating activities as part of self-development and family support.

This chapter reviews the literature to find the basis for the use of income-generating self-help groups by rural women as an empowerment tool. The origin of self-help as a method of empowerment and various types of self-help groups will be examined. Activities women engage in and the problems encountered by women in income-generating self-help groups will also be explored.

#### 2.2 HISTORICAL BACKGROUND OF SELF-HELP

Opinions differ on what self-help and mutual aid are and on their origin. Smile (1986:19) states that "*Heaven helps those who help themselves*" is a well used maxim, embodying in a small compass the result of vast human experience.

Authors such as Arrigone (1990:3), Kramer (1973:11) and Sills (1972:351) state that history shows that spontaneous self-help was one of the natural methods used by man in providing for the basic needs of shelter, food, clothing and other facilities needed to sustain a basic individual and community life. Therefore, self-help is an old and well established principle conducive to harmonious development of individuals and communities.

Richardson and Goodman (1983:2) state that self-help has been initiated mainly by people with a common condition or problem, such as chronic disease or disability, an addiction, a phobia or some situation in their life with which they are less than happy. Therefore, self-help covers an extensive range of problems. A number of directories identify the range of problems for which groups have been formed.

Authors such as Thomas (1988:410) and Staudt (1987:197) believe that self-help is more prevalent among females in rural areas than amongst males in cities. They see female households using local level associations as adaptive mechanisms to enable them to respond with increased effectiveness to external changes in their environment.

Africa is observed in the world region as having the most extensive organisations of female solidarity. For example, the following studies reflect this :

- \* Mnawiki (1986:211) states in her study that in one village in Kenya (Mbere village) alone there were 140 women's groups.

- \* Feldman (1984:68) says that a Women's Bureau survey of 1978 showed that there were 8 000 women's groups in Kenya.
- \* Lundborg (1988:91) found that there were 5 000 women's groups in Nigeria.

This indicates the importance of women's ties outside the household boundaries.

## 2.3 DEFINITION OF SELF-HELP GROUPS

Various authors define self-help groups differently. There are two forms of self-help groups, the spontaneous unaided self-help groups and the self-help groups initiated by an organisation or a change agent.

The following authors define self-help groups from three different perspectives:

Sills (1972:19) defines self-help organisations or groups as being participatory associations in that they function on the basis of face-to-face interaction between the members and do not demand the services of full time officers in the administration of their affairs.



Verhagen (1987:22) sees self-help as any voluntary action undertaken by an individual or group of people which aims at the satisfaction of individual or collective needs or aspirations.

Katz & Bender (1976:61) define self-help groups as small groups, structured for mutual aid in the accomplishment of a specific purpose. The self-help groups are usually formed by people who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem or bringing about a desired personal and social change.

From these three definitions the characteristics of self-help groups can be summarized as follows :

- \* Self-help groups are voluntary.
- \* Members have shared problems.
- \* The helper/helped role is shared by members .
- \* The group is concerned with constructive action towards shared goals.
- \* Groups are self run. The benefit is for all members.
- \* Some groups exist mostly without outside funding.

- \* Some groups are independent of professionals while some have partnerships with them.

The product of self-help is both self-reliance and empowerment. This is a state whereby an individual or group of persons having achieved such a condition no longer depend on the assistance of third parties to secure group interest (Galtung, O'Brien & Preiswerk 1980:57).

## 2.4 TYPES OF INCOME-GENERATING SELF-HELP GROUPS

According to Kirsch, Armbruster & Lucius (1984:11) there are two types of income-generating self-help groups, namely the self-help informal cooperative and the formal cooperative which predominantly follows meta-economic aims that is, address political, social and cultural issues. The following are groups which have economic aims :

### 2.4.1 INFORMAL COOPERATIVES

According to Kirsch et al (1984:15) the informal cooperatives are self-help groups of a participatory nature. They are groups in the process of gradually taking on a formal structure. The establishment of such groups start with a "felt need" identified by the target group. These self-help groups are not registered cooperatives which follow legal procedures and they have no legal status. The group is informal and starts small with a manageable project. An example is a women's sewing group.

## 2.4.2 FORMAL COOPERATIVES

These are formal self-help groups with the rights and duties of the members clearly recognized by legal customs. There is a legal body of registered members. These types of cooperatives require managerial skills as they handle large projects.

According to Kirsch et al (1984:15) there are two types of formal cooperatives.

They are :

- \* Service cooperatives : an example is a *Credit Union* which creates a source of credit for groups and fosters human and social development within the broader community.
- \* Productive cooperatives : these types of co-operatives handle large projects and require management skills.

## 2.5 ADVANTAGES OF SELF-HELP GROUPS FOR RURAL WOMEN

The power to earn a living is one of the basic human rights that needs to be promoted. The economic climate in the Third World countries is characterized by high unemployment and biting poverty. This makes claiming human rights a remote and difficult challenge particularly for rural women.

Authors such as Thomas (1988:401), Vukasini (1992:37), Carr (1984:9) and Remenyi (1991:43) found in their studies that there are advantages of rural women self-help groups in a cash economy.

These advantages are that :

- \* Women are able to motivate one another in a group setting. Even if the group meet with failure or progress is slow, encouragement by themselves helps them to jointly develop strategies towards achieving success.
- \* Women are able to gain access to productive assets such as land, labour and capital. In a group setting there are strengths which help the group to access credit and receive grants or loans.
- \* Skill exchange takes place in a group and knowledge helps the group to expand.
- \* Productivity is high in a group setting and time shared in tasks helps the group to move faster and with great impact if they have to produce for big markets.
- \* Bulk buying methods are more successful in income-generating groups.
- \* Savings schemes are more effective in a group, than when individuals save, as group interest becomes high when the amount of money saved grows.

Therefore, if the advantages exist in a group the group can feel empowered. The concept empowerment means different things to different people. Swanepoel (1990) refers to empowerment as "taking charge". This is when people take control of their situation or life. This further refers to people's participation in their own development.

Empowerment is used synonymously with *people's participation*. According to the World Consultative Forum (1982:16) people participation is :

*"A social phenomenon in history which poses challenges to social structures. It is directed to the achievement of justice and human dignity in all societies. It is the people's initiative to assert themselves as subjects of history."*

Therefore empowerment of rural women refers to the process whereby the women discover their consciousness and identity as they regain control of their destiny and work for transformation of their families and communities. This process is marked by the development of new knowledge and control of their lives.



Griffin and Mulligan (1992:32) say that *"empowerment is a new right politics"* which he refers to as *"people owning their learning"*.

Empowerment takes place through experiential learning and participation. In the initiation of the income-generating self-help groups rural women go through a process of learning and develop their capacity through gaining new knowledge.

In their study of income-generating projects Ghai and Kaduma (1985:11) found that the projects initiated by women provide them with an opportunity to handle resources, manipulate power and make decisions. They state that many women would not have had these opportunities or a chance to participate in the absence of these projects.

In their recommendation they emphasize, however, that the orientation of women's income-generating projects should be changed from welfare to development. These projects should be based on women's main economic activities and should be economically viable and profitable.

As stated above, income-generating self-help does have benefits for the women. It is important for rural women to use self-help as a strategy to address their problem of lack of family income.

Rural women live in a predominantly cash economy. Their lifestyle is not that of the traditional villager or peasant farmer at peace with the environment and in equilibrium with the subsistence economy of the old. Rural women are displaced and are out of equilibrium in a socio-economic environment in which money and not barter is the currency of exchange for survival.

According to Remenyi (1991:43) even when rural women are at the edge of survival, they are committed by necessity to a lifestyle that maximizes their flexibility and ability to take advantage of every economic opportunity that comes their way. Income-generating self-help groups are therefore used as an opportunity to earn and to maintain families.

## 2.6 ECONOMIC ACTIVITIES BY RURAL WOMEN

Economic activities mean production and consumption within a certain group. These activities give groups their character, such as farming or agricultural groups.

Newman (1984:84) states that in developing countries rural women's entry into the formal work force is extremely limited. In his study of the Southern African countries of Malawi, Mozambique and Swaziland he found that women have only half as many jobs in the formal labour force as men.

Informal associations or groups, therefore, actively strengthen the economic position of rural women. They mediate great change for women.

### 2.6.1 TRADITIONAL ROLES AND ECONOMIC ACTIVITIES

According to Stubbs and Wheellock (1990:20) many rural women are engaged in activities which relate to their traditional roles. Self-help employment begins with the skills acquired by women in their domestic work. These skills include those required to bring up children and to care for their families. Activities such as sewing, knitting and crafts are common projects of rural women.

In their studies in Zimbabwe and Botswana Vukasini (1992:36) and Narayan-Parker (1983:11-12) respectively highlight rural women's economic activities as :

- poultry keeping
- crafts
- food processing
- maintaining pigsties
- sewing
- knitting
- food gardens

These have been found to be common in South Africa by the study conducted by Lemmer (1993:6). Her intensive national survey of income-generating activities reflects the involvement of people in the various activities as follows :

- handmade craft	32%
- making clothes	25%
- brick making	13%
- art	12%
- building and construction	9%
- furniture	7%

Her findings indicate that rural women are mostly involved with handmade craft and the making of clothes.

The findings of Vukasini (1992:37), Mnawiki (1986:212) and Narayan-Parker (1983:13) are that while income-generating projects have been an important part of women's strategies the activities they are involved in generate only marginal amounts of income.



Carner in Korten and Klauss (1984:609) regards handicraft projects as viable in producing items to exchange for food. He states further that for household members to make baskets, sewing and weaving items and sell them for food is better than starving.

## 2.6.2 PROBLEMS OBSERVED IN THESE ACTIVITIES

In the different studies cited above most authors emphasized the following as the main problem areas of rural economic activities :

- \* There is a limited market for craft work produced.
- \* Lack of specialists in business and commerce to advise women's groups.
- \* Community developers' beliefs that rural women are under-developed and just need to be taught how to make pretty things, but these are often useless items. Consequently women just earn pocket money.
- \* Projects in some areas are not operating due to lack of materials and high cost of transport from the rural area to the city.
- \* Lack of infrastructure in rural areas such as water, roads and electricity affect women's projects as, for example, they spend so much time fetching water that their time is thinly spread for project and family demands.
- \* Embezzlement of funds by some officials is common, especially if the group is successful.

- \* Lack of technical assistance, funding and general management of projects.
- \* Lack of government policies to protect the existence of self-help groups.
- \* Lack of innovative ideas regarding the self-help development approach.

Vukasini (1992:37) believes that failures are due to the simplistic expectation that women's groups have innate entrepreneurial skills and that income-generating projects can be profitable even in depressed economic conditions and with poor infrastructure.

## 2.7 STRATEGIES TO IMPROVE THE SELF-HELP APPROACH

In their summary of the workshop held in Tanzania on the strategies proposed as alternatives for income-generating projects Ghai and Kaduma (1985:19) listed the following :

- \* Economic activities for rural women should be designed and implemented with a view to fostering self-reliance and growth through economically viable and profitable projects.
- \* Careful analysis of marketing opportunities prior to the initiation of a self-help project is vital. Women must produce what is in demand in the market.

- \* Training on effective organisation management, development and skills is important.
- \* It is important for the government to protect and encourage women's income-generating projects through policy.

In his study of women's income-generating projects in Kenya, Carr (1984:10) reflected the importance of policy and innovative ways of addressing income-generating projects. Government policy needs to promote industrial activities in rural areas. He sees innovative projects as projects geared to local markets. Successful projects are characterised by such innovativeness and have been rated high in his study as they generate new interest in communities. For example if a jam is produced, where it is not normally produced, this will attract the market and people will buy it.

## 2.8 FORMAL SUPPORT SYSTEMS FOR SELF-HELP GROUPS

Takata (1985:65) states that development studies have shown that rural women lack essential educational, technological, financial, infrastructural, information and resources for long-term self-reliant integration into the development process. This knowledge is important and necessary for women, their families and communities.

Therefore the role of support systems such as social workers, non governmental agencies, extension officers or any other person interested in the development process of self-help groups is to provide support that will not disempower women but help them to help themselves.

The right of women to decide their own priorities should be observed. Women need to make their own mistakes and to learn from them. Outsiders can provide support and point out alternatives but the final decision rests with the rural women themselves.

A process of conscientising followed by the support systems (organisations/persons) can help develop critical awareness in poor rural women and enable them to identify their needs and rights and find solutions to their own problems.

Hoskin (1980:4) sees the role of support systems (which could include social workers) as follows :

- \* Accessing resources for women's groups.
- \* Helping to establish group networks.
- \* Helping groups learn how to negotiate with government officials and others such as funders without allowing their project to be donor driven or agency driven.

Verhagen (1987:13) supports the need for self-help groups to maintain their independence. He believes that the general notion that development agencies (support systems) have fulfilled their task when they have reached and supported community projects or women's projects is not ideal. He indicated that the position of the rural women may be weakened not strengthened, as they might lose their identity and be donor driven with their

projects. Women should therefore continue to keep their identity and independence.

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## 2.9 COMMUNITY DEVELOPMENT AS A PARTICIPATORY PROCESS.

Community development in South Africa is accepted as one of the primary methods of addressing poverty and development. According to Muzaale (1987:84) community development is a relatively new concept in social work. It is seen as one of the answers for a pragmatic indigenised social work approach for South Africa with its existing first and third world environment.

Agere (1982:211) defines community development as an organized group of people acting to control decisions, projects, programmes and policies that affect them as a community, while Fernandes (1980:6-7) sees community development not as economic progress only, but also as improved quality of life, cultural regeneration, social justice and cohesion. He emphasizes people-based, self-reliant and sustainable progress of a community in all aspects of its life, functions and relations.

The researcher's view of community development is that it is a specific way of dealing with people or communities. It is a development process in awareness, initiative, responsibility and community action.

Community development is also regarded as an organized effort of people to improve the conditions of their lives and the capacity of the people to participate in their own development. Self-help groups such as rural women's income-generating groups are part of the process of addressing community

needs and development. They help individuals and groups to learn how to handle their own problems and needs.

## 2.10 THE ROLE OF THE COMMUNITY WORKER/SOCIAL WORKER AS A HELPING PROFESSIONAL

Social workers as change agents addressing community development in rural areas meet with challenges such as helping income-generating self-help groups in rural areas, where there are scarce resources. The role of helping communities and groups to help themselves under these conditions is therefore difficult. Ginsberg (1976:7) states that social workers preparing for service in rural areas need a great understanding of the structures of social welfare in rural communities as they differ from the structures in large cities.

In the whole process of community development the community worker fills a very important position and plays an important role. The success of the project depends on how that position is filled and how the role is played. Swanepoel and De Beer (1994:35) describe the different roles the community worker fulfills in the process of enabling communities to empower or develop themselves. These roles are as follows :

**GUIDER** - The community worker fulfills this role by guiding the people through pitfalls and obstacles towards their objectives.

**ADVISOR** - Because of her/his greater knowledge the community worker with her broader view can advise the community, but Swanepoel and De Beer (1994:35) state it is not the role of the social worker to tell the people what or

what not to do. The advice should be in a form of information-sharing. Decision-making will be taken by the community itself. The advice given should enable the community to make informed decisions.

ENABLER - The community worker as an enabler is always in the background. He is an enabler not an enforcer. As an enabler his role is to create space, climate and atmosphere for the people to become empowered.

FACILITATOR - Swanepoel and De Beer (1994:35) state *"if all the roles mentioned above are played properly, the community worker is a facilitator who helps the people identify their needs, look for and apply their own resources, decide about their objectives, decide about the best way to reach their objectives and to enjoy the fruits of their labours."* This means that in the process of helping the communities to develop themselves the social worker must believe in the community's potential to grow and to develop and act as a facilitator in these processes.

Rogers (1987:20) states *"the counsellor or community worker should see each person or community as having worth and dignity in his or her own right. This clearly emphasises that the community should be respected"*. The community possesses vast resources which need to be tapped through the facilitation role of the community worker. In helping rural women in self-help groups the social worker should follow the same guidelines and facilitate the self-help groups' development of themselves, taking them through the process of learning. Chambers (1983:103) states that all communities should be seen as the main source of contribution towards development. Third world countries such as the rural areas of South Africa, have few material resources

and little infrastructure, and development is focused on and depends on the people's own potential. Therefore, the people are not passive bystanders in their own development but as Chambers (1983:104) explains :

- \* they have expertise and knowledge of themselves and their indigenous technical skills;
- \* they understand their own position better than anyone else could;
- \* to exclude the community is to deny them human dignity and their right to make their own decisions.

## 2.11 CONCLUSION

Women come together to work in groups because they need to generate income to support their families. In order for them to be successful, it is important that income-generating projects should be responsive to the different needs and abilities of rural women and market needs/requirements.

Self-help regarding economic activities should assist women to gain new knowledge and skill and improve their productivity and income. This is gained through a learning process which can lead to empowerment. In this study women were asked to determine the role the social worker can play in helping to empower them. The roles of the social worker in the above activities were identified as being a guider, enabler and facilitator.



## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.1 RESEARCH DESIGN

The research design of the study is exploratory-descriptive. Babbie (1983:27) defines exploratory studies as being concerned with the examination of a new interest in a topic or problem which is relatively new and unexplored.

The three purposes of an exploratory design are as follows :

- \* to satisfy the researcher's curiosity and desire for better understanding of the phenomena under study.
- \* to test the feasibility of undertaking a more careful study.
- \* to lay the groundwork for later more systematic and rigorous testing of hypotheses.

Income-generating self-help groups as a tool in empowering women have not been examined in research work. It is a topic which needed to be explored with the intention of not only satisfying the researcher's curiosity but more importantly, to prepare the ground for more systematic testing of hypotheses later. This study will, therefore, make recommendations for further studies.

Reid and Smith (1981:132) state that descriptive research provides data regarding what is likely to happen in a situation under study. Therefore knowledge gathered through this study will help social workers and researchers identify processes that may guide practitioners in their work in impoverished communities.

In summary, an exploratory-descriptive design enabled the researcher to explore and describe income-generating self-help groups in Moutse and identify the processes, the activities, problems and progress in these groups.

### 3.2 METHOD OF DATA COLLECTION

Interview schedules were used as research tools to collect data.

According to Grosf and Sardy (1985:144) and Gochros in Grinnell (1985:307) an interview has the following advantages :

- \* it creates a natural setting in which individuals can present information;
- \* respondents are asked to respond orally and casually in a relaxed setting and this can lead to spontaneous answers;
- \* in an interview setting clarification and exploration can be done.
- \* non-verbal responses can be observed;
- \* rapport between the interviewee (participant) and the researcher can be developed in the process of discussion. Data for this study was therefore collected on a face-to-face basis. Both individual

interviews and groups interviews were conducted and both open-ended and closed questions were asked.

Mogane (1990:16) states that the technique of asking open-ended questions as a method of acquiring information is applied when the researcher lacks reliable information about a subject under study.

There are, however, problems and limitations in any research method which depends on respondents' self-reports. According to Bailey in Grinnell (1985:309) the following are the major sources of respondent errors and biases in self-reported data:

Respondents may :

- \* deliberately lie because they do not know an answer.
- \* make mistakes without realizing it (often because they are not able to admit socially undesirable feelings, attitudes or traits even to themselves).
- \* give inaccurate answers by accident simply because they misunderstand or misinterpret the question
- \* interview schedules are time consuming and have a high cost.

### 3.2.1 GROUP INTERVIEWS

Group interviews are the most cost-effective way of gathering information in a short space of time with manageable clusters of five or six people (Mogane, 1990:8). As Cernea (1985:409) states "besides gaining a large

body of knowledge, group interviews provide a chance for mutual checking, for example, if one person puts across an over-favourable picture of her own group's behaviour, a peer would give a more realistic observation.

The groups interviewed in this study were identified with the help of the Departments of Agriculture and Social Welfare of Moutse. The groups were interviewed about the group formation, its activities and management of the project, decision making procedures, progress and problems. Questions as formulated in Annexure A were asked. The groups were interviewed about the following :

- group formation
- groups' activities, their management and control
- problems and progress in groups
- groups' marketing strategies and problems
- groups' resources

### 3.2.2 INDIVIDUAL INTERVIEWS

A total of 20 members were interviewed individually after the group interview. The setting for interviews was in the homes of the interviewees so that the researcher could obtain more particulars about family compositions and the total income of the family.

The data in individual interviews related to the following :

- \* family composition : the size of the family helps to determine the family budget and size of demand for basic needs.
- \* income earned by members, the financial management, sharing, and decision-making surrounding the family budget.
- \* empowerment impact in the family of income generated in self-help groups. This was identified through comparing present and previous ways of handling the family budget.
- \* financial contribution of the mother to the household and her control over the family budget.

### 3.3 SAMPLING PROCEDURES

The researcher identified 38 groups registered in the books of the *Department of Agriculture* in Moutse and six registered with the social work office of the *Department of Welfare* of the *Transvaal Provincial Administration* (TPA). This made a total of forty-four groups. Each group had a maximum of five members.

The sampling procedure used in this study is purposive sampling (judgmental sampling). According to Rubin and Babbie (1989:229) purposive sampling is used on the basis of the researcher's own knowledge of the population. Its elements and the nature of the researcher's aim direct the choice.

Moutse 3 in the Eastern Transvaal was chosen because the Rural Advice Centre where the researcher worked was invited to work in the area (a fuller description of Moutse is given in Chapter Four). The researcher therefore knew the existing population of income-generating self-help groups and the number of the different self-help groups in Moutse 3. She decided to choose four groups representing the four main activities of the groups, namely :

- \* baking
- \* food gardens
- \* sewing
- \* pre-school provision

The extension officers of the Department of Agriculture in Moutse and the social workers from the Moutse Social Welfare Department who work with these groups assisted the researcher with sampling. They grouped the groups in Moutse 3 according to their activities and the names of these groups were put in different activity boxes, shaken and then were hand selected from the activity box. As Rubin and Babbie (1989:229) state, one can use personnel in the facilities to use their judgment in hand-picking the cases that represent the segment suitable for a study. The four groups interviewed each had five members which makes twenty members in total.

In the course of the process of sampling the researcher held unstructured interviews with the extension officers and social workers. They highlighted problem areas, the need for resources and made suggestions regarding future directions for the groups (a fuller description of the extension officers approach to the groups is given in Chapter Four).

### 3.4 THE INTERVIEW AND THE RESEARCHER

In the rural areas, the culture, beliefs and ethics of rural communities are expected to be respected. For the researcher to be accepted she needed to dress in a manner that suits the rural setting, and speak the community language namely Pedi (Northern Sotho). As Mogane (1990:20) states, the manner in which the interviewer presents herself and dresses will have a bearing on the success or failure of the interview. The researcher was aware of the traditional structure and culture and respected this throughout the interviews.

### 3.5 VALIDITY AND RELIABILITY

#### 3.5.1 VALIDITY

Validity refers to the extent to which the measure measures what it purports to measure and describe.

In this study the researcher used content validity. She used her professional judgment and that of her colleagues and the community's judgment on the items under investigation.

These judgments determined whether the items in the measure represented the issue under study. A pilot study was undertaken with the Masugathari Women's group with which the researcher was involved regarding a community development project promoting food gardening. The questionnaire

was tested on this group, the members of which helped the researcher prepare for this study by advising her what words to use and how to communicate with the other women's groups.

### 3.5.2 RELIABILITY

According to Arkava and Lane (1983:20) reliability refers to the capacity to gauge consistently the phenomenon being measured. The researcher's knowledge of the culture, language and rural ethics, and her ability to establish good rapport with the respondents helped to ensure that she obtained reliable information. She constantly checked to see whether she was addressing what the study was meant to measure.

## 3.6 DATA PROCESSING AND ANALYSIS

Considerable organisation was necessary before any meaningful analysis of the data could be carried out on the data received from respondents. Analysis aimed at providing the researcher with explicit explanations of the structure, order and pattern found among a set of participants or group of interest .

In this study the analysis reflected the following :

- (i) member's participation in terms of decision-making around:
  - \* management of the project
  - \* roles and functions



- \* resource allocation
- \* contribution to the finances of the group
- \* relationship among members.

(ii) Technical skills acquired by members: bookkeeping, recording, problem solving, project activities and members' skills and production management.

(III) Economic benefits derived from the project in terms of income.

The analysis describes findings related to the research question and objectives and the concepts defined in the study.

### 3.7 DESCRIPTIVE METHODS OF ANALYSIS

According to Collins (1991:36) out of the qualitative findings the following are addressed :

- \* the research question which might need to be restated in terms of responses from the data collected in the study or reset for further research.
- \* the concept may be refined with reference to other research and theory.
- \* theory can be extended, based on the findings of the study.

These three dimensions are relevant to the study as the research questions are covered in the interview schedules; and the findings may refine relevant concepts to extend theory regarding income-generating self-help groups.

## CHAPTER 4

### RESULTS OF EMPIRICAL STUDY

#### 4. BRIEF HISTORY OF SELF-HELP GROUPS IN MOUTSE

Moutse is a large rural community in the Eastern Transvaal with a population of  $\pm 170\,000$ . It is divided into three sub-regions namely Moutse 1, 2, and 3 (see Annexure C). The women's self-help groups studied are located in Moutse 3.

The four women's groups under study, namely Itereleng, Phaphmang, Itsoseng and Magaratheto, are a sample of the thirty-eight women's groups registered by the Department of Agriculture in Moutse. These groups were all initiated by the extension officers responsible for women's development and community development. Therefore these self-help groups were not started by the women in a spontaneous unaided way. These are what Arrigone (1990:2) refers to as aided self-help groups.

Since 1980 the Department has been initiating and supporting self-help groups in Moutse through the extension officers' programme. The Department has six extension officers and one coordinator working with the thirty-eight self-help groups. Their task is to provide training, support and guidance to the women's groups.

## 4.1 HOW GROUPS ARE FORMED

The formation of groups begins with a visit to the Chief's kraal by the extension officer with the aim of identifying the women's needs regarding activities to generate income. A general meeting is then held where the women are invited to discuss their needs and their interest in starting a group is identified. The women then attend a training session organized by the extension officers. The training programme is fixed and based on the extension officers training regarding home economics and agriculture. It is provided in the form of lectures and covers the following :

- \* sewing and crocheting
- \* food garden methods
- \* baking and cooking demonstrations
- \* pre-school formation

The training is aimed at providing technical skills and knowledge. It excludes business skills, bookkeeping and marketing. The extension officers follow what Burkey (1993:89) refers to as the traditional training programme. This type of training emphasizes the technical skills and knowledge provided by the trainer to the trainee. The trainer is the person who possesses knowledge and skill and she transfers knowledge to the women. Freire (1970:43) refers to this approach as the banking approach whereby the extension officer is seen as filling the empty vessels who are the women.

Freire (1970:43) believes that the poor can contribute to their projects through participating in the decision-making processes. This they can do through entering into a genuine dialogue with the group. The extension officer could

therefore play a role of a facilitator to encourage the group's participation. Through this, a mutual learning process takes place, the trainer and the trainee learning from each other.

The extension officers in this study believed that people needed to be trained as they lacked skills. After training, which covers all the above-mentioned courses has been provided, the women decide which project interests them most. The formation of groups of five is encouraged by the extension officers. Membership is kept small in order to promote effective contact amongst group members.

Group members are encouraged to start a savings scheme to accumulate funds for the individual members' projects. They are further encouraged to motivate and support one another while handling individual tasks, responsibilities and activities within a group setting.

#### 4.1.1 WHAT THE TRAINING DOES NOT PROVIDE

The following are some of the gaps which exist in the training provided :

##### 4.1.1.1 Group Counselling:

This would involve purposeful discussions between the extension officer and the group to enable the members to develop insight into their problems, but this does not occur in these groups. However group members get to understand each other in the process of engaging in an activity. The role of

the extension officer is to train, guide and support, but the group decides on what to do first and how to address their needs and resources.

#### 4.1.1.2 Fund Raising skills and Resource Identification :

The group is not provided with the know-how on how to access resources. They receive no help in fund-raising. In the initial stages some groups have been provided with support in kind, such as seeds, while others were not given such help.

#### 4.1.1.3 Management skills :

The training does not include teaching skills such as bookkeeping, budgeting, finance control and marketing.

### 4.2 THE GROUPS' PARTICIPATION IN ACTIVITIES

After the training the members of the groups are expected to engage in the following processes with limited support from the extension officers :

#### 4.2.1. SELECTION OF A PROJECT

Each member is allowed to choose the group to which she wants to belong. The extension officer only helps when there is a need to balance group numbers, as the formation of small groups is encouraged.

#### 4.2.2. MANAGEMENT OF PROJECT

The management refers to the day-to-day work of the group from formation.

This involves the following:

- \* purchasing of material (cloth, seeds, books, etc.)
- \* production of goods
- \* day-to-day decision making
- \* control measures
- \* administration tasks
- \* budgeting
- \* marketing

#### 4.2.3. RESOURCE IDENTIFICATION

These include the following :

- \* material
- \* funds
- \* transport
- \* stationery
- \* human support

#### 4.3 PROJECT DESCRIPTION

The project or activities undertaken by the four groups under study are as follows:

<u>Name of Group</u>	<u>Activity / Project</u>
Itereleng	Food-Garden
Phaphamang	Sewing and Crocheting
Itsoseng	Pre-school
Magaratheto	Baking and cooking

#### 4.3.1 PROJECT ACTIVITY AND MANAGEMENT

##### 4.3.1.1 Food Garden Project

An agricultural project has been in existence since 1981. This was the first project started by the Department of Agriculture. The Itereleng food garden group started in 1981 as part of the agricultural project. The women were involved in planting mealies and did not work for income. This did not satisfy them but kept them busy. In 1991 the food-garden method was introduced by the extension officer with the help of *Food Gardens Unlimited* from Johannesburg. The extension officers received training and transferred their skills to groups of women who used a field provided by the Department of Agriculture. The Itereleng group was one of the groups which received this training. The food garden method helped the group to start working for income and it helped them to feed their families with vegetables.

From 1981 the land used by the women has been rent free, and when the food-garden method was introduced the women were given seeds to start the project. Water has always been available on this land so the women started on a good footing as they were allocated these resources by the Department



of Agriculture. Each member works on her own piece of land. She is responsible for ploughing, planting, watering and maintaining her garden.

The following tasks are handled jointly by members:

#### Marketing and Selling :

The group follows a rigid routine of marketing and selling their vegetables. A time table is drawn up at the end of every Friday. This reflects who will sell and what stock is available from each garden owner. Stalls are available for each garden owner next to the Magistrate's Court where the Department of Agriculture is stationed. Each member keeps her own record of stock. The seller records what has been sold from each stall. Every day each member checks her stock and records what is remaining.

#### Saving Schemes :

The extension officers felt that since the groups were unable to raise finance, it would be best to introduce a savings scheme to this group. The group has two types of savings namely, a *Joint Saving Scheme* and *Individual Saving*.

#### Joint Savings Scheme :

This is the money the group contributes each month to a joint account. The group decides on what amount to save. In 1993 the food garden group started to save in a joint account using a *Perm Club Account* which is a group savings account in a commercial bank called *South African Permanent*

*Building Society.* The individual amount they are supposed to contribute is R10 per month but they only do so when they can afford it. A record is kept to reflect how much each member has contributed monthly.

The aim of the joint account is to raise money to buy equipment for their project. The group felt that at some stage when they need money to start one big joint project they will use this money. At this stage no definite plans exist for the joint account. The group felt they would need to raise R7 000 to be able to start any big project but this is an arbitrary amount. Two members serve as signatories for this account. This account is not as active as it should be because the women did not earn enough to afford to save.

#### Individual Savings Account :

Each member is encouraged by the extension officer to save money for their families. The group agreed that a maximum of R20 fortnightly should be saved. The individual accounts, just like the joint account are not active. Members do not stick to saving fortnightly because they can not afford to save as they earn too little.

#### Problem Solving Meetings :

The group meets twice a week on Wednesdays and Fridays to discuss problems and progress. Wednesday is reserved for checking the gardens and working on tasks such as watering , inspecting for insects and using the food garden method to kill all the pests. They protect the vegetables according to the food-garden method.

Friday is used to plan the selling and marketing strategy. The women discuss their financial situations and problems surrounding their projects. The other three days the group members visit the garden individually as preferred.

#### Monthly Income :

The members indicated that each member is able to raise approximately R120-00 per month from her stall. On pension days when the aged and disabled receive their pensions the group members use some of the money from individual accounts to buy extra merchandise such as eggs, sweets and fruit to sell. This normally increases their earnings from R120 to between R160 - R200 per month.

This is a low income because, as indicated by Lunsche (1994:8) in a recent salary survey in South Africa, the average income level of a worker in the informal sector is R675-00 per month.

The monthly income depends on each member's effort: it is not a joint venture. The members who buy additional merchandise, apart from their garden, will earn more. Therefore, monthly income is not fixed; members compete with one another but also encourage one another to do their best. The group does not take decisions on how much each member must be paid. Each member earns according to her own effort. The recording method followed reflects members who work hard and those who do not. The group keeps a record of the earnings in order to discuss their problems of marketing

with the extension officers. The extension officers help and advise the group on how to produce more vegetables in different seasons.

#### Problem Areas :

The members' problem is that although they were provided with land and seeds for small scale gardens they do not generate enough income to expand the project. The savings scheme does not thrive because the women live from hand-to-mouth. Family demands are high and the money they earn from selling vegetables is very little, thus making it difficult to save.

Marketing opportunities are limited since they compete with the neighbouring white farmers with regard to the pricing of their vegetables. Marketing is confined to the area near where they live. The group sells more on pension days as the payout point is near their stalls.

Nevertheless the group's motivation is high and satisfaction is observed in the group as they feel much better off in comparison to the past when they did not earn money at all. Their self-esteem is enhanced and motivation is derived from achieving success in day-to-day tasks.

#### 4.3.1.2 Baking Project

The group was formed in 1992. The main purpose for the formation of the baking group was for it to address the needs of their community for cakes, bread and fat cakes. Members agreed to work individually but to join forces for projects such as baking for weddings, graduation parties and other big projects of this nature.

This group, therefore, does not actually work as a group. They do not meet often and they do not operate under one roof. They lack group cohesion and group feeling.

Only two of the group members are actually involved in day-to-day baking and selling of cakes. The other three only bake when they receive money from other family members for ingredients. The two women who do bake regularly are doing relatively well as they have an income of approximately ± R60-00 per month each, but in comparison to the members of the Food Garden, their income is extremely low.

##### Savings Scheme :

Like the food gardens, the baking group has been encouraged to save a sum of R10-00 per month with the purpose of starting a joint project. The saving has not taken place due to lack of sufficient income.

### Problem Areas :

Apart from one joint project the group has been unable to work jointly as a co-operative because they were not given guidance as to how to operate as a group. From the outset of the project they lacked resources and finance and they did not develop rules and regulations. They were not given stoves, utensils, work area or start-up capital.

#### 4.3.1.3 Sewing Project

The sewing group was initiated in 1992. The women work from the home of Mrs. Ngwenya, who is one of the members. At the time of this study the women were working on a small project sewing traditional garments for the women in Moutse who were preparing to attend a conference in Johannesburg. The garments were being hand-sewn by the women. The extension officer indicated that the group is awaiting machines from the Department of Agriculture. The women stated that attending the sewing lessons and workshops at the Centre at the Department was exciting and they derived joy from being together but they are concerned about not earning a regular income.

They have ideas on how the project could work and be successful, such as by sewing track suits for schools in the area but they are discouraged by lack of sewing machines, funds and material. Unlike the other two mentioned groups this group has not yet embarked on a savings scheme. The group felt that once they get their sewing machines they will be able to utilize their skills to better effect as they are presently learning how to sew bedspreads and duvet

covers by hand. Again it is evident that the group does not have the financial means to acquire the necessary equipment and material and unless these are provided/donated/acquired the group will not be able to generate sufficient income.

#### 4.3.1.4 Pre-School Project

The pre-school project is a team project. Each member of a group has a specific responsibility. The women realized there was a need to cater for the children of people who work on a full-time basis in the area so the pre-school was started in 1990 after the five women had undergone training at the Department of Agriculture. The training covered the following :

- Child care and health care
- Menu and food preparation
- Toy making
- Cognitive skills like learning to teach children
- Record keeping in a pre-school
- Planning a schedule for pre-school activities

The training is intense as it takes longer than the other three activities. The Department has allocated a trained skilled teacher to support the women by training them on the job when they started the project. She uses the adult education method in her teaching. The women have divided various responsibilities amongst themselves and allocated salaries as follows:

<u>TASK</u>	<u>SALARY</u>
COOK	R120 - 00
CLEANER	R100 - 00
2 TEACHERS X 120 EACH	R240 - 00
ADMINISTRATOR	<u>R150 - 00</u>
<b>TOTAL SALARY BILL PER MONTH :</b>	<b><u>R610 - 00</u></b>

The pre-school has 36 children. The children are accommodated in the church, an arrangement the team negotiated themselves.

Rent is not charged for the church and the facilities, such as the playground, stove and furniture. The church authorities only require that the group keeps the church grounds clean and tidy.

The ages of the children range from 2 - 6 years. The children have been divided into two groups namely children between 2 and 3 years form Group 1 and children between 4 and 6 years belong to Group 2. There are 20 children in Group 1 and 16 children in Group 2.

The parents' contribution per month is as follows:

Group 1	=	20 x R20-00 per month each	=	R 400 - 00
Group 2	=	16 x R40-00 per month each	=	<u>R 640 - 00</u>
<b>Total income per month for the pre-school</b>	<b>=</b>			<b><u>R1040 -00</u></b>

The gross profit of R430-00 is used to buy the groceries for the pre-school.

Depending on the stock needed for the month for the groceries, some money may be used to buy toys.



The teachers have been trained on how to use waste material such as paper, wood, plastic and tins to make toys. Parents participate in collecting the waste material.

The women use the benches in the church to divide the two groups into rooms in the form of squares. Breaks for the two groups are scheduled for different times. This means when one group is inside doing an activity the other group is outside playing games. The teachers therefore use a roster for the use of the church. It is only lunch time that is the same for the groups.

Problem Area :

Fees

According to the pre-school team the main problem which they face every month is failure by some parents to pay fees. A system has been devised by the Administrator on how to identify parents who do not pay fees. Stars on a list, under the names of the children, show who has not paid. This simple system helps in record keeping. The group indicated that consultation with the parents who do not pay should be done regularly but if, after three months, the payment is not made, the children are dismissed from the pre-school.

The group appears to be well organized regarding their work even though their salaries are low. They share responsibilities and manage the pre-school well. Parental involvement is encouraged. They have been successful in negotiating for the free use of the church which helps to keep their costs down

and enables them to generate some income for themselves in the form of a salary.

#### 4.4 SUMMARY OF FINDINGS REGARDING THE GROUPS

The results of this study show that groups differ as regards income. The amount earned is minimal and below the average income of informal sector workers as indicated by Lunsche (1994:8). According to him the average income for the informal sector is R675-00 per month. The highest paid member in these groups is the Administrator of the pre-school who earns R150-00 per month. The food garden members can sometimes earn R200-00 depending on sales at the pension pay point. Otherwise, the members from both the food-garden and pre-school groups earn about R120-00 per month while members of the other groups may earn only about R60-00 per month. Some members of the sewing and baking groups have no income at all as their projects lack seed capital or equipment for them to get started.

The food garden and pre-school groups expressed satisfaction about their roles in the group and they enjoyed lessons given by the extension officer. In these two groups the groups had facilities, equipment and material provided to them. Some members of the sewing and baking were demotivated by the lack of resources such as funds, facilities, equipment, materials and income. Members within groups operate as individuals so success depended on individual members' motivation. The saving schemes are not successful due to lack of good markets, lack of sufficient income and lack of start-up capital.

#### 4.4.1 ACTIVITIES BEFORE JOINING THE GROUP

The following table reflects individual members' activities before joining groups.

**TABLE : 4.1 ACTIVITIES BEFORE JOINING THE GROUP**

Activity	Food Garden Group	Baking Group	Sewing Group	Pre-School Group	Total
Household chores only	2	4	2	2	10
Looking After Children	0	1	0	1	2
Selling goods (vegetables, clothes, food)	0	0	1	1	2
Worked as seasonal farm labourer	1	0	2	1	4
Domestic Servant (city)	2	0	0	0	2
	5	5	5	5	20

- From these results it appears that ten ( 50%) of the total number of members were not involved in any activity except daily chores such as fetching water and firewood.
- Ten (50%) were involved with some activity. Two sold goods, two looked after children, two worked as domestic servants and four worked as seasonal farm labourers. It would seem, then, that the activities they participated in in the groups were extensions of these activities.

#### 4.4.2 SKILLS ACQUIRED BY THE GROUPS

The training offered by the extension officers involved the acquirement of practical skills in the various activities. In addition to this training, the pre-school and food garden groups have acquired simple bookkeeping and record

keeping skills . This has helped them to plan and analyze their work on a day-to-day or weekly basis. For example, the star rating method used by the pre-school group helped them to identify parents in arrears with fees.

The food garden group learned a recording method to reflect stock on hand and stock sold. Recording is the responsibility of each member but, it is well co-ordinated by the group.

Members of the groups which were active indicated that they had learnt skills such as decision making and problem solving in the process of working together as a group. The groups which were inactive did not have the opportunity to learn such skills.

Planning in the groups involved planning for current tasks. Strategic planning and exploration of future objectives were very limited as members mentioned they lacked vision regarding how they could utilize savings schemes to fund joint projects and expansion. Most group members developed trust in each other through getting to know each other in the discussion of their activities. However, group members failed to challenge and confront one another regarding failure to adhere to group rules and tasks such as savings schemes for the group. They explained that this is due to their understanding of members' lack of resources. Any money earned tended to be used for their immediate needs, rather than savings.

#### 4.4.3 MAJOR ACTIVITIES OF THE GROUPS

Table 4.2 reflects the overall picture regarding the activities and members' participation in the four groups.

**TABLE 4.2 MAJOR ACTIVITIES OF THE GROUPS**

Activity	Food Garden	Baking	Sewing	Pre-School
Selection of a project	Members with the help of the extension officer	Members with the help of the extension officer	Members with the help of the extension officer	Members with the help of the extension officer
Management of the project	Participation of all members with responsibility lying with individuals but with group support	Individual's control and decisions	Not well organized	Task allocated according to role but group supported each member
Recording	Rotational task with the group monitoring the process	Individual responsibility and control	Did not exist	Administrator but each member gave her back-up support
Decision-making	Participatory process in meeting	Individual	Non-existent	Meetings by team
Marketing	Potential task of members	Individual contacts: schools, parties, social occasions	Marketed to people known to them	Parents supported the project
Purchasing	Group practices bulk buying schemes	Individual members' task	Not organized	Mostly planned by the group

#### 4.5. SUCCESSES AND CONSTRAINTS OF EACH GROUP

##### 4.5.1 FOOD GARDEN PROJECT

Members of this group believe that joining the food-garden project has made a difference to their lives. They are pre-occupied on a day-to-day basis with this activity and this gives them satisfaction as they used to wake up and do nothing. They feel happy that they can produce from their gardens and feed their families and neighbouring families. Although they do not earn much they

feel that R120-00 is better than nothing. The members expressed satisfaction about the support they have received from the Department of Agriculture. They have received land, water and seeds free as start-up capital for the food garden project. Stalls are accessible and so they do not have to pay for transport.

The group's need is to embark on a bigger project. This will require more land and they need to negotiate this with the Department. Funding, seeds and equipment are also required for the project.

The group is concerned about the failure of the savings schemes and felt they needed to find out more about how these schemes are managed in other projects in other areas. They also felt that if a good market is created and they are able to generate more income, the savings scheme will be successful.

They acknowledged that they need more skills in bookkeeping and economical control and see this as their responsibility to learn.

#### 4.5.2 BAKING PROJECT

The group indicated that their original ideas were good but they were unable to pursue them. They had planned to start a bakery to bake cakes and fat cakes for the Moutse Community, but this failed due to lack of resources and business skills.

Their approach of working individually resulted in lack of group support and cohesion. Therefore only two group members have been able to continue. They are keen to work out a new plan and to use the skills of other resource persons such as Small Business Development Corporation Staff (SBDC), and social workers around Moutse.

#### 4.5.3 THE SEWING PROJECT

The members of this group feel that their success has been in receiving training and the project they were handling at the time of the study. Sewing traditional garments for women going to a conference in Johannesburg would be successful. They had not worked together as a group before. Lack of resources and funds does demotivate them. They are presently awaiting machines from the Department of Agriculture and they hope this will stimulate them as a group to produce and earn an income. They have identified viable markets such as schools, pre-schools and supplying families with duvet sets. The group is planning to organize a workshop for all the sewing groups in Moutse with the objective of initiating a joint project. The group will, however, be unable to function effectively unless they acquire the necessary facilities and material.

#### 4.5.4 PRE - SCHOOL PROJECT

The pre-school group believes that they have been empowered through the training acquired. They see themselves as a service group providing service to the community. The pre-school group is seen as a place to save children from danger and to stimulate development while parents are at work.

According to them the training offered is thorough and it has strengthened the existence of the pre-school. One of their successes has been involving the parents and the community in the pre-school project.

The failure of some parents to pay fees is seen by them as due to unemployment. The money they earn as individuals has brought a change in their lives. For example, the cleaner indicated that she has been able to take her son to school because she earns from the pre-school. The group intends to increase the fees next year so that they can provide more stimulating activities for the children and so that they will have a better income. Ideally, the increase of fees should be coupled with the inflation rate otherwise they will become poorer.

#### 4.6 THE ROLE OF THE SOCIAL WORKER

The groups under study have not worked with a social worker before. Some individual members and their families have consulted social workers.

The general perception of the groups interviewed was that the social worker is an office person, specifically dealing with family activities. She provides counselling while they see the extension officer as working in the field and teaching.

According to the group the social worker can play a role of a peace-maker and serve as a mediator between groups. According to them the groups always fight over scarce resources and groups compete with one another.



The role of the social worker as a mediator and peace-maker would help groups resolve their conflict and help them address unhealthy competition.

Comparing the extension officer and the social worker the group felt the two professionals could supplement each other's roles in groups, if the social worker agreed to work as a partner of the extension officer with the women's groups in the field.

#### 4.7 THE GROUP'S PERCEPTIONS OF REQUIREMENTS FOR SUCCESS

The groups accept the following as their responsibilities in developing a successful setting :

- \* Group members need to motivate one another in a group setting.
- \* Group members need to operate as a group, and to follow group rules, regulations, norms and values.
- \* Groups need to explore resources continuously and measure their achievement on a continuous basis.
- \* Training and practice of skills need to be encouraged to bring about growth in groups (and group members).
- \* Groups need to find start-up capital to begin income-generating groups, but they need information regarding where resources are available and how to access them.
- \* The groups need to manage their own affairs with only limited guidance and support from professionals.

#### 4.8. INDIVIDUAL INTERVIEWS

The tables below reflect the results of the interviews conducted with each group member individually. They reflect the number of family members, those employed and unemployed and the number of children in a family, as well as the total household income :

##### 4.8.1 FOOD GARDEN PROJECT

**TABLE 4.3 FOOD GARDEN PROJECT : HOUSEHOLD COMPOSITION AND INCOME**

Member No.	No Of Adults	No Of Children	Total	Husband	Employed Relative	Unemployed Relative	Total Contribution
1	3	4	7	Unemployed	-	Aunt	R120
2	6	4	10	Employed	-	Niece	R340
3	4	2	6	Unemployed	Sister-in-law	Brother-in-law	R240
4	2	4	6	Unemployed	-	-	R120
5	1	3	4	Deceased	-	-	R120
<b>TOTALS</b>	<b>16</b>	<b>17</b>	<b>33</b>				

From the above table it can be seen that members of the food garden make a difference to their families with their contribution.

They contribute money and vegetable produce from their gardens. Members whose husbands are unemployed indicated that their families have been able to survive because they contribute to the family. Only two of the families have higher income due to the contributions of employed members of the families, while the other families depend solely on the income from the members of the food garden.

## 4.8.2. BAKING PROJECT

TABLE 4.4 BAKING PROJECT: HOUSEHOLD COMPOSITION AND INCOME

Member	No Of Adults	No Of Children	Total	Husband	Employed Relative	Unemployed Relative	Total Contribution
Member 1: project constant	3	3	6	Unemployed	Brother	-	R250
Member 2: project sporadic	4	4	8	Unemployed	-	Pensioner receiving pension	R370
Member 3: project sporadic	5	4	9	Employed	Aunt	2 pensioners no pension	R240
Member 4: project sporadic	5	5	10	Employed	-	2 pensioners no pension	R300
Member 5: project constant	2	1	3	Unemployed	-	-	R60
<b>TOTALS</b>	<b>19</b>	<b>17</b>	<b>36</b>				

From the above table it can be seen that families with employed members or pensioners who received a grant have higher income. Only one family depends on the member's contribution alone. This family has the lowest income of R60-00. One family depends solely on the pensioner's grant and the pensioner contributes her total grant of R370-00 to the family.

## 4.8.3 SEWING PROJECT

TABLE 4.5 SEWING PROJECT : HOUSEHOLD COMPOSITION AND INCOME

Member No	No Of Adults	No Of Children	Total	Husband	Employed Relative	Unemployed Relative	Total Contribution
1	3	3	6	Employed	-	Pensioner no pension	R260
2	2	3	5	Employed	-	-	R250
3	4	2	6	Employed	Sister-in-law	Pensioner + pension	R700
4	2	3	5	Deceased	-	Pensioner + pension	R500
5	3	-	3	Unemployed	-	Pensioner + pension	R570
<b>TOTALS</b>	<b>14</b>	<b>11</b>	<b>25</b>				

The above table shows that families, where pensioners draw pensions and where other members of family are employed, have relatively higher incomes. In this table the highest income is R700-00 and the lowest is R260-00. The families are also comparatively small.

#### 4.8.4. PRE-SCHOOL PROJECT

**TABLE 4.6 PRE-SCHOOL PROJECT : HOUSEHOLD COMPOSITION AND INCOME**

Member	No of Adults	No of Children	Total	Husband	Employed Relative	Unemployed Relative	Total Contribution
Teacher	4	4	8	Unemployed	-	Pensioner + pension	R490
Teacher	1	3	4	Deceased	-	-	R120
Cook	2	2	4	Unemployed	-	-	R120
Cleaner	3	5	8	Employed	-	Pensioner no pension	R350
Admins- tration	2	3	5	Divorced no maintenance	-	Pensioner no pension	R150
<b>TOTALS</b>	<b>12</b>	<b>17</b>	<b>29</b>				

Members of the group contribute all their income to their families. Those who have the support of others in the family who are employed or a pensioner have a higher family income. Those who are sole breadwinners use their meagre salaries to maintain the entire family. Three of the families depend solely on the member's contribution, while two families have other family members contributing to the family income.

Women in all the groups interviewed do not know the basic salary of their husbands. They are happy if their husbands send money and bring groceries home. The study reflects that all members of families contributed to the household income, be they pensioners or employed members. Pensioners seem to play an important role in the maintenance of families as their grants

are used to help families financially. The research did not explore why some pensioners do not receive a pension.

#### 4.9 SUMMARY OF THE FINDINGS OF THE INDIVIDUAL INTERVIEWS

The following is a summary of the main findings from the individual interviews:

- \* Ten husbands are not employed while three women are single and seven husbands are employed.
- \* Some pensioners receive a State pension which boosts the family income.
- \* Six families receive a contribution from other family members, such as nephew, brother, sister-in-law, who reside with the family.
- \* The highest family income is R700-00 while the lowest is R60-00.
- \* Family members, who benefit from their members participating in self-help projects, encourage them to continue.
- \* Members indicated that income is important in the family, as children need to be maintained and be made happy but if they as mothers can not contribute, it is painful and frustrating for them.
- \* The financial contribution of group members to their families is meagre but according to them they do help their families to survive.
- \* Members indicated that money contributed to families is spent on basic needs such as food, school fees, clothes and health care.
- \* Women in all the groups interviewed do not know the basic salary of their husbands. They are happy if they receive money and/or groceries from them.

#### 4.10 CONCLUSION

It is evident from these results that some income-generating self-help groups made a difference to the lives of their family members. They are, therefore, a necessity since unemployment is high in rural areas, especially of women who cannot migrate to cities. The income-generating groups need to be strengthened with resources such as equipment, materials, funds, seeds, and ingredients so that they can expand and develop. It is also evident that this income is, as such, minimal and barely enables a family to survive. It is also below the poverty index and far lower than the average figures quoted in this document for the informal sector. Unless the groups are equipped with facilities and material and start-up capital they cannot function. The two groups which were "successful" had these while the other groups were unable to make any progress.

## CHAPTER 5

### CONCLUSIONS AND RECOMMENDATIONS

#### 5.1. INTRODUCTION

From the theoretical perspective of income - generating self help groups and the empowerment processes outlined in chapter two of this study as well as the data gathered from the women's groups, the conclusions reached will be discussed with reference to the aim and objectives of the study and recommendations will be made.

#### 5.2 CONCLUSIONS

##### 5.2.1. AIM OF THE STUDY

**To examine income-generating group's viability and ability to empower women economically.**

This aim was addressed through the various objectives.

## 5.2.2 OBJECTIVES OF THE STUDY

### 5.2.2.1 To Contribute To The Body Of Knowledge Regarding Income-Generating Self-Help Groups As An Empowerment Tool For Rural Women

Knowledge gained from this study confirmed some of the issues raised in the literature study in chapter two such as:

- i) Why rural women embark on income-generating projects.
- ii) Why income-generating projects fail
- iii) The kinds of projects initiated by women
- iv) The role of professionals in income-generating projects.

Knowledge gained indicated that women do engage in income-generating projects with a purpose of participating as income-contributors in their families. Due to lack of work in the rural areas women embark on self-employment and create support systems in the groups or associations they join.

There is a need for good markets, training in business skills and financial control and management. Therefore, this study confirmed that professionals are needed to participate as support systems in the income-generating projects of women. They are also required to have knowledge of resources in and around their areas of operation, for them to be able to support women in their initiatives. Funds, markets, skills and training are required for projects of this nature to succeed.



As Takata (1985:65) states, development studies have shown that rural women lack essential education, technological, financial, infrastructural and informational resources for long-term self-reliant integration into the development process.

This study has, therefore, strengthened existing knowledge as already reflected in chapter two and has expanded it by showing how important it is for support to be rendered from the initial stage of women's groups.

#### **5.2.2.2 To Determine The Nature And Scope Of Income-Generating Self-Help Groups In A Rural Community**

This objective was achieved. The income-generating groups studied are the same kind of groups identified in the literature in chapter two. Arrigone (1990:3) defines them as groups initiated by an organisation or change agent. The groups are baking, sewing, food gardens and pre-school. These groups operate in their small villages and income gained by such groups is limited and small. Like the groups described in chapter two the groups studied have common problems. They lack finances, credit and other facilities needed to make the project succeed, such as training in bookkeeping, marketing and business skills. The failures of the groups are the same as those reflected in page 24 of chapter two.

### **5.2.2.3 To Analyse The Utilization Of Group Processes In The Self-Help Groups**

In the four groups studied, only one group operated as a group, namely, the pre-school. The food garden group handled specific tasks, such as selling and marketing, as a group, while members addressed other needs of the projects as individuals. The baking group only operated as a group once and had never had an opportunity again to do a joint project. The sewing group received training as a group and had never operated as a group, though at the time of the study, they were just beginning to handle a joint project.

In this study, therefore, the group processes were not well explored by the groups since they operated more on an individual level but the groups who met on a day-to-day basis used the activities to build some bonding and a support system.

### **5.2.2.4 To Identify Variables Related To Successful Self-Help Groups**

The objective was achieved during the course of the study when the women evaluated variables related to their successes and failures. The following variables were identified :

- \* Groups need to be assisted with start-up capital, facilities such as machines, ingredients , fertilizers, seeds and a place to operate as a group.
- \* Once the start-up capital is provided the groups should be provided with training to manage the finances and generate income which

will help them not to be donor dependent, but to be independent and to sustain their projects.

- \* Skills such as financial control, marketing, business administration and bookkeeping are seen as important and need to be acquired by groups.
- \* The groups felt saving schemes need to be realistic. They need to be small, within the reach of members to save, and targets above the means of the group member should not be set. The savings scheme could help groups to expand if well planned.
- \* Group members need to participate in decision-making processes from the initial stage of the project.
- \* Existing markets need to be explored and new ones developed.

#### **5.2.2.5 To Establish The Extent To Which Income-Generating Self-Help Groups Contribute Towards The Economic Empowerment Of Rural Women**

This objective was achieved in the individual interviews with group members. Only half of the women in the study earned a regular income. The women's earnings are very low and are far from reaching the average income of R675-00 per month for the informal sector as reflected in the recent study by Lunsche (1994:8).

The baking and sewing groups attributed their low earnings to lack of resources such as machines, materials, stoves, and start-up capital. If these were available and they received training in business skills, financial management and control, the women felt they would be empowered economically.

Nevertheless, the process of empowerment has begun for those who have started to earn a meagre income, as they are recognized in their families as contributors. Their self-esteem, self-reliance and confidence is enhanced by participating in the groups. As Swanepoel (1992:10) states, development occurs when both abstract and concrete needs are achieved.

Women can, therefore, play a valuable role in the economic empowerment of their families and community if support as stated above is provided.

#### **5.2.2.6 To Describe The Role Of The Social Worker In Rural Income-Generating Self-Help Groups As Part Of Community Development Intervention**

This objective was partially achieved as women knew little about the role of the social worker in community development. Their understanding was that the social worker is a case-worker and provides therapy. They suggested that both the extension officer and the social worker work together as partners to help the groups.

The social worker's role was defined by the rural women in the study as that of a mediator. According to Swanepoel and De Beer (1994:35) the community development worker (who can also be a social worker) has different roles in a group and community such as being an advisor, guide, facilitator enabler and mediator. Therefore according to the literature studied, the social worker with her training in casework and community work can play a role in the groups but she needs to understand the rural communities and their setting for her to be

able to provide support and encourage community participation and development.

Hoskin (1980:4) sees the task of a support system, such as the social worker, as being to access resources, help establish group networks and help groups learn to negotiate with funders without allowing their project to be donor-driven. The researcher agrees that groups should identify their needs and be able to participate as decision-makers in groups and not allow donors to direct their needs but to support their initiative and build on the group's skill and knowledge.

## 5.3 RECOMMENDATIONS

### 5.3.1. PROGRAMME AND PROJECT RESOURCE ALLOCATION

According to Chambers (1985:107) government staff concerned with self-help groups should be able to work together as a team. For example, in this study the social worker and the extension officers could carry out joint exercises to obtain funds and other resources for projects. A norm needs to be developed by the government structures responsible, in consultation with the groups regarding the allocation of resources to groups.

It appears that very poor communities, like Moutse, need more resources for starting up and more support than more affluent groups. This should also be considered when funds are allocated by government departments, but people should participate in decisions regarding how the funds are spent.

### 5.3.2. JOINT PROGRAMMES BY SELF-HELP GROUPS

Chambers (1985:07) states that a network of self-help groups can encourage support amongst groups. This could lead to women establishing mini-industrial systems or formal co-operatives within a region where projects related to each other co-operate.

As Carr (1984:35) states, the disappointing tendency about employment creation for rural women is that they become project-orientated not programme-orientated. In the groups studied, the women mostly worked as individuals. This led to some failing while others achieved limited success. The women identified one of the criteria for successful projects as good group support, motivation and encouragement. Success also depends on the availability of facilities, finance, resources and training. Groups that succeeded were those where members contributed and participated in the decision-making processes. Professionals should, therefore, facilitate the creation of networks of women's groups in the areas where they work with the aim of establishing formal co-operatives which will have greater bargaining power with regard to purchasing raw materials. Marketing and expansion could be planned on a regional basis leading to more effective selling.

## 5.4 RECOMMENDATIONS FOR FUTURE RESEARCH

### 5.4.1 RESOURCE PROVISION

#### 5.4.1.1 Support by the Reconstruction and Development Programme (RDP)

This study showed that women in rural areas are survivors despite hardship and difficult conditions such as impoverishment. They strive to maintain and feed their families even with the most meagre income.

It is important, therefore, for the *Reconstruction and Development Programme, (RDP)* which is the South African Government's development programme and policy to support women's initiatives by providing rural women with facilities and access to resources such as loans or grants for small and medium businesses. A pilot project could be initiated where such support is provided and evaluation research conducted to find out how such support empowered the women and their families. Aspects such as how women could improve their businesses, and how they use their profit to maintain their children and improve the quality of life of their families could be studied. Based on this evaluation support could then be extended to other projects.

#### 5.4.1.2 Community Banks

Today in South Africa there are new developments in the banking sector such as community banks and peoples' banks. The community bank initiative developed out of the realisation that the low-income market has been

neglected by the commercial banks. Individuals and groups from disadvantaged communities have used commercial banks for saving but because they had no credit-record or collateral, they are considered "unbankable" and are precluded from accessing loans for housing and starting small businesses (Coovadia 1995:19).

The loans granted by community banks range from R2 500 for entrepreneurial undertakings to R30 000 for home buyers. Low-income earners can become members of the community bank after saving for six to nine months if they have not saved before. To secure a loan of R2 500 for example, a person is required to save R200 per month regularly for six months. The person's business plan will be scrutinized and she will be helped to plan well. Business counselling is therefore offered with the loan. The savings are used as a collateral for the loan. However, if a person has a savings record at other banks or clubs she is eligible for a loan immediately. Community banks help their clients to access loans and information, and trains them in their own language on how to use the banking system. These banks are only found in urban areas, and have not been extended to the rural communities nor to rural women. Officials of community banks have indicated a need to expand to rural areas. Research could be undertaken to find out how the access to credit impacts on alleviating the poverty of rural families.



### 5.4.1.3 Financial Intermediaries

There are other non-governmental organisations (NGOs) such as the *Rural Finance Facility*, *Get Ahead Foundation* and *Women's Development Banking* registered as Section 21 companies, that is companies not for gain, which operate a guarantee scheme in conjunction with commercial banks to provide access to credit for low-income communities. The concept of financial intermediary was inspired by the *Grameen Bank* which started in Bangladesh in nineteen eighty three (1983). Financial intermediaries are not deposit-taking organisations but use a guarantee scheme to help the people they serve to access loans and credit from the commercial banks. They also support their clients by offering training on how to run their businesses and other development services like marketing and financial management. These organisational services need to be evaluated to find out how they impact on the lives of the families they serve.

### 5.4.2 THE TRAINING OF PROFESSIONALS

The process of empowerment in rural women's self-help income-generating projects requires professional support, team work, skills and knowledge on how to deal with such development.

Research needs to be undertaken to find out what skills and knowledge are required of professional support systems for them to be able to provide efficient and effective support which can lead to rural families being empowered economically.

Universities, colleges or institutions which provide knowledge and skill for social workers and extension officers, need to encourage students to undertake research on an ongoing basis to identify the needs of rural communities so that the information acquired could be added to the existing body of knowledge of development.

#### 5.4.3 VIABILITY OF OTHER TYPES OF PROJECTS

It would appear from the literature and the empirical study that the traditional income-generating activities undertaken by rural women such as baking, sewing, gardening and so on, do not generate enough income to allow families to rise above the subsistence level. Recently there have been some reports in the press about other income-generating enterprises in which women have become involved. Examples are :

##### 5.4.3.1 Welding Projects

Welding is normally perceived as a man's job. Recently women have also trained as welders. Ryan (1995:3) highlighted a welding project which is being run by a woman and her family in Kroonstad. Ms Rampone used her retrenchment package to start the project which includes erecting fences and making burglar bars and window frames for her local community. Afrox welding school near Krugersdorp offers courses where women can be trained as welders (Ryan 1995:3).

#### 5.4.3.2 Brickmaking and Public Works Programme

As part of the public works programme for the Department of Public Works, the consultants involved with roads and sanitation projects, in both rural and urban areas, have been requested to employ women as bricklayers. *The Development Bank of Southern Africa* is involved with such projects.

#### 5.4.3.3 Small Textiles

Council for Scientific and Industrial Research (CSIR) has initiated a pedal-powered loom for small textile industries as a pilot project aimed at providing technology for development, (Efrat 1995:3). The loom which is easy to pedal and weaves fabric for upholstery and clothing has been developed to create jobs in areas with no electricity. This pilot project is being tested in the Eastern Cape. Training is provided and if this project succeeds, it will be replicated in other provinces.

The success of the projects mentioned above and other viable new projects could lead to women moving away from the traditional projects such as sewing and baking, where markets are limited or soon saturated. It is therefore essential for women to look beyond these kind of activities and rather engage in work which generates higher income and for which there is greater demand (Ghai & Kaduma 1995:19).

Possibly projects such as welding, brickmaking, plumbing could lead to strong viable businesses which if well established and backed-up with good training in bookkeeping and financial management could result in a higher income for

household. Some men who have such businesses are now engaged in sub-contracting. This means they work with big contractors and supply the skills such as welding and plumbing as sub-contractors. Rural women could possibly also become sub-contractors for projects such as building of schools, roads, small bridges and water-reticulation. Research therefore needs to be conducted regarding the infrastructural needs of rural communities and the skills needed to build such infrastructure. Furthermore, research could be engaged in to establish the need for sub-contracting work supplying small parts to industries and commercial ventures in urban areas which could be undertaken by small businesses in rural areas.

## 5.5 CONCLUSION

This study has shown that rural women need access to a full range of basic development resources and services to help them sustain a healthy and productive life.

They are not asking for a welfare donation. They would like to participate in their own upliftment and empower themselves as participants in the decision-making processes regarding their own projects and as producers of the goods which will help them live a better life. They are the best people to empower themselves and only need the backing of support systems such as social workers and extension officers.

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## ANNEXURE A

## GROUP INTERVIEW SCHEDULE

1. NAME OF THE GROUP
2. WHAT YEAR WAS THE GROUP ESTABLISHED (DATE) ?
3. EXPLAIN BRIEFLY WHY AND HOW THE GROUP WAS INITIATED AND BY WHOM ?
4. GROUP COMPOSITION

NAME	AGE	RESPONSIBILITY

TOTAL NO OF GROUP MEMBERS

5. WHERE DOES THE GROUP MEET ?
6. EXPLAIN HOW OFTEN THEY MEET (WEEKLY, MONTHLY DAILY)?
7. WHAT DO THE MEMBERS DO WHEN THEY MEET ?
8. ARE THERE MEMBERS WHO HAVE LEFT THE GROUP ?

YES	NO
-----	----

IF YES, BRIEFLY EXPLAIN WHY.

9. WHAT HAVE BEEN THE MAIN SUCCESSES OF THE GROUP SINCE ESTABLISHMENT :

THESE COULD INCLUDE:

- MEMBERSHIP
- GENERAL MOTIVATION
- FINANCIAL CONTROL AND MANAGEMENT
- PRODUCTION OF GOODS
- GROUP PLANNING
- GROUP CONTRIBUTION (E.G. SKILL)

10. WHAT DO YOU THINK HAS LED TO THESE SUCCESSES AND WHY?

11. BRIEFLY EXPLAIN WHAT CONSTRAINTS THE GROUP HAS EXPERIENCED.
12. WHAT WERE THE MAIN REASONS/CAUSES FOR THESE CONSTRAINTS?
13. WHAT ACTIVITIES ARE THE GROUPS INVOLVED IN AT PRESENT?
14. EXPLAIN BRIEFLY HOW THE WORK OF YOUR GROUP IS ORGANIZED AROUND THESE ACTIVITIES (I.E. WHO DOES WHAT)?
  - MANAGEMENT
  - TIME CONTROL
  - PRODUCTION
  - SELLING
  - BUYING OF MATERIAL
  - OTHERS, SPECIFY
15. DO THE MEMBERS WORK AS A GROUP TO PRODUCE, OR DOES EVERY MEMBER HAVE A DIFFERENT TASK ? EXPLAIN BRIEFLY.
16. DO YOU GENERATE INCOME FROM THE ACTIVITIES ?
 

YES	NO
-----	----

  - HOW MUCH DOES THE PRODUCT COST?
  - FOR HOW MUCH DO YOU SELL THE PRODUCT?
17. DO YOU MAKE ANY PROFIT ?
 

YES	NO
-----	----
18. IF YES, WHAT DO YOU DO WITH THE PROFIT?
19. WHAT IS THE GROUP BUDGET? EXPENSES VERSUS INCOME.
20. HOW DO YOU MARKET YOUR PRODUCT?
 

PACKAGING OF PRODUCT.

ADVERTISING.

ACCESSIBILITY OF THE MARKET.

DO YOU GO TO THE VENUE FREQUENTLY ON SPECIFIC DAYS?

OTHER METHODS OF MARKETING? SPECIFY.

21. WHAT RULES EXIST IN THE GROUP? [INFORMAL AND FORMAL]
22. WHAT COURSE OF ACTION IS TAKEN WHEN A GROUP MEMBER DOES NOT FOLLOW THE RULES OF THE GROUP?
23. DO YOU HAVE SYSTEMS OF PUTTING NEW SUGGESTIONS TO THE GROUP?

IF YES, WHAT IS THE SYSTEM?

24. IS THE GROUP SATISFIED WITH ITS PRESENT WORK? IF YES, WHICH SECTION IS SATISFACTORY AND WHY?
25. EXPLAIN BRIEFLY WHICH SECTION IS NOT SATISFACTORY AND WHY?
26. WHAT FACILITIES DO THE GROUP USE (E.G. MACHINES, OVENS, LAND TO PLOUGH) FOR YOUR ACTIVITIES?
27. IF RESOURCES ARE NOT AVAILABLE, WHAT ARE YOUR NEEDS REGARDING MATERIAL AND FACILITIES TO PRODUCE GOOD QUALITY GOODS ?

28. DO YOU RECEIVE HELP FROM OTHER PEOPLE OR ORGANISATIONS ?

YES	NO
-----	----

IF YES, WHAT ASSISTANCE, IF ANY, DOES YOUR GROUP REQUIRE?

29. HAS A SOCIAL WORKER BEEN INVOLVED WITH YOUR GROUP?

YES	NO
-----	----

IF YES, WHAT TASKS HAS SHE HELPED YOU WITH? IF NO, WHAT HAS SHE NOT HELPED YOU WITH?

30. DO YOU THINK A SOCIAL WORKER HAS A FUNCTION IN YOUR GROUP?

YES	NO
-----	----

IF YES, WHAT FUNCTION DO YOU THINK SHE CAN PLAY ?

ANNEXURE B

INDIVIDUAL INTERVIEW SCHEDULE

1. DO YOU LIVE WITH YOUR FAMILY?

YES	NO
-----	----

2. FAMILY COMPOSITION:

NAME	SEX	AGE	TYPE OF EMPLOYMENT	RELATIONSHIP E.G. CHILD, HUSBAND ETC.

TOTAL NUMBER OF FAMILY MEMBERS

3. DOES YOUR HUSBAND LIVE AT HOME?

YES	NO
-----	----

4. IF NO, DOES HE SEND MONEY HOME REGULARLY? STATE AMOUNT PER MONTH R\_\_\_\_\_.

5. WHICH EMPLOYED/PENSIONED FAMILY MEMBERS CONTRIBUTE TO THE FAMILY BUDGET?

6. TOTAL NUMBER OF MEMBERS WHO CONTRIBUTE? \_\_\_\_\_

7. TOTAL AMOUNT CONTRIBUTED. R \_\_\_\_\_

8. DO YOU EARN INCOME IN THE GROUP?

YES	NO
-----	----

9. DO YOU ALSO CONTRIBUTE TO YOUR HOUSEHOLD INCOME?

YES	NO
-----	----

10. HOW MUCH DO YOU CONTRIBUTE TO THE FAMILY? R \_\_\_\_\_

11. WHEN DID YOU JOIN THE GROUP AND WHY?
12. BEFORE JOINING THE GROUP WHAT DID YOU DO TO GENERATE INCOME?
13. EXPLAIN BRIEFLY YOUR RESPONSIBILITIES IN THE GROUP?
14. HOW DO YOUR FAMILY MEMBERS FEEL ABOUT YOUR BEING IN THE GROUP? EXPLAIN BRIEFLY.
15. DO YOU THINK THE GROUP HAS HELPED YOU DEVELOP SELF-CONFIDENCE, SELF-RELIANCE AND SELF-ESTEEM?

YES	NO
-----	----

IF 

YES
-----

 , EXPLAIN BRIEFLY.

IF 

NO
----

 , EXPLAIN HOW YOU FEEL.

16. WHAT EFFECT DOES THE GROUP HAVE ON YOU? EXPLAIN BRIEFLY.
17. DO YOU THINK THE GROUP OFFERS PROSPECTS FOR THE FUTURE FOR YOU AND YOUR FAMILY ?

YES	NO
-----	----

EXPLAIN BRIEFLY.

18. WHAT PLANS AS AN INDIVIDUAL GROUP MEMBER DO YOU HAVE FOR THE FUTURE OF YOUR GROUP?

## ANNEXURE C

## MAP OF MOUTSE

