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**SOCIAL CAPITAL AND ECONOMIC EMPOWERMENT: A LONGITUDINAL
ANALYSIS OF THE RELATIONSHIP BETWEEN CHANGES IN THE VALUE
OF ACCUMULATED ASSETS AND MEASURES OF SOCIAL CAPITAL
AMONG RURAL SOUTH AFRICAN WOMEN**

by

ROBERT CHARLES GAILEY

A dissertation submitted in partial fulfillment
of the requirements for the degree of

Doctor of Philosophy
University of San Diego

May 2010

Dissertation Committee

Robert Donmoyer, Ph.D., Chair
Fred Galloway, Ed.D., Member
Patricia Marquez, Ph.D., Member

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ABSTRACT

This longitudinal study explored the relationship between household asset accumulation over time and measures of social capital among impoverished rural South African women. The study re-analyzed an existing data set from a 2001–2005 study done in eight villages in South Africa. The original study investigated the impact of a microfinance and education intervention on the prevalence of HIV/AIDS and intimate partner violence. This study re-analyzed interview responses from 739 households in the original data set and used multiple regression analysis to explore the relationship between measures of cognitive social capital (CSC) and structural social capital (SSC) and household economic welfare as measured by change in the value of household assets over time. The models used first considered the relationship of select demographic variables to asset accumulation and then explored the relationship of select social capital measures to asset accumulation.

Results for the study's three primary research questions revealed that for the overall multiple-variable models, there was no significance ($p = .17$, $p = .24$, and $p = .22$, respectively), and the variables accounted, respectively, for only 1.9 percent, 2.0 percent, and 2.1 percent of the variance in the respondents' change in the value of household assets score. Further analysis done of the microfinance participation by degree of involvement revealed moderate significance ($p < .001$) in measures related to baseline, follow-up, and changes in CSC as well as measures related to baseline, follow-up, and changes in SSC. A principal component analysis done on the CSC and SSC measures found that two questions among the CSC index regarding a woman's trust that strangers in a village will help her household in time of personal crisis held together well and

showed moderate significance ($t = 2.22, p < .05$) in terms of household asset accumulation.

The results of this study run counter to findings in other studies that suggest increases in social capital lead to higher levels of economic welfare. Social capital researchers and microfinance practitioners should find the analysis and results from this study challenging but informative.

DEDICATION

Wanda L. Gailey
and
Joshua P. Gailey
and
Teresa J. Gailey

My beautiful and supportive wife and my wonderful and amazing children: This dissertation is dedicated to you. Thank you for the encouragement, the laughter, the patience, and the blessing you have been to me throughout this process. May our family (for generations to come) always be committed to the education and empowerment of women living in poverty.

ACKNOWLEDGEMENTS

For this season in my life's journey, this dissertation consumed an enormous amount of time and energy. The fact that I was able to complete this task while maintaining some semblance of normal family and work life must be attributed more to those acknowledged here than to any personal strengths, talents, or efforts I possess. My deepest appreciation goes to each person listed below.

First and foremost I must acknowledge my Lord and Savior Jesus Christ for graciously giving me hope and an example to follow. My interest in poverty alleviation and my desire to see the empowerment of people often ignored or forgotten by those with economic means or social/political power is directly tied to my own experience with the God of the Universe, whose love and acknowledgement meant everything to me in my own brokenness and powerlessness. Social capital is fundamentally about relationships and my relationship with God (in part flowing through relationships among the people listed below) is what has given me the strength and intellect to start and finish this dissertation.

My dissertation committee members, Dr. Robert Donmoyer, Dr. Fred Galloway, and Dr. Patricia Marquez (School of Business), were extremely supportive and encouraging throughout this process. Their mentorship over my writing, research, and analysis was invaluable and I want to thank them for positively pushing me to be clear in what I said, careful in what I thought, and certain of what I found.

My research was only possible because of the excellent work done by the IMAGE/RADAR team of researchers and I thank them all for their contributions and willingness to allow me to use their rich and extensive data set. I would be remiss if I did not especially thank the rural women in South Africa who willingly participated in the

surveys and gave of their time and thoughts. My hope is that this study, in some way, is useful to improving their lives and the lives of countless other families, particularly the women and children of those families, who live each day in the realities of economic poverty. I want to give special appreciation to the lead researcher, Dr. Paul Pronyk, for his consistent support of my efforts and willingness to respond to my many questions, and to Dr. James Hargreaves and Tanya Abramsky for their help in clarifying questions regarding the data set and research methods. A note of thanks also goes to Ellie Macpherson and Lulu Ndhlovu, who answered my IMAGE/RADAR questions when I visited South Africa in August 2008.

The staff at the Small Enterprise Foundation played a key role in the initial collection of data and was extremely supportive of my research efforts during my two visits to South Africa. I want to thank Chizoba Unaeze, Mateo Zanetic, Gabriel Rapatsa, and Refilwe Mokoena for meeting with me and sharing their knowledge and expertise. Special thanks go to John de Wit, a personal friend and inspiration to me for more than a decade and an important leader in the microfinance world. John introduced me to the IMAGE/RADAR team and he graciously made himself and the SEF staff available to meet with me and answer my questions. I must give special acknowledgement to Moses Ngamba, who guided me (in August 2008) and then my family (in November 2008) through each one of the eight villages in the study. Moses' graciousness, humor, and passion for helping others made these experiences something I will treasure for a long time. One of the best things to come out of my dissertation experience was the friendship I forged with Moses and his consistent lesson that microfinance staff "should *never* touch the money!"

My boss during these years of study, Dr. Bruce Schooling, and my colleagues in the Fermanian School of Business, are also to be thanked for their support to me throughout this process. The gift Bruce and others gave me of space and time and release from other responsibilities was instrumental in helping me finish this process in a timely fashion and I am deeply grateful that they paved the way for me to finish one of my life's primary goals. I also want to thank Dr. John Hawthorne, Provost at PLNU, for a one-class release during the most critical semester of my studies and I want to thank Dr. Greg Crow for his initial help with my SPSS data. My special appreciation to Dr. Tom Granoff for his extensive help with my data analysis and to Kaitlin Barr, for her extraordinary help in editing and formatting, and for the speed in which she works. Both Tom and Kaitlin were just who I needed when I needed them most.

I certainly could not have accomplished what I did without my student assistants and TAs, especially Maira, Emily, and Maria. These ladies carried more than their share of work, which enabled me to focus on my research. My colleagues in the SOLES program (masters and doctoral) encouraged and inspired in unique and special ways. You each kept me grounded and gave me great ideas, necessary critiques, and useful companionship when I needed them most. I will forever define my experience at USD in terms of the lifelong friendships I forged with each of you.

I am blessed with a number of deep and influential friendships in my life. These people walked alongside me from my initial applications to grad school all the way through to celebrating the completion of my degree. I want to thank Stephan, Dave, Peter, Ken, Brian, and Russ for being with me each step of the way. Special appreciation and thanks go to lifelong mentors and best friends: Jamie Gates, Larry Bollinger, and Todd Stoltzfus.

My family has been an incredible source of support to me during my studies. My sisters (Carol, Ellen, and Sharon) and their families were always sending notes and words of encouragement at just the right times and coming alongside my wife and kids when I was absent or stressed. My parents, Chuck and Doris Gailey, are not only my biggest fans but, more importantly, they both are my most consistent (daily) prayer supporters and have been significant academic mentors to me. In large part, my life's work and pursuit of a PhD are directly attributable to the investment of love and care in me by my parents. I can't thank them enough for the ways they have shaped me and how they have influenced my life.

Finally, and certainly very importantly, I want to thank my children, Josh and Teresa, and my wife, Wanda, for loving me, supporting me, putting up with me, and forgiving me when I wasn't all I was supposed to be in terms of a father and a husband. I pray that my life post-PhD is a better representation of what I want to be to each of you. I want to thank you for coming to have meals in my office so that I could see you even though I was staying late at work and leaving for the office before you woke up. Thank you for not being upset when I wasn't at all of your sporting events. Thank you for not complaining when missing countless "date nights" so I could read another article or write another page. Without your sacrificial love and unconditional support I could not have finished this dissertation. God has blessed me with a family I love to be around and I look forward to being more available in your lives now that this part of the journey is behind us.

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DEFINITIONS OF KEY WORDS

Microfinance: the provision of financial services, primarily small loans but also saving and insurance services and products, to entrepreneurs living in poverty

Microfinance institution (MFI): an institution, often a nonprofit organization, that provides microfinance services to poor people

Small Enterprise Foundation (SEF): the largest MFI in South Africa, begun in the Northern Province in 1992 and currently serving more than 50,000 people

Participatory Wealth Ranking (PWR): a system designed by SEF to determine who in a village is among the bottom half of the population living below the country's poverty level. PWR involves first asking the community to map all the households in a village. Then, at least three groups are created from among the villagers and, separately, each group is asked to define levels of poverty in their community. The groups are then asked to rank each household in the village according to the levels of poverty the group have identified. Results from all three independent groups are then triangulated and averaged and each household in the village is given an overall score. An overall cut-off score is determined and only households scoring among the poorest in the village are targeted to become SEF clients.

Social capital: the groups, networks, norms, and trust that people have available to them for productive purposes

Structural social capital: the relationships formed through the groups or networks, both formal and informal, in which a person participates

Cognitive social capital: the trust and trustworthiness among people who share common norms, values, attitudes, and beliefs

Social Capital Assessment Tool (SOCAT): one of the first tools created and validated by the World Bank in an attempt to measure social capital in meaningful and rigorous ways. Portions of the SOCAT have been used and modified by researchers involved in international development to study how different types of social capital, including cognitive and structural social capital, factor into people's lives at different levels.

Rural AIDS and Development Action Research (RADAR) program: program created by researchers from the University of Witwatersrand in South Africa and the London School of Hygiene and Tropical Medicine

Intervention with Microfinance for AIDS & Gender Equity (IMAGE) study: a major study, facilitated by RADAR from June 2001 to March 2005 in the Limpopo province of South Africa, to explore HIV/AIDS and intimate partner violence among rural South African women

CHAPTER 1: OVERVIEW OF THE STUDY

The individual is helpless socially, if left to himself [or herself]. . . . If he [or she] comes into contact with his [or her] neighbor, and they with other neighbors, there will be an accumulation of social capital, which may immediately satisfy his [or her] social needs and which may bear a social potentiality sufficient to the substantial improvement of living conditions in the whole community. (Hanifan, 1916, p. 130)

Imagine living in extreme poverty. Your dilapidated house sits on disputed lands and lacks running water and electricity. You often hear rumors that local police will come and demolish your neighborhood and tear down your home. Perhaps your children do not attend school because you cannot afford the required fees, books, and uniforms, thereby increasing the chances that your children will be as illiterate and innumerate as you are. The piecemeal work you do, when available, provides such an uneven income stream that your family's consumption patterns of food and clothing are erratic and unpredictable. Every day you worry that a health emergency in your family or an environmental catastrophe in your neighborhood will deplete what few physical assets you own and jeopardize your ability to continue to work and provide for your family. You have no reserves set aside in your home to take advantage of business opportunities or a bank where you can safely save up for what certainly is to come—a family member's funeral or wedding.

But wait. While you are economically impoverished, it is likely you still possess an asset that can be used in a productive fashion to benefit you and your family. As John

Field (2003) notes, relationships matter. And, among poor people, it may be that relationships matter the most (Grootaert, 2001). The term *social capital* has been used to help describe, define, and measure relationships. Social capital, understood as the trust and norms that guide interpersonal relationships and the informal and formal networks in which people participate, can be crucial to poor people faced with challenging and unsettling circumstances like those just described.

Among those working in or studying global poverty alleviation efforts, there is hope that a better understanding of the relationship between social capital measures and economic growth can be used to inform government policy decisions at local and national levels, as well as influence program design in non-profit organizations trying to provide services to people in need. Social capital has been studied in a variety of ways and for a number of different purposes (Castiglione, Van Deth, & Wolleb, 2008a; Field, 2008; Portes, 1998; Szreter, 2000; Szreter & Woolcock, 2004; Woolcock, 1998). The theoretical history of the concept of social capital is rich and diverse (Putnam & Goss, 2002) but not without its debates (Bebbington, Guggenheim, Olson, & Woolcock, 2004; Sobel, 2002; Woolcock, 2001a) and critics (Arrow, 2000; Fine, 2001; Fine & Green, 2000; Harriss, 2002; Rankin, 2006; Solow, 2000).

Most of the early social capital research focused on developed countries' citizens, especially those in the middle and upper socio-economic classes. Researchers studied how people used memberships in associations and cooperative efforts at local and national levels to grow economically and to protect their financial status and interests (Bourdieu, 1984, 1986; Fukuyama, 1995; Granovetter, 1973; North, 1990; Olson, 1982; Putnam, Leonardi, & Nanetti, 1993). Paxton (1999, p. 93) offers an example of social

capital among the wealthy that was originally presented by Coleman (1988) and is cited often in the literature as a powerful illustration of social capital at work:

Wholesale diamond markets exhibit a property that to an outsider is remarkable. In the process of negotiating a sale, a merchant will hand over to another merchant a bag of stones for the latter to examine in private at his leisure, with no formal insurance that the latter will not substitute one or more inferior stones or a paste replica. The merchandise may be worth thousands, or hundreds of thousands, of dollars. Such free exchange of stones for inspection is important to the functioning of this market. In its absence, the market would operate in a much more cumbersome, much less efficient manner. (p. S98)

Paxton explains how this use of social capital in the business community, a layer of social capital that goes beyond family, community, and religious affiliation, is economically efficient for diamond merchants because they are able to eliminate expensive bonding and insurance devices (Paxton, 1999).

More recently, researchers interested in social capital have broadened their focus to encompass social relationships between and among groups of people everywhere, regardless of economic and social status. There has been a growing interest in trying to better understand how social relationships enhance (positive social capital) or prohibit (negative social capital) economic growth in various countries and among different communities (Portes, 1998, 2000; Portes & Landolt, 2000). This broadened view has included a focus on the role of social capital in economic development within the least developed countries (Cassar, Crowley, & Wydick, 2007; Dasgupta & Serageldin, 2000; Fafchamps, 2006; Feldman & Assaf, 1999; François, 2002; Grootaert & van Bastelaer, 2002a, 2002b; Isham, Kelly, & Ramaswamy, 2002; Knack & Keefer, 1997; Krishna, 2002; Torsvik, 2004; Woolcock, 1998; Woolcock & Narayan, 2000). One author has gone so far as to suggest social capital may be the missing link in economic development (Grootaert, 1998).

Evidence, in fact, suggests that many non-elite groups and impoverished communities benefit from social bonds (Grootaert, 2001; Grootaert & Narayan, 2004; Karlan, 2007; Krishna, 2002; Narayan & Pritchett, 1999; Van Ha, Kant, & MacLaren, 2004; Wydick, 1999). Krishna (2008) reports a number of studies that found positive relationships between social capital and forms of development in developing countries. Higher social capital is related to better irrigation management (Lam, 1996), more effective democratic representation (Krishna, 2002; Seligson, 1999), more stable ethnic peace (Varshney, 2001), and higher household income (Maluccio, Haddad, & May, 2000).

These studies reveal a significant relationship between measures of social capital and a number of benefits that accrue to poor people. Maluccio, Haddad, and May (2000) point out how these studies build on the work of Coleman (1988), Putnam (1995), and Fukuyama (1995) that focused on high-income countries and support the notion that social capital can help poorer households and communities to (a) reduce transaction costs by improving information flows; (b) promote consultative decision-making and collective action for mutual benefit; (c) foster time-sensitive interactions that support community norms in behavior, trust, and reputation dissemination; and (d) provide a type of informal insurance among community members that offers a form of guaranteed help in times of crisis.

Knack and Keefer (1997) use data from 29 market economies to suggest that in less-developed countries where financial sectors are weak, property rights are insecure, and legal recourse is unreliable, interpersonal trust is a critical factor in facilitating economic activities and has a greater proportional impact on economic growth than does

interpersonal trust in more developed countries. Data from studies in Indonesia, Burkina Faso, and Bolivia (Grootaert, 2001) suggest that although the poorest people have less social capital than the wealthiest people, social capital is more evenly distributed among the population than either physical capital or land. The studies also found that the economically poorest 10 percent of the population had higher relative returns for their social capital than the richest 10 percent of the population, making social capital one of the most productive assets in the portfolios of poor people.

More recently, research done in Bangladesh, India, and South Africa (Collins, Morduch, Rutherford, & Ruthven, 2009) revealed how poor people utilize social networks and trust relationships as a means to cope with emergencies; occasionally take advantage of opportunities; and participate in life-cycle events, such as weddings, funerals, and festivals (Rutherford, 2000). These relationships may be tenuous and fragile, particularly in communities where adequate legal recourse is absent. Yet, in places where the state has failed or is oppressive, social capital may be the only option impoverished people have and often poor people will protect and use their social capital cautiously in order to survive. Among those working in or studying global poverty alleviation efforts, there is hope that a better understanding of the relationship between social capital measures and economic growth can be used to inform government policy decisions at local and national levels, as well as influence program design in non-profit organizations trying to provide services to people in need.

As interest in the concept of social capital has grown, researchers in diverse disciplines such as economics, health care, and political science have sought to explain the value of social relationships in improving people's circumstances. This research

diversity has led to a plethora of definitions for describing what social capital means, what it captures, and how to measure it. To compare research data from different social capital studies across disciplines, and sometimes even within a discipline, can be daunting (De Silva, 2006; Durlauf & Fafchamps, 2004; Foley & Edwards, 1999; D. Kim, Subramanian, & Kawachi, 2008; Krishna, 2002). Even the World Bank stepped in to support this growing field of research by dedicating an entire area of its website to social capital research methods designed to focus on the most impoverished people in the world (www.worldbank.org/poverty/scapital/).

Still, there remain a number of ideas and opinions given as to which attributes truly capture social capital and which are the best ways to measure those attributes in and among people. Evidence of this is the fact that social capital has been explored both as a dependent variable and as an independent variable (Krishna & Shrader, 2000). It is important, then, to begin this paper by highlighting the definition used in this study and to outline categories from the literature that relate to this study.

Definition

The term social capital was originally coined by Lyda Judson Hanifan (1916) to suggest how community involvement can impact the quality of schools. The term soon began to be used in public policy debates and across several academic disciplines, in large part because of the influential work of three social capital theorists: Pierre Bourdieu, James Coleman, and Robert Putnam. Putnam's research was especially influential in the policy arena. Putnam details how communities with high levels of civic engagement and social interaction tend to have better governance, greater democracy, and more robust economic growth (Putnam, 1995, 2000, 2002; Putnam, et al., 1993).

Putnam's findings regarding the relationship between social and economic factors within a community were highlighted in the media and eventually gained the attention of then-President Bill Clinton (Field, 2003). After Putnam's work began to be noticed, research on social capital exploded (Isham, et al., 2002), and the research continues to this day (Castiglione, Van Deth, & Wolleb, 2008b).

The broad appeal of the construct of social capital may have to do with its applicability and relevance within a number of research disciplines. Castiglione, Van Deth, and Wolleb (2008b) note how social capital was theoretically developed by sociologists (Bourdieu, 1984, 1986; J. S. Coleman, 1990) but first applied in education (J. S. Coleman, 1988). Yet the concept gained popularity after a political scientist used it in his work (Putnam, 1995; Putnam, et al., 1993). The authors suggest the ease with which the term social capital is used in a variety of disciplines is due in part because social capital shares similarities with a number of established concepts and ideas in each of the respective fields mentioned. Furthermore, the authors argue, social capital characteristics are both normatively and analytically applicable, making the notion attractive to many but also more ambiguous and difficult to define (Castiglione, et al., 2008b). Because of the diverse ways in which the multi-dimensional concept of social capital has been applied over the years, it is important for researchers to be clear about the philosophical and methodological strands of social capital theory and research that influence and undergird their research agendas (Sobel, 2002).

To that end, it is helpful to state here the influence for this study of the World Bank's extensive conceptual, empirical, and policy-related research on the role of social capital in poverty alleviation. Many consider the World Bank to have taken the lead in

promoting a social capital research agenda (Halpern, 2005; Schuller, 2007), though such efforts were not without internal battles (Bebbington, et al., 2004). While some researchers have challenged the conceptualization of social capital that has emerged from World Bank-supported efforts as uncritically commodifying social relations and ignoring structural power dynamics (Fine, 2001; Fine & Green, 2000; Harriss, 2002), most members of the research community have welcomed the World Bank's research efforts. Some have even sought to respond to the criticisms (Kilpatrick, Field, & Falk, 2003; Woolcock, 2001b).

The original research team who oversaw the four-year research agenda that generated the data set re-analyzed for this study relied extensively on the World Bank's definitional framework and research resources. For example, the social capital instruments used in the original study came from questionnaires designed by researchers funded by the World Bank (Krishna & Shrader, 2002; Pronyk, 2006). Thus, this study takes its definition of social capital from a World Bank-sponsored resource. The definition of social capital used in this study is "the groups, networks, norms, and trust that people have available to them for productive purposes" (Grootaert, Narayan, Jones, & Woolcock, 2004, p.3). Other authors offer a broader treatment of the numerous social capital definitions and perspectives used throughout the literature (Adler & Kwon, 2002; Krishna, 2002; World Bank, 1998).

Social Capital Categories

Social capital researchers have differentiated various components of social capital and developed a number of category schemes useful in conceptually unpacking the term

social capital. Two significant categorizations from the literature are introduced and described here.

Structural and Cognitive Social Capital

An important category scheme used in this study differentiates between *structural social capital* and *cognitive social capital* (Uphoff, 2000). Structural social capital refers to the relationships formed through the groups or networks, both formal and informal, in which a person participates. Cognitive social capital describes the trust and trustworthiness among people who share common norms, values, attitudes, and beliefs (Pronyk, 2006). Some in the literature refer to these two categories simply as Trust and Networks (Halpern, 2005). For this study, however, the more descriptive terms will be maintained, in part to stay consistent with the World Bank research resources used in the original study.

Harpham (2008) offered this perspective on the differences between structural social capital and cognitive social capital: “Structural social capital refers to what people *do* (associational links, networks) which could be objectively verified (by observation or records). Cognitive social capital refers to what people *feel* (values and perceptions) and is thus subjective” (p. 51). Paxton (1999) described how the objective and subjective features of social capital show that social capital has both a quantitative and qualitative dimension that reflects, and here she cites Simmel (1971), a common division in social theory between structure and content.

Uphoff and Wijayaratra (2000) explain how experiences that occur within a group or social network may engender feelings of trust or mistrust among its individual members. Of equal importance, a person’s individual values and perceptions regarding

trust and reciprocity are likely to factor into the kinds of groups a person joins for collective action or the depth of relationships a person will seek within a social group. Krishna and Shrader (2000), citing Uphoff (2000) and Krishna (2000), suggest that while cognitive social capital *predisposes* people toward collective action, structural social capital *facilitates* such action. The authors conclude that both structural and cognitive dimensions matter and suggest that research that captures measures from both categories provide a better understanding of social capital and a community's capacity for mutually beneficial collective action.

Bonding, Bridging, and Linking Social Capital

A second category scheme differentiates between *bonding social capital* and *bridging social capital* (Gittel & Vidal, 1998; Putnam, et al., 1993). Bonding social capital generally is used to describe strong family, ethnic, or neighborhood ties among people living close to one another. Bridging social capital is used to describe more distant associates and colleagues who may have different demographic characteristics (Woolcock, 2002). Pronyk (2006) suggests that bonding social capital represents the strength of connections within groups while bridging social capital refers to the connections between groups.

There are significant social and economic costs tied to transactions between people who are deeply connected relationally. Consider the demands placed on people to continue patronizing a business of a close friend or relative even if the services are more expensive or of poorer quality. To counter these costs, and to expand one's economic options, Granovetter (1985) suggested people have to nurture a set of autonomous relationships that can be used to balance the pressures inherent in close, or embedded,

relationships. This line of reasoning was influential within the literature in developing the notion of bonding social capital and bridging social capital as it helped describe embedded and autonomous relationships, respectively, that are available to people. Those interested in economic development have been encouraged to help poor people create a balance of internal and external relationships so that households can find a variety of means to build economic wealth.

A more recently developed category, *linking social capital*, has been offered as a sub-category of bridging social capital (Woolcock, 2001a). Linking social capital is used to describe the leveraging of ideas, resources, and information in a vertical relationship to formal entities of power and influence for a community's or household's benefit (Pronyk, 2006).

Social Capital Measurement Challenges

The diverse definitional and methodological history of social capital means researchers often create their own measurement criteria and decide which methodological applications best match up with their research questions. This section considers general measurement challenges found in the literature, the existence of both negative and positive social capital, and the different levels at which social capital has been measured.

Measurement Challenges

One of the primary definitional and measurement issues in the social capital literature is how to distinguish between inputs, processes, and outputs. Put another way, it is important to differentiate between sources or determinants of social capital, definitions or dimensions of social capital, and consequences or outcomes of social capital (Narayan & Cassidy, 2001; Portes, 1998; Woolcock, 2001b). Portes and Landolt (2000) warn:

There is a common tendency to confuse the *ability* to secure resources through networks with the resources themselves. This can easily lead to tautological statements, where a positive outcome necessarily indicates the presence of social capital, and a negative one its absence. In fact, an actor's capacity to obtain resources through connections does not guarantee a positive outcome. Given the unequal distribution of wealth and resources in society, actors may have trustworthy and solidary social ties and still have access to limited or poor quality resources. Saying that only those who secure desirable goods from their associates have social capital is tantamount to saying that only the successful succeed (p. 532).

In an earlier article, Portes (1998) suggested that the heuristic value of social capital is lost when both the causes and effects of social capital are lumped together without theoretical clarity regarding definitions and measurements.

The diverse literature suggests, however, that it is difficult to figure out what those definitions and measurements are. For example, should a researcher consider a person's sense of trust an input that leads to more meaningful interpersonal interactions or should a researcher regard positive social interactions as the input that nurtures a greater sense of mutual trust in people? At the national level, does participation in civic organizations and newspaper readership lead, as Putnam, et al. (1993) suggest, to greater economic growth and political stability, or might increases in civic participation and community concern be a result of political stability and economic growth?

Positive and Negative Social Capital

Based on his own research on immigrant populations (Portes & Sensenbrenner, 1993), which built on the theoretical work of embeddedness by Granovetter (1985), Portes argued that the notion of social capital, while generally good and beneficial, also had a dark, or costly, side to it that needed more attention and exploration. The notion that social capital had both positive and negative attributes, particularly among individuals and communities, helped bring better clarity to the field by way of splintering

attributes into smaller categories. Portes and Landolt (2000) divided their definition of the sources of social capital into an *altruistic* category, motivation by moral values or ethnic ties of obligation, and an *instrumental* category, motivation by a mutually beneficial exchange or because the state or social expectations enforced trust.

An example given to illustrate this idea and pinpoint how social capital can be both positive and negative is provided by Portes and Sensenbrenner (1993) in their work on immigrants to the United States. An immigrant family to the United States, for example a Haitian family arriving in Miami, likely would benefit positively from the social connections that already exist in that community. However, several years later, or perhaps for the next generation, the same community that helped support the family may utilize negative social capital to prevent a member of the family from exiting out of the community to seek more diverse social networks or to take advantage of financial opportunities outside the community.

Levels of Micro, Meso, and Macro

As the concept of social capital has garnered more attention, the need for greater clarification has grown. In addition to the issues just described another concern came into focus: deciding at what level to measure social capital. Three levels of measurement were deemed available: the micro level, the meso level, and the macro level (Falk & Kilpatrick, 2000; Grootaert & van Bastelaer, 2002a; Krishna, 2002; Paxton, 1999; Turner, 2000). Micro level is measurement at the personal or household level. Meso level is measurement at the communal or village level, and macro level is measurement at the national level. The level of measurement selected has implications for the kinds of

research questions that can be addressed, the kinds of data that must be gathered, and the types of results a study can provide.

Portes and Landolt (2000) describe how the initial theoretical proponents of social capital (Bourdieu, 1986; J. S. Coleman, 1988) treated social capital as an individual or household asset that could be used for productive gain. It was not until Putnam, a political scientist, exported the notion of social capital into his discipline and suggested that social capital was an attribute of, and benefit to, the whole community (in part because he argued social capital helped build more responsive political institutions and reduce crime) that social capital took on a new meaning at the macro level.

Because Putnam's work was popular among the general public, some have suggested that the first decade of social capital research post-Coleman (1990) was almost exclusively focused at the meso or macro level, to the exclusion of micro-level analysis (Glaeser, Laibson, & Sacerdote, 2002). Portes (2000) has suggested that part of the definitional confusion surrounding the concept of social capital lies in the fact that while the theoretical framework for understanding social capital initially focused at the micro level, the incredible popularity of Putnam's work influenced most of the subsequent research that focused significantly at the meso or macro level, where, Portes has suggested, the theoretical framework is much weaker.

Portes and Landolt (2000) offer examples to illustrate how micro-level and macro-level social capital differ and why it is hard to accurately capture macro-level data. Take, for instance, bonding social capital that may socially and economically benefit one larger group in society while severely discriminating against individuals from a particular minority group (see also Knack and Keefer, 1997). Or, consider how the mafia offers

positive social capital to individuals who work in their inner circle while the rest of society suffers from increased crime and a general lack of trust.

More recently, De Silva (2006) notes that researchers are making better distinctions regarding which measurement levels are most appropriate for a study. Slangen, Kooten, and Suchanek (2004) suggest social capital can be explored, on the one hand, at the micro level when considering how individuals utilize their intrinsic attributes like charisma and values and how an individual goes about investing in personal networks and trustworthiness. On the other hand, social capital explored at the macro level is more useful when considering how people in general trust and participate in government, relate to others, choose their neighborhoods and places of work, and engage with different ethnic groups.

Krishna (2008) reflects on how social capital studies vary in regard to the level of analysis they focus on and what that means for people interested in studying poverty alleviation efforts. Krishna argues that each level of analysis sheds light on different facets of economic development and that there are advantages and limitations associated with each level. As part of his analysis, Krishna suggests that micro-level analysis of social capital is “particularly useful for examining issues related to upward mobility” (p. 443). The focus of this study was on the micro level in part because the primary interest was to better understand if there were any relationships between different measures of social capital and changes in the value of household assets.

For meso- and macro-level analysis, there is an additional issue to consider when aggregating data for analysis, particularly data gathered through a sampling of individual surveys, since there are several ways of doing so and none of the options are without

statistical drawbacks (Durlauf & Fafchamps, 2004; Glaeser, et al., 2002; Paldam, 2000; Sobel, 2002). Exploring the levels of analysis done in other social capital studies, something done in the statement of the problem section of this chapter, offers insight into where there are current research gaps and, in the process, provides justification for the work being proposed here (Krishna, 2008).

Both Portes (1998) and Woolcock (1998) provide a good overview of the challenges and debates inherent in deciding at which level social capital should be measured. Halpern (2005, p. 27) offers a useful schema that provides a series of examples for how the various categories described in this section intersect. Please note, Halpern's use of "Norms" and "Sanctions" in his schema can be considered two sides of the same trust, or cognitive social capital coin, with "Norms" representing the positive attributes of social interactions and "Sanctions" representing the negative pressures inherent in social interactions.

Introduction of the Original IMAGE/RADAR Study

The World Bank has stepped into these category and measurement debates and invested significant resources into social capital research, particularly as it relates to economic development in poorer countries (Grootaert & van Bastelaer, 2002a, 2002b). The World Bank's Social Capital Initiative (SCI) has sponsored a series of interdisciplinary studies and helped produce tools/resources that are useful in studying social capital in the context of developing countries.

One of the social capital instruments produced by the World Bank, the Social Capital Assessment Tool (SOCAT) was used in a recent randomized study completed in South Africa by the University of Witwatersrand in South Africa and the London School

of Hygiene and Tropical Medicine. Researchers from these two universities joined forces to create the Rural AIDS and Development Action Research (RADAR) program. In 2001, RADAR facilitated a major study in the Limpopo province of South Africa, the Intervention with Microfinance for AIDS & Gender Equity (IMAGE) study. The IMAGE study set out to explore HIV/AIDS and intimate partner violence among rural South African women. Eight villages in the rural Sekhukhuneland District of the Limpopo province in South Africa were chosen, paired by size and geographic distance (accessibility) to a major urban area, and then randomly assigned to be an intervention village or a control village (Pronyk, et al., 2006). In the IMAGE study, the RADAR research team employed portions of the SOCAT instrument to facilitate a better understanding of how social capital and women's empowerment interacted, both with the spread of HIV/AIDS and with intimate partner violence (IPV).

Although RADAR was established as a partnership in health research, one of the areas that made this research unique was its partnership with a peer-lending microfinance institution, the Small Enterprise Foundation (SEF). SEF provided the microfinance services while IMAGE staff added an educational component on women's empowerment. During the three years of observation, approximately half of the participants in the original study participated in the microfinance intervention from SEF and an educational empowerment training module from IMAGE.¹ However, many of the participants who were part of the intervention villages were not members of SEF at the time of the follow-up survey.

¹ All members of the control group were offered access to SEF's microfinance services following the conclusion of the IMAGE study. This was not deemed controversial or of great concern since SEF's normal expansion plans would have required SEF to take years to reach all the villages that were included in the IMAGE study.

Summary

The different definitions, category schemes, and measurement concerns described in this section are important to keep in mind when developing a social capital research agenda. A researcher must be clear about the research tradition in which he or she is working and the particular definition of social capital embraced by the chosen tradition. As was noted, a definition used in a World Bank-funded research project is the definition that is being employed here. This section described different components of social capital featured in the literature. Primary categories of distinction included (a) structural and cognitive social capital and (b) bonding, bridging, and linking social capital. This section also explored the various measurement challenges inherent in social capital research. In addition to introducing the concept that social capital can have both positive and negative attributes, this section described different levels—macro, meso, and micro—at which social capital can be measured and studied. The level of measurement selected has implications for the kinds of research questions that can be addressed, the kinds of data that need to be gathered, and the types of results a study can provide. For this study, a micro-level analysis was conducted. This section concluded with a brief introduction to the IMAGE/RADAR study done in South Africa.

Statement of the Problem

Scholars and policymakers now widely accept the notion that social capital is a viable construct to measure something that is of value to people and communities. Policymakers want to increase the positive elements of social capital in communities because of the perceived communal and economic benefits thought to be associated with social capital. Researchers from a variety of academic disciplines continue to explore

social capital theory in an attempt to find ways of better explaining how social capital is created, maintained, and utilized at the macro, meso, and micro levels. The most significant research studies and scholars in the social capital literature are discussed in detail in the literature review in Chapter 2. Here, however, it is important to note that while much knowledge has been gained about the nature of social capital and its impact, particularly over the past decade and a half, a number of research gaps remain. This study has been an attempt to fill some of the gaps that currently exist in the literature.

Limitations of Studies Done in Developing Countries

A number of the largest social capital studies focused on developing countries rely solely on macro- or meso-level data. To capture structural social capital, data regarding membership in formal institutions is used. To explore cognitive social capital at the macro level, researchers often will use responses to one or two questions that deal with feelings of trust among the population on the World Values Surveys (WVS). These WVS are conducted every 5 to 10 years. The macro-level measures of structural and cognitive social capital are then used to explore the relationship between variables such as civic engagement or perceived levels of trust and a country's economic growth (Knack, 2002; Knack & Keefer, 1997; Zak & Knack, 2001).

These macro-level studies have been criticized on a number of grounds. Krishna (2008) has noted that the membership-in-formal-associations measure is an inappropriate indicator of social capital in developing countries because membership in formal associations is cost- and time-prohibitive for the majority of the population who live in poverty (Krishna, 2007). In developing countries, informal groups and associations are more prevalent but harder to capture or measure on a macro scale. Furthermore, studies

that attempt to capture trust measures using only one or two questions in a national survey, particularly in nations that are ethnically diverse, often miss large variations at the community or household levels (Glaeser, et al., 2002; Paxton, 1999).

Another limitation of existing research concerns the studies designed for meso-level analysis. In almost all cases, including many of the World Bank studies, meso-level studies collected only village or community data, not data about individual households. If these studies focused on households, they did so for data-collection purposes only and then aggregated survey responses at the meso level for comparisons. For instance, in Pronyk's (2006) dissertation study, data that were gathered from household-level surveys were combined at the village level in order to conduct a meso-level analysis between intervention and control villages.

Another challenge found in social capital studies in developing countries is that, due to time and cost constraints, most studies utilize cross-sectional rather than longitudinal data. Without longitudinal data, many questions about the impact of social capital on household welfare remain unanswered.

Limitations of Longitudinal Studies in Developing Countries

Even within the few studies in developing countries designed to explore longitudinal changes in social capital at the meso and micro levels, significant gaps exist. The most-cited longitudinal study measuring social capital in developing countries was conducted by Narayan and Pritchett (1999) using household survey data in Tanzania. In this particular study, a number of households were surveyed in each of the randomly selected villages. However, in the two years (1993/1995) that household surveys were conducted in each village, different households in the villages were selected to complete

the surveys. Thus, the authors had longitudinal data at the meso, or village, level but lacked longitudinal micro, or household, level data to compare.

Two studies using longitudinal micro-level data to capture social capital measures were conducted in South Africa (Haddad & Maluccio, 2003; Maluccio, et al., 2000). Household data from 1993 and 1998 for more than 1,000 individuals was gathered and combined with interviews conducted in each of these households. The researchers created a structural social capital index using the number of formal and informal networks that people claimed to have participated in and the extent of their involvement in the most significant networks as their measure of structural social capital. A cognitive social capital index was used by asking participants to rank, on a five-point scale, their level of trust in different sets of people, including extended family, government officials, strangers, and the media; and in the likelihood that the national government would keep its promises and work to serve poor people. The researchers then compared these indices with household expenditures and income for an analysis of social capital's influence on household welfare. However, the social network and trust questions were not actually asked in the 1993 survey. Rather, in 1998, the individuals were asked to recall how they would have answered the same questions in 1993. This five-year recall formed the basis for the researchers' comparison and analysis, thus limiting the accuracy of their results.

Limitations of Studies Only Measuring Cognitive Social Capital

A number of social capital studies in developing countries focus on the micro level and attempt to capture only cognitive social capital measures of trust, trustworthiness, and means of reciprocity. These kinds of studies are most favored by development economists. Often these economists are intrigued by the success of a

concept known as microfinance, an idea described in greater detail in the second chapter of this study, and how microfinance institutions (MFIs) utilize social capital in the design and execution of their operations. Most of the microfinance and social capital studies to date have explored the role of social capital in relation to levels of trust and reciprocity, or social cohesion, among MFI clients and the clients' subsequent repayment activities (Ahlin & Townsend, 2007).

Microfinance studies range from those that utilize theoretical modeling only (Besley & Coate, 1995; Ghatak, 2000) to those that utilize field-based trust game theory (Cassar, et al., 2007; Gine, Jakiela, Karlan, & Morduch, 2006; Wydick, 2008). A trust game-theory approach creates fictional exchange situations where people make decisions regarding reciprocity and trust between people in order to observe reputation effects. Usually, strangers are paired up for these studies so as to ensure no previously existing relationships influence results. While game-theory research is helpful in judging people's propensity to trust and be trustworthy, particularly between strangers, there are limitations on what can be generalized regarding how people might respond in real-life exchanges with people they know. Furthermore, while trust games are useful to measure levels of cognitive social capital, they are limited in being able to explore structural social capital as well.

More useful studies measuring social capital in relation to microfinance in developing countries have involved real clients of microfinance institutions. Wydick (1999) explores how social ties, group pressure, and peer monitoring relate to on-time repayment of loans in Guatemala. Karlan (2005, 2007) conducted research in Peru and explored loan defaults, repayment rates, and social reputation in relation to results from a

trust game, geographic proximity of clients, and cultural similarities among clients. While these studies are informative and more closely relate to the research in this study, the focus of the data is more on institutional concerns regarding client repayment rates and efficient lending techniques than on household welfare.

Summary

To date, no longitudinal studies in developing countries have sought to capture measures of both cognitive and structural social capital among the same households over time and analyzed those measures in relation to individual household assets. An important knowledge gap has existed in the social capital literature in regard to micro-, or household-, level data on economic changes and their relationship to cognitive and structural social capital measures.

Purpose of the Study

This study offered additional analysis of an existing and important data set and helped address some of the research gaps noted in the statement of the problem section. This study explored economic changes of households over time using an accumulated asset index and considered whether these changes had any significant relationship to a number of variables, including measures of cognitive social capital and structural social capital at the micro level. The analysis involved re-examining an existing longitudinal data set in a new way. Specifically, the study used multiple regression analysis to determine which, if any, variables, including select demographic indicators and measures of cognitive and structural social capital, related to changes in the value of a household's assets over time.

An important variable used in this analysis was a woman's participation in a microfinance and education intervention. Women in four villages participated in the intervention at the beginning of the study. Women in four comparable villages were age- and poverty level-matched with the women participating in the intervention, but they did not receive the intervention services until after the study period was complete. Among the women in the villages where the intervention was offered, not all who began as members of the microfinance institution were still members of the microfinance organization at the time of the follow-up survey. Part of this study explored what, if any, differences existed between the groups of women in order to explore how the intervention itself influenced results.

Primary Research Questions

The following three questions guided this re-analysis of the IMAGE data set:

Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period:

1. Explained by select demographic variables?
2. Associated with an initial structural social capital score and/or an initial cognitive social capital score?
3. Associated with a change in structural social capital score and/or a change in cognitive social capital score?

Additional Analysis

Results of the primary research questions revealed no findings of significance. Thus, a broader, more robust analysis of the data was conducted to determine if important relationships were missed. The additional research included non-linear analysis,

specifically polynomial and reciprocal fits for several of the independent variables, and principal component analysis for both structural social capital and cognitive social capital measures.

CHAPTER 2: A REVIEW OF THE LITERATURE

This literature review is divided into five primary sections and a brief conclusion. The first section, which is the largest, covers the social capital literature. The next section outlines the relevant literature on microfinance and the third section explores the literature on the Small Enterprise Foundation. The fourth section covers the literature on South African poverty and the final section explores the literature utilizing the IMAGE/RADAR data. It is important to note that while this review covers some key studies and a number of foundational theoretical pieces in detail, due to the extensive size of the literature covered, most of the literature is briefly touched on without great elaboration.

Social Capital

This first section attempts to cover the key contributions made in the social capital literature. The basic concept of social capital and the definition of social capital being used for this study were presented in the introductory chapter of this study. Two important dimensions or categories of social capital, which feature prominently in the literature and are relevant to this study, were explained in Chapter 1. These categories include structural and cognitive social capital and bonding, bridging, and linking social capital (Halpern, 2005). Chapter 1 also included a description of measurement challenges inherent in social capital research. In addition to recognizing that social capital can be both negative and positive, it also is important to recognize the different levels—macro, meso, and micro—at which social capital analysis can be done.

This section builds on the introductory information already presented and includes an exploration of the theoretical history and development of the concept, including

influential thinkers of the past who never used the term or understood the concept in its present form but whose ideas, nevertheless, helped nurture the issues and debates presently found in the social capital literature. Following the historical subsection will be a subsection that briefly highlights a variety of disciplines that currently use social capital as a heuristic tool. The third subsection focuses attention on the field of economic development in developing countries and its use of social capital, particularly the significant work of the World Bank's Social Capital Initiative. The review of social capital literature concludes with a brief exploration of current criticisms of the concept of social capital, including criticisms of how the concept has been used and promoted by and within the World Bank.

History of the Concept

As noted in the first chapter, the contemporary theoretical understanding of social capital has been shaped largely by three influential theorists: French cultural theorist Pierre Bourdieu (1984, 1986), who suggested social capital was used by the elite to maintain cultural and economic superiority; James Coleman (1988, 1990), a rational-choice theorist who explored the use and accumulation of social capital, particularly as it relates to education and human capital; and Robert Putnam (1995, 2000; Putnam, et al., 1993), who popularized the term with his empirically grounded research of Italy and the United States and who was the first to really explore social capital from a macro-level perspective.

While these three men have done the most to bring the concept of social capital into the common lexicon and establish a logical framework for its use, as the concept has matured and developed more people are recognizing that the debates that have arisen are

not new. Many of the current controversies in social capital are intellectually traceable to key ideas of and differences between earlier sociologists and political economists such as Emile Durkheim, Max Weber, Karl Marx, Adam Smith, and Alex de Tocqueville (Farr, 2004; Foley & Edwards, 1998, 1999; Halpern, 2005; Portes, 1998).

Over the past 100 years, as the field of economics has matured and grown, the use and analysis of the term *capital* also has expanded. The traditional definition of capital focused on the characteristics of being valued, tradable, and useful for making a profit through its capacity to be productive. At first, capital was only equated with cash or stock. As the field of economics expanded, economists began to see that other forms of capital could be defined and measured as well. Researchers began to explore a broader set of definitions. In time, the concepts of *physical capital* (equipment and buildings), *natural capital* (land and resources), and *human capital* (education and skills of people) were added to the corpus of economics and became part of standard economic analysis (Field, 2003; Halpern, 2005).

Once researchers embraced the idea of human capital as something measurable and of economic value (Becker, 1964; Schultz, 1961), it was not long before the idea of social capital began to gain popularity as a legitimate tool for economic and political analysis (Adler & Kwon, 2002; J. S. Coleman, 1988; Côté, 2001; Grootaert, 1998; Woolcock, 2001a, 2001b). The primary leap through which social capital came into relevance was through consideration of education and its role in enhancing human or cultural capital (Bourdieu, 1986; J. S. Coleman, 1988, 1990). As interest grew in the relationship between micro and macro levels of educational attainment and micro and macro levels of economic achievement, researchers became interested in learning how

socio-cultural characteristics, including trust, beliefs, and cultural values and neighborhood/work relationships, related to a person or a country's educational or skills attainment.

Economists and researchers from a variety of disciplines started to recognize and measure the value that social relations have in people's lives and how these areas relate to economic growth, both within a community and across communities. This diverse interest in social capital was nurtured almost simultaneously. Putnam and Gross (2002) note that in the years between Hanifan's original use of the word in 1916 and the publication of the seminal pieces by Bourdieu and Coleman in the late 1980s, the term social capital was independently reinvented by at least six authors. Even among contemporary scholars who employ the term social capital, the breadth and scope of what is considered "social capital" is extensive. Trying to cover all aspects and uses of the term is impossible to do in a literature review. However, a few books and articles are notable in this regard and are cited often in the literature (Castiglione, et al., 2008a; Field, 2008; Portes, 1998; Szreter, 2000; Szreter & Woolcock, 2004; Woolcock, 1998).

So why has social capital generated so much interest? Schuller, Field, and Baron (2000) suggest a number of possible explanations. The most substantive of these explanations is that the academic world may be reacting to the hyper-individualistic, laissez-faire approach to market-driven economics and academia that has arisen over the past thirty years. The concept of social capital resonates with, and touches on, a variety of academic disciplines. It offers the possibility of a shared nomenclature across disciplines, whereas individual disciplines often get wrapped up in their own arcane theory and terms. On a more practical level, some of the social capital debates within the World Bank were

a result of those like Narayan-Parker, et al. (2000) who wanted to broaden the poverty alleviation dialogue to include voices of the marginalized and excluded, drawing on ideas and approaches from other social sciences, while others in the bank advocated for a purely technical econometric approach to policy prescriptions (Bebbington, et al., 2004).

Portes (1998) has suggested that there are two sources that have driven the popularity and heuristic power of social capital. First, there is an emphasis on the positive rather than negative aspects of social relations, making it something politicians and policymakers can embrace. Second, the concept orients these positive elements into a broader dialogue of non-monetary forms of capital. This dialogue can be powerful and influential in its own right. But, because of the potential fungibility of different forms of capital, the dialogue also can blur the boundaries between social and economic perspectives, providing policymakers with less costly, non-economic options to address social problems. Portes (1998, 2000; Portes & Landolt, 2000) offers his work, in part, as a corrective to this over-emphasis on the positive.

In one paper, Portes (1998) described four negative aspects of social capital that policymakers must take into account. Social capital can lead to the exclusion of outsiders, and to excessive claims on group members. These exclusions can lead to restrictions on individual freedoms, and eventually to downward leveling norms. Recent social capital literature almost always includes a section or perspective on negative social capital and Portes is the author most often cited in this regard.

Before moving onto the next subsection, it is worthwhile to note that Portes (2000) makes a compelling argument to focus social capital research at the micro level. He has argued that a stronger theoretical foundation is in place for micro-level analysis,

thanks to the work of Bourdieu and Coleman. Portes (1998) believes that social capital analysis at the meso and macro levels is possible but that it requires a more thoughtful theoretical structure than what currently exists. He has suggested that Woolcock (1998) has a better theoretical grasp than Putnam (1995; Putnam, et al., 1993) regarding what is theoretically required to do meso-level and macro-level analysis well.

Debates over what level of analysis is most appropriate for measuring social capital point to how complex and difficult it is to clearly define the term. As the concept has grown and matured, it has become more widely used and appreciated among an increasingly diverse set of academic disciplines. The use of social capital to explain cultural and social dynamics also has increased. There are a variety of social capital research questions now being explored by a number of different academic disciplines.

Social Capital across Disciplines

The explosion of interest in social capital across academic disciplines is well documented (Field, 2008; Halpern, 2005). This subsection briefly touches on key resources and findings from a number of different disciplines to indicate how widespread social capital has become. One word of caution is worth noting here. Because social capital is so widely used and so diversely defined, it is important to consider which instruments have been used to measure results and what shortfalls exist for each instrument or measure (Van Deth, 2003).

In the business sector, Adler and Kwon (2002) offer a substantive list of the studies related to social capital and business and corporate practices, mostly in the developed world. The research suggests social capital influences career success and executive compensation; helps workers find jobs, creating a richer pool of recruits for

firms; facilitates inter-unit resource exchange and product innovation; facilitates the creation of intellectual capital and cross-functional team effectiveness; reduces turnover rates and organizational dissolution rates; facilitates entrepreneurship and the formation of start-up companies; and strengthens supplier relations, regional production networks, and inter-firm learning. It is clear that these studies focused on the positive aspects of social capital in the business sector.

In the health sector, Kawachi, Subramanian, and Kim (2008) and McKenzie and Harpham (2006) offer edited volumes of social capital research in the fields of health and mental health, respectively. In the political and institutional realm, a major section of Castiglione, Van Deth, et al. (2008a) concerns research and theory in democratic politics and social capital, while others have explored social capital in relation to social and ethnic conflict (Bates & Yackovlev, 2002; Colletta & Cullen, 2002; Humphreys Bebbington & Gomez, 2006; Moore, 2005; Varshney, 2001). Both Field (2003, 2008) and Halpern (2005) commit entire sections of their books to exploring social capital research in the fields of education, criminal justice, healthcare, and economic well-being.

It is clear that several academic disciplines find the construct of social capital useful for exploring different research interests and to address important research questions. One area that has received considerable attention is how the concept of social capital is applicable to exploring the complex challenges of global poverty and how social capital can be harnessed to foster economic development in impoverished communities.

Social Capital in Economic Development

The use of social capital in economic development is central to this study and has been widely explored in the literature (Dasgupta & Serageldin, 2000; Fafchamps, 2006; François, 2002; Grootaert & van Bastelaer, 2002a, 2002b; Isham, et al., 2002; Krishna, 2002; Torsvik, 2004; Woolcock, 1998; Woolcock & Narayan, 2000). Interest in the concept of social capital by those working in international economic development has been spawned, in part, by the dire economic conditions of the world's poorest 3 billion people. Economic poverty and dysfunctional and oppressive political regimes affect millions of people. With scarce physical assets, people in poverty must cope with enormous challenges but often have limited choices. Yet every person in the world who participates in a social network possesses a form of social capital, and in particular circumstances this capital can be useful for productive purposes.

Adler and Kwon (2002) point out the areas where social capital shares characteristics of other forms of capital. Social capital is a long-lived asset that can be purposefully invested in; it is something that can be used for multiple purposes (for example, friendships used to gather advice) and converted into other forms of capital (for example, using a friendship to gain employment); it can make other forms of capital more productive or efficient by reducing transaction costs; and it shares traits with physical and human capital in that it needs maintenance to remain useful.

Social capital, like other forms of capital, requires personal investment of both time and resources to be most productive. Poor people may have plenty of time, but they often lack sufficient resources (or, in corrupt communities, adequate recourse) to maximize the full value of their social capital (Fafchamps, 2006). Nevertheless, evidence

is growing that social relationships play a key role in helping poor people cope with emergencies; occasionally take advantage of opportunities; and participate in life-cycle events, such as weddings, funerals, and festivals (Collins, et al., 2009; Rutherford, 2000).

Woolcock and Narayan (2000) help trace the four major perspectives, or streams, found in the social capital literature pertaining to economic development. The *communitarian view* equates social capital with local organizations and civic groups. It considers social capital always to be positive; the more there is of it, the better off a community will be. The *networks view* seeks to balance the positive and negative attributes of social capital and stresses the importance of vertical and horizontal associations between people and the costs and benefits to individuals at the micro level that are inherent in intra-group relations. The *institutional view* takes a macro-level approach that treats social capital as a dependent variable and largely the product of the political, legal, and institutional environment in a country. The *synergy view* attempts to integrate the compelling components of the networks and institutional perspectives.

Woolcock and Narayan advocate for the last approach, recognizing that both micro- and macro-level analysis and policy prescriptions are needed so that social capital at each level of society becomes complementary rather than competitive. This study focused on the networks view of social capital, exploring social capital at the micro level. However, this approach does not negate the value and necessity of the synergy view.

World Bank Social Capital Initiative

The literature detailed here suggests a growing interest in the concept of social capital as it relates to economic development. The World Bank played a significant role in encouraging this type of social capital research. In 1998, Denmark provided

approximately U.S. \$1 million worth of resources to the World Bank to support social capital initiatives and to develop indicators and methodologies that would help promote and strengthen the concept of social capital. With this commitment, the Social Capital Initiative (SCI) was launched led by Ismail Serageldin (Dasgupta & Serageldin, 2000).

The primary purpose of SCI was to create a supportive environment to encourage increased investment in social capital among developing countries. The SCI sought wide geographic coverage for their studies and wanted to ensure social capital was explored at the micro, meso, and macro levels. The SCI developed a number of resources, including research tools such as the Social Capital Assessment Tools (SOCAT), in support of interdisciplinary studies to further explore the role of social capital in economic development.

In general, the literature surrounding the World Bank's efforts is well known. Not only was an extensive website developed, but several publications emerged outlining key issues and findings from important studies in developing countries. Some of these are described in Chapter 1 of this paper. Two books were published that made available to the public much of the conceptual and empirical work completed under the SCI (Grootaert & van Bastelaer, 2002a, 2002b). For an informative look behind the scenes of the various issues and debates regarding social capital in the World Bank during this time, see Bebbington, et al. (2004).

The World Bank's significant contributions to research efforts helped generate a number of important resources and research tools now used to study social capital in developing countries. However, the World Bank's approach and particular research efforts have not been without its critics.

Criticisms of Social Capital

To obtain a broader understanding of social capital as well as the limitations of the construct as popularly conceived, it is important to highlight critical perspectives of the commonly held definitions of social capital and, in particular, criticisms of the World Bank's efforts under the Social Capital Initiative. Two often-cited critiques of the term social capital are from Nobel laureates in economics, Solow (2000) and Arrow (2000), who wrote critical introductory pieces in a major World Bank-sponsored book on the subject of social capital (Dasgupta & Serageldin, 2000). Arrow's criticisms centered on his belief that what was often referred to as social capital did not share the essential qualities of capital, whereas Solow felt social capital research was poorly and wrongly applied and weak in terms of theoretical heft and substantive empirical data. Sobel (2002) provides a careful response to these criticisms. He acknowledges points of agreement but, in the end, argues that the weight of evidence suggests social capital is a concept worthy of study that needs serious input from the field of economics.

The criticisms by Arrow and Solow are criticisms by economists who believe the term social capital is not sufficiently robust for econometric analysis. At the other end of the political spectrum are critics like Fine (2001; Fine & Green, 2000) and Harriss (2002), who argue that social capital is being used by neo-classical economists to "colonize" other social sciences. These authors believe social capital, particularly in the hands of the World Bank, has co-opted the essence of social relations by using economic theory as a means to ignore, and indeed support, existing power dynamics that oppress poor and marginalized people (Sabatini, 2003). Furthermore, the critics suggest, social capital provides a convenient outlet to policymakers, like those in the World Bank, who

use the concept of social capital to minimize the economic and political changes institutions and governments should implement to overcome unfair and unjust circumstances. The critics argue policymakers assume people's social networks can or will create the required change at a lower economic and political cost.

Fine and Green (2000) and others like Rankin (2006) direct their most significant criticisms towards the rational-choice, utilitarian theory of economics, which they argue, is basically asocial and depends heavily on methodological individualism. They fear efforts like the World Bank's Social Capital Initiative merely seek to quantify the social part of life. Woolcock (2001a) offers a compelling response to these criticisms. He suggests that short of a revolution, as advocated by Marxist theory, unfair power dynamics are best addressed by gaining a better understanding of why and how groups are included or excluded from power and wealth so that more resources can be directed to changing those power dynamics.

For example, Knack and Keefer (1997) in their macro-level study found that social capital is most effective in fostering economic growth in countries where there is less ethnic polarization and less class polarization. Class polarization is most evident in national income inequalities. Policymakers interested in social capital and economic development must contend with these findings. It would be wise for them to enact policies that help minimize income inequalities in order to foster an environment that nurtures more positive social capital and, hence, potentially paves the way for broader and more sustainable economic growth.

While the World Bank and its Social Capital Initiative became targets for those wanting to criticize or dismiss the prevailing use of the term social capital, another

emerging field in economic development, microfinance, found common purpose with the World Bank's definition and research efforts of social capital (Fernando, 2006; Van Bastelaer, 1999). It is to this field of research that attention now is turned.

Microfinance

Over the past forty years, a wave of innovation has flowed into international economic development and poverty alleviation efforts through the expansion of microfinance. Microfinance is the provision of financial services, primarily small loans but also saving and insurance services and products, to entrepreneurs living in poverty (Ledgerwood, 1999). Many microfinance efforts include a form of group co-guarantee mechanism to help ensure repayments of the loans. This group co-guarantee is an important form of social capital that has caught the attention of researchers in a variety of fields. Many microfinance efforts that rely on a group co-guarantee mechanism experience high repayment rates, sometimes reaching as high as 98 percent. Due to high repayment rates and the institutional income earned through interest charged, there is great potential to rapidly scale up operations. Such an approach, in many ways revolutionary among traditional poverty alleviation efforts, has enabled microfinance to reach an increasing number of people in a sustainable way.

This section is divided into several subsections. The first subsection addresses the size and scope of the microfinance sector. The next subsection highlights the rationale for, and some criticisms of, why microfinance services predominately target and serve women. The following subsection addresses key research done on the impact of microfinance on poverty alleviation and women's empowerment, again with major criticisms and questions included. The next subsection explores specific social capital-

related microfinance studies, followed by a subsection on the microfinance sector in South Africa that highlights the Small Enterprise Foundation (SEF).

Size and Scope of Microfinance Sector

While microfinance institutions have been around for some time, the past decade and a half has seen the microfinance industry grow in size, stature, and credibility. Key issues and debates concerning institutional designs and programmatic options and the size of microfinance efforts broken down by region, are explored more fully elsewhere (Armendariz de Aghion & Morduch, 2007; Daley-Harris, 2002; Daley-Harris & Awimbo, 2006; Helms, 2006; Ledgerwood, 1999; Otero & Rhyne, 1994; Robinson, 2001; G. Wright, 2000). This subsection explores the global reach and popularity of the microfinance industry.

During the past decade, microfinance has been trumpeted as one of the most successful instruments available for alleviating poverty (Foschi, 2008). The United Nations declared 2005 the Year of Microcredit. In 2006, two pioneers in the industry, the Grameen Bank and its founder, the economist Dr. Muhammad Yunus, co-won the Nobel Peace Prize. The Microcredit Summit Campaign in its 2009 State of the Campaign report announced that in 2007, more than 100 million very poor people were served by microfinance institutions and more than 80 percent of these clients were women (Daley-Harris, 2009).

Why the Focus on Women?

There are several reasons given by microfinance institutions as to why they focus so much on serving women. First, females make up a disproportionate number of the poorest people in the world. Many microfinance institutions were started out of a desire

to serve poor people and to help alleviate poverty. Thus, these organizations choose to serve women clients in part to ensure they reach their target population (Todd, 1996).

Two additional and very important reasons why MFIs focus on serving mostly women relate to women's track record in terms of repayment rates and how women use their business profits. Women have been found to more reliably pay back loans (Armendariz de Aghion & Morduch, 2007; Kevane & Wydick, 2001; Khandker, 1998; Khandker, Khan, & Khalily, 1995), an important issue for organizations that rely on loan repayments for institutional survival. Research also suggests that female clients are more likely than male clients to pass on additional income to benefit their entire households, particularly the children in the house (Duflo, 2003; Kevane & Wydick, 2001; Pitt & Khandker, 1998; Thomas, 1990, 1994; Yunus & Jolis, 1999). Such an investment in children can help sever the link to intergenerational poverty among chronically poor families (Hulme, Moore, & Shepherd, 2001), even if it comes at the expense of faster economic growth (Kevane & Wydick, 2001). This reality is critically important for poverty alleviation organizations seeking to change the lives of destitute families around the world.

Another reason microfinance organizations serve mostly women is because of the organizations' interest in women's empowerment. As noted in the following paragraph, research suggests that women not only benefit economically through the provision of small loans and other microfinance services but that women are empowered in other ways through these programs.

In a study of members of two microfinance institutions in Bangladesh, Hashemi, Schuler, and Riley (1996) found that the program alone may lead to women's

empowerment, even when women are not directly contributing to their family's support through their loans. Women are further empowered through the contribution of an income to the household, often leading to more respect and a feeling of "legitimacy" in the family unit (Cheston & Kuhn, 2002). And, the self-confidence gained through microfinance is linked to an increase in a woman's influence on decision-making regarding household expenditures and communicating with a spouse about family planning (MkNelly & Dunford, 1999).

Critics of mainstream microfinance question whether women are more or less empowered in the household or community when they become a primary conduit for lending/borrowing (Goetz & Sen Gupta, 1996; Mayoux, 1995, 2001). Fernando (2006) suggests that the social impact of microfinance services in developing nations is a result of microfinance's ability to avoid explicitly threatening the social order while appearing to empower women through credit.

Impact Studies Related to Poverty Alleviation and Women's Empowerment

A number of impact studies have shown an important link between microfinance, poverty alleviation, and/or women's empowerment, at both the household and community level. Several authors summarize the findings, both positive and negative, of the most important (and methodologically sound) studies on the impact of microfinance services on women's empowerment and poverty alleviation (Brau & Woller, 2004; Cheston & Kuhn, 2002; Give Well; Goldberg, 2005; Morduch & Haley, 2002). In brief, the most substantial studies reveal a beneficial impact of microfinance on either client income (Alexander, 2001; Karlan & Zinman, 2007; Khandker, 1998, 2005; Pitt, Khandker, Chowdhury, & Millimet, 2003; G. Wright, 2000) or on a reduction in

household vulnerability (Karlan & Zinman, 2007; G. Wright, 2000; Zaman, 2004), while other studies show limited impact (Banerjee, Duflo, Glennerster, & Kinnan, 2009; B. E. Coleman, 1999).

The question as to how much impact microfinance services can claim to have on poor people is hotly contested. Wright (2000) articulates well one of the key issues in microfinance: whether microfinance is a way to reduce poverty or a means to increase income. While these two concerns are often connected, they are, indeed, different. Poverty is closely associated with economic deprivation but poverty must be understood as something greater than financial shortages alone.

Nobel Laureate Amartya Sen (1999) probably has done the most to broaden the discussion regarding how to define poverty. For Sen, a fundamental understanding of poverty includes the notion that a poor person is someone with limited options to live the kind of life he or she values. Sen cites as examples an employed handicapped person who likely has the means to enjoy a national historic site but is not able to because the site is not handicap-accessible, or a woman living in a wealthy home who cannot go where she pleases in town without being accompanied by a male relative, or, in the most extreme case, children living in a home of moderate income who are malnourished because of intra-household poverty. For Sen, true freedom cannot be measured by economic realities alone but rather must include an analysis of whether or not a person is able to choose to live the kind of life he or she values.

Within the microfinance industry, several debates and disagreements surround the issue of impact. Morduch (Armendariz de Aghion & Morduch, 2007; Morduch, 1999, 2000) offers the most comprehensive summary and best analysis of the key issues in

these debates. Advocates for a streamlined approach to financial lending argue that microfinance organizations should not spend precious resources on poverty assessment techniques or impact measurement studies because demand for loans is high at all income levels and repayment rates can serve as proxy measures that clients find the service of value.

Related to this issue are criticisms that practitioners should not combine their financial services with additional services such as education and health lessons because eventually those services must be paid for by the clients through the interest rates charged on loans. Within the industry, there are debates and criticisms regarding what interest rates should be charged in each country and, more importantly, how the ownership structure of institutions should be designed. Ownership structure of microfinance institutions is important because it impacts who gains financially when institutional assets grow significantly and can be sold at a profitable price.

Some critics of mainstream microfinance wonder if the target population is too limiting in its macro-impact on the economy because small entrepreneurs in developing countries often do not create a significant number of jobs (Karnani, 2007). Critics also question whether a primary emphasis on lending, particularly among very poor people who may have to use some of the loan for consumption purposes rather than as a business investment, is merely placing the households further in debt (Hulme, 2000; G. Wright, 2000; K. Wright, 2006).

A paper by Karlan and Goldberg (2006) raises some issues related to trying to isolate the impact of microfinance on clients (Give Well). The website where this paper is found offers its own summary of possible biases that can exist in microfinance studies.

When studies compare clients to non-clients, there are concerns about a qualification bias (those who qualify may be more capable), a participation bias (those who choose to participate may be more capable), and a location bias (the location may influence results if different areas are compared). Furthermore, when comparing new clients to mature clients, which is a common impact evaluation method among microfinance researchers, there are three potential biases: a survivor bias (only those most successful stay in the program to maturity), a “wait-and-see” bias (mature clients in the same region may be more likely to “jump” into a new activity versus clients who choose to join later), and a bias caused by changes in program characteristics (which can range from operational changes to changes in staff) (Give Well).

In addition to impact measurement concerns, there are also concerns regarding who in a community should be targeted and served with microfinance services, especially in relation to households at different income levels. It is difficult for outsiders to know who in a community is capable of using a loan productively but, also, who is poor enough to qualify to receive services from a poverty alleviation organization. To address this challenge, microfinance organizations have developed poverty measurement tools to help them find and serve the neediest families (Simanowitz, 2000).

Even the U.S. government, through its United States Agency for International Development (USAID), has sought to find cost-effective poverty measurement tools that can be used by microfinance institutions (Van Bastelaer & Zeller, 2006). In South Africa, where the database that will be used in this study was generated, the legacy of apartheid has made this issue even more relevant because it has left the country with one of the highest income inequality rates in the world.

Social Capital and Microfinance

Arguably, one of the key elements in the success of microfinance has been its reliance on social capital over physical capital as a means to help clients build wealth while keeping the institution solvent. A number of studies have shown a relationship between social capital and microfinance, particularly as it relates to the group co-guarantee lending models, the most well-known microfinance methodology used by organizations around the world and among those serving the poorest clients. Some of the more relevant findings suggest that traditional societies may allow for more efficient peer credit contracts versus what is found in developed economies, because traditional societies rely more heavily on social capital. This reliance on social capital may be a result of being closer in proximity to one another and because of the greater flow of information that exists between parties (Udry, 1994). And, it could be that poor people don't have other assets they can leverage for economic gain such that they must rely more regularly on social capital alone.

Not surprisingly, group lending models are found to correlate with high portfolio quality both when using real data (Cull, Demirguc-Kunt, & Morduch, 2007) and using game theory experiments (Abbink, Irlenbusch, & Renner, 2006; Cassar, et al., 2007), in large part due to the influence of social capital (Karlan, 2007; Lorange, 2001). Some suggest, however, that this social capital impact is due more to negative social capital (pressure) than positive social capital (cooperation) (Ahlin & Townsend, 2007), or due more to vertical relationships (borrowers hoping for more loans from their microfinance providers) than horizontal ones (borrowers trusting each other) (Van Bastelaer, 1999).

These are important points for microfinance organizations to consider when looking for ways to build and sustain their operations.

Small Enterprise Foundation

The microfinance landscape in Africa, and in particular South Africa, is small but growing (Baumann, 2005; Buss, 2005; Helms, 2006). Mosley and Rock (2004), Collins, et al. (2009), and Karlan and Zinman (2007) provide ample evidence that South Africans living in poverty can benefit from access to affordable microfinance products and that there is a huge unmet demand for such services. This is true for financial services for business as well as household consumption needs. The largest and most influential leader in the microfinance sector in South Africa is the Small Enterprise Foundation.

The Small Enterprise Foundation (SEF) is a nonprofit microfinance organization that began in the Northern Province of South Africa in 1992. SEF currently serves more than 50,000 clients via two major programs with a principal outstanding loan balance of R69 million South African rand (current exchange rate roughly R8:\$1) (Small Enterprise Foundation, 2008). Ninety-nine percent of SEF's clients are females. SEF uses group solidarity loans and has received numerous awards and been recognized by several organizations as an outstanding microfinance institution achieving significant operational sustainability and deep poverty outreach.

By June 2008, SEF had disbursed a total of 468,705 loans valued at R626 million South African rand. From inception to date, the organization's total bad debt write-offs amounted to less than 0.5 percent of cumulative amount disbursed. In June 2008, SEF's portfolio at risk greater than 30 days stood at 0.2 percent (Small Enterprise Foundation, 2008).

In the mid-1990s, SEF investigated the poverty levels of its existing clients in its first established program, the Micro-Credit Programme (MCP), and found that these clients were wealthier than the population it was hoping to target via microfinance. Rather than close down MCP, SEF let it continue to operate but decided all new groups would be established under a poverty-focused program called the Tshomisano Credit Programme (TCP), which was established in 1996. Both programs still exist, but no new groups have begun under MCP. As of December 2007, MCP's active clients totaled 15,677 and TCP's active clients totaled 30,063 (Small Enterprise Foundation, 2009).

TCP uniquely utilizes a poverty-ranking methodology, Participatory Wealth Ranking (PWR), to identify which clients are in the bottom half of people living below the country's poverty line in each region. The PWR involves asking the community to map all the households in a village. At least three groups are created from among the villagers and, separately, each group is asked to define levels of poverty in their community and then rank each household in the village according to these levels of poverty. Results from the three independent groups are then triangulated and averaged and each household in the village is given an overall score. Only the households deemed to be in the bottom half of the houses below the poverty line are then recruited to join TCP and become clients of SEF (Simanowitz, 2000).

SEF has chosen to narrow its client base to women and to initiate work only in the rural or poorest areas of South Africa's poorest provinces. Once an extremely poor geographic area is identified, SEF uses PWR to recruit only women of households identified by the PWR as being among the poorest in the community. SEF has been very successful in reaching its poverty level targets (van de Ruit, May, & Roberts, 2001). To

better understand the context of poverty in South Africa, the next section of this review introduces the reader to the literature on the topic.

South African Poverty

South Africa is a diverse country, rich in traditions and culture but deeply scarred by a century of oppressive and divisive laws that has led to severe economic disparity and a ranking near the top of the world's list of countries with the highest levels of income inequality (Armstrong, Lekezwa, & Siebrits, 2008; Woolard & Klasen, 2005). Decades of apartheid in a land endowed with vast mineral wealth created a country that has been horribly unequal, with white South Africans achieving a standard of living comparable to most developed countries while the rest of South Africa has suffered from impoverished conditions equal to that faced by some of the poorest countries in the world. The abolition of apartheid and the democratic election of Nelson Mandela as the first black African president of South Africa in the early 1990s did not, overnight, change the economic situation of most South Africans.

This section begins with an overview of general poverty statistics for South Africa. The next subsection outlines poverty statistics for the province where SEF mainly operates. The subsection that follows details the government-sponsored cash grants for elderly poor people. The next subsection outlines the country's attempt to determine a national poverty line. The section concludes with an overview of relevant social capital research in South Africa.

General Statistics

Some of the basic statistics for South Africa reveal how unequal the society is, especially for people living in rural areas. According to the most recently published

statistics, the gross national income per capita is slightly more than U.S. \$5,000 and the average life expectancy is just more than 50. Infant mortality is at 55 per 1,000 live births. The adult literacy rate is 82.4 percent and the percentage of the population with access to clean water is 88 percent (Armstrong, et al., 2008). These figures are relatively decent for a middle-income country. However, when the statistics are broken down by deciles, the stark inequality becomes visible. For instance, the poorest 40 percent of households, which constitute 55 percent of the population, accounted for only slightly more than 10 percent of the country's overall consumption. According to a recent study, 33 percent of households consume at a level below the lower-end poverty line in the country and almost 53 percent of households consume at a level below the upper-end poverty line (Armstrong, et al., 2008).

Where SEF Operates

The Limpopo province, where SEF's services are most prevalent, contains the highest poverty rate of individuals, at almost 65 percent. The poverty rate among households in rural areas (54 percent) was more than twice the corresponding poverty rate among households in urban areas (22 percent) (Armstrong, et al., 2008). The data also suggest blacks and women, particularly female-headed households, were disproportionately more likely to be in poverty than coloreds, Indians, whites, or males, respectively (Armstrong, et al., 2008). These statistics reveal why SEF has chosen to offer its services to black females in rural areas in the poorest provinces of South Africa—it is because its mission is to alleviate poverty in South Africa.

Government Cash Grants

There is at least one positive note in the data. The post-apartheid government's social agenda included providing cash grants to the poorest elderly citizens (Case & Deaton, 1998). The data show that these grants are making a positive difference in the lives of poor people, which coincides with what Collins, et al. (2009) also found in their investigation of the portfolios of poor people in South Africa when compared to poor people in Bangladesh and India.

Determining a Poverty Line

Researchers have sought, for some time, to help South Africa determine an appropriate poverty line so as to help the country better understand the extent of poverty in the country and to offer policymakers more informed data with which to make decisions to assist the most impoverished citizens (Adato, Lund, & Mhlongo, 2007; Alderman, Babita, Demombynes, Makhatha, & Ozler, 2002; Borat, Kanbur, & Human Sciences Research Council., 2006; Frye, 2005; Klasen, 2000, 2002; Van der Berg & Louw, 2004; Woolard & Klasen, 2005; Woolard & Leibbrandt, 2006). Some of the issues discussed in these reports and studies include whether it is best, when trying to determine levels of poverty, to track income, expenditures, or household assets, or to take a broader overall capabilities approach (Sen, 1999). Another concern is whether it is better to use an absolute poverty line or a relative poverty line. In addition to the poverty studies and measures noted here, there have been studies in the country related to measures of social capital and poverty alleviation.

Social Capital Research in South Africa

Part of understanding poverty in South Africa is to consider the research done in the country related to social capital. See Moser (1999) for an overview of apartheid's influence on social capital in the country. Carter and Maluccio (2003) looked at social capital and its impacts on childhood health, finding that households in communities with greater social capital, as measured by the number of groups in the community, are better able to withstand economic shocks. Dyantyi and Liebenberg (2003) and Emmett (2000) focused their research on exploring ways to enhance community participation and civic action, comparing what community participation was like in South Africa pre- and post-apartheid. Jung (2003) found that prior trust is not needed to encourage collective action in a community.

A few poverty and microfinance studies in South Africa have focused on questions involving social capital research. Cassar, Crowley, and Wydick (2007) and Carter and Castillo (2003) used trust games to explore social capital in different ways. The former study found in both South Africa and Armenia that along with evidence of reciprocity, personal trust between group members and social homogeneity were more important to group loan repayment than general societal trust or acquaintanceship between members. The latter study found it is possible to develop measures that isolate altruism from trust and trustworthiness.

In one social capital study in South Africa, led by Maluccio, Haddad, and May (2000), researchers conducted a longitudinal analysis of the relationship between structural social capital and household economic welfare over a five-year period and found networks were positively related to household economic welfare improvement.

However, additional studies using the same data set found that membership in groups is more economically useful to non-poor households and that the primary benefit poor households find in group membership is stabilization, rather than a mechanism for upward mobility (Adato, Carter, & May, 2006). A more recent longitudinal study that included measures of both cognitive and structural social capital among women in rural households in South Africa was the IMAGE/RADAR study (Pronyk, et al., 2006).

IMAGE/RADAR Studies

The University of Witwatersrand in South Africa and the London School of Hygiene and Tropical Medicine combined forces in a collaborative research effort entitled the Rural AIDS and Development Action Research Programme (RADAR). This group completed a study named the Intervention with Microfinance for AIDS and Gender Equity (IMAGE). Details of the original IMAGE/RADAR study and its findings are provided in the methodology chapter of this dissertation.

Although RADAR was established as a partnership in health research with a primary focus on exploring ways to curb the spread of AIDS in South Africa, what made this health research unique was its partnership with a peer-lending microfinance institution, the Small Enterprise Foundation (SEF). SEF provided the microfinance services while IMAGE staff added an educational component on women's empowerment.

During the three years of observation, approximately half of the participants in the original study participated in a microfinance intervention from SEF and an educational training module on women's empowerment from IMAGE. The rest of the villages were

served by the same services at the conclusion of the study.² The use of SEF and its microfinance services was a deliberate choice by the RADAR team, which was interested in studying the impact of an economic empowerment initiative on sexually transmitted diseases and partner abuse. The details of this study and the initial results are provided in Chapters 1 and 3 of this study and also can be explored elsewhere (Pronyk, et al., 2006).

The original study and rich data set of the IMAGE/RADAR study spawned a series of additional studies done by the team of researchers. Brief descriptions of additional studies and a summation of what they found are provided next. The primary additional research completed so far on the original data set can be divided into three major categories: health issues (primarily HIV/AIDS), women's empowerment, and microfinance-related research.

Health Issues

The research done on health issues explored the appropriateness of using randomized control trials when studying certain health matters (Bonell, Hargreaves, Strange, Pronyk, & Porter, 2006). Researchers also looked at socio-economic factors related to those most likely to engage in unhealthy sexual practices (Hargreaves, Bonell, et al., 2007), whether social capital is associated with HIV/AIDS (Pronyk, Harpham, Morison, et al., 2008), and the association between school attendance and sexual behavior among young people (Hargreaves, et al., 2008). Another study looked at how characteristics of sexual partners, not just individuals, relate to condom use and recent HIV infection (Hargreaves, et al., 2009).

² All members of the control group were offered access to SEF's microfinance services following the conclusion of the IMAGE study. This was not deemed controversial or of great concern since SEF's normal expansion plans would have required SEF to take years to reach all the villages that were included in the IMAGE study.

Briefly, the most relevant results of these studies are noted. The authors conclude that, in general, there are no major concerns that should prohibit the use of randomized control trials in health studies, but that there are a few specific situations when it might not be feasible or ethical, situations which relate to participation coverage and the availability of non-health benefits. The least educated adult women and young females not in school had higher HIV prevalence. Wealthier and more educated young people reported higher condom use and attendance at school was associated with lower-risk sex.

Finally, in the study that looked specifically at social capital, the researchers considered both CSC and SSC separately. What they found was that for males and females in households with high levels of CSC, there was less risky behavior, lower HIV prevalence, and higher condom use. However, a surprising result was that for households with higher SSC, females had a higher HIV infection because they were exposed to a greater number of people through the networks. The authors conclude that the larger network of people associated with a household may expose the household's females to more risky sexual behavior. The results suggest that social capital is a complex and nuanced attribute that can have both positive and negative influences on individuals and communities (Portes & Landolt, 2000).

Women's Empowerment

The studies that centered on women's empowerment investigated a number of issues, including the connection between women's empowerment at the individual, household, and community levels in relation to the microfinance intervention (J. C. Kim, et al., 2007); whether or not the intervention increased communication skills of women to talk to young people about sex-related matters (Phetla, et al., 2008); whether or not the

intervention helped young people avoid risky sex behavior (Pronyk, Kim, et al., 2008); and whether or not social capital can be intentionally generated (Pronyk, Harpham, Busza, et al., 2008). In summary, the studies found that women who participated in the microfinance and education intervention showed consistent improvement in all nine indicators of women's empowerment and a significant reduction in intimate partner violence. Also, women who participated in the intervention increased the amount of time they spent talking to young people about sexual matters and the women's discussions shifted from vague to more concrete examples of risks associated with sex. Furthermore, young people in households that participated in the intervention, compared to the control group, were more likely to talk about HIV-related matters, to access free counseling and testing, and to reduce risky behaviors like having unprotected sex with a non-spouse partner.

In the study that explored whether social capital could be intentionally generated, it was found that there were higher levels of both structural and cognitive social capital measures in the intervention group versus the control group, though confidence intervals were wide. The qualitative data in the study suggested increased collective action was useful in addressing community concerns in partnership with the police, health organizations, and other nonprofit organizations. This study was similar to the one done by a lead researcher in the IMAGE/RADAR study, Dr. Paul Pronyk (2006). Pronyk focused his dissertation research on the social capital data from the original study. He came to similar conclusions as the article noted above. Pronyk's dissertation is worth noting because of its influence on this study. It was in the discussion of further research in his dissertation that Pronyk suggested the need to further explore social capital and its

influence on economic welfare, which led to an interest in the topic that inspired this study.

Microfinance

The associated studies that used the IMAGE/RADAR data set to explore microfinance efforts focused particular attention on SEF's poverty outreach. One study offered a unique and novel approach to exploring poverty measurements. The researchers combined the qualitative data from the PWR interviews with the quantitative rankings to create a wealth index that combined both qualitative and quantitative data (Hargreaves, Morison, Gear, Makhubele, et al., 2007). The second study created three indicators of household wealth from the IMAGE/RADAR data (Hargreaves, Morison, Gear, Kim, et al., 2007). The first indicator used the PWR score only. The second indicator used principle components analysis to combine data from the household surveys. The final indicator used household survey data combined in a manner informed by the PWR score. The authors conclude that both the PWR score and the household survey offer a quick assessment of household wealth and that each technique has strengths and weaknesses. The two survey-dependent indicators showed a reasonable level of agreement in ranking households into wealth categories. However, there was limited agreement between the survey-based indices and the PWR-only index. The authors note the very different methodologies employed in each approach could explain the differences in the indices.

Conclusion

This extensive literature review of social capital theory, microfinance, the Small Enterprise Foundation, South African poverty, and the literature utilizing the original IMAGE/RADAR data set helps to situate this study into a broader context. While

research gaps and important concepts in the literature were explored in Chapter 1 of this paper, this literature review revealed the extent to which these various bodies of literature all speak to a concern to help people living in poverty overcome their conditions and find sustainable economic means to support themselves and their families. This study used the existing data set from the IMAGE/RADAR study in a new and unique re-analysis of the data in an attempt to contribute something of value to households in rural South Africa that are trying to overcome impoverished conditions. The research design and methodology used to accomplish this objective is explained in greater detail in Chapter 3.

CHAPTER 3: RESEARCH DESIGN, METHODOLOGY, AND LIMITATIONS

As the literature review in Chapter 2 notes, the IMAGE/RADAR study has provided researchers with a rich data set that has proven useful in addressing a number of important research questions. Since the original study's completion, a number of different methodologies have been employed to analyze the data set from a variety of angles for various research purposes (Bonell, et al., 2006; Hargreaves, Morison, Gear, Makhubele, et al., 2007; Jan, Pronyk, & Kim, 2008). This study used the original IMAGE/RADAR data set to help fill research gaps in the social capital literature noted in the first chapter of this paper.

This chapter describes the research design of this study and the specific methodologies that were employed in the re-analysis of the data set. The chapter begins with an introduction of the World Bank's Social Capital Assessment Tool (SOCAT) and how the tool has been utilized by the institutions that came together to implement the original IMAGE/RADAR study. The chapter continues with an explanation of the initial design and implementation of the original research program and describes the primary results of that study. The description of the original study sets up the next section of this chapter, which is a description of the analysis and methodologies used in this study. This chapter concludes with a list of the dependent and independent variables used in this study as well as a summary of the limitations and significance of this study.

World Bank's SOCAT Tool

As noted in other chapters, over the past decade the World Bank has invested heavily in articulating and empirically verifying the concept and measurement of social capital as an asset that has value to people and communities (Grootaert, et al., 2004;

Grootaert & van Bastelaer, 2002a, 2002b). The World Bank has conducted a number of country-level assessments, analyses, and reports that explored the value of social capital as a productive community asset (Dasgupta & Serageldin, 2000; Isham, et al., 2002; Narayan & Cassidy, 2001). World Bank-sponsored studies and reports continued to suggest a relationship between positive social capital and increased economic welfare. At the macro level, this notion was first popularized in a book written by Putnam, Leonardi, and Nanetti (1993) that suggested current economic development differences between northern and southern Italy were related to differences in historic levels of social capital. A growing chorus of people began to advocate for increased investments in social capital as a means to address the severe economic challenges present in many of the least economically developed countries (Bebbington, et al., 2004; François, 2002; Woolcock & Narayan, 2000; Woolcock & Radin, 2008).

As interest in the theoretical and practical application of the concept of social capital increased in the mid- to late 1990s, the World Bank dedicated significant amounts of resources to the creation of survey tools in an attempt to measure social capital in meaningful and rigorous ways. One of the first tools created and validated for this purpose was the Social Capital Assessment Tool (SOCAT) (Krishna & Shrader, 1999, 2002). Portions of the SOCAT have been used and modified by researchers involved in international development to study how different types of social capital, including cognitive and structural social capital, factor into people's lives at different levels (Grootaert & van Bastelaer, 2002b; Krishna, 2007, 2008; Pronyk, 2006; Pronyk, Harpham, Morison, et al., 2008).

IMAGE/RADAR Study

Two groups that have utilized the SOCAT instrument are researchers from the University of Witwatersrand in South Africa and the London School of Hygiene and Tropical Medicine. As noted in the literature review, researchers from the two universities joined forces to create the Rural AIDS and Development Action Research (RADAR) program. From June 2001 to March 2005, RADAR facilitated a major study in the Limpopo province of South Africa, the Intervention with Microfinance for AIDS & Gender Equity (IMAGE) study (Pronyk, et al., 2006).

The IMAGE study set out to explore HIV/AIDS and intimate partner violence among rural South African women. The research utilized a prospective cluster-randomized trial and combined a group-based microfinance intervention with a training curriculum focused on women's empowerment and HIV/AIDS. Eight villages in the rural Sekhukhuneland District of the Limpopo Province in South Africa were chosen and matched together by size and geographic distance (accessibility) to a central major urban area. Each of the four village pairs received a randomized assignment to determine which village became the treatment village and which village became the control village (Pronyk, et al., 2006). In the original IMAGE study, the RADAR research team employed portions of the SOCAT instrument to facilitate a better understanding of how social capital and women's empowerment interacted, both with the spread of HIV/AIDS and with a possible decline in intimate partner violence (Pronyk, 2006).

Ethical Review

The study protocol underwent peer review at *The Lancet* (03/PRT/24), was registered with the National Institutes of Health (NCT00242957), and gained approval

from ethical review committees at both the University of Witwatersrand (South Africa) and the London School of Hygiene and Tropical Medicine (UK). None of the villages in the study had access to microfinance services prior to the study and, upon completion of the study, all villages received access to the services.

Focus on Poorest Villagers

The original study was conducted from June 2001 to March 2005 in the rural Limpopo Province of South Africa. The area is near a platinum mining belt and is densely populated. Each of the villages was located between 2 and 20 kilometers from a major trading center (Pronyk, Harpham, Busza, et al., 2008). Out of almost 10,000 households initially identified for the study in the eight villages of the IMAGE/RADAR study area, only households that qualified for the Small Enterprise Foundation's (SEF) target population (the poorest half of households below the nation's poverty line in each village, as determined by the villagers in a village-level, wealth-ranking exercise that is further described in the literature review) were included in the IMAGE/RADAR study for both the intervention and control groups. Thus, all of the participants in this study were among the poorest half of households below South Africa's poverty line at the start of the research.

Focus on Women

Additionally, because of SEF's normal microfinance operating procedures, all of the primary participants in the original study, and consequently in this study, were women. Once a woman was identified in the treatment village as willing to participate in the microfinance and education intervention and the IMAGE study, a list of households in the matched village was randomly chosen. Researchers would then visit the selected

households in the matched control village until they were able to find a woman in a similar age group as the SEF client (18-25, 26-35, 36-45, 46-55, 56+) who was willing to participate in the survey. Follow-up surveys were conducted approximately two years following the baseline survey (Pronyk, 2006).

Total Number of Participants

As noted, the IMAGE/RADAR longitudinal study targeted future clients of the Small Enterprise Foundation. The original purpose of the study was to assess the impact of a structural intervention that combined a microfinance program with a training curriculum focused on women's empowerment and HIV/AIDS. Loans were provided to the women enrolled in the intervention group and a participatory learning and action curriculum, Sisters for Life (SFL), was integrated into the loan meetings (Pronyk, et al., 2005).

As noted, participants in both the control and intervention villages were matched by age and further sub-divided into three groups that were labeled cohorts: direct participants and matched controls (cohort one), randomly selected 14- to 35-year-old household co-residents in all eight villages (cohort two), and randomly selected community members in all eight villages (cohort three). Only data from cohort one were used in this study, since this is the cohort that directly participated in the microfinance and education intervention and senior females were the only ones who answered the social capital-related questions. The total number of villages in the study was limited by geographic scope; time required to recruit and follow up with participants; and the need to recruit all eligible households before expanding, balanced by the ethical consideration

of withholding the intervention from the control villages for an extended period of time (Pronyk, Harpham, Busza, et al., 2008).

Trained female facilitators conducted the surveys. At baseline, successful interviews were completed with 843 participants in cohort one; 1,455 participants in cohort two; and 2,858 participants in cohort three. Two-year follow-up rates among participants in the intervention and control villages, respectively, were 90 percent and 84 percent for cohort one and 75 percent and 71 percent for cohort two. Three-year follow-up rates for cohort three were at 58 percent in the intervention group and 63 percent in the control group. For the main analysis, all outcome variables were coded to be binary at the individual level (Pronyk, et al., 2006).

Results

Primary outcome variables employed in the original study were experience of intimate partner violence—either physical or sexual—in the past 12 months by a spouse or other sexual intimate (cohort one), unprotected sexual intercourse at last occurrence with a non-spousal partner in the past 12 months (cohorts two and three), and HIV incidence (cohort three). In cohort one, experience of intimate-partner violence was reduced by 55 percent. However, the intervention did not significantly affect the rate of unprotected sexual intercourse with a non-spousal partner in cohort two. Furthermore, for cohort three, there was no significant effect on the rate of unprotected sexual intercourse at last occurrence with a non-spousal partner and there was not a significant reduction in HIV incidence (Pronyk, et al., 2006).

What Has Not Been Studied in Initial or Subsequent Studies

There have been a number of follow-up studies using the original data set. At least twenty journal articles or dissertation studies, many that are described in the literature review, have analyzed all or portions of the original data set and been published in a variety of academic journals. The majority of the studies utilize the IMAGE/RADAR data set to address research questions related to healthcare issues, particularly in terms of HIV/AIDS, as well as women's empowerment concerns and poverty measurement techniques. A few of the studies, in particular the dissertation work completed by Pronyk (2006) and a collaborative article published in *Social Science and Medicine* (Pronyk, Harpham, Busza, et al., 2008), have sought to analyze the social capital data in more detail. However, even in these more in-depth social capital studies, the analysis of the data maintains the distinction between intervention and control villages as a dependent variable and limits cognitive and structural social capital measures to binary considerations.

Relevancy to the Proposed Study

This study re-analyzed a portion of the data from the IMAGE database, using only information from participants in cohort one to explore the relationship between measures of social capital and economic empowerment as measured by a change in the value of household assets. The methods that were used for this study are described in detail in the methodology subsection. This study involved the use of an existing data set that followed a particular research design and protocol when the data were collected. Therefore, the analysis of the data, and the choices made for methodological approaches to the data,

became the primary drivers for distinguishing this study from the others that already existed.

Restatement of Research Questions

Before introducing the methods that were used in this study, it is helpful to restate the three primary research questions used in this study. The following questions guided the re-analysis of the IMAGE data set:

Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period:

1. Explained by select demographic variables?
2. Associated with an initial structural social capital score and/or an initial cognitive social capital score?
3. Associated with a change in structural social capital score and/or a change in cognitive social capital score?

The next several sections describe the research design of this study and the specific methodologies employed in the re-analysis of the data set.

Additional Analysis

Because the primary research questions showed nothing of significance, additional analysis was done on the data. The additional analysis included non-linear analysis, specifically polynomial and reciprocal fits for several of the independent variables, and principal component analysis for both structural social capital and cognitive social capital measures.

Original Research

Due to the design of the original study, only women and only households that qualified for the SEF target population (the poorest half of households below the nation's poverty line in each village) were used in this study. Follow-up surveys were conducted approximately two years following the baseline survey. Survey results from a total of 739 women who were interviewed at both baseline and follow-up were used in this study.

Methodology

The data for this study was analyzed as follows. First, new variables were created that corresponded to totals at both baseline and follow-up for the following data: Total Asset Accumulation (figures listed in South African rand); a cognitive social capital (CSC) index, from 0 to 7; and a structural social capital (SSC) index, from 0 to 69. Three additional variables were created for each participant, containing the differences in scores between the follow-up and baseline totals for Asset Accumulation, CSC score, and SSC score. Finally, a microfinance and education index, from 0 to 4, was created to describe how involved a participant was in the intervention at follow-up.

One of the independent variables tracked closely during the analysis of the three primary research questions was whether or not a woman participated in the microfinance and education intervention, which was true of women in four of the eight villages in the study. This variable was considered in two ways: as a binary variable, by whether the woman was in an intervention or control village, and as a continuous variable, by the level of intervention the woman received. The woman received a 0 score if she was in a control village, a 1 if she was in an intervention village but not participating in SEF at the time of the follow-up survey, a 2 if she was a member of SEF at follow-up, a 3 if she was

an active member of SEF at follow-up, and a 4 if she was a leader of SEF at follow-up. It was important for this study to recognize the influence of the intervention on the various measures being explored. However, because the women chosen in the intervention villages opted into the microfinance program but the women in the comparison villages were chosen to participate, selection effects were likely present and difficult to account for (Armendariz de Aghion & Morduch, 2007).

Three primary regression models were used. The unit of analysis for the dependent variable was change in the value of household assets over time. The first regression model addressed the first research question of this study, which involved running select demographic variables as independent variables. The second regression model addressed the second research question, which involved including the CSC and SSC original scores as independent variables in the analysis. The third regression model addressed the third research question, which involved including the changes in CSC and SSC scores over two years as independent variables in the analysis. An additional regression model was used to determine the effect of the depth and length of participation in the intervention on all of the considered variables. Finally, non-linear regression analysis, specifically polynomial and reciprocal fits for several of the independent variables, was conducted on research questions 2 and 3, as well as principal component analysis on both the structural social capital and cognitive social capital indices.

Dependent Variable

Please reference Appendix A, the summary chart of research questions and methodologies, to see the variables to be used in this study in chart form.

The dependent variable used in this study was the total change in value of household assets. This data came from questions H402-H410 (baseline) and HH402-HH410 (follow-up) of the IMAGE household surveys (see Appendix B and Appendix C), which asked if people in the household owned any of the listed items and, if so, how many items were owned, and for the larger items, the age of those items. The value of the assets, in South African rand, was determined by conducting a survey among 76 people to determine the value of the different items listed. The values of the assets were gathered between the baseline and follow-up surveys so as to minimize the effect of inflation on the amounts. This study considered the total value in South African rand of a household's assets at baseline and at follow-up two years later for the following assets: a) cars or motorcycles, b) televisions, c) Hi-Fis, d) refrigerators, e) bicycles, f) cell phones, g) cows, h) goats, i) chickens.

Independent Variables

The independent variables used in this study included select baseline demographic variables of the individual, her baseline scores on a cognitive social capital index and a structural social capital index, and changes in her scores between baseline and follow-up for both cognitive social capital and structural social capital.

Demographic Variables. The primary demographic variables used (Research Question 1) were:

1. Age—age of female head of household at baseline
2. Marital status at baseline—never married, married, separated or divorced, widowed

3. Level of education at baseline—no education, completed primary or less, completed more than primary

4. Duration of local residence at baseline—fewer than 10 years, more than 10 years

5. Village size and accessibility to urban area—Two of the eight villages were labeled small and inaccessible; four of the eight villages were labeled medium and accessible; two of the eight villages were labeled large and accessible.

6. Initial PWR score at baseline—a one-time score done at baseline of study, with the higher the score, the poorer the household (as ranked by village members themselves). All the households that participated in this study received a baseline score somewhere between 67 and 100, with 25 percent of participating households scoring a 100.

Cognitive Social Capital (CSC) Index. A total of seven questions from the senior female survey made up the CSC index. One point was added to a person's CSC score for every answer that was deemed to represent social capital. Based on answers to each question, an aggregate score of between 0 and 7 was tabulated for each woman and treated as a continuous variable. The overall score was taken at baseline and at follow-up to determine a person's initial score (Research Question 2) and a person's change in score over two years (Research Question 3).

Structural Social Capital (SSC) Index. Several questions from the surveys concerned levels of involvement in different formal and informal groups. A list of questions was provided for the interviewer to ensure the different types of groups were

covered during the interview process. The lists were modified between the baseline and follow-up surveys based on the responses given in the baseline survey.

In this study, 1 point was given for general membership in a group, 2 points for being an active member of a group, and 3 points for being a leader in a group. No points were given if a woman was not a part of a specific group. This same ranking was used by members of the original research team in later studies (Pronyk, Harpham, Busza, et al., 2008). Based on answers to each question, an aggregate score between 0 and 69 was tabulated for each woman and treated as a continuous variable. Scores were tabulated at baseline and follow-up to determine a person's initial score (Research Question 2) and a person's change in score over two years (Research Question 3).

Number of Respondents and Software Used for Analysis

Data from the IMAGE data set of senior females who completed both the baseline survey and the follow-up survey was used for this analysis. Of the 745 total participants, six participant responses were discarded because of incomplete information for at least five of the variables explored, leaving a total of 739 participants for this study. The data from the IMAGE/RADAR study was analyzed using SPSS software. The data from all of the surveys were combined and placed into SPSS by the research team of the original IMAGE study and the data were sent to me in electronic format.

What Was Unique?

There were two unique aspects of this analysis of the IMAGE/RADAR data set that addressed gaps in the social capital research noted in the first chapter. One of the unique aspects of this study was that the analysis remained exclusively focused on the individual micro level rather than being aggregated up to the village, or meso, level. A

second unique aspect of this study was directly tied to the first unique aspect. Because the study focused analysis at the individual household micro level, CSC and SSC scores were analyzed as continuous variables rather than treated as binary scores, thereby increasing the scope of possible analysis.

In summary, this study sought to fill research gaps in the field of social capital while also providing useful information to researchers in the microfinance sector. This longitudinal study explored the relationship between micro-level cognitive and structural social capital measures and the value of household assets over time. The analysis used in this study was unique in the social capital sector because of its focus on micro-level analysis and its use of continuous variables. Still, there were limitations to the overall scope of this study.

Limitations of the Study

While this research offered new insights into the relationship between social capital and economic empowerment among rural South African women, there were limits to what this study was able to address. The first, and probably biggest, limitation came from using an existing data set. This prohibited controlling how questions were structured, asked, and recorded. The exclusive focus on women and on the poorest households in the villages prevented having a broader analysis of gender and socio-economic status related to social capital and changes in the value of household assets. The data set contained little cultural diversity and limited socio-economic variety. Thus, an extensive analysis of asset accumulation and social capital, differentiated by various levels of wealth and cultural or geographic diversity, was impossible using the existing data set. This limitation was particularly unfortunate for this kind of social capital study

since South Africa has one of the most culturally diverse national populations and one of the highest levels of income inequalities of any country in the world.

An additional limit of this study was a limitation that is widely acknowledged in most microfinance-related research: self-selection bias among those who choose to participate in a microfinance program (Armendariz de Aghion & Morduch, 2007; Give Well). In the control villages for the IMAGE study, participants were randomly selected to be interviewed. However, in the intervention villages, the participants who were surveyed were the women who had chosen, and took the initiative, to join the SEF program.

Another limitation of this study was that the intervention involved combining a microfinance component and an education component, making it impossible to determine if microfinance alone or the educational component alone, or perhaps the unique combination of the two, had the most influence on changes. Additional research done in the area by the IMAGE/RADAR team suggests that the microfinance component had greater influence on the economic status of the household. However, the educational and microfinance combination had greater influence on all areas of women's empowerment while still impacting the economic status of the household, albeit in a smaller way than the microfinance-only intervention (J. C. Kim, et al., 2009). This research was unable to answer if the value of household assets may have varied, either in a positive or a negative direction, if one could have studied the separate effects of the microfinance and education components.

The overall timeframe used to collect data in the original study was an additional limit of this study. In the original study, changes in asset accumulation and social capital

measures were tracked over a two-year period, thus limiting the analysis of this study to a two-year timeframe. A five-year timeframe, with regular measurement intervals, would have allowed for a more definitive analysis of the impact of social capital on household economic assets. This is important because households in severe poverty often experience wild fluctuations in assets from year to year (Hulme, et al., 2001). A five-year timeframe would have provided a clearer picture of the overall economic condition and changes of each household in the study.

A final limitation of this study, a study that centered on the value of social networks and relationships, is that this study utilized quantitative analysis only. While linear quantitative research can clarify definitions and theories by helping to sift out what is and what is not conceptually important and measurable, a mixed-methods study would have provided a more robust analysis of the issues examined (Schuller, et al., 2000). Time and cost constraints prohibited adding a qualitative component to this particular study. However, it is worth noting that qualitative research was conducted in the original study, but only in the intervention villages, and these sources were referenced during the study to gain greater context (i.e. see Chapter 7 of Pronyk, 2006).

In summary, there were a number of limitations in this proposed study. Several of the limitations either directly or indirectly related to the fact that this study was a re-examination of an existing data set. Additional questions or changes to the surveys or research design were not possible. The study focused exclusively on women and on rural households deemed to be among the poorest households in a poor province of South Africa, while covering a two-year timeframe. The concentration on women and the narrow band of household socio-economic levels, while admirably and understandably

focused on the poorest and most marginalized South Africans, did limit the ability of the findings of this study to be generalized. Meanwhile, the two-year timeframe between the pre-test and post-test surveys limited the breadth of possible economic impact analysis. Even with these limitations, however, this study explored much, some of which is detailed next.

Significance of the Study

This research offered a glimpse into social capital's ability, or lack thereof, to help improve a household's economic conditions. The significance of this study is twofold. For one, many people involved in economic development and poverty alleviation recognize the positive changes that can occur in families that are able to increase their household assets (Attanasio, Székely, & Inter-American Development Bank., 2001; Moser, 2007). It is important for researchers and practitioners alike to know more about how a person's demographic variables, structural and cognitive social capital measures, and changes in social capital measures relate, at the micro level, with changes in the value of household assets over time.

A second aspect of the significance of this study centers on the microfinance and education intervention. The microfinance sector lacks good research data from experimental studies, in part because organizations and researchers do not have the time to create comparison groups that will not receive services until years later (Armendariz de Aghion & Morduch, 2007). Experimental studies are more common in the health sector. Since the original IMAGE/RADAR study was designed to explore health measures but included a microfinance and education intervention for half of the villages

in the study, the data set offered a platform to explore the impact of the microfinance and education intervention (Pronyk, Hargreaves, & Morduch, 2007).

The results of this study offer microfinance practitioners a better understanding of how people with differing and variable levels of social capital respond to microfinance services over time. In particular, this study offered an opportunity to better explore the role of structural social capital and cognitive social capital among women clients in relation to the level and length that these women participated in a microfinance program. Such data should help microfinance institutions design more appropriate outreach and poverty alleviation efforts and financial products.

Conclusion

In summary, the analysis offered in this study provides policymakers and practitioners a better picture of the interaction between measures of cognitive and structural social capital and the value of household assets over time. The results of this study, combined with the results from other social capital and microfinance studies, can be useful to people exploring how best to allocate scarce resources to build and encourage social capital and enable households to accumulate productive assets. The methods that were selected to address this study's research questions were unique, but they addressed an identified gap in the social capital literature. It is the author's hope that the results from this study will contribute in a tangible way to helping poor people around the world utilize positive social capital resources to benefit their families and help move them out of poverty.

CHAPTER 4: FINDINGS

This study sought to offer additional analysis of an existing data set to help address a number of the research gaps noted in the statement of the problem section of Chapter 1. This study explored changes in household asset accumulation over time, using an accumulated asset index, and considered how changes in the index related to a number of variables. These variables included primary demographic variables and measures of cognitive social capital (CSC) and structural social capital (SSC) at the micro level. Interview responses for 739 women were used for this study.

This chapter presents the key results from the analysis done for this study. The chapter begins with a section outlining the overall frequency counts of the data, including the frequency of CSC indicators selected. The next section provides descriptive statistics compiled from the data, including the SSC indicators ranked by mean score, and a Spearman rank-ordered correlation analysis of key variables. A section then follows that details the results for each of the three primary research questions of the study. The chapter concludes with the results from additional analysis done on the empirical data. The additional analysis included non-linear analysis, principal component analysis, and an additional regression analysis done on the extent and length of a woman's participation in the microfinance and education intervention.

Frequency Counts

Table 1 displays the frequency counts for selected demographic variables. The ages of the women ranged from 18 to 96 ($M = 42.50$, $SD = 11.66$). The most common marital statuses were “currently married / living as married (42.5%),” “never married (28.0%),” and “widowed (20.7%).” Most (89.4%) lived in their local residence ten or

more years. More than half (61.7%) lived in “medium sized” villages and fewer respondents lived in “large (26.9%)” or “small (11.4%)” villages. The median amount of education for the sample was “some primary schooling.” About half (51.8%) of the sample had participated in SEF microfinance efforts. Of the half who participated in microfinance, 111 (29.0%) were leaders and 80 (20.9%) were active members (Table 1).

Table 1
Frequency Counts for Selected Demographic Variables (N = 739)

Variable	Category	n	Percent
Age at Baseline ^a	18 to 29	101	13.7
	30 to 39	218	29.5
	40 to 49	240	32.5
	50 to 59	122	16.5
	60 to 96	58	7.8
Marital Status at Baseline	Never married	207	28.0
	Currently married/living as married	314	42.5
	Separated/divorced	65	8.8
	Widowed	153	20.7
Baseline Duration of Local Residence	Under ten years	78	10.6
	Ten or more years	661	89.4
Village Size	Small	84	11.4
	Medium	456	61.7
	Large	199	26.9
Schooling Level at Baseline	No formal schooling and illiterate	161	21.8

^a Age: $M = 42.50$, $SD = 11.66$

Table 1. (con't)

Variable	Category	n	Percent
Schooling Level at Baseline			
	No formal schooling but literate	36	4.9
	Some primary schooling	233	31.5
	Completed primary	47	6.4
	Some secondary	222	30.0
	Completed secondary	30	4.1
	Attended technical / vocational / training college	10	1.4
Participation in Microfinance			
	No	356	48.2
	Yes	383	51.8
Amount of Microfinance Participation			
	None	356	48.2
	Started but Not a Member	150	20.3
	Member	42	5.7
	Active Member	80	10.8
	Leader	111	15.0

Table 2 displays the frequency counts for the respondent's initial cognitive social capital (CSC) indicators sorted by the highest frequency. The most frequently endorsed initial indicators that scored 1 point on the CSC index were "if fire destroyed your home, would people in village you do not know at all shelter you for two weeks (37.5% of respondents indicated yes)," and "would neighbor contribute time to a community project (37.5% of respondents indicated yes)" (Table 2). These two questions capture a perceived sense of community support and a perceived level of solidarity in times of crisis.

Table 2
Frequency Counts for Initial Cognitive Social Capital (CSC) Components Sorted by Highest Frequency (N = 739)

Component	n	Percent
If fire, people in village you do not know at all would shelter you for two weeks	277	37.5
Would neighbor contribute time to community project	277	37.5
Confidence to raise enough money for four weeks of food	270	36.5
If fire, people in village would lend you R50 to buy clothes	265	35.9
Ability to survive crisis is better than 3 years ago	254	34.4
Would neighbor contribute money to community project	208	28.1
The entire village would work together	112	15.2

Table 3 displays the frequency counts for the respondent's follow-up cognitive social capital (CSC) indicators sorted by the highest frequency. The most frequently endorsed follow-up indicators that scored 1 point on the CSC index were "ability to survive crisis is better than three years ago (52.2% of respondents indicated yes)" and "would neighbor contribute time to community project (41.9% of respondents indicated yes)" (Table 3). Of special note is the sharp decline in the frequency of support for the CSC indicators "if fire destroyed your house, people in village you do not know at all would shelter you for two weeks (from 37.5% of respondents indicating yes at initial to 19.4% indicating yes at follow-up)" and "if fire destroyed your house, people in village would lend you R50 to buy clothes (from 35.9% of respondents indicating yes at initial to 17.3% indicating yes at follow-up)" (Table 3). The frequency of these two CSC indicators for fire declined while the frequency for the other five CSC indicators went up from baseline to follow-up, suggesting that there has been a decline among households of perceived solidarity in the village if faced with a tragedy. However, the other forms of

social capital, including the question regarding one's ability to survive a crisis, all increased. This may indicate that women in these communities were feeling more confident in their own ability to manage a crisis rather than relying on the community to help.

Table 3
Frequency Counts for Follow-up Cognitive Social Capital (CSC) Components Sorted by Highest Frequency (N = 739)

Component	n	Percent
Ability to survive crisis is better than 3 years ago	386	52.2
Would neighbor contribute time to community project	310	41.9
Confidence to raise enough money for four weeks of food	297	40.2
Would neighbor contribute money to community project	261	35.3
If fire, people in village would shelter you for two weeks	143	19.4
If fire, people in village would lend you R50 to buy clothes	128	17.3
The entire village would work together	123	16.6

Descriptive Statistics

Table 4 displays the descriptive statistics for the respondent's initial SSC indicators sorted by the highest mean ratings. The level of participation in each of these networks was rated using a four-point metric (0 = *Non-member* to 3 = *Leader*). Highest-rated participation was for "church ($M = 0.98$)," "Stokvel (or savings club) ($M = 0.23$)," and "prayer group ($M = 0.21$)." In Table 4 and also in Table 5, readers will note a number of references to burial societies, some termed local and some termed large.

To better understand the importance of burial societies, Collins, et al. (2009) offers an important description of the complex approaches South Africans take to

acquiring life insurance (better termed funeral plans). Because of the breadth of AIDS in the country and the important role that funerals play in South African society, almost 80% of all South Africans have some form of formal or informal funeral insurance, with many people having multiple accounts. The burial societies vary in size and scope, from local village-level to larger programs run by funeral parlors or financial companies; these local burial societies typically function by others bringing water, firewood, and money to support funeral arrangements when someone dies, while the larger burial societies function more like formal insurance policies.

Table 4
Descriptive Statistics for Initial Structural Social Capital (SSC) Components Sorted by Highest Mean Rating (N = 739)

Component	<i>Mean</i>	<i>Standard Deviation</i>
Church	0.98	0.65
Stokvel (or savings club)	0.23	0.52
Prayer Group	0.21	0.50
Political Group	0.07	0.30
Burial Society (3)	0.07	0.31
School Committee	0.04	0.34
Civics and TLC	0.04	0.29
Other	0.04	0.24
Cultural Association	0.04	0.29
Water/waste committee	0.03	0.28
Farmer's Group	0.02	0.19
Sports Group	0.02	0.23
Credit/finance Group (Not SEF)	0.02	0.19
Traditional Healer Association	0.02	0.16
Health Committee	0.02	0.17
Neighborhood/Village Association	0.01	0.13

Table 4. (con't)

Component	<i>Mean</i>	<i>Standard Deviation</i>
Women's Group	0.01	0.10
Burial Society (4)	0.01	0.13
Cooperative	0.01	0.13
Trader's Association	0.00	0.05
Burial Society (2)	0.00	0.00
Burial Society (1)	0.00	0.00
Parent Group	0.00	0.00

Note. Component ratings based on a four-point scale: 0 = *Non-member* to 3 = *Leader*.

Table 5 displays the descriptive statistics for the respondent's follow-up SSC components sorted by the highest mean ratings. Again, the highest-rated participation was for "church ($M = 1.43$)," followed by "local burial society 1 ($M = 1.13$)," and "large burial society 1 ($M = 0.55$)" (Table 5). It is important to highlight here two changes between baseline and follow-up. First, for the top five highest-ranked networks at both baseline and follow-up, the mean score for each group increased from baseline to follow-up with the exception of political group, which remained unchanged in its mean score while dropping out of the top five groups at follow-up. Second, the emergence of increased participation in the burial societies is noticeably higher at follow-up. This could be due to the significant rise in AIDS prevalence in South Africa during the years of the original study.

Table 5
Descriptive Statistics for Follow-up Structural Social Capital (SSC) Components Sorted by Highest Mean Rating (N = 739)

Component	Mean	Standard Deviation
Church	1.43	0.80
Local Burial Society 1	1.13	0.99
Large Burial Society 1	0.55	0.56
Local Burial Society 2	0.49	0.85
Prayer Group	0.42	0.81
Stokvel	0.32	0.59
Large Burial Society 2	0.13	0.42
Local Burial Society 3	0.13	0.47
Health Committee	0.11	0.48
School Committee	0.08	0.47
Political Group	0.07	0.36
Other 1	0.07	0.37
Community Policing Forum	0.03	0.24
Credit/Finance Group (not SEF)	0.02	0.21
Cultural Association	0.02	0.24
Water/Waste	0.02	0.21
Ward Committee	0.02	0.22
Traditional Healer Association	0.02	0.16
Other 2	0.01	0.17
Electricity Committee	0.00	0.06
Other 5	0.00	0.00
Other 4	0.00	0.00
Other 3	0.00	0.00

Note. Component ratings based on a four-point scale: 0 = *Non-member* to 3 = *Leader*.

Table 6 displays the descriptive statistics for select other variables. These variables include the initial, follow-up, and change scores for total asset accumulation, abbreviated as TAA, CSC, and SSC. There are three results worth noting in this table. First, the change in total value of household assets ($M = 687.07$) is not large for a two-year period. The amount 687 Rand at the time of the study was equivalent to roughly

U.S. \$100. Second, the change in the mean score for initial CSC and follow-up CSC actually declined slightly over the course of the study ($M = -0.02$). This suggests there was virtually no change in the perceived levels of trust and solidarity among the women in the study. Finally, there is more than a doubling of size between the mean score for initial SSC score and the mean score for follow-up SSC score ($M = 3.21$). These last two results suggest that the rural women in South Africa were more likely to join and take leadership positions in networks or groups than they were to change their perceived levels of trust and reciprocity within the community.

Table 6
Descriptive Statistics for the Dependent Variable and the Primary Independent Variables (N = 739)

Variable	Mean	Standard Deviation
Initial Total of Asset Accumulation	4,691.91	8,182.40
Follow-up Total of Asset Accumulation	5,378.98	9,013.09
Change in Total of Asset Accumulation	687.07	8,173.61
Calculated Average PWR Score for Household	88.53	10.48
Initial CSC	2.25	1.62
Follow-up CSC	2.23	1.69
Change in CSC	-0.02	2.10
Initial SSC	1.88	1.60
Follow-up SSC	5.09	3.27
Change in SSC	3.21	3.01

Note. Change Score = Follow-up minus Initial
 CSC = *Cognitive Social Capital*
 SSC = *Structural Social Capital*

Table 7 displays the results of the Spearman rank-ordered correlations for selected variables with four important financial indicators. These indicators were the initial, follow-up, and change TAA scores as well as the initial calculated average household participatory wealth ranking (PWR) score. While some of the variables in Table 7 showed significance for the first two financial indicators, the last two financial indicators, which were the primary indicators used in this study, showed no significant relationship to any of the 18 selected variables. These results suggest that significant correlations among the variables existed at both the baseline and follow-up but that no consistent, measurable correlations exist from the changes that occurred between the two surveys.

The respondent's initial TAA score was positively related to the follow-up TAA score ($r_s = .65, p < .00$), and negatively related to the TAA change score ($r_s = -.27, p < .00$) and the PWR initial score ($r_s = -.18, p < .00$). In addition, the respondent's initial TAA score was higher for respondents who: (a) were married ($r_s = .14, p < .00$), (b) had more education ($r_s = .17, p < .00$), (c) had higher initial SSC scores ($r_s = .16, p < .00$), and (d) higher follow-up SSC scores ($r_s = .11, p < .01$). Moreover, the respondent's initial TAA score was lower for respondents who: (a) were separated ($r_s = -.09, p < .05$), (b) were from smaller villages ($r_s = -.09, p < .01$), and (c) were not from large-sized villages ($r_s = -.08, p < .05$) (Table 7).

The respondent's follow-up TAA score was positively related to the TAA change score ($r_s = .41, p < .00$) and negatively related to the initial PWR score ($r_s = -.17, p < .00$). In addition, the respondent's follow-up TAA score was higher for respondents who: (a) were married ($r_s = .12, p < .00$), (b) had more education ($r_s = .13, p < .00$), (c) participated in the microfinance training ($r_s = .08, p < .05$), (d) had higher initial SSC

scores ($r_s = .10, p < .01$), (e) had higher follow-up SSC scores ($r_s = .15, p < .00$), and (f) had higher SSC change scores ($r_s = .12, p < .01$). Moreover, the respondent's follow-up TAA score was lower for respondents who: (a) were widowed ($r_s = -.08, p < .05$), (b) were from smaller villages ($r_s = -.08, p < .05$), and (c) were not from large-sized villages ($r_s = -.08, p < .05$) (Table 7).

Table 7 also provides Spearman correlations for the respondent's change in TAA score and the initial PWR score. However, neither of these financial indicators was significantly related to any of the 18 selected variables (Table 7). Again, this suggests that although clear correlations existed between some variables at both baseline and at follow-up, the changes that occurred among the women in the study are not correlated with the 18 variables selected for the primary analysis of this study.

Table 7
Spearman Rank-Ordered Correlations for Selected Variables with Financial Indicators (N = 739)

Variable	Baseline TAA		Follow -Up TAA	Change In TAA	Calculated Avg. Household PWR
1. Baseline TAA	1.00				
2. Follow-Up TAA	.65 ***		1.00		
3. Change in TAA	-.27 ***		.41 ***	1.00	
4. Calculated Average Household PWR	-.18 ***		-.17 ***		1.00
Age at Baseline					
Single ^a					
Married ^a	.14 ***		.12 ***		
Separated ^a	-.09 *				
Widowed ^a			-.08 *		
Baseline Level of Education	.17 ***		.13 ***		
Baseline Duration of Local Residence					

Table 7. (con't)

Variable	Baseline TAA		Follow -Up TAA		Change In TAA	Calculated Avg. Household PWR
Village Size	-.09	**	-.08	*		
Small Village ^a						
Moderate Sized Village ^a						
Large Sized Village ^a	-.08	*	-.08	*		
Participation in Microfinance ^a			.08	*		
Baseline CSC						
Follow-up CSC						
Change in CSC						
Baseline SSC	.16	***	.10	**		
Follow-up SSC	.11	**	.15	***		
Change in SSC			.12	**		

* $p < .05$. ** $p < .01$. *** $p < .00$.

^a Dummy Coding: 0 = No 1 = Yes.

TAA = Total Asset Accumulation

PWR = Participatory Wealth Ranking

The evidence presented in the first two columns of Table 7 is not surprising.

Women with higher total assets at baseline were correlated with higher total assets at follow-up and negatively correlated to a higher poverty score at baseline. Furthermore, women with higher levels of education and women who were married were correlated with a greater value of total assets at baseline, while women who were widowed or women who were living in smaller villages were correlated with lower total assets at baseline. In general, economic poverty is more common among single-headed households and among households with low educational achievement.

Many of the results from the follow-up TAA score are similar to what was found in the initial TAA score, with the addition of positive correlations between higher asset

accumulation among women who participated in the microfinance and education training, as well as higher asset accumulation among women with higher initial SSC scores. However, as noted above, the dependent variable for this study was the third column, which was the change in total value of accumulated assets. For the primary analysis of this study, no significant correlations were found as the next three tables, which relate directly to the three research questions that guided this study, will show.

Primary Research Questions

The tables and descriptions that follow outline the results of each of the three primary research questions. The regression model used for every question is detailed before each table and the meaning of the results from each regression model is summarized following the presentation of the table.

Research Question 1

Research Question 1 asked, “Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period explained by select demographic variables?” Multiple regression analysis was employed to answer this question by using the overall change in value of household assets as the dependent variable and a number of select demographic variables as independent variables in the equation.

Table 8 displays the results of this analysis. The overall 10-variable model was not significant ($F = 1.42$, $p = .17$) and accounted for only 2 percent of the variance in the respondent’s change in value of household assets score.

Table 8
Prediction of Changes in the Value of Household Assets Based on Demographic Variables (N = 739)

Variable	Estimated Co-efficient	t-statistic
Intercept	3,287.74	.92
Age at Baseline	35.01	.91
Married ^a	643.13	.82
Separated ^a	995.18	.81
Widowed ^a	-475.81	-.46
Baseline Level of Education	-79.63	-.32
Baseline Duration of Local Residence	511.06	.50
Moderate Sized Village ^a	1,283.07	1.31
Large Sized Village ^a	636.68	.60
Participation in Microfinance ^a	372.48	.61
Baseline PWR	-64.35	-2.22*

* $p < .05$. ** $p < .01$. *** $p < .00$.

Full Model: $F(10, 728) = 1.42, p = .17. R^2 = .02$.

^a Dummy Coding: 0 = No 1 = Yes.

PWR = *Participatory Wealth Ranking*

The results of this regression indicate that none of the primary demographic variables had a significant correlation with changes in the value of household assets. The only variable that shows a significant correlation is initial PWR score, which is not surprising given that household assets and a community ranking of a household's poverty level would capture similar things. This means that changes in the value of household assets cannot be explained by any of the select demographic variables considered.

Research Question 2

Research Question 2 asked, "Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period associated with an initial structural social capital score and/or an initial cognitive social capital score?" To answer this question, another regression model was constructed and another multiple

regression analysis was conducted. This particular regression analysis used the overall change in value of household assets as the dependent variable and the initial CSC score, the initial SSC score, and the demographic variables from Question 1 as the independent variables in the equation. Table 9 displays the results of the analysis conducted to answer Question 2.

The overall 12-variable model was not significant ($F = 1.26, p = .24$) and accounted for only 2 percent of the variance in the respondent's change in value of household assets score.

Table 9
Prediction of Changes in the Value of Household Assets Based on Demographic Variables with Baseline CSC and SSC Scores (N = 739)

Variable	Estimated Co-efficient	t-statistic
Intercept	2,999.45	.83
Age at Baseline	37.07	.95
Married ^a	674.82	.86
Separated ^a	962.04	.78
Widowed ^a	-463.16	-.44
Baseline Level of Education	-95.86	-.37
Baseline Duration of Local Residence	470.90	.46
Moderate Sized Village ^a	1,227.91	1.25
Large Sized Village ^a	571.31	.53
Participation in Microfinance ^a	271.32	.43
Baseline PWR	-64.69	-2.23*
Baseline Cognitive Social Capital	187.26	.98
Baseline Structural Social Capital	-4.83	-.02

* $p < .05$. ** $p < .01$. *** $p < .00$.

Full Model: $F(12, 726) = 1.26, p = .24, R^2 = .02$.

^a Dummy Coding: 0 = No 1 = Yes.

PWR = *Participatory Wealth Ranking*

CSC = *Cognitive Social Capital*

SSC = *Structural Social Capital*

The results of this regression indicate that neither the initial CSC score nor the initial SSC score had a significant correlation with changes in the value of household assets. This means that changes in the value of household assets cannot be explained by either an individual's initial CSC score or her initial SSC score.

Research Question 3

Research Question 3 asked, "Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period associated with a change in structural social capital score and/or a change in cognitive social capital score?" To answer this question, another regression model was constructed and a third analysis was conducted. This regression analysis used the overall change in value of household assets as the dependent variable and the overall change in CSC score, the overall change in SSC score, and the demographic variables from question 1 as the independent variables in the equation.

Table 10 displays the results of the third regression analysis. The overall 12-variable model was not significant ($F = 1.29$, $p = .22$) and accounted for only 2 percent of the variance in the respondent's change in value of household assets score.

Table 10
Prediction of Changes in the Value of Household Assets Based on Demographic Variables with Change in CSC and SSC Scores (N = 739)

Variable	<i>Estimated Co-efficient</i>	<i>t-statistic</i>
Intercept	3,133.00	.87
Age at Baseline	33.05	.86
Married ^a	553.07	.70
Separated ^a	914.24	.74

Table 10. (con't)

Variable	<i>Estimated Co-efficient</i>	<i>t-statistic</i>
Widowed ^a	-552.26	-.53
Baseline Level of Education	-108.77	-.44
Baseline Duration of Local Residence	463.67	.46
Moderate Sized Village ^a	1,316.71	1.35
Large Sized Village ^a	702.98	.66
Participation in Microfinance ^a	272.34	.44
Baseline PWR	-63.57	-2.19*
Change in Cognitive Social Capital	-18.44	-.13
Change in Structural Social Capital	119.51	1.14

* $p < .05$. ** $p < .01$. *** $p < .00$.

Full Model: $F(12, 726) = 1.29, p = .22. R^2 = .02$.

^a Dummy Coding: 0 = No 1 = Yes.

PWR = *Participatory Wealth Ranking*

CSC = *Cognitive Social Capital*

SSC = *Structural Social Capital*

The results of this regression indicate that neither the change in CSC score nor the change in SSC score had a significant correlation with changes in the value of household assets. This means that changes in the value of household assets cannot be explained by either an individual's change in CSC score or her change in SSC score.

Additional Analysis

Since the results of the primary research questions showed nothing of any real significance, further analysis was done for three reasons. The first reason was to ensure that the data were looked at from as many different angles as possible to determine that the researcher was not overlooking any important relationships. Another reason further analysis was done on the data was because social capital studies that previously had explored this data set used theory to drive the creation of the indices for structural social capital and cognitive social capital. This researcher felt it important to add an

empirically-driven dimension to the data analysis to capture a broader, more robust analysis of the data. The additional research included both non-linear analysis, specifically polynomial and reciprocal fits for several of the independent variables, as well as principal component analysis for both structural social capital and cognitive social capital measures.

A third reason for doing the additional analysis was that the initial research found that not all of the women in the original intervention villages participated fully in the intervention. In other words, among the women in the villages where the intervention was offered, not all who began as members of the microfinance institution were still members of the microfinance organization at the time of the follow-up survey; consequently, they had not received the full impact of the intervention. Therefore, the intervention variable was modeled in two distinct ways for this research.

For the original research questions this variable was considered as a binary indicator of whether the woman was in an intervention village or in a control village; however, for the additional analysis done in this study, a new “intervention” variable was created as a continuous variable, one that was determined by the length and level of participation, or “dosage,” that a woman received of the intervention over the course of the study. Operationally, this meant that a woman received a 0 score if she was in a control village, a 1 if she was in an intervention village but not participating in SEF at the time of the follow-up survey, a 2 if she was a member of SEF at follow-up, a 3 if she was an active member of SEF at follow-up, and a 4 if she was a leader of SEF at follow-up. Interested readers can refer back to Table 1 of this chapter for an overview of the distribution of this continuous variable.

Non-Linear Analysis

The non-linear analysis focused on the data from the second and third research questions. Both polynomial and reciprocal relationships for the initial and change scores of cognitive social capital and structural social capital were explored. In the additional analysis, no non-linear relationships were found; in fact, the non-linear analysis resulted in a worse fit than the linear results already presented in tables 8, 9, and 10.

Principal Component Analysis

Principal component analysis was conducted for initial and follow-up measures for the seven survey questions that related to the cognitive social capital index and for the 23 survey questions that related to the structural social capital index. This included comparing a number of different ways that individual variables could load on identified factors. Most of the analysis completed for these indices was not significant enough to explain any variations. However, for the initial cognitive social capital measure, there was one grouping of two questions that proved moderately significant ($t = 2.22, p < .05$) in relationship to change in the value of total assets. These two questions were focused on a fire scenario. The questions were “if a fire completely destroyed your home, would you be able to turn to people in your village you do not know at all to provide you with shelter for 2 weeks while you make other long-term arrangements?” and “if a fire completely destroyed your home, would you be able to turn to people in your village you do not know at all to borrow 50 Rand (about \$10) to help you buy some clothes after the fire?”

A cognitive social capital index formed from these two fire questions from the initial survey shows a significant relationship to a positive change in the value of

household assets over the two-year timeframe of this study. Specifically, women who had an initial higher level of cognitive social capital according to this two-question index were more likely to have positive growth in the value of their household assets. This finding suggests that at the baseline, women who felt a greater sense of community support in times of emergencies were able to increase the value of their household assets over time. One possible explanation for this is that women who are less worried about a catastrophe putting their families in dire circumstances may take greater financial risks that lead to greater financial returns to their households.

Microfinance Dosage Analysis

Table 11 shows the results of the microfinance dosage variable in relation to the original CSC and SSC indices for initial, follow-up, and change in score measures. The largest relationship was found to be between follow-up CSC ($r = .31, p = .00$) and follow-up SSC ($r = .39, p = .00$), and between change in CSC ($r = .14, p = .00$) and change in SSC ($r = .30, p = .00$). This suggests that the women who participated longer and took more active leadership roles in the microfinance intervention both expanded their social networks (beyond the microfinance intervention, which was not part of the SSC index) and increased their trust and sense of support among the community during the research period.

Table 11 also presents results from the two primary questions in the original CSC index that were positively related to the microfinance dosage level. These questions were “confidence to raise enough money for four weeks of food” ($r = .35, p = .00$) and “ability to survive crisis is better than 3 years ago” ($r = .36, p = .00$). This result suggests that the women who participated in the microfinance intervention for the entire study period and

who were most actively engaged in the program responded with a greater confidence in being able to get the support they needed to deal with a crisis in their family at the time of the follow-up survey.

Table 11
Prediction of Changes in CSC and SSC Scores and Changes in CSC Index Scores based on Microfinance Dosage (N = 739)

	Participation in Microfinance ^a	Dosage of Microfinance Participation at Follow-up ^b
Initial Cognitive Social Capital	.18***	.14***
Follow-up Cognitive Social Capital	.27***	.31***
Change in Cognitive Social Capital Score	.08*	.14***
Initial Structural Social Capital Score	.23***	.25***
Follow-up Structural Social Capital Score	.27***	.39***
Change in Structural Social Capital Score	.17***	.30***
Confidence to raise enough money for four weeks of food	.30***	.35***
Ability to survive crisis is better than 3 years ago	.31***	.36***

* $p < .05$. ** $p < .01$. *** $p < .00$.

^a Dummy Coding: 0 = No 1 = Yes.

Note. Dosage is determined by length and depth of participation

^b Coding: 0 = Did not participate 1 = Participated at start but not in program at follow-up 2 = Participated at start and member at follow-up 3 = Participated at start and active member at follow-up 4 = Participated at start and leader at follow-up

Conclusion

In summary, the results from the three primary research questions for this study suggest that a change in the value of household assets is not significantly influenced by either initial or changes in cognitive and structural social capital measures as originally constructed. However, the study also suggests that a change in the value of household

assets was not influenced in a significant way by any of the primary demographic variables selected. Thus, one possible explanation for these findings is that the change in the value of household assets was an insufficient measure to serve as the only dependent variable for this study. Furthermore, results from the additional analysis done for this study offer the possibility that further exploration of these ideas can yield useful information for people and organizations interested in poverty alleviation. An interpretation of how this study fits into the overall social capital and microfinance literature as well as a discussion of possible policy implications are offered in more detail in the next chapter.

CHAPTER 5: DISCUSSION OF FINDINGS AND CONCLUSIONS

This longitudinal study sought to explore the relationship between household asset accumulation and measures of cognitive and structural social capital among impoverished women living in rural South Africa. My previous work experience in the nonprofit sector and a lifelong interest in and commitment to poverty alleviation led me to study the effectiveness of different approaches to educating and empowering women. Roughly half of the women in this study participated in a microfinance and women's empowerment educational endeavor, which served to increase my interest in this topic because of my previous ten years of work experience in the microfinance industry. In addition, I have a personal history in southern Africa, having lived for six years of my childhood in Swaziland and six months of my senior year of high school in South Africa. Therefore, I was interested to learn more about the role social capital, particularly in and among women, plays in household economic growth and what, if any, relationship microfinance participation has to changes in the value of household assets over time.

This study re-analyzed survey results from 739 households in an existing data set from a 2001–2005 study conducted in eight villages in South Africa. Three research questions drove the initial analysis for this study. The three primary questions involved examining the relationship between changes in the value of a household's assets and: 1) select demographic variables (Research Question 1), 2) initial scores for a cognitive social capital index and a structural social capital index (Research Question 2), and 3) the overall change in scores for a cognitive social capital index and a structural social capital index (Research Question 3). Multiple regression analysis was used first to consider the relationship of demographic variables to changes in the value of household assets and

then to explore the relationship of changes in the value of household assets to initial scores and to changes in scores of both cognitive and structural social capital indices.

Results of the analyses conducted with the regression models developed to explore the study's three research questions were not significant ($p = .17$ for Research Question 1, $p = .24$ for Research Question 2, and $p = .22$ for Research Question 3), and the variables accounted for only 1.9 percent of the variance in the respondents' change in the value of household assets for Research Question 1, 2.0 percent of the variance in Research Question 2, and 2.1 percent of the variance for Research Question 3. Further analysis was conducted to explore the potential existence of a non-linear relationship between the variables and also to apply principal component analysis to consider a variety of index options for both structural and cognitive social capital measures. While no results of significance were found in the non-linear analysis, there was something of significance found using the principal component analysis. Of the seven questions used in the survey to capture cognitive social capital indicators, two questions held together to form an empirically grounded cognitive social capital index that was found to be significantly related ($t = 2.22$, $p < .05$) to changes in the value of household assets over time. Even this relationship was moderate, however.

Finally, an analysis was done to explore differences in the length and depth of microfinance participation among the women in the study from the four villages that received the intervention. This analysis was done to explore how a woman's microfinance involvement over the study period related to personal levels of cognitive social capital and structural social capital. This additional analysis revealed moderate significance ($p < .001$) between a women's involvement in the microfinance and

education intervention and changes related to initial, follow-up, and changes in CSC (2% - 9.7% variance explained) as well as measures related to initial, follow-up, and changes in SSC (6% - 15.4% variance explained). These moderate findings suggest that women engaged in microfinance efforts for several loan cycles are more apt to trust and support others and more likely to join social networks over time.

This chapter explores and situates the results of this study in the context of existing social capital and microfinance literature. Ideas and recommendations for future research also are provided. The chapter continues with an exploration of policy suggestions and implications for microfinance and poverty alleviation practitioners. The chapter concludes with a final recap of the entire study.

This Study's Results and the Social Capital Literature

The primary results of this study differ from the results of other major social capital studies focused on impoverished communities, though, as noted in Chapter 1, this study's techniques and approach also differed from earlier studies. In Indonesia and Tanzania, Grootaert (1999) and Narayan and Pritchett (1999), respectively, found that social capital correlated with an increase in household expenditures and income per capita and with a higher level of household assets. In South Africa, Maluccio, Haddad, et al. (2000) found that various measures of social capital correlated with an increase in household income.

This subsection explores possible explanations as to why the primary model found no significant relationships. First, the dependent variable's robustness is analyzed in relationship to the broader literature and how poor people live. Next, the independent variables are explored in more detail. The exploration of the independent variables leads

to a concluding report on results from the empirically-based research done for this study that found a moderate but significant correlation between two cognitive social capital questions and positive changes in the value of household assets.

Dependent Variable May Be Insufficient

One explanation for the lack of significance associated with the models developed to answer the three primary research questions of this study could relate to the dependent variable used, which was change in the value of household assets. There are at least four significant issues related to this variable that need further exploration.

First, the change in value of household assets covered only a two-year period. Hulme, et al. (2001) suggest that chronic and extreme poverty is best measured over a five-year period because the assets/income of poor people can vary significantly from year to year. A five-year timeframe, with regular measurement intervals, could allow for a more definitive analysis of the impact of social capital on household economic welfare, as was the case in the South Africa study conducted by Maluccio, et al. (2000), which found a positive and significant effect between social capital measures and increases in per capita household expenditures after five years. Another social capital study that covered at least five years was the seven-year longitudinal study of social capital in India by Krishna (2007), which found that village-level inequality in land ownership (the primary driver of productive wealth in the area) was significantly and negatively related to raising the stock of social capital at the village level.

A second possible explanation for the lack of significance associated with the models used to address the three primary research questions of this study is that cultures like those found in rural South Africa are more community-oriented than individual-

oriented. Hence, people in such cultures may frown on the notion of a person investing newfound wealth in accumulating household assets. Rather, there may be social pressure for a communal sharing of financial resources through an expectation that one fulfill certain cultural obligations. For example, many people in South Africa contribute a lot of personal financial resources into community-run burial societies (Collins, Morduch, Rutherford, & Ruthven, 2009), a cultural obligation that provides a social safety net and generates communal goodwill but does little to generate a financial return or build household assets.

A third possible reason for the results evident in the models used to address this study's primary research questions relates to the new government's grant support for the poorest and most elderly households in the country. It may be that the grant program has had such a significant financial impact, in terms of changes in the value of household assets, on all households within the villages of this study that asset valuation differences generated by changes in social capital are negligible by comparison and, consequently, difficult to detect. In other words, the economic impact of the government initiative on all households in this study may have muted any possible relationships between increases in social capital and increases in the value of household assets during a limited timeframe. If this is the case, then a longer timeframe for the study and access to a more diverse set of household welfare measurements, such as household expenditures or income, might have provided enough additional and robust information to be able to tease out changes in household welfare related to social capital, irrespective of the government grants.

There is a fourth possible explanation for the lack of statistical significance evident in the primary research model used for this study. The point made in the previous

paragraph suggests that the government's largess may have functioned as an overarching equalizer among the communities studied. It is equally plausible that the existence of widespread structural inequality in the country (South Africa has one of the highest rates of income inequality in the world) dampened any noticeable influence that localized social capital had on people's economic welfare. Portes and Landolt (2000) rightly argue that evidence of local cooperation among people should not negate the need to look at the larger structural issues that may prohibit a group of individuals from benefiting from their bonding networks. It could be that South Africa's macro-level economic inequality at the time of the study was far greater than what existed in Tanzania or Indonesia at the time of their social capital studies, thus potentially explaining variations in the findings between this study and the other major social capital studies done in developing countries.

Independent Variables May be Insufficient

While it is useful to consider the possibility that in this study the dependent variable was insufficient to capture important changes in household welfare, it also is worthwhile to examine the independent variables used and to further explore their construction. For example, consider the original designs of the cognitive social capital index and the structural social capital index. Initially, these indices were constructed as continuous variables to maximize variation, which was driven, in part, by the fact that previous studies had explored these social capital measures only in a binary fashion, and only at the meso level. In earlier studies (Pronyk, et al., 2008) and in the initial construction of variables used to address this study's primary research questions, the indices for structural social capital and cognitive social capital were pre-defined based on theoretical considerations. However, the results in these studies that were significant were

mediocre at best in terms of reliability measures for the indices. The additional research conducted for this study offered an empirically-based approach to structuring the indices. This allowed for the data to determine which factors best held together for each index, something that has been done in other social capital studies (Brehm & Rahn, 1997).

Empirically-Based Analysis Shows Significance

The additional empirically-based research conducted for this study led to the finding of one important significant correlation between a two-question index for CSC on the one hand, and a positive change in the value of household assets over time on the other. Haddad and Maluccio (2003) found in their South Africa study that social capital, defined as group memberships alone (structural social capital) had a positive effect on per capita income. The authors suggest, however, that there is no evidence that social capital, defined as trust (cognitive social capital), is correlated with income generation (p. 593). While the study presented in this paper focused on household assets rather than on income per capita, the additional analysis found a significant correlation between a two-question cognitive social capital index and an increase in the value of household assets.

By using principal component analysis, two questions among the seven were found to hold together in a CSC index and were shown to have significant correlation to change in the value of household assets. The two questions concerned a scenario whereby a woman was asked if she felt she could ask people in her village whom she did not know (strangers) for help in the event that her house burned down. One of the questions asked if she would be able to find shelter for two weeks while making long-term arrangements and the second question asked if she would be able to borrow 50 Rand (about \$10) to help buy clothes. A woman received one point on a cognitive social capital index for each

of the questions to which she replied in the affirmative that she could receive help in her village from people she did not know at all. Since the two primary cognitive social capital questions used in this revised index relate to trust among strangers, this finding contradicts evidence presented by Haddad and Maluccio, which suggested that trust factors do not significantly relate to measures of household welfare.

This Study's Results and the Microfinance Literature

This study has demonstrated that a moderate but still significant relationship exists between a greater degree of microfinance participation and increases in measures of CSC and SSC, at least for the women who were the research subjects for this study. When using a Spearman Rho correlation, two of the seven questions used in the original CSC index showed the strongest relationship to the measure developed to track the depth and length of a woman's microfinance involvement. It is important to remember that these women were living in households that were among the bottom half of households below the country's poverty line.

The two CSC questions most positively related to the microfinance participation measure were positive changes in the number of women who indicated that their "confidence to raise enough money for four weeks of food" and "ability to survive crisis is better than 3 years ago" increased. These findings support the notion—as much of the microfinance literature suggests—that microfinance is less about increasing household wealth, and more a means whereby households are better able to withstand economic shocks and mitigate against unforeseen risks. (Karlan & Zinman, 2007; Wright, 2000; Zaman, 2004). The results also coincide with results from another South Africa study, which found that poor households benefit from group membership more in terms of

income stabilization than as a mechanism for upward mobility (Adato, Carter, & May, 2006).

Among people living in poverty with very little hope that their circumstances might change, reducing risks, especially risks that may affect their children, appears to be more important than accumulating assets. If it is true that poor people might prefer to invest in things to help mitigate household risks rather than in physical household assets, it follows that the use of the value of household assets as the sole dependent variable for household welfare limited the primary research questions of this study from potentially capturing other important changes in the lives of the women in this study.

One word of caution to conclude this subsection: Women who participated in this study and who gained access to microfinance services through the Small Enterprise Foundation actually began the study with higher levels of cognitive social capital and structural social capital. Therefore, a question remains: Does microfinance attract and only work for those already strong in social capital or does microfinance in itself facilitate an increase and additional strengthening of social capital among the women served? Unfortunately, this study is unable to definitely answer that question.

Ideas and Recommendations for Future Research

In terms of the questions surrounding structural and cognitive social capital, this study's analysis of the existing data set is fairly extensive. However, if additional research were conducted beyond what was done for the original data set, more possibilities of future research would open up that could utilize the original data set for comparison purposes. For instance, to begin to explore an answer to the question raised in the previous paragraph it would be useful to track the women who participated in the

control villages of this study and find out which of the women eventually joined the Small Enterprise Foundation (SEF) when services were first offered in their villages, and look to see which ones continued to participate in SEF for at least three or four loan cycles. Armed with this information, a researcher could address the self-selectivity bias common in microfinance studies because he or she would be able to go back and compare in all eight villages only the women who were inclined to join and participate long-term in a microfinance intervention when it is first offered. A researcher could then explore how these two groups differed in terms of social capital and household welfare measures during the original study period, when roughly half of the women were given access to an intervention of microfinance and education and the other half were not.

Another useful way to build on the work done in this study would be to replicate this study but add a mechanism to regularly track household per capita incomes and expenditures. In this way, knowledge of household welfare could be expanded to include not just household assets but household incomes and household expenditures as well. This broader analysis could provide information on social capital's relationship to household welfare from a wider perspective, possibly providing clues as to how rural households in South Africa invest, and what they invest in, if provided with additional resources via an economic intervention.

While it is important to consider how the original study could have expanded to include a richer data set, this study also suggests that additional research among social capital researchers and microfinance practitioners is warranted. For social capital researchers, it is clear more research is needed that compares and contrasts the influence and effect of social capital among different socio-economic groups. For instance, a five-

year or more longitudinal study that tracks household, or micro-level welfare (via changes in income, expenditures, and assets) and captures both cognitive and structural social capital measures at various wealth levels would likely yield rich and useful information regarding how social capital relates to household welfare at different levels of wealth in a particular region.

Microfinance practitioners and researchers can use the results of this study to launch a deeper investigation into various issues important to the sector. For example, a person interested in studying the impact of social capital measures on microfinance operations might want to explore how social capital measures among women differ between those participating in a group solidarity microfinance program and women participating in an individual-based lending program. Studies also are needed to further explore how changes in social capital measures relate to a woman's depth and length of participation in a microfinance program. This study offered an initial look at this issue, but analysis was limited because the control and intervention groups were not equally matched in terms of baseline measures of cognitive and structural social capital. The initial inequality present between the control and intervention groups limited this study from being able to fully explore the impact of the microfinance and education intervention alone on changes in social capital measures.

Policy and Practitioner Implications

The analysis offered in this study provides policymakers and practitioners an additional look into the role of social capital in household welfare, particularly in the context of rural South African women. The methods employed in this study found no significant correlation between changes in the value of household assets and measures of

cognitive and structural social capital. These findings suggest that social capital appears not to play any role in household asset accumulation, at least not among women in rural South Africa, which may concern proponents of increased social capital investments. Furthermore, microfinance advocates may be disappointed in the results from this study that suggest participation in a microfinance and education effort did not have a significant influence on changes in the value of household assets over time. However, policymakers and practitioners who support social capital investments and microfinance efforts should not be too discouraged about this study's findings because of the methodological challenges and data limitations acknowledged in this study.

That said, the additional analysis done for this study suggests there is at least one area of support for microfinance efforts. More resources should be invested in helping microfinance practitioners lower their rates of clients leaving the program. As this study notes, women who stayed active and engaged in a microfinance program for at least two years were able to increase their structural and cognitive social capital. When this knowledge is combined with what has been found in other social capital studies, including studies of longer duration in South Africa that found a correlation between an increase in measures of social capital and an increase in household per capita income and expenditures (Haddad & Maluccio, 2003; Maluccio, et al., 2000), it can be argued that it is economically advantageous for poor families to have women remain involved and engaged in microfinance services.

Hopefully, this study also will encourage practitioners and policymakers to further invest in research that explores the positive and negative influences of social capital on the economic and social welfare of communities and, in particular, minority

groups within the communities. For instance, the role that microfinance participation plays in increasing a woman's social capital may also lead to exclusionary and discriminatory practices toward others by the women in the microfinance program. Microfinance organizations such as SEF must be vigilant in their attempts to expand access to their services for the people who have been most marginalized in a society and to redouble their efforts to keep these marginalized people participating for several loan cycles in order to offer the social capital benefits that come with long-term involvement in a microfinance endeavor.

Finally, it is hoped that this study will encourage those who study social capital theory and who seek to apply social capital measurement tools to find more ways to collaborate across disciplinary boundaries. This study shows the value of sharing ideas, resources, and data sets across disciplines. The original study was primarily a healthcare study, but the research in this study applied an economic analysis to the data set, offering new insights into the relationship between social capital measures and the value of household assets. The microfinance industry would do well to look for more opportunities for interdisciplinary collaboration and analysis, particularly in studies that have data sets, like this one, that include well-established control and intervention groups and longitudinal data.

Final Recap

This longitudinal study explored the relationship between household asset accumulation over time and measures of social capital among impoverished rural South African women. The study re-analyzed an existing data set from a 2001–2005 study done in eight villages in South Africa. The original study investigated the impact of a

microfinance and education intervention on the prevalence of HIV/AIDS and intimate partner violence. This study re-analyzed interview responses from 739 households in the original data set and used multiple regression analysis to explore the relationship between measures of cognitive social capital (CSC) and structural social capital (SSC), and household economic welfare as measured by change in the value of household assets over time.

The models used first considered the relationship of select demographic variables to asset accumulation and then explored the relationship of select social capital measures to asset accumulation. Results for the study's three primary research questions revealed that for the overall multiple-variable models, there was no significance ($p = .17$, $p = .24$, and $p = .22$, respectively), and the variables accounted, respectively, for only 1.9 percent, 2.0 percent, and 2.1 percent of the variance in the respondents' change in household assets score. Further analysis done of the microfinance participation by degree of involvement reveals moderate significance ($p < .001$) in measures related to initial CSC (2% variance explained), follow-up CSC (9.7% variance explained), and change in CSC (2% variance explained), as well as measures related to initial SSC (6% variance explained), follow-up SSC (15.4% variance explained), and changes in SSC (8.8% variance explained). Finally, a principal component analysis done on the CSC and SSC measures found that two questions among the seven questions that made up the original CSC index held together well and showed moderate significance ($t = 2.22$, $p < .05$) in terms of household asset accumulation. These two questions related to a woman's trust that strangers in a village would help her household in time of personal crisis.

This study suggests that most social capital measures do not have a significant relationship to household asset accumulation. However, this finding runs counter to findings in other social capital studies done in impoverished communities that suggest increases in social capital lead to higher levels of economic welfare in terms of household expenditures or household income. At least some of the disparity between the results of this study and prior studies may involve this study's methodology and, in particular, its measures. Social capital researchers and microfinance practitioners are likely to find the analysis and results from this study informative but also potentially controversial.

Clearly, social capital and household welfare are concepts that are difficult to define, measure, and evaluate. And, while this study offers little in terms of better understanding the relationship between social capital measures and household welfare, there are at least two important things this study has accomplished. First, this study has provided a clear example of the limitations of doing a study using an existing data set. Important information, such as household expenditures and household income, which was needed to further explore research questions that emerged out of the primary research questions, was limited by the lack of relevant data available in the existing data set.

Second, it is clear that social capital, which relies on the give and take of social relationships, is in need of better metrics to capture its overall impact. Many social capital and economic development studies rely heavily on quantitative analysis alone. And yet, social capital is essentially social in nature. A nebulous definition also limits the understanding of the concept of household welfare. Household welfare that is narrowly defined by economic variables such as assets, or even the more appropriate income or

expenditures, is unable to distinguish the quality of life for individual members in that household. Broader categories and terms, and related measurement tools, are needed to improve the understanding of what causes household welfare to change for the better or perhaps change for the worse.

The lack of definitive conclusions in this study may spawn an interest in developing more reliable social capital and household welfare measures in order to more effectively capture what changes do or do not take place among households and what causes those changes. As noted in the introduction section of this dissertation, economic poverty is hard on people. Misery and obstacles abound for people who live on less than one dollar a day. But it is clear that social relationships are valued among people at all economic levels.

This study was one attempt among many that are required to begin to identify how social capital is used by poor people to change or improve their circumstances. Much more work is needed to better understand how poor people can leverage what resources they do have to move their families out of abject poverty substantially. Although my study was personally disappointing in that I found little of significance to report, the process I went through and the knowledge I gained in the process will remain an invaluable resource to me as I continue to commit my life, career, and research interests to finding solutions to the complex challenges of global poverty.

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APPENDIX A**Summary of Research Questions and Methodologies**

Table A1.
Summary of Research Questions and Methodologies

Research Questions	Data Elements	Statistical Tests
All three questions	<p data-bbox="724 400 983 431">Dependent Variable</p> <p data-bbox="571 472 963 502"><i>Total Value of Primary Assets</i></p> <p data-bbox="571 543 1134 1003">This data comes from questions H402-H410 (baseline—BL) and HH402-HH410 (follow-up—FU) of the IMAGE household surveys. The Total Asset values at BL and at FU were determined by multiplying each of the items the household owns by a monetary value for that item in brackets below, which was determined between both surveys using a sample of 76 households. The value of all of the items was then calculated to determine a total household asset value (in South African rands).</p> <ol data-bbox="571 1044 1118 1555" style="list-style-type: none"> 1. Cars or motorcycles—<2yrs old [33,281], 2-6 yrs old [19,610], >6 yrs old [10,930] 2. Televisions—<2yrs old [1,343], 2-6 yrs old [810], >6 yrs old [489] 3. Hi-Fis—<2yrs old [1,874], 2-6 yrs old [1,172], >6 yrs old [697] 4. Fridges—<2yrs old [1,687], 2-6 yrs old [1,107], >6 yrs old [661] 5. Bicycles—[197] 6. Cell phones—[572] 7. Cows—Number owned [1,783] 8. Goats—Number owned [251] 9. Chickens—Number owned [21] <p data-bbox="571 1596 1134 1808">The Difference in Household Assets was calculated by taking the difference between the Total Asset value at BL and the Total Asset value at FU. This amount represented the dependent variable for the primary research questions.</p>	<p data-bbox="1161 400 1482 574">Diff TotalAssetsValue = difference between the total value of assets at baseline and at follow-up.</p>

Table A1. (con't)

Research Questions	Data Elements	Statistical Tests
<p>1. Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period explained by select demographic variables?</p>	<p style="text-align: center;">Independent Variables</p> <p><i>The Demographic Variables used from Senior Females and Village Data at the Baseline of the Study</i></p> <p>Age at baseline [F101] Marital status at baseline [F105] Level of education at baseline [H100f] Duration at local residence at baseline [F112] Village size and accessibility to urban area at baseline [VillNum]—two of the eight villages were labeled small and inaccessible, four of the eight villages were labeled medium and accessible, two of the eight villages were labeled large and accessible Baseline Participatory Wealth Ranking (PWR) score</p>	<p>Comparison against change score Change score = post-pre Bivariate comparisons Multiple regression</p>
<p>2. Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period associated with an initial cognitive social capital score and/or an initial structural social capital score?</p>	<p style="text-align: center;">Independent Variables</p> <p><i>Baseline Cognitive Social Capital (CSC) Score</i></p> <p>Based on answers to each question, an aggregate score of between 0 and 7 was tabulated for each woman. For each of the 7 questions, only one answer among the available answers receives a point. All other answers received a zero for that question.</p> <ol style="list-style-type: none"> 1. F302—answer of 1 received point 2. F303—answer of 1 received point 3. F304—answer of 5 received 1 point 4. F501[d]—answer of 1 received point 5. F502 [d]—answer of 1 received point 6. F503—answer of 1 received point 7. F504—answer of 1 received point 	<p>Multiple regression analysis was run on the data to see which independent variables related to changes in value of assets over the study period.</p>

Table A1. (con't)

Research Questions	Data Elements	Statistical Tests
<p>2. Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period associated with an initial cognitive social capital score and/or an initial structural social capital score?</p>	<p><i>Initial Structural Social Capital (SSC) Score</i></p> <p>Zero points were given if the participant was not involved in a group. One point was given for general membership in a group, two points was given for being an active member of a group, and three points was given if the woman was a leader in a group. A total of 23 groups was available. Based on answers to each question, an aggregate score of between 0 and 69 was tabulated for each woman.</p> <p>1. F201b-F221b, including F216b1-4, but excluding F206 “As I read the following list of groups please tell me which answer best describes your involvement in the group: You belong to this kind of group, You are an active member in the group, You are a leader in the group presently.”</p> <p>F201: Farmers’ group F202: Traders’ association F203: Cooperative F204: Women’s group (non-finance/credit) F205: Credit/finance group (not SEF) F206: Small Enterprise Foundation (SEF) F207: Political Group F208: Church F209: Cultural association F210: Neighborhood/village association F211: Parent group F212: School committee F213: Health committee F214: Water/waste F215: Sports group F2161: Burial society (1) F2162: Burial society (2) F2163: Burial society (3)</p>	<p>In addition to looking at variables in a variety of ways separately, a number of combinations of variables were explored.</p>

Table A1. (con't)

Research Questions	Data Elements	Statistical Tests
<p>2. Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period associated with an initial structural social capital score and/or an initial cognitive social capital score?</p>	<p>F2164: Burial society (4) F217: Civics and TLC F218: Stokvel F219: Prayer group F220: Traditional healer association F221: Other</p>	
<p>Independent Variables</p>		
<p>3. Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period associated with a change in cognitive social capital score and/or a change in structural social capital score?</p>	<p><i>Change in Cognitive Social Capital (CSC) Score</i></p> <p>Based on answers to each question, an aggregate score of between 0 and 7 was tabulated for each woman. For each of the 7 questions, only one answer among the available answers received a point. All other answers received a zero for that question. The overall score was taken at baseline and after two years to determine both a person's initial score as well as a person's change in score over time.</p> <ol style="list-style-type: none"> 1. F302 + FF302—answer of 1 received point 2. F303 + FF303—answer of 1 received point 3. F304 + FF304—answer of 5 received 1 point 4. F501[d] + FF501[d]—answer of 1 received point 5. F502 [d] + FF502[d]—answer of 1 received point 6. F503 + FF503—answer of 1 received point 7. F504 + FF504—answer of 1 received point 	<p>The difference in an individual's CSC score and SSC score between the two surveys represented the primary independent variable analyzed for this research question.</p> <p>Diff CSC score = difference between the total CSC score at BL and FU</p> <p>Diff SSC score = difference between the total SSC score at BL and FU*</p> <p>Multiple regression analysis was run on the data to see which independent variables related to changes in the value of assets over the study period.</p> <p>In addition to looking at variables in a variety of ways separately, a</p>

Table A1. (con't)

Research Questions	Data Elements	Statistical Tests
<p>3. Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period associated with a change in cognitive social capital score and/or a change in structural social capital score?</p>	<p><i>Change in Structural Social Capital (SSC) Score</i></p> <p>Zero points were given if the participant was not involved in a group. One point was given for general membership in a group, two points was given for being an active member of a group, and three points was given if the woman was a leader in a group. A total of 23 groups was available. Based on answers to each question, an aggregate score of between 0 and 69 was tabulated for each woman.</p> <p>The overall score was determined at baseline and at follow-up to determine both a person's initial score as well as a person's change in score over time.</p> <p>1.FF 200b: Group Membership, but excluding FF206 "As I read the following list of groups please tell me which answer best describes your involvement in the group: You belong to this kind of group, You are an active member in the group, You are a leader in the group presently."</p> <p>FF208: Church FF216A1: 'Large' Burial society 1 FF216A2: 'Large' Burial society 2 FF216B1: 'Local' Burial society 1 FF216B2: 'Local' Burial society 2 FF216B3: 'Local' Burial society FF205: Credit/finance group (not SEF) FF206: Small Enterprise Foundation (SEF) FF207: Political Group FF218: Stokvel FF209: Cultural association FF219: Prayer group FF291: Electricity committee FF212: School committee</p>	<p>number of combinations of variables were explored.</p>

Table A1. (con't)

Research Questions	Data Elements	Statistical Tests
3. Among women in rural South Africa, to what extent was variation in the value of household assets over a two-year period associated with a change in structural social capital score and/or a change in cognitive social capital score?	FF213: Health committee FF214: Water/waste FF292: Ward committee FF293: Community policing forum F220: Traditional healer association FF221A: Other 1 FF221B: Other 2 FF221C: Other 3 FF221D: Other 4 FF221E: Other 5	

APPENDIX B

IMAGE Study Household Details: Baseline Interview

**Rural AIDS and Development Action Research Programme
Sekhukhuneland IMAGE Study**

HOUSEHOLD DETAILS

INTERVIEW IDENTIFICATION	Village No. <i>Nomoro ya motse</i>	Household No. <i>Nomoro ya lapa</i>
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PART 1: INTERVIEW SET UP

Visit 1 : ___ / ___ / ___ ___ Code ___ Initials

Visit 2 : ___ / ___ / ___ ___ Code ___ Initials

Visit 3 : ___ / ___ / ___ ___ Code ___ Initials

Codes

1	Interview completed	2	No competent respondent at home
3	Entire Household absent for extended period	4	Postponed - Arranged time for interview
5	Refused	6	Dwelling vacant / not a dwelling
7	Dwelling destroyed	8	Not found

PART 2: INTERVIEW INTRODUCTION

Hello, my name is "_____", I am from the Health Systems Development Unit at Tintswalo Hospital, I would like to explain to you a little about the work we are doing, and then if you agree I'd like to ask you and your family some questions.

Thobela, lema la ka ke "_____", wa lefapa la tsa shaballo ya tsa maphelot Health System development unit j sepeteleng sa Tintswalo. Ke rata go le hlaloseisa ka moshomo woo re o dirago, gape gale dumela ke tla rata go botsisha wena le ba lelapa la gago dipotsiso tse mmalwa.

- Describe HSDU and Radar / *Hlalosa HSDU le RADAR*
- Explain why we are working in this area / *Hlalosa labaka lako shomola nagang yeo*
- Wish to interview all 15-35 yr olds in the house confidentially / *Kganyoga go boledisana le batho bao ba nago le mengwaga ya magare ga 15 le 35 ka sephiriso*
- Tell the interviewee how long the interviews will take. Each c.30mins. / *Bo botsa gore potedisano kea lebaka le le ka.*
- Describe the goals of the IMAGE study / *Hlalosa dimitho kgolo tsa IMAGE Study*
- Explain information from household head will be confidential / *Hlalosa gore tshedimasho gotswa lelapeng leo ke sephiri*
- Explain that taking part is entirely voluntary / *Hlalosa gore go tsa karolo gase kgapeletso*
- Ask if there are any questions – and answer questions / *Botsisha gore go na le dipotsiso, araba dipotsiso.*

I confirm that The Consent Statement has been read to the interviewee and that he/she understands and consents to participate in the interview

Signed : _____ Date : _____

PART 3: INTERVIEW DETAILS

Date of Interview : ___ / ___ / ___

Time Start Interview : ___ : ___ Time finish Interview : ___ : ___

Who interviewed, tick all present ?

Household Head [] Other Household members []
Partner of Household Head [] Give no. of main respondent _____

Interview conducted in Language : _____

PART 4: INTERVIEW CLOSURE (COMPLETE AT END OF INTERVIEW)

Thank you for your time.

Re leboga nako ya gago.

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H100 : Household Members

Family Name

Starting with the **HOUSEHOLD HEAD**, list all the people who are members of this household, including :

- All household members who are currently usually sleeping here.
- other household members who are permanently resident here but are not currently staying at the house.
- domestic staff who sleep here > 5 nights per week
- anyone else staying here currently, and who has been here for > 4 weeks

Go thoma ka hlago ga lelapa, re fe maioko ka moka a lelapa, go akaretzwa

- Kamoka bao ba robalaga mo ga bjala
- Bao ba dilago mo mofang efela ba sa dilago ka lelapeng gabjale.
- Bashomi ba ka lapeng bao ba robalaga mo , mashego ago feta 5 ka beke.
- E mongwe yo adulo go mo ga bjale, gapa o bile mo dibeko tsogo feta tse 4.

ID	Name	Sleeps here Robala mo (A)	Relation to HH head Tswalano le hlago ya lapa (B)	Sex Botona (C)	Year of Birth Ngwaga wa matswalo	Marital Status Maemo go isa manyalo (D)	In school Tsena sekolo (E)	Max level of schooling Maemo a go tsena sekolo (F)	Income from work Ditseno gotswa moshomong (G)	Income(s) from non-work Ditseno esgo tsa moshlo-mo (H)	Position in village Maemo ka motseng (I)
1			T								
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											

A (1) Usually sleeping at the house in last month / Absha go robala ka nlong (kgwedeng ya go feta), (2) Usually sleeping away from the house in last month / Absha go robala kantle (kgwedeng ya go feta).
 B (T) Household head (Tatana) / Hlago ya lelapa, (M) Mother / Mme, (F) Father / Nati, (B) Brother / Duti, (Z) Sister / Sesi, (S) Son / Morwa, (D) Daughter / Morwedi, (H) Husband / Molekane wa mmona, (W1) Wife no. 1 / Molekane wa mosadi wa mathomo, (W2) Wife no.2 etc..., (U) Unrelated / Motho feia, (R) Related indirectly by marriage / Laloko ka lenyalo, (P) Paying Tenant / O hirishitse, (Q) Quarry, (X) Unknown / a go tsebege
 C (M) Male / Monna, (F) Female / Mosadi
 D (1) Never married / Gase nke wa nyalwa/nyala, (2) Married or living as married / O nyetsweinyetse goba o phela e hare o nyetsweinyetse, (3) Divorced or Separated / Hladile/Hladilwe/ kgaogantswe, (4) Widowed / Monico/Monioogaga
 E (1) Currently attending school / Tsena sekolo, (2) Not currently at school / A ke tsena sekolo ga bjala
 F (1) No formal schooling, illiterate / A se o tsene sekolo, (2) No formal schooling, literate / A se o tsena sekolo, efela okganá go ngwala, (3) Some primary / sekolosa fase feia, (4) Completed primary (standard 5) / sekolo sa fase(mphato wa 5), (5) Some secondary / secondary feia, (6) Completed secondary (standard 10 / matriculation) / feditse secondary (mphato wa lesome), (7) Attended / Tsene technical / vocational / training college, (8) Attended University / Tsene University
 G (1) Self employed in agriculture / Moipereki go tsa temo, (2) Self employed in non-farm enterprise – registered business / Moipereki kgwebong e ngwadishitwego eseng ea temo, (3) Self employed in non-farm enterprise – unregistered business(es) / Moipereki kgwebong asa ngwadishitwego eseng ea temo, (4) Student / Moitshuti, (5) Salaried worker / Moshomo wago lefelwa, (6) Domestic worker / Moshomi wa ka gae .

G cont... (7) Unemployed, looking for a job, often does casual, seasonal or contract work / Ga o shome, o nyakana le moshomo, o fela oshoma moshomo ya lebakanyana, (8) Unemployed, looking for a job, occasionally gets any casual, seasonal or contract work / Ga o shome, o nyaka Moshoma, odira moshomo o mongwe le o monwe wa lebakanyana le wa nako ya tumeletano (9) Unemployed, looking for a job, rarely or never had any work during the last year / Ga o shome, Onyakana le moshomo ga senke wa shoma mo ngageng wago feta, (10) Unwilling to work, retired or too young to be working / Ga ona maikemisetsa ago shoma, o bogetsa moshomo goba o sale yo manyane gore oka shoma, (11) Unable to work (handicap) / Gao kgone go shoma (sehole).

H - ASK ABOUT EACH ONE IN TURN - (1) State pension / Motente, (2) Child grant or other government benefit / Tshelate ya bana goba thusho gotswa mmushong, (3) Private / work pension / phetshene ya moshomong, (4) Financial gifts from non household member / Dimpho tsa ditshelate gotswa go bao esego ba lelapa, (5) Non financial gifts from non household member / Dimpho tseo sago tsa ditshelate gotswa go bao esego ba lelapa, (6) Receiving dividends from investments / Amogela dikarolo go tswa ho dipelsetso tsa tlhetele, (7) Receiving money from a business / Amogela tshelele gotswa kgwebong (8) Other source of financial income / Tse dingwe tsa metropo ya ditsetso tsa ditshelate(efa ka moka): List all. If none / A go sale, mark (99)

I - ASK ABOUT EACH ONE IN TURN - (1) "Induna or member of induna's counsel" / Induna goba leloko la komiti ya moshate, (2) "Member of chiefs' family" / Leiko la ka moshate, (3) "Member of local government or council structure" / leloko la mmusho wa selego goba komiti engwe ya mmusho, (4) "Traditional healer" / Ngaka ya setso, (5) "Minister / pastor" / Moruti, (6) "Shebeen owner" / Mong wa lefelo lago rekisa bjala, (7) "Educated professional" / Sarutegi, (8) "Cecche owner" / Mong wa sekolo sa bana, (9) "Senior member of a local organisation or society" / Laloko le legolo la mokgalelo motseng: If none / a go sale, mark (99)

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Sekhukhuleni IMAGE Study

H200 : Important Incomes

I previously asked you about whether the people in this household are working, receiving pensions or grants or bringing money into the household in other ways. Think about **all of the last year**. Over the course of the whole of last year what were the **two most important** sources of income for your household. This means which two sources of income could this house not have survived without. These incomes may be regular incomes, or one off incomes. They could be things that are coming in now, or other incomes that people had during the year, e.g. from seasonal work.

Mo nakong e fenieng ke go botzisitse gore ekaba batho ba ka mo gae ba a shama, ba amogela tshelote ya motente, goba go fisha tshelote ka lapeng ka mekgwa e mengwe. Nagana ka ngwaga wa go feta. Mo ngwaga wa go feta ke methopo efe e mebedi ya ditseno e bohlokwa ka mo lapeng. Seo se era gore ntle le ditseno tse lelapa lebe le ka se phologe. Ditseno tse ekaba tsa ka mehla, goba tsa nakwana. E kaba diio tseo di tlogo gona bjale, goba ditseno tseo batho ba di amogelago mo gare ga ngwaga.

	Describe / Hlalosa	Financial / Diitshelote (1)	Person(s) Batho
		Non-Financial / E sogo diitshelote (2)	X = Whole Household / lelapa ka moka
1			
2			

H300 : Dwelling Details

The next questions I will ask you will be about the main dwelling you and your household currently live in

Dipotsiso tse latelago di mabapi le mo wena le ba lelapa la gago le dulago gona.

Question Number		Codes	
H301	Nationality of the head of the household <i>Bodula bja hlolo ya lelapa</i>	1 = South African 2 = Mozambican 3 = Zimbabwe 4 = Other / Tse dingwe	
H302	In total, for this household, how many rooms are there that are used for cooking, sleeping, eating, general living <i>Ka kakaretso lelapa le nale diphaphosi tse kae tseo di shomishwago go apea, go robala, go ja, le go dula?</i>		
H303	Does this household have land on which it grows its own produce? <i>Afa lelapa le, le nale tshemo e ba jalang dijalo ho yona?</i>	1 = Yes / Ee 2 = No / Aowa	
H304	Do you pay rent for the land on which you live? <i>Le lefela rente ya lefelo leo le dulago go lona</i>	1 = Yes / Ee 2 = No / Aowa	
H305	What are the walls of the main dwelling primarily made of? <i>Maboto a mo le dulago gona a agihwe ka eng (karabo e tee fela)</i> [One answer only]	1 = Mud and sticks / <i>Mobu le diphatana</i> 2 = Mud bricks without cement / <i>Ditena tsa mobu tsa go se thibetswe ka samente</i> 3 = Mud bricks cement covered / <i>Ditena tsa mobu tsa thibetswa ka samente</i> 4 = Block bricks without cement / <i>Ditena tsa block tsa go se thibetswe ka samente</i> 5 = Block bricks cement covered / <i>Ditena tsa block tsa go thibetswa ka samente</i> 6 = Face bricks / <i>Ditena tsa nyenyane</i> 7 = Other / <i>Tse dingwe</i>	
H306	How does the household get its water? <i>Le hwetsa meetse bjang?</i>	1 = Tap in plot / <i>Pompi ya ka gae.</i> 2 = Tap in the village / <i>Pompi ya motseng</i> 3 = Borehole 4 = Collect rainwater / <i>Leagoletsa meetse a puula.</i> 5 = River or stream / <i>Nokeng</i>	
H307	What sort of toilet does the household have? <i>Le shomisha nitawana ya boithomela ya mohuta mang?</i>	1 = Modern with flush / <i>Ya meets</i> 2 = Pit latrine / <i>Ya molote</i> 3 = No facility / <i>Ga e gona</i>	
H308	Is the household supplied by electricity <i>Le nale Mohlagase ka mo gae?</i>	1 = Yes / Ee 2 = No / Aowa	
H309	In the last 2 months have you done any work on renovating, building on or improving the house in any way? <i>Mo dikgveding tse 2 tsa go feta le kile la leka go tshoioasha, go kaanafatsaa, goba go katoloshia ntlalo ya lena ka tsela e ngwe?</i>	1 = Yes / Ee 2 = No / Aowa	

**Rural AIDS and Development Action Research Programme
SekhukhuneLand IMAGE Study**

H400 : Household Asset List

Do people living in the household own any of the following items.
A fa batho bao ba dilago ka mo lapeng ba nale tse dingwe tsa dilo tse di latelago.

		Number owned / Palo	Code	
H401	Any land / <i>Naga</i>			1 = small / <i>nyenyane</i> , 2 = medium / <i>magareng</i> , 3 = large / <i>kgolo</i>
H402	Cars or motorcycles / <i>Kolai goba serhuthuthu</i>			1 = < 2 yrs old, 2 = 2-6 yrs old, 3 = > 6 yrs old
H403	Televisions / <i>Television</i>			1 = < 2 yrs old, 2 = 2-6 yrs old, 3 = > 6 yrs old
H404	Hi-Fis / <i>Seyalemoya</i>			1 = < 2 yrs old, 2 = 2-6 yrs old, 3 = > 6 yrs old
H405	Fridges / <i>Setsidifatsi</i>			1 = < 2 yrs old, 2 = 2-6 yrs old, 3 = > 6 yrs old
H406	Bicycles / <i>Bicycles</i>			
H407	Cell phones / <i>Sella thekeng</i>			
H408	Cows / <i>Dikgomo</i>			
H409	Goats / <i>Dipudi</i>			
H410	Chickens / <i>Dikgogo</i>			

H500 : Credit and Savings

These questions will be about some issues related to this household's savings and borrowings ...
Dipotsiso tse dilatelang di mabapi le dikadimo le dipolokelo tsa lelapa .

Question Number		Codes	
H501	Does the household head or household head's partner have a bank account? <i>Afa hlogo ya lelapa goba moiekane wa gagwe anale bank account (boboikela bja tshelere pankeng)?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 9 = Don't know / <i>ga ke tsebe</i> 99 = No response / <i>A gona karabo</i>	
H502	Does the household head / partner currently owe anyone money? <i>A hlogo ya lelapa goba moiekane wa gagwe o kolota motho yo mongwe tshelere?</i>	1 = No / <i>Aowa</i> 2 = Household head / <i>Hlogo ya lelapa</i> 3 = Partner of Household head / <i>Moiekane wa gagwe</i> 4 = Both / <i>Bobedi bja bono.</i>	
H503	IF YES, To whom do you currently owe money? <i>Ge sie gore go bjale,</i> <i>Ke bomang bao ba kolotwago?</i> [List as many as necessary]	1 = Friend / <i>Mokgotisi</i> 2 = Bank / <i>Panka</i> 3 = Relative / <i>E mongwe wa lelako</i> 4 = NGO or Credit Organisation / <i>NGO goba Mokgahlo wa go adimisha ditshelere</i> 5 = Shop or store / <i>Lebenkele</i> 6 = Money Lender / <i>Machonisa</i> 7 = Other / <i>tse dingwe</i>	
H504	Imagine the response of the Household Head if he / she desperately needed to get R50 to pay an official body back by the end of the month for the household. Would this be <i>Akanya phetolo ya hlogo ya lelapa ge a nyakega ho fumana R50 go lefela lelapa lagagwe ho lekala la semmuso mafelelong a kgwedi, A se e kaba...</i>	1 = No problem / <i>E ka sebe bothatha</i> 2 = Possible, but inconvenient / <i>Go ka kgonega, efela ntle le tetelo</i> 3 = Possible with real difficulty / <i>Goka kgonega ka boima</i> 4 = Impossible / <i>Go kase kgonege</i>	

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H600 : Food Security

The next two questions will ask about whether your household has eaten recently.

Dipotsiso tse pedi tseo dilatelago di mabapi le gore lelapa le jele ese kgale

Question Number		Codes	
H601	During the last month, how often have most of the family had a meal that consisted of pap alone, bread alone or worse? <i>Mo kgweding ya go feta, ke ga kae mo Lelapa le jelego dijo gomme eie bogobe fela, borotho fela goba ka tlase ga moo?</i>	1 = Never / <i>Aowa</i> 2 = Once only / <i>gatee feela</i> 3 = A few times / <i>Nako e nyenyane</i> 4 = Often / <i>Kgafetsakgafetsa</i> 99=No response / <i>ga gona karabo</i>	
H602	While living in this house and during the past month have you or any of your own children gone without food or had a reduced amount to eat for a single day because of a shortage of food? <i>Go duleng galena ka ntlong ye le mo kgweding ya go feta ekaba, wena goba e mongwe wa bana ba gago o ile a hiwa ntle le dijo goba gona go fokotsa seroto sa dijo tsa go jawa ka letsa tsi le tee ka leba ka la thaelelo ya dijo?</i>	1 = Never / <i>Aowa</i> 2 = Once only / <i>gatee feela</i> 3 = A few times / <i>Nako e nyenyane</i> 4 = Often / <i>Kgafetsakgafetsa</i> 99=No response / <i>ga gona karabo</i>	

H700 : Perception of own wealth, outlook for the future and recent crises

Finally in this questionnaire, I am going to ask you about your own perceptions of how your household is doing ...

Sa mafelelo mo pukwaneng ya dipotsiso, ke rata go go botsisha gore o bona okare lelapa Lagago le bjang go ya ka wena.

Question Number		Codes	
H701	How would you describe the wealth of your household within this village? <i>Oka hlalosa bjang bohumi / bohloki bja lelapa la gago mo matseng?</i>	1= About the same as most people / <i>O swana le bontshi bja batho</i> 2= A bit better off than most people / <i>O kaone go bontshi bja batho</i> 3= A bit worse off than most people / <i>O fase kudu go feta bontshi bja batho</i> 99 = No response / <i>ga gona karabo</i>	
H702	Think about the last year in comparison with other years. Would you say that things have been <i>Gopodishisha ka ngwaga wa go feta gomme o bapetse le mengwaga e mengwe. O kare dilo di be di...</i>	1= Going well / <i>Sepela gabotse</i> 2= Going about normally / <i>Sepela gabotsana</i> 3= Going badly / <i>A di sepele gabotse</i> 99 = No response / <i>ga gona karabo</i>	
H703	During the last 6 months has anything happened to this household which has a serious negative effect on how the household operates? <i>Dikgweding tse 6 tse fenieng go kile gwa direga se sengwe ka lapeng, seo se dirilego gore dilo dise sepele ka tshwanele?</i>	1 = Death or serious illness of an adult household member / <i>Lehu goba go iwala ga e mongwe e mogolo ka mo lapeng</i> 2 = Death or serious illness of a child household member / <i>Lehu goba go iwala ga ngwana kamo lapeng</i> 3 = Unexpected loss / cessation of a reliable source of income to the household / <i>Tahlegela yeo esa letelwago / Go fedishwa ga diteno tse tshetiweng tsa lelapa</i> 4 = Serious problems occurred as the result of a natural disaster / <i>Mathata a magolo ao a hotswego ke thlaga</i> 5 = Unexpected large payment had to be made / <i>Tefelo e kgolo eo esa letelwago</i> 8 = Other / <i>Tse dingwe</i> 99 = No event / <i>Ga go selo</i>	
H704	If YES, give brief details <i>Ge eie gore go bjalo, hlalosa ka boripana</i>		

Interviewer : Now go back and complete the final sections of the front page of this interview.

APPENDIX C

IMAGE Study Household Details: Follow-Up Interview

**Rural AIDS and Development Action Research Programme
Sekhukhuneland IMAGE Study**

HOUSEHOLD DETAILS : FOLLOW UP INTERVIEW

INTERVIEW IDENTIFICATION	Village No. <i>Nomoro ya motes</i>	Household No. <i>Nomoro ya lapa</i>
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PART 1: INTERVIEW SET UP

Household Situation : ____

1	One or more members of the baseline household are still resident in this dwelling and the head of the household is still the same
2	One or more members of the baseline household are still resident in this dwelling but the head of the household has changed
3	All of the baseline household is no longer resident at this dwelling, and the dwelling is vacant
4	All of the baseline household is no longer resident at this dwelling, but there are new people living here
5	This is a new household not visited in the baseline survey

Visit 1 : ____ / ____ / ____ Code Initials

Visit 2 : ____ / ____ / ____ Code Initials

Visit 3 : ____ / ____ / ____ Code Initials

Codes

1	Interview completed	2	No competent respondent at home
3	Entire Household absent for extended period	4	Postponed - Arranged time for interview
5	Refused	6	Dwelling vacant / not a dwelling
7	Dwelling destroyed	8	Not found

PART 2: INTERVIEW INTRODUCTION

Hello, my name is _____, I am from the Rural AIDS and Development Action Research Programme. We are based in Praktiseer Township and our head office is in Acornhoek at Tintswalo Hospital. I would like to explain to you a little about the work we are doing, and then if you agree I'd like to ask you and your family some questions *(Thobela, leina la ka ke _____, Re soma le mokgahlo wo o bitswago RADAR. Ofisi ya rena e Praktiseer nomorong ya 616 gomme ofisi e kgolo e Acornhoek sepeteleleng ba Tintswalo ke tla rata go hlalosa ga nnyane ka mosomo wa rena, gomme ge o dumela ke tla rata go le boitsisa dipatsiso le ba lapa la gago.*

- Describe RADAR / *Hlalosa RADAR*
- Explain why we are working in this area / *Hlalosa labaka lago shomela nageng yoo*
- Wish to interview all people that we interviewed in the household previously confidentially
- Tell the interviewee how long the interviews will take. Each c. 30mins. / *Ba borse gore poledirano kea lebaka le le kae.*
- Describe the goals of the IMAGE study / *Hlalosa dinthla kgolo tsa IMAGE Study*
- Ask if there are any questions – and answer questions / *Boitsisa gore go nale dipatsiso, araba dipatsiso*
- Hand over an IMAGE Study Information Sheet

Read the Informed Consent Statement and answers any questions. If the interviewer gives unambiguous and clear consent to be involved, then sign below.

I confirm that The Consent Statement has been read to the interviewee and that he/she understands and consents to participate in the interview

Signed : _____ Date : _____

PART 3: INTERVIEW DETAILS

Date of Interview : ____ / ____ / ____

Time Start Interview : ____ : ____ Time finish Interview : ____ : ____

Interview conducted in Language : ____ (1=Sepedi, 2 = Other)

PART 4: INTERVIEW CLOSURE (COMPLETE AT END OF INTERVIEW)

Thank you for your time.

Re leboga nako ya gago

**Rural AIDS and Development Action Research Programme
Sekhukhuleni IMAGE Study**

HH100 : New Household Members

Starting with the HOUSEHOLD HEAD, list all the people who are new members or have been members of this household since the last interview, including ;

- All household members who are currently usually sleeping here. Other household members who are permanently resident here but are not currently staying at the house. Domestic staff who sleep here > 5 nights per week & Anyone else staying here currently, and who has been here for > 4 weeks
- Anyone who has been a member of the household for a period since the last interview, fitting into any of the above categories, but is no longer so.

Go thoma ka hlogo ga lelapa, re fe matloko ka moka a lelapa, go akenetswa

- Kamoka bao ba robalago mo ga bjale.
- Bao ba dalago mo matseng efela ba sa dulego ka lelapeng gabjale.
- Bashomi ba ka lapeng haan ba robalago mo, mashogo ago feta 5 ka beke.
- E mongwe yo adula mo ga bjale, gape o bile mo dibeke tsago feta ise 4.

Ya mongwe yo e bitelgo letoko la lelapa le go tloga ge re botledisana le lena la mathomo a swanetsego go tsoa dihlabositswego ka godimo, e feta go se sa le bjale.

ID	Name	How entered household <i>O tsene bjang mo lapeng le (Z1)</i>	Still household member <i>Esar le letoko la mo lapeng (Y)</i>	How left household <i>O tsene bjang mo lapeng le (Z2)</i>	Sleeps here <i>Robala mo (A)</i>	Relation to HH head <i>Tswaiano le hlogo ya lapa (B)</i>	Sex <i>Botona (C)</i>	Year of Birth <i>Ngwaga wa matswalo</i>	Marital Status <i>Maemo go isa manyalo (D)</i>	In school <i>Tsena sekolo (E)</i>	If H100E is "Yes" Pattern of schooling <i>(E1)</i>	Max level of schooling <i>Maemo a go tsena sekolo (F)</i>	Income from work <i>Ditseno goiswa moshomong (G)</i>	Income(s) from non-work <i>Ditseno esgo tsa moshomo (H)</i>	Expenditure on clothing / footwear <i>Dishingagalelo tsa diapara [Rands] (W)</i>	Present at interview <i>Bao bu lego gona mo peleditsa nang (V)</i>
91																
92																
93																
94																
95																
96																
97																
98																

Z1 (1) In-migration / o khudugetse mo (2) Birth / pelelo Z2 (1) Out-migration (2) Death (99) Not applicable

Y (1) Yes / Ee (2) No / Awa

A (1) Usually sleeping at the house in last month / Alisha go robala ka ntlong (kgwedding ya go feta). (2) Usually sleeping away from the house in last month / Alisha go robala kantle (kgwedding ya go feta)

B (T) Household head (Tatana) / Hlogo ya lelapa. (M) Mother / Mme. (F) Father / Nani. (B) Brother / Euti. (Z) Sister / Sesi. (S) Son / Morwa. (D) Daughter / Morwe. (H) Husband / Molekane wa morwa. (W1) Wife no. 1 / Molekane wa moadi wa mathomo. (W2) Wife no.2 etc... (U) Unrelated / Motho fela. (R) Related indirectly by marriage / Leleko ka lenyalo. (P) Faying Tenant / O ntshilole. (Q) Query. (X) Unknown / a go tsoeage

C (M) Male / Monna. (F) Female / Mosadi

D (1) Never married / Gase nke wa nyaiwaiyala. (2) Married or living as married / O nyetswehnyetse goba o phele e kare o nyetswehnyetse. (3) Divorced or Separated / Hladle/Hladlwe/ kgagantzwa. (4) Widowed / Mohlofo/Mohloogadi

E (1) Currently attending school / Tsena sekolo. (2) Not currently at school / A ke tsena sekolo ga bjale

E1 (1) Has attended school without interruption during the last year / o tsena sekolo rfile in go kgatso mo ngwageng wa go feta. (2) Has attended school with minor interruptions / o tsene sekolo ka go kgatso ka mathata a manyane. (3) Has attended school with major interruptions / o tsene sekolo ka go kgatso ka mathata a magolo (3) Not applicable / Ga go na selo. (99) Not applicable / no response

F (1) No formal schooling, illiterate / A se o tsene sekolo (2) No formal schooling, literate / A se o tsene sekolo, efela dikgana go ngwala. (3) Some primary / sekolosa fase fela. (4) Completed primary (standard 5) / sekolo sa fase/nphego wa 5. (5) Some secondary / secondary fele. (6) Completed secondary (standard 10 / matriculation) / fasego seondary (mhatlo wa lesome). (7) Attended / Tsene tshilozi / vocational / training college. (8) Attended University / Tsene University

G (1) Self employed in agriculture / Moipereki go isa temo. (2) Self employed in non-farm enterprise - registered business / Moipereki kgwebong e ngwadishitwego eseng ea temo. (3) Self employed in non-farm enterprise - unregistered business(es) / Moipereki kgwebong esa ngwadishitwego eseng ea temo. (4) Student / Mofututi. (5) Salaried worker / Mochomo wago lefela. (6) Domestic worker / Mochomi wa ka gae..

G cont... (7) Unemployed, looking for a job, often does casual, seasonal or contract work / Ga o shome, o nyakana le moshomo, o fela oshoma moshomo ya lebakanyana. (8) Unemployed, looking for a job, occasionally gets any casual, seasonal or contract work / Ga o shome, o nyaka Moshoma, odira moshomo o mongwe le o morwa wa lebakanyana. (9) Unemployed, looking for a job, rarely or never had any work during the last year / Ga o chome. Onyakana le moshomo ga senke wa shoma mo ngageng wago feta. (10) Unwilling to work, retired or too young to be working / Ga ona makemisetso ago shoma, o logetse moshomo goba o sale yo manyane gore oka shoma. (11) Unable to work (handicap) / Gao kgone go shoma (sehole).

H - ASK ABOUT EACH ONE IN TURN - (1) State pension / Morente. (2) Child grant or other government benefit / Tshelete ya bana goba thusho gotswa mmushong. (3) Private / work pension / phetshene ya moshomong. (4) Financial gifts from non-household member / Dimpho tsa ditshetele gotswa go bao eego ba lelapa. (5) Non financial gifts from non household member / Dimpho tseo sego tsa ditshetele gotswa go bao eego ba lelapa. (6) Receiving dividends from investments / Amogela dikarolo go tswa ho dipeletso tsa tshetele. (7) Receiving money from a business / Amogela tshetele gotsw kgwebong (8) Other source of financial income / Tse dingwe tsa methopo ya ditseto tsa ditshetele(efa la moka). List all. If none / A go selo, mark (99)

I - ASK ABOUT EACH ONE IN TURN - (1) "Induna or member of induna's counsel" / Nduna goba leiko la komiti ya moshate. (2) "Member of chiefs family" / Leleko la la moshate. (3) "Member of local government or council structure" / leleko la mmusho wa selegae goba komiti enywe ya mmusho. (4) "Traditional healer" / Ngaka ya setso. (5) "Minister / pastor" / Moruti. (6) "Shebeen owner" / Mong wa letso lago sekisa bjale. (7) "Educated professional" / Serutegi. (8) "Creche owner" / Mong wa sekolo oa bana. (9) "Senior member of a local organisation or society" / Leleko le legolo la mokgahlo mosheng. If none / a go selo, mark (99)

W Estimate the amount in Rands that has been spent on clothing and footwear for this individual in the last year. Include tailoring costs, and costs of items used to make or mend clothes at home. / A kanya tshetele yea o ka bago o e sombitse ka diranta go diapara le dieta tsa motho ka o tee ka o tee mo ngwageng wa go feta. Akarefse le tshetele ya moroki goba go lokisa tse dingwe tsa diapara ka gae.

V (1) Yes / Ee (2) No / Awa

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HH105/6 : Orphans and fostering

Children are particularly vulnerable if their parents die or go missing. We want to learn something about how often this happens, and what happens to these children when this situation arises / Bana ba ba kotsing ge batswadi ba bona ba hlokaletse goba ge ba timeleise. Re rata go kwesisa gore seo se direga ga kae le gore go direga eng ka bana ba ge seemo se seka tswela.

Question Number		Codes					
HH105	Are there any children (those under 18 years) living in this household for whom one or both of their parents have died or are untraceable?/E kaba go nale bana (ba ka ilase ga mengwaga e 18) bao ba dulago ka mo bao motswadi goba batswadi ba bona ba hlokaletsego goba ba timeletsego? If NONE, write a X in the top left box	Give individual numbers					
HH106	Of the children listed above, were these children members of this household anyway, or were they taken in by this household mainly because of what happened to their parents?/Go bana bao ba lego ka mo godimo, e kaba ke maloko a lelapa le goba, le ba tsere ka lebaka la seo se diragetsego batswadi ba bona?	Give code, below child number 1 = Household member 2 = Taken in 99 = No response					

HH200 : Important Incomes

I previously asked you about whether the people in this household are working, receiving pensions or grants or bringing money into the household in other ways. Think about all of the last year. Over the course of the whole of last year what were the two most important sources of income for your household. This means which two sources of income could this house not have survived without. These incomes may be regular incomes, or one off incomes. They could be things that are coming in now, or other incomes that people had during the year, e.g. from seasonal work.

Mo nakong e fetileng ke go botisisise gore ekaba batho ba ka mo gae ba a shoma, ba amogela tshetele ya motente, goba go tlisha tshetele ka lapeng ka mekgwa e mengwe. Nagana ka ngwaga wa go feta. Mo ngwaga wa go feta ke methopo efe e mebedi ya diiseno e bohlokwa ka mo lapeng. Seo se era gore ntle le diiseno tse lelapa lebe le ka se phologe. Diiseno tse ekaba tsa ka mehla, goba tsa nakwana. E kaba dilo tseo di tlago gona bjale, goba diiseno tseo batho ba di amogelago mo gare ga ngwaga.

No income Mark (X)	Describe / Hlatosa	Financial / Ditshetele (1) Non-Financial / E sego dushetele (2)	Person(s) in HH receiving Batho X = Whole Household / lelapa ka moka	Is the person who earns this income a household member 1=Yes 2=No
1				
2				

Coding incomes (code the information given above)

	Income type	Work type	Sector	Job	Location	Pension type	Microenterprise type	Donation source
1								
2								
	(1) Work related (2) Pension related (3) Donations, begging or loans from outside the household (4) Other, including crops	(1) Regular paid employment (2) Self employment in informal sector (3) Domestic work (4) Agricultural self employment (5) Piece jobs (6) Registered business (99) Other	(1) Mining (2) Government (3) Business (4) Manufacturing (5) Agriculture (6) Transport Industry (7) Security (8) Private (9) Taxis (10) Building Related Industry (99) Other	(1) Mine worker (2) Driver (3) Cleaner / Cook / Domestic worker / Labourer / washing cars (4) Teacher (5) Cashier / Shop assistant / Receptionist / Secretary (6) Farm worker (7) Security guard / ranger (8) Machine Operator (9) Manager (99) Other	(1) Bargoersfort (2) Other areas around Bargoersfort/ Non IMAGE local village (3) IMAGE villages (4) Gauteng (5) Other Mpumalanga (6) Seseboort (7) Other Limpopo (8) Lydenburg (9) Rustenburg (99) Other	(1) State pension (2) Private / company pension (3) Child Grant (4) Disability Grant (5) Retrenchment package (99) Other	(1) Selling vegetables/ other unprepared foods ("hawking") (2) Selling - hot food (wood, chickens, water) (3) Making/ Selling clothes or shoes / sewing projects (4) Own / run a shebeen (5) Traditional healer or prophet (6) Electrician/repairs electrical goods/welding (7) Building related (8) Taxi Owner/Driver (9) Own / run a shop / Spaza / tuckshop / Bottle store (10) Transporting goods for people (11) Looking after cattle (99) Other	(1) Parent (2) Sister (3) Brother (4) Other relative (5) Many relatives (6) Boyfriend or girlfriend (7) Other non related
	Complete if Income Type = Work Otherwise, mark (X)	Complete if Work type = Regular paid employment Otherwise, mark (X)	Complete if Work type = Regular paid employment Otherwise, mark (X)	Complete if Work type = Regular paid employment Otherwise, mark (X)	Complete if Work type = Pension related Otherwise, mark (X)	Complete if work type = Self employment or registered business Otherwise, mark (X)	Complete if Income type = Donation Otherwise, mark (X)	

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HH300 : Dwelling improvement details

The next questions I will ask you will be about the main dwelling you and your household currently live in

Dipotsisho tse latelago di mabapi le mo wena le ba lelapa la gago le dulago gona.

Question Number		Codes	
HH391	Estimate the amount of money that has been spent in renovating or improving this household during the last year. <i>Akanya tshetele yeo o ka bago e somisuswe go kaonafatsa nlo ya gago mo ngwageng wa go feta.</i>	Give value in rands	R
HH303	Does this household have land on which it grows its own produce? <i>Afa lelapa le, le nale tshemo e ba jalang dijalo ho yona?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i>	
HH305	What are the walls of the main dwelling primarily made of? <i>Maboto a mo le dulago gona a agilwe ka eng (karabo e tee fela)</i> [One answer only]	1 = Mud and sticks / <i>Moba le diphatana</i> 2 = Mud bricks without cement / <i>Ditena tsa mobu tsa go se thibetwe ka samente</i> 3 = Mud bricks cement covered / <i>Ditena tsa mobu tsa thibetswa ka samente</i> 4 = Block bricks without cement / <i>Ditena tsa block tsa go se thibetswe ka samente</i> 5 = Block bricks cement covered / <i>Ditena tsa block tsa go thibetswa ka samente</i> 6 = Face bricks / <i>Ditena tse nyenyane</i> 7 = Other / <i>Tse dingwe</i>	
HH306	How does the household get its water? <i>Le hwera meetse bjung?</i>	1 = Tap in plot / <i>Pompi ya ka gae.</i> 2 = Tap in the village / <i>Pompi ya motseng</i> 3 = Borehole 4 = Collect rainwater / <i>Leageletsa meetse a pula.</i> 5 = River or stream / <i>Nokeng</i> 6 = Buy water / 99 = Other /	
HH307	What sort of toilet does the household have? <i>Le shomisha ntlawana ya boithomela ya mohuta mang?</i>	1 = Modern with flush / <i>Ya meets</i> 2 = Pit latrine / <i>Ya molete</i> 3 = No facility / <i>Ga e gona</i>	
HH308	Is the household supplied by electricity <i>Le nale Mohlagase ka mo gae?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i>	

HH400 : Household Assets

Do people living in the household own any of the following items.

A fa batho bao ba dulago ka mo lapeng ba nale tse dingwe tsa dilo tse di latelago.

		Number owned (Small <i>enyane</i> / <2yrs old) <i>Palo</i>	Number owned (Medium <i>magareng</i> / 2-6yrs old) <i>Palo</i>	Number owned (Large <i>e kgolol</i> >=6 years old) <i>Palo</i>
HH401	Any land / <i>Naga</i>			
HH402	Cars or motorcycles / <i>Koloi goba sethuhuthu</i>			
HH403	Televisions / <i>Television</i>			
HH404	Hi-Fis / <i>Seyalemoya</i>			
HH405	Fridges / <i>Sesidifatsi</i>			
HH406	Bicycles / <i>Bicycles</i>			
HH407	Cell phones / <i>Sella thekeng</i>			

		Number owned <i>Palo</i>
HH408	Cows / <i>Dikgomo</i>	
HH409	Goats / <i>Dipudi</i>	
HH410	Chickens / <i>Dikgogo</i>	

**Rural AIDS and Development Action Research Programme
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HH500 : Credit and Savings

These questions will be about some issues related to this household's savings and borrowings ...

Dipotsiso tse dilatelang di mabapi le dikadimo le dipolokelo tsa letlapa .

Question Number		Codes	
HH501	Does the household head or household head's partner have a bank account ? <i>Afa hlolo ya letlapa goba molekane wa gagwe onale bank account (bobolokela bja tshelete pankeng)?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 9 = Don't know / <i>ga ke tsebe</i> 99 = No response / <i>A gona karabo</i>	
HH502	Does the household head / partner currently owe anyone money ? <i>A hlolo ya letlapa goba molekane wa gagwe o kolota motha yo mongwe tshelete?</i>	1 = No / <i>Aowa</i> 2 = Household head / <i>Hlolo ya letlapa</i> 3 = Partner of Household head / <i>Molekane wa gagwe</i> 4 = Both / <i>Bobedi bja bona.</i>	
HH503	IF YES, To whom do you currently owe money? <i>Ge ele gore go bjale, Ke bomang bao ha kolotwago ?</i> [List as many as necessary] 1=Mentioned 2=Not mentioned	1 = Friend / <i>Mokgotsi</i>	
		2 = Bank / <i>Panka</i>	
		3 = Relative / <i>E mongwe wa lelako</i>	
		4 = NGO or Credit Organisation / <i>NGO goba Mokgahlo wa go adimisha ditselete</i>	
		5 = Shop or store / <i>Lebenkele</i>	
		6 = Money Lender / <i>Machonisa</i>	
		7 = Other / <i>tse dingwe</i>	
HH504	Imagine the response of the Household Head if he / she desperately needed to get R50 to pay an official body back by the end of the month for the household. Would this be <i>Akanya phetolo ya hlolo ya letlapa ge a nyakego ho fumana R50 go lefela letlapa lagagwe ho lekala la semmusho mafelelong a kgwedi, A se e kaba...</i>	1= No problem / <i>E ka sebe bothatha</i> 2 = Possible, but inconvenient / <i>Go ka kgonega, efela ntle le tetelo</i> 3 = Possible with real difficulty / <i>Goka kgonega ka boima</i> 4 = Impossible / <i>Go kase kgonege</i>	

HH600 : Food Security

The next two questions will ask about whether your household has eaten recently.

Dipotsiso tse pedi tseo dilatelago di mabapi le gore letlapa le jele ese kgale.

Question Number		Codes	
HH601	During the last month, how often have most of the family had a meal that consisted of pap alone, bread alone or worse ? <i>Mo kgweding ya go feta, ke ga kae mo Letlapa le jelego dijo gomme ele bogobe fela, borotho fela goba ka tlase ga moo?</i>	1 = Never / <i>Aowa</i> 2 = Once only / <i>gatee jeela</i> 3 = A few times / <i>Nako e nyenyane</i> 4 = Often / <i>Kgafetsakgafetsa</i> 99=No response / <i>ga gona karabo</i>	
HH602	While living in this house and during the past month have you or any of your own children gone without food or had a reduced amount to eat for a single day because of a shortage of food ? <i>Go duleng galena ka nlong ye le mo kgweding ya go feta ekaba, wena goba e mongwe wa bana ba gago o ile a hlwa ntle le dijo goba gona go fokotsa seroto sa dijo tsa go jewa ka letsa tsi le tee ka leba ka la thaelelo ya dijo?</i>	1 = Never / <i>Aowa</i> 2 = Once only / <i>gatee jeela</i> 3 = A few times / <i>Nako e nyenyane</i> 4 = Often / <i>Kgafetsakgafetsa</i> 99=No response / <i>ga gona karabo</i>	

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HH700 : Perception of own wealth, outlook for the future and recent crises

Finally in this questionnaire, I am going to ask you about your own perceptions of how your household is doing ...
Sa mafelelo mo pukwaneng ya dipotsisho, ke rata go go botsisha gore o bona okare lelapa Lagago le bjang go ya ka wena.

Question Number		Codes	
HH701	How would you describe the wealth of your household within this village? <i>Oka hlalosa bjang bohumi / bohloki bja lelapa la gago mo motseng ?</i>	1= About the same as most people / <i>O swana le bonshi bja batho</i> 2= A bit better off than most people / <i>O kaone go bonshi bja batho</i> 3= A bit worse off than most people / <i>O fase kudu go feta bonshi bja batho</i> 99 = No response / <i>ga gona karabo</i>	
HH702	Think about the last year in comparison with other years. Would you say that things have been <i>Gopodishisha ka ngwaga wa go feta gomme o bapetse le mengwaga e mengwe. O kare dilo di be di...</i>	1= Going well / <i>Sepela gabotse</i> 2= Going about normally / <i>Sepela gabosana</i> 3= Going badly / <i>A di sepele gabotse</i> 99 = No response / <i>ga gona karabo</i>	
HH703	During the last 6 months has anything happened to this household which has a serious negative effect on how the household operates? 1=Yes, 2=No <i>Dikgweding tse 6 tse fetileng go kile gwa direga se sengwe ka lapeng, seo se dirilego gore dilo dise sepele ka tshwanelo?</i>	1 = Death or serious illness of an adult household member / <i>Lehu goba go hwala ga e mongwe e mogolo ka mo lapeng</i>	
		2 = Death or serious illness of a child household member / <i>Lehu goba go hwala ga ngwana kano lapeng</i>	
		3 = Unexpected loss / cessation of a reliable source of income to the household / <i>Tahlegelo yeo esa letebwago / Go fedishwa ga diiteno tse tshepilweng tsa lelapa</i>	
		4 = Serious problems occurred as the result of a natural disaster / <i>Mahata a magolo ao a hlatswego ke thlago</i>	
		5 = Unexpected large payment had to be made / <i>Tefelo e kgolo eo esa letebwago</i>	
		8 = Other / <i>Tse dingwe</i>	
99 = No event / <i>Ga go seto</i>			
HH704	If YES, give brief details <i>Ge ele gore go bjalo, hlalosa ka boripana</i>		

HH800 : Screening for mineworkers regarding possible lung disease

Any person (man or woman) who has worked on a mine is entitled to have a medical benefit examination to find out whether there is any evidence of lung disease due to the inhalation of dust. Work-related lung disease is often found in former miners who are suffering from, or have been treated, for pulmonary tuberculosis. All those who have worked in a mine and have been treated for tuberculosis should be examined regularly. *Mang le nang (monna goba mosadi) yo a ilego a soma maeneng o swanetse ke go dira ditoko go kgonthisa gore ga a na boitswi bja maswafa bjo bo ka hago bohlotswa ke go hema lerujana la setsweletswa sa mo mnaeneng. Malwersi a go nyalehana le maswafa a hweditswa go batho bao ba ilego ba soma maeneng bao ba babjaga ka goba bao ba alifilego pulmonary tuberculosis (marela). Ka moka bao ba ilego ba soma maeneng le go alafina TB ba swanetse go lekolwa ka meho.*

Question Number		Codes	
HH801	Has any household member (male or female) at any point in time worked on a mine? <i>Ekaba go nale yo a ilego a somago maeneng (monna/mosadi)?</i> If the answer to this question is Yes, or Don't Know, you should give the following information, and hand over an information sheet. <i>Ge karabo e le ee goba ga ke tsebe botsa motho yo ka tseo di lega mofase.</i>	1= Yes 2= No 9 = Don't know	

"There are a number of clinics in Sekhukhuleni which are specially for former miners, and the dates are known to the sisters working in the clinics. Clinics are held at Praktiseer, Taung, Rietfontein, HC Boshoff hospital (Maandagshoek) and Mecklenburg hospital. The examinations are free. Applicants should make a booking at the nearest clinic which provides the service. When they attend for examination applicants should bring with them their id book and a reliable postal address. If they have documents which prove their mining service they should bring them. Individuals who have been examined in the past may come for a new examination every two years. Those who have been told that they do not have compensatable disease should book for a repeat examination. Anyone who has an incomplete claim or needs help to obtain payment should come to one of the clinics and state her/his problem."

Go nakle dikliniki tse mualwa mo sekhukhuleni kudago batho bao ba ilego ba soma maeneng gomme matsatsi a tsebja ke baoki ba mo dikliniking. Tsona ke Praktiseer, Taung, Rietfontein, HC Boshoff hospital (Maandagshoek), le Mecklenburg hospital. Go dira dihlahlobo ke mahalo. Batho bao ba swanetse go dira dipeakanyo go kliniki tseo ke di badilego tsa kgauswi. Ge ba eya ditokong ba swanetse go ita le pukwana ya boitsebiso le aterese. Ge ba nale bohlatse bja gore ba somile maeneng ba ka ita le bjona. Bao elego gore ba ile ba lalahlobja. Pele, ba ka bowa ka morago ga mengwaga e mengwe le e mengwe e mebedi go dira ditoko gape. Bao ba ilego ba botswa gore ga ba na boitswi ba ka boelela go dira ditoko gape. Mang kapa nang yo a se nago bohlatse bjo feleletsego go ba a nyaka thuso go hwetsa tsa tefo a ka ya go enngwe ya dikliniki tseo ke di boletsego gomme a hlalosa bothata bja gagwe.

Interviewer : Now go back and complete the final sections of the front page of this interview.

APPENDIX D

IMAGE Study Senior Female Questionnaire: Baseline Interview

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Sekhukhuleni IMAGE Study
SENIOR FEMALE INTERVIEW

INTERVIEW IDENTIFICATION	Village No <i>Nomoro ya motes</i>	Household No <i>Nomoro ya lapa</i>	Individual No <i>Nomoro ya motšo ka motšo</i>
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PART 1: INTERVIEW SET UP

Visit 1 : ___ / ___ / ___ ___ Code ___ Initials

Visit 2 : ___ / ___ / ___ ___ Code ___ Initials

Visit 3 : ___ / ___ / ___ ___ Code ___ Initials

Codes

1	Interview completed	4	Refused
2	Not at home	5	Partly completed
3	Postponed	6	Incapacitated

PART 2: INTERVIEW INTRODUCTION

Hello, my name is _____. I am from the Health Systems Development Unit. We would like to do some interviews within your household. We realise this may take some time so we want to make this as convenient for you as possible. We would like to question you about some things related to your own life and that of your family. Would you be interested in doing this – if so I shall proceed ?

Thobela, Leina laka ke “_____” wa lefapa la tsa tlhabollo ya tsa maphelo (Health Systems Development Unit) sepetleng sa tintswalo. Re lemogile gore se seka tsea nakwana re rata gore dire ka pejana. Re rata go ka boledishana le wena ka dilo tseo di amanago le bophelo bja gago le bja lefapa la gago. E ka ba o nale kgahlego ya go ka tsea karolo --ge eba go bjalo nka tswela pele?

- Describe HSDU and RADAR / *Hlalosa HSDU le RADAR*
- Explain why we are working in this area / *Hlalosa mabaka o go shoma matseng wa*
- Briefly describe what will be asked in the questionnaire / *Hlalosha dipotso tseo di tla go botswa ka boripana*
- Explain information will be confidential / *Hlalosa gore tshedimoshio eba ba sephiri*
- Check suitable, confidential surroundings / *Lebelela lefelo leo elego la maleba*
- Explain that taking part is entirely voluntary / *Hlalosa gore go tsea karolo gase kgapeitso*
- Ask if there are any questions – and answer questions / *Botisa gore a gona dipotso o arabe dipotso*
- Tell the interviewee how long the interview will take / *Ba botse gore poledikano e tla tsea nako e kae.*

I confirm that The Consent Statement has been read to the interviewee and that he/she understands and consents to participate in the interview

Signed : _____ Date : _____

PART 3: INTERVIEW DETAILS

Date of Interview : ___ / ___ / ___

Time Start Interview : ___ : ___ Time finish Interview : ___ : ___

Interview conducted in Language : _____

PART 4: INTERVIEW CLOSURE

Thank you for your time. I know we have covered some personal issues today. I would like to go back over some of the issues we have covered and spend some time talking about them with you. / *Ke leboga nako ya gago. Ke a tseba gore re boletje ka tje dingwe tja ditaba tja siphiri tja gago lehošo. Ke rata go boela morago go tse dingwe tja ditaba tjeo re boletsego ka tsona gonnye ke tjeo nako ke bolela le wena ka tsona.*

- If disclosed problems relating to violence.
- (i) Stress that no-one has the right to treat someone else that way (no one deserves to be beaten or abused)
 - (ii) Stress that she is strong and has managed to survive through some difficult circumstances.
 - (iii) Give her the referral information

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F100 : Background Information

Qu No.		Codes	
F101	Age <i>Bogoia.</i>	Years <i>Mengwag.</i>	
F102	Does she qualify for Young Person Questionnaire? / <i>O nale maswanedi a Young Person Questionnaire?</i>	1 = Yes (age 35 or younger) / <i>Ee (age 35or younger)</i> 2 = No (age 36 or older) / <i>Aowa (age 36 or older)</i>	
F103	Nationality <i>Bodulo</i>	1 = South African 2 = Mozambican 3 = Zimbabwe 4 = Other / <i>Tse dingwe</i> _____	
F104	What is your first language ? <i>Polelo ya ka gae</i>	1 = Tsonga 2 = Sepedi 3 = Sepulana 4 = English 9 = Other / <i>Tse dingwe</i> _____	
F105	Have you <u>ever been</u> married or lived as being married? <i>O kile wa nyahva goba wadula o kare o nyetswa?</i>	1 = Never married / <i>A se nke</i> 2 = Currently married / living as married / <i>Nyetswe/dula o kare o nyetswe</i> 3 = Separated / Divorced / <i>Kgaogana/Hlalane</i> 4 = Widowed / <i>Mohlologadi.</i>	
F106	If ever Separated/Divorced. When did this happen? / <i>Ge ele gore le kgaogantswe/hlalane. Seo se divagile neng?</i>	Give Month and Year <i>Efa ngwaga le kgwedi</i>	
F107	Does she qualify for Q1000 onwards? <i>O nale maswanedi a Q1000 go ya pele?</i>	1 = Yes (currently married/living as married OR separated/divorced within past 12 months) <i>Ee (Nyetswe/dula o kare o nyetswe GOBA le Kgaogane / Hlalane.dikgweding tse 12 tsa go feta)</i> 2 = No (anything else) / <i>Aowa (go tse dingwe)</i>	
F108	IF EVER MARRIED, How old were you when you <u>first</u> got married <i>Ge o kile wa nyahwa, Obe onale mengwaga e mekae go nyahva la mathomo?</i>	Give Years <i>Efa mengwaga</i>	
F109	IF EVER MARRIED How old was your spouse at that time <i>Ge okile wa nyahwa,Molekane wa gago obe a nale mengwaga e mekae nakong eo?</i>	Give Years <i>Efa mengwaga</i>	
F110	How many children have you had up to now in your life ? <i>Bophelong bja gago , go filha ga bjale o nale/bile bana ba kae?</i>	Give number / <i>Efa palo</i> 98 = No response / <i>A gona karabo.</i>	
F111	Do you want to have any more children during your life ? <i>Bophelong bjagago o rata go ba le bana bangwe gape?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 99 = No response / <i>A gona karabo</i>	

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F100 .. continued

Qu No.		Codes	
F112	How long have you been a <i>permanent resident</i> of this village? <i>Ke nako e kae ole modudi mo motseng ?</i>	Number of years / <i>Efa palo ya mongwaga.</i> 98 = since birth / <i>Ke belegetswe mo</i>	
F113	Where was your family living when you were born ? <i>Mark only one answer</i> <i>Ba lelepa la geno babe ba dula kae ge o belegwa</i> <i>[SWAYA KARABO E TEE FELA]</i>	1 = This house / <i>Nlong yona ye.</i> 2 = Other house in this village / <i>Nlong e ngwe gona mo motseng</i> 3 = Other village in this region / <i>Motseng o mongwe gona mo nageng ye.</i> 4 = Other region in South Africa / <i>Nageng e ngwe gona mo South Africa.</i> 5 = Outside South Africa / <i>ka ntle ga South Africa</i>	
F114	For how many months of the last year were you staying here? <i>Mo ngwageng wa go feta ,ke dikgwedi tje kae tjeo odi tserego o dula mo?</i>	Give no. of months <i>Efa palo ya dikgwedi.</i>	
F115	If less than 7 months How was the pattern of your visits home in the last year ? <i>Ge di sa fete tse 7, O be o etela gae ka mokgwa ope mo ngwageng wa go feta?</i>	1 = Mainly weekends / <i>Mafelelo a beke</i> 2 = Mainly month ends / <i>Mafelelo a kgwedi</i> 3 = Occasional extended trips / <i>Ka maeto ago amana le mediro</i> 4 = Migrated in this year / <i>O hudugile ngwageng o</i> 5 = Other / <i>Tse dingwe</i>	
F116	If currently married/living as married, During the past 12 months, how many months has your partner been staying at this house ? <i>Ge eie gore ga bjale o nyetswe goba o dula o kare o nyetswe, ke dikgwedi tse kae mo ngwageng wa go feta tseo molekane wa gago a di tserego a dula ka lelapeng?</i>	Give no. of months / <i>Efa palo ya dikgwedi.</i> 99 = Don't know / <i>Ga ke tsebe.</i>	
F117	If less than 7 months How was the pattern of your partner's visits home in the last year ? <i>Ge di sa fete tse 7, Molekane wa gago o be a etela gae ka mokgwa ope mo ngwageng wa go feta?</i>	1 = Mainly weekends / <i>Mafelelo a beke</i> 2 = Mainly month ends / <i>Mafelelo a kgwedi</i> 3 = Occasional extended trips / <i>Ka maeto ago amana le mediro</i> 4 = Migrated in this year / <i>O hudugile ngwageng o</i> 5 = Other / <i>Tse dingwe</i>	
F118	Do either of your partner's parents live in the same household as you? <i>Afa batlwadi ba molekane wa gago ba dula le lena ka mo gae/lelapeng?</i>	1 = Yes, both / <i>Ee (bobeidi bja bona)</i> 2 = Yes, one / <i>Ee (o tee)</i> 3 = No / <i>Aowa.</i>	

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F200 : Group Membership

Now I'd like to ask you about the groups or organizations, both formal and informal, that you belong to. As I read the following list of groups please tell me if you belong to this kind of group and how active you are in the group presently.

Go bjale ke tla rata go g botlhisia mabapi le dihlopha goba mekgahlo mo matseng, ya sevgwera / ya semmusha eo o tseago karolo go yona goba o le go leloko la yona. Ke tla baia mehuta ya dihlopha/Mekgahlo, gomme ke kgopela gore o mpatje ge o le leloko la sehlopha sa mohuta woo, ga pe le gore o ois/lea karolo ka mokgwa ope sehlopheng seo gobjale

Note to interviewer: Some people attend meetings now and then and would be considered 'members', whereas others are considered 'active' and attend regularly. Also, some are considered 'leaders' in these groups – such as the leader of a prayer group. Each group may only fall under one of the categories below

	Group type	NAME	STATUS 1=Leader 2=Active 3=Member 9=Not member	FREQUENCY 1 = Once a week or more 2 = Between once a week and once a month 3 = Occasional – 4-10 times a year 4 = Occasional – 4 times a year	IMPORTANCE If more than 1, rank the groups she feels are 'most important' to her (1,2,3)
F201	Farmers' group <i>Sehlopha sa balemi</i>				
F202	Traders' association <i>Mokgahlo wa barekisi</i>				
F203	Cooperative <i>Moshomo wa kopanelo</i>				
F204	Women's group (non-finance/credit) <i>Sehlopha sa basadi</i>				
F205	Credit/finance group (not SEF) <i>Sehlopha sa itadimashano ya tsa ditshelateri/Se go SEF</i>				
F206	Small Enterprise Foundation <i>Small Enterprise Foundation(SEF)</i>				
F207	Political group <i>Sehlopha sa dipolotiki</i>				
F208	Church <i>Kereke</i>				
F209	Cultural association <i>Mokgahlo wa tsa setso</i>				
F210	Neighborhood/village association <i>Mokgahlo wa mo matseng</i>				
F211	Parent group <i>Sehlopha sa batswadi</i>				
F212	School committee <i>Lekgotla la sekaio</i>				
F213	Health committee <i>Lekgotla la tsa maphelo</i>				
F214	Water/waste <i>Mokgahlo wa tsa mees</i>				
F215	Sports group <i>Sehlopha sa dipapadi</i>				
F216	Burial society <i>Sehlopha sa polokano</i>				
F217	Civics and TLC <i>Baramotse le Mmiso wa selegae</i>				
F218	Stokvel <i>Stokvel/ Mogodishano</i>				
F219	Prayer group <i>Sehlopha sa thapelo</i>				
F220	Traditional healer association <i>Mokgahlo wa dinyakat tsa setso</i>				
F221	Other <i>Tse dingwe</i>				

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F300 : Community participation

Now I'd like to ask a few questions about how much people in this community work together ...

Ga bjale ke tla rata go go botjisha dipotjisho tse mmalwa mabapi le ka ma batho ba mo motseng ba shomishanago ka gona

Qu. No.		Codes	
F301	<p>Suppose a friend of yours in this village/neighborhood faced the following alternatives, which one would s/he prefer most?</p> <p><i>Ara tšee gore mogwera wa gago mo motseng wa gono o fiwa monyetla wa go kgathla go tse dilatelago, ke sefe seo aka ratago go se dira goeina le tse dingwe?</i></p>	<p>1 = Own and farm 10 hectares of land entirely by themselves / <i>A be le naga eo elego ya gagwe eo eka bago 10 hectares aie inoshi</i></p> <p>2 = Own and farm 25 hectares of land jointly with one other person / <i>Yona le babangwe babe le naga eo elego ya bona eo e ka bago 25 Hectares gomme bae leme bale mmogo</i></p> <p>3 = Don't know/not sure / <i>A ke tsebe/a kena bonnete</i></p> <p>9 = No answer / <i>A gona karabo</i></p>	
F302	<p>If a community project does not directly benefit your neighbor but has benefits for others in the village/neighborhood, then do you think your neighbor would contribute time for this project? <i>(if the community project is not ordered by the chief)</i></p> <p><i>Ge project ya sechaba e sa hole moagishone wa gago, efela e thusha babangwe mo motseng, o nagana gore aka neelana ka nako ya gagwe tswelopeleng ya project eo? (ge fela project e sa laolwe ka kgoshi)</i></p>	<p>1 = YES. Will contribute time / <i>Ee, o tla neelana ka nako.</i></p> <p>2 = NO. Will not contribute time / <i>Aowa, A ka se neelane ka nako</i></p> <p>8 = Don't know/not sure / <i>A ke tsebe/a kena bonnete</i></p> <p>9 = No answer / <i>A gona karabo</i></p>	
F303	<p>If a community project does not directly benefit your neighbor but has benefits for others in the village/neighborhood, then do you think your neighbor would contribute money (say about 10R) for this project? <i>(if the community project is not ordered by the chief)</i></p> <p><i>Ge project ya sechaba esa hole moagishone wa gago, efela e thusha babangwe mo motseng, o nagana gore aka ntsha tshelate go thusha gore project e tswele pele? (ge fela project e sa laolwe ka kgoshi)</i></p>	<p>1 = YES, Will contribute money / <i>Ee, o tla neelana ka tshelate.</i></p> <p>2 = NO. Will not contribute money / <i>Aowa, A ka se neelane ka tshelate</i></p> <p>8 = Don't know/not sure / <i>A ke tsebe/a kena bonnete</i></p> <p>9 = No answer / <i>A gona karabo</i></p>	
F304	<p>If there were a problem that affected the entire village/neighborhood, for instance crop disease or floods, which scenario do you think would best describe who would work together to deal with the situation?</p> <p><i>Read answers. Code only one response.</i></p> <p><i>Ge go direga gore go be le bothata bjo bo amago motse ka moka, bjale ka bhwetzi bja dimela goba mafuta, ke mokgwa ofe wo o ka hlaloshago ka bothatone bao ba tlogo shoma mmogo go lokisha seemo se?</i></p> <p><i>[BALA DIKARABO, swaya phetolo e tee feia]</i></p>	<p>1 = Each person/household would deal with the problem individually / <i>Motho o mongwe le o mongwe o tla ikemela bothateng.</i></p> <p>2 = Neighbors among themselves / <i>Baagishane ba tla thushana ka bobona</i></p> <p>3 = Local government/municipal political leaders would take the lead / <i>Ba mmusho wa selegae ba tla re eta pele bothateng bjo.</i></p> <p>4 = All community leaders acting together / <i>Baetapele ba motse kamoka ba shoma mmogo.</i></p> <p>5 = The entire village/neighborhood / <i>Motse ka moka</i></p> <p>9 = Other (describe): / <i>Tse dingwe (Hlalosa).</i> _____</p>	

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F400 : Household Dynamics

Now I'd like to ask you some questions about yourself and your household...

Ke tla rata go go bofshisa dipojiso mabapi le wena le ba lalapa la gago

Question Number		Codes	
F401	Have you personally <u>ever</u> worked for pay? (code full time, part time or casual as Yes) <i>O kile wa shoma ka maikamishetso a go humana mogolo/tefelo?</i>	1 = Yes / Ee 2 = No / Aowa	
F402	Have you personally worked for pay <u>during the last 12 months</u> ? <i>Mo dikgweding tje 12 tja go feta o kile wa shoma ka maikamishetso a go humana mogolo/tefelo?</i>	1 = Yes / Ee 2 = No / Aowa	<i>Ge eie aowa eya F404</i>

Question Number		Codes	(A) Your partner <i>Molekano wa gago</i>	(B) Other adults in household <i>Ba bangwe baba go le lalapa</i>	(C) Yourself <i>Wena</i>
F403	Think about the money that you bring into the household. How is your contribution viewed by: <i>Gopodishisa ka tshetele yeo oe tlišahago ka mo gae, tshetele ya gago e bonwa byang ke:</i>	1 = Yours is the most important contribution to the household / <i>Tshetele ya gago e bohlokwa</i> 2 = You make <i>some</i> contribution to the household / <i>O nale seabe go tse dingwa ka lalapeng</i>			
F404	Think about all the unpaid work you do to support the household, such as all the household chores you do (cooking, cleaning, fetching water). How is your contribution viewed by: <i>Gopodishisa ka moshomo yeo oe dirago go thokga lalapa bjale ka moshomwana ya ka gae eo ce dirago ntle le go lefshwaigo apea, go hivcāsha), moshomo wa gago o bonwa byang ke:</i>	3 = Your work does not seem very important at all / <i>Tshetlet yagago gae bontshe eie bohlokwa</i> 9 = Don't know/ not applicable / <i>A ke tsebe/ A gona celo</i>			

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F500 : Fire Scenarios

Imagine that your house has been completely destroyed by a fire. In this question we would like to know whether you feel you could turn to certain people.

A ra tsee gore mlo ya gago e sevele lorelore ka mollo, mo dipotjishong tse ke rata go tseba gore o bona o kare o kaya lokotoga go ya go mang'go batho ba bangwe.

			O ka kgopela ...			
			A	B	C	D
Question Number	What to ask ...	Codes	My family / relatives <i>ba lokapit / meloko</i>	My neighbours <i>Banghane</i>	People from the village I don't know well <i>Batho ba oit sa ba sebeggo gabase mo mabeng</i>	People from the village I don't know at all <i>Batho ba oit sebeggo mo mabeng</i>
F501	To shelter you for two weeks while you make other long-term arrangements? <i>Gore ba go fe boelulo tekano ya dibeke tse pedi, ge asa diva ditokishetso tsa lebakanyana?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 99 = Don't know / <i>A ke tsebe</i>				
F502	To borrow 50 Rand to help you buy some clothes after the fire? <i>Gore ba go adime R50 go go thusha go reka diapara ka morago ga mollo</i>					

Question Number		Codes	
F503	How confident are you that you alone could raise enough money to feed your family for four weeks? – this could be for example by working, selling things that you own, or by borrowing money (from people you know or from a bank or money lender) <i>O kwa o nale boitshupo bja gore wena o le mashi oka kgona go kgoboketsa tshetele yoo e ka lekanago go pheuisha ba lelapa lagago tekano ya diineke tse nne, e ka ba ka go rektisha ditlo tseo eiego tsag gago, go shoma goba go adima tshetele go batho ba oit tsebago, goba pan'kong goba go bo machonisa(baadimishi ba tshetele)?</i>	1 = Very confident / <i>Ke itshapa kudu</i> 2 = It would be possible / moderately confident / <i>Go ka kgonega</i> 3 = Not confident at all / <i>Ga kena boitshupo go seo.</i> 9 = Don't know / <i>Ga ke tsebe.</i>	
F504	Would you say that your household's ability to survive this kind of crisis is better, the same or worse as it was 3 years ago? <i>O bona bokgoni bja go ka tswelala ga lelapa la gago ditiragatong ysa mohuta wo go le kaone, go swana goba go fokoga kudu go feta maigwaga e meraro yago feta?</i>	1 = Better / <i>Kaone.</i> 2 = Same / <i>Go a swana</i> 3 = Worse / <i>Goa fokoga</i> 9 = Don't know / <i>Ga ke tsebe</i>	

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F600 : Shortages.

In the past year, have you or your children ever gone without any of the following things you 'really needed' because of a shortage of resources (money):

Mo ngwageng wago feta, wena goba bana ba gago le kile la hloloa tje dingwe tja the di latelago, ka lebaka la tihaelelo ya didirishwa / tshelete.

Question Number		Codes	
F601	Food <i>Dijo</i>	1 = Never / <i>Aowa</i> 2 = Once only / <i>garee foela</i> 3 = A few times / <i>Nako e nyenyane</i> 4 = Often / <i>Kgafetsakgafetsa</i> 8 = Not applicable / <i>A gona selo.</i> 99=No response / <i>ga gona karabo</i>	
F602	New clothing <i>Diaparo tje diswa</i>		
F603	School uniforms <i>Diaparo tja sekofo</i>		
F604	School fees <i>Tshelete ya sekofo</i>		
F605	Fuel (for cooking / heating) <i>Dikgong/Paraffin/mohlagase bjale bjale...(go apea/gore le ruthele/futhumale)</i>		
F606	Basic household items (for cleaning, cooking, sleeping) <i>Dinyakwa tje bohlokwa ka nlong (tja go robala, go lihvekisha goba go apea)</i>		
F607	Health care (Direct or transport to get to a clinic/hospital) <i>Tsa maphelo/cliniki/sepettele kgaswi goba senamelwa sa goya Cliniki/sepettele)</i>		
F608	While living in this house during the past year has anyone from your household gone to another house to ask for food or money because of a shortage? <i>Mo ngwageng wa go feta ge lebe le dula lelapeng le, yo mongwe ka mo lelapeng o kile a kgopela dijo goba tshelete lelapeng le lengwe ka baka la tihaelelo?</i>		1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 9 = No response given / <i>A gona karabo</i>

F700 : HIV / AIDS

HIV/AIDS is becoming a much more common problem in many communities in South Africa. We would like to understand more about how households like yours are coping with the epidemic.

HIV/AIDS e thoma goba botlhatl bja tswaelegilego dichebeng tsa south Africa. Re rata go tseba/ Kweshisha kudu ka maita a a swanago le la gago gore le phela bjang le seemo se sa HIV/AIDS.

Question Number		Codes	
F701	I don't want to know who, but do you know of anyone who is infected with HIV or who has died of AIDS? <i>O tseba e mongwe yo a fetetswego goba a bolaiwego ka HIV/AIDS?</i>	1 = Yes, But Not A Friend or Relative / <i>Ee, efela a sego mogwera goba lelolo</i> 2 = Yes, Friend Or Relative / <i>Ee, mogwera goba lelolo</i> 3 = No / <i>Aowa</i> 8 = Don't Know / <i>A ke tsebe</i> 99 = No Response / <i>A gona karabo</i>	
F702	I don't want to know who, but to your knowledge, is anybody in your household living with HIV? <i>Ake nyake go tseba gore ke mang, efela go ya tsebo ya gago go nale motho yo a phelago le HIV ka mo gae?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 8 = Don't Know / <i>A ke tsebe</i> 99 = No Response / <i>A gona karabo</i>	
F703	In the past year, have you discussed issues of sexuality or HIV/AIDS with your children? <i>Mo ngwageng wa go feta okile wa boledishana le bana ba gago mabapi le thobalano goba HIV/AIDS</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 99 = No children of ages 10-25 / <i>A gona bana ba mengwaga e 10-25.</i>	
F704	Are there currently any orphans living in your household whose parents possibly died of AIDS? <i>Afa ka mo gae gonale bana ba ditshwana baa le dilago le bona, gomme batswadi ba bona ba hlakofetse ka lebaka la AIDS?</i>	Number (Mark "0" if none) <i>Efa Palo (swaya ka "0" ge ba se gona)</i>	

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F700 Continued ...

ASK the next questions only if woman is 35 years or older. Otherwise, go to page 9

BOTJISHA dipojisha the dilatelago ge ele gore motlo yo o nale mengwaga e 35 goba go feta. Goba eya page 9

Qn No.		Codes	
F705	In the last 12 months have you <u>felt like you wanted</u> to do anything to decrease your risk of infection with HIV? <i>Dikgweding tse 12 tsa go feta o kile wa kwa o kare oka dira se sengwe go fokotsa kgonagalo ya go fetelewa ke HIV?</i>	1 = Yes / Ee 2 = No / Aowa 9 = No response given / A gona karabo	
F706	In the last 12 months have you <u>tried</u> to do anything to decrease your risk of infection with HIV? <i>Dikgweding tse 12 tsa go feta o kile wa leka go dira se sengwe go fokotsa kgonagalo ya go fetelewa ke HIV?</i>	1 = Yes / Ee 2 = No / Aowa 9 = No response given / A gona karabo	
F707	If YES, What did you <u>try</u> to do ? <i>Ge ele gore go bjalo, O lekile eng?</i> [Do not read out list] <i>[O se bale tseo di ngwaditwego]</i> Mark all mentioned	1 = Abstain from sex / <i>Go ila thobalano</i> 2 = Have less partners / <i>Go ba le palo e nyenyane ya balokane</i> 3 = Used a condom for the first time / <i>O shomishitse condom La mathomo</i> 4 = Used a condom more often / <i>O shomishitse condom ka mehla</i> 5 = Tried to get partner to change behaviour / <i>O lekile gore molekane wa gago a fetole maitshwano</i> 6 = Other / <i>Tse dingwe</i>	
F708	How successfully do you feel you were able to change your life in the ways that you wanted ? <i>O kwa o kgome go fihla kae, ka go fetola bophelo bja gago gore ba be ka tsela eo o nyakago ba eba ka yona?</i>	1 = Very successfully / <i>Kgome kudu</i> 2 = Quite successfully / <i>kgome</i> 3 = Not very successfully / <i>kgome ga nyenyane</i> 4 = Not at all / <i>Paletswe</i> 99 = No response / <i>a gona karabo</i>	
F709	If NO, Why not <i>Ge ele gore gago bjalo, Efa mabaka a tshitego</i>	1 = Hadn't thought about it / <i>ga se wa nagana ka yona</i> 2 = Don't think it's necessary / <i>gao bone gole bohlokwisa</i> 3 = Find difficult to change behaviour / <i>O hwetsa go le boima go fetola mokgwa wa go phela</i> 8 = Other / <i>Tse dingwe</i>	
F710	Have you ever participated in a march, rally or meeting around HIV/AIDS awareness? <i>O kile wa tsea karolo magwantong goba kopanong yogo tsebagatsa HIV/AIDS ?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / <i>A ke tsebe</i> 99 = No Response / <i>A gona karabo</i>	
F711	Have you ever been involved in the organization of such a meeting or gathering? <i>O kile wa tsea karolo thulaganyong ya kopano yea?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / <i>A ke tsebe</i> 99 = No Response / <i>A gona karabo</i>	
F712	Have you ever thought about your own potential risk of HIV / AIDS? <i>O kile wa nagana gore okaba kotsing ya go fetelewa ke HIV/AIDS?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / <i>A ke tsebe</i> 99 = No Response / <i>A gona karabo</i>	
F713	If you were to consider that question now would you consider yourself at high, medium, low or no risk at all of HIV / AIDS <i>Ge o lebeleitse potsisho ela ga bjale, o bone kotsi yago re o fetelewa ke HIV/ele godimo, magareng, fase goba ga o bone kotsi?</i>	1 = High / <i>Godimo</i> 2 = Medium / <i>Magareng</i> 3 = Low / <i>Fase</i> 4 = No risk / <i>A gona kotsi</i> 99 = No response / <i>A gona karabo</i>	
F713	I don't want to know the result, but have you ever had an HIV test? <i>A ke nyaka go tseba dipoleo, efela okile wa ya ditokong tsa HIV?</i>	1 = Yes / Ee 2 = No / Aowa 99 = No Response / <i>A gona karabo</i>	

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F800 : Societal Norms

In this community and elsewhere, people have different ideas about families and what is acceptable behavior for men and women in the home. I am going to read you a list of statements, and I would like you to tell me whether you generally agree or disagree with the statement. There are no right or wrong answers.

Batho ba nale dikgopolo tsa go fupana mabapi le malapa gape le maitshwara ao a amogelelegilego go bama le basadi ka gae. Ke tia go balela mafoko a se nmalwa, gomme wena o npotse ge o dumelana goba ge o ganana le ona. A gona karabo eo e foshagetsego

Question Number			If is culturally accepted that ... Go ya ka setjo, go a dumelalega gore...	In your own opinion, do you agree that... Go ya ka wena, o a dumela/amogela gore...
F801	A woman should do most of the household chores (cooking, cleaning), even if the husband is not working <i>Mosadi o swanetse ke go dira meshomo kamoka ya ka gae(go hwekisha, go apha...) jese molekane wa gagwe ale gona?</i>			
F802	If a man has paid lobola, it means that his wife must always obey him. <i>Ge moma a nshitse magadi, seo sera gore mosadi wa gagwe o swanelwa ke go mo thoeletsa / obamela ka mehla?</i>	1 = Agree / Dumelana 2 = Disagree / Ganana 9 = Don't know / A ke tsebe		
F803	If a woman asks her husband to use a condom, she is being disrespectful to her husband <i>Ge mosadi a kgopela molekane wa gagwe go shomisha condom nakong ya thobalano, se sera gore ga ana thlompho?</i>			
F804	If a woman asks her husband to use a condom it means that she must be sleeping around with other men <i>Ge mosadi a kgopela molekane wa gagwe go shomisha condom nakong ya thobalano, se sera gore a kano ba a robalana le bangwe kantle?</i>			
F805	A man needs to have many sexual partners, and the wife must just tolerate this <i>Moma aswanetse goba le dinyatsi, gomme mosadi wagagwe a kgorlele seo?</i>			
F806	A woman should never divorce her husband, no matter what happens <i>Mosadi ga a swanela go hlala/tlogele molekane wa gagwe le ge go ka direga eng.</i>			
	It is acceptable for a married woman to refuse to have sex with her husband if <i>Go ya ka wena, go a amogelega gore mosadi eo a nyetswego a gane go robalana le molekane wa gagwe ge?</i>			C
F807	She doesn't want to <i>A sa nyake.</i>	1 = Agree / Dumelana 2 = Disagree / Ganana 9 = Don't know / A ke tsebe		
F808	He refuses to use a condom <i>Ge a gana go shomisha condom</i>			
F809	She is angry because he has other girlfriends <i>Ge a kgopishitse ke gore o nale dinyatsi.</i>			
F810	She is worried he may have AIDS <i>Ge a belaela gore o nale AIDS.</i>			

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F900 : Decision Making in the Home

For the following activities, do you need to obtain anyone's permission, or can you decide to do them yourself? Code the one that applies **most often**

Go tje dilatelago o hloka tunelelo gotswa go yo mongwe, goba o kamo tsea sephetho ka bowena g odira seofswaya seo diregago kgafetsa kgafetsa).

Qu. No	To do	Codes	O hloka tunelelo gotswa go...				
			A Husband/ Partner Makane	B Parent Barwadi	C In-laws Ba bogadi	D Other HH member Yo mongwe wa Lelaka ka	E I don't have to obtain anyone's permission
F901	Make small purchases for yourself (e.g. some clothes) <i>Go ithakela dihwana tse myane (hjale ka diaparo).</i>	1 = Yes / <i>Ee</i> 2 = No / <i>dowa</i> 3 = Not applicable / <i>Ga e gona</i> 9 = No response / <i>A gona karabo</i>					
F902	Make larger purchases for yourself (e.g. a cell phone) <i>Go ithakela dilo tse kgolo (go swana le cellphone).</i>						
F903	Make small purchases for the household (eg. a chicken) <i>Go reka dilo tse myane tsa ka gae (go swana le seshebo).</i>						
F904	Make medium sized purchases for the home (child clothing) <i>Go reka dilo tse myane tsa ka gae (diaparo tsa bana).</i>						
F905	Make large purchases for the home (furniture, fridge) <i>Go reka dilo tse kgolo tsa lelapa (go swana le dipahlo, setsidifatsi.)</i>						
F906	Take your children to the clinic or hospital <i>Go isha bana Clinic/Sepelele.</i>						
F907	Visit your birth family <i>Go etela ba geno (ba o tswetzwaga le bana)</i>						
F908	Visit your friends in the village <i>Go etela bagwera ba gago mo motseng.</i>						
F909	Visit friends or relatives outside of the village <i>Go etela meiko le bagwera ba gago ka ntle ga motse.</i>						
F910	Join a credit group or other organisation involved with money <i>Go ba leloko la sehlopha sa ka dimishano ya ditshelere goba mokgahlo woo o amanago le tsa ditshelere</i>						

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F1000 : Partnership relationships

**IF ANSWERED NO (2) TO
QUESTION F107, GO TO END**

When two people marry or live together, they usually share both good and bad moments. I would now like to ask you some questions about your current relationship and how your husband / partner treats you. If anyone interrupts us I will change the topic of conversation. I would again like to assure you that your answers will be kept secret, and that you do not have to answer any questions that you do not want to. May I continue?

Ge batho bababedi ba nyalana goba ba dula ga mmogo, ba nale go kopanela dilo the bose le the mpe. Ga bjale ka tla rata go go botjisha mabapi le dikamano sebakeng sa bjale, le ka moo molekane wa gago a go phedishago ka gona. Ga yo mongwe a re tsenela ke tla fetosha hiogo ya taba, ga pe ke rata gogo boja gore dikarabo ka moka tjeo o mphago tjona e tla ba sepiiri le gore gao gapeletswe go araba dipotjiso tjeo o sa ratego go di araba. Nka tswele pele?

Question Number	Has your current husband / partner ? <i>Molekane wa gago wa bjale oile a...?</i>	Codes	Has this Ever happened <i>Se tle sa direga</i>	Has this happened in the past 12 months? <i>Se diragile dikgweding tse 12 ga go feta</i>
F1001	Encouraged you to participate in something outside of the home that was only for <i>your</i> benefit (ie. women's group, church group) <i>A go hlohleletsa go tsea karolo go se sengwe sa tseo di diragago mo motsweng, esego ka gae efela dimale mohola go wena feia (Sehlopha sa kereke, Sehlophasa basadi)</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 99 = No Response / <i>A gona karabo</i>		
F1002	Asked your advice about a difficult issue or decision <i>Kgopela Dikeletso gotswa go wena mabapi le sephatso se boima goba ditaba tsa bothata.</i>			
F1003	Tried to keep you from seeing your friends ? <i>Leka go go thibela/ganetsa go bonana le bogwera ba gago.</i>			
F1004	Tried to restrict your contact with your family of birth? <i>Leka go go thibela/ganetsa go kopanela/bonana le meloko ya geno.</i>			
F1005	Insisted on knowing where you are at all times ? <i>Gapeletsa go tseba ka mesepelo ya gago ka mehla.</i>			
F1006	Expected you to ask his permission before seeking health care for yourself ? <i>Nyaka gore ka mehla o kgopela tumelelo go yena pele ga ge oka nyaka thusho ya tsa maphelo.</i>			
F1007	Insulted or humiliated you in front of other people? <i>Go hlapaola/roga goba ago nyenefaja pele ga batho.</i>			
F1008	Boasted about girlfriends or brought them home? <i>Ikgantsha ka batlabo/dinyatsi tsa gagwe goba a ba tlisa ka gae.</i>			
F1009	Tried to evict you from the home? <i>Leka go go ntsha/raka ka mo gae.</i>			

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F1000 Continued ...

Question Number		Codes	
F1010	Are you able to spend your money/savings how you want yourself, or do you have to give all or part of the money to your husband/partner? <i>O kgona go shomisha mogolo/tshelete ya gago ka mo go ratang wena goba o swanetwa ka efa molekane wa gago engwe?</i>	1 = Self / own choice / <i>ka bonna</i> 2 = Give part to husband / partner / <i>Ke fa molekane a ngwe.</i> 3 = Give all to husband / partner / <i>Ke efa molekane ka moka.</i> 9 = Does not have savings/earnings / <i>A ka amogele seio.</i>	
F1011	Has your husband / partner ever taken your earnings or savings from you against your will? IF YES: Has he done this once or twice, several times or many times? <i>Afa molekane wa gago o kile a tja tshetele ya gago kantle ga nemelelo ya gago? Ge ele gore go bjalo, O dirile seo makga a makae?</i>	1 = Never / <i>aowa</i> 2 = Once or twice / <i>gatee goba gabedi</i> 3 = Many times / all of the time / <i>gansthi/ka mehla</i> 9 = Does not have savings/earnings / <i>ake amogele seio</i>	

Question Number	I want you to tell me if any of the following things have ever happened to you with your <u>current</u> husband / partner <i>Ke tla rata gore o mpoise ge ele gore se sengwe sa tse ditatelago se kile sa diraga magarong ga gago le molekane wa gago wa bjale</i>	Codes	(A) Has this Ever happened <i>Se kile sa diraga</i>	(B) Has this happened in the past 12 months? <i>Se diragile dikgwedeng the 12 tja go feta</i>
F1012	He pushed you or shoved you? <i>O kile a go kgarametsa ka matla</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 99 = No Response / <i>A gona karaba</i>		
F1013	He hit you with his fist or with something else that could hurt you? <i>O kile ago batha ka matsogo goba ka se sengwe seo sa ka go kweshago bohloko.</i>			
F1014	He physically forced you to have sexual intercourse when you did not want to? <i>O go gapeleitse thobalano o sa rate.</i>			
F1015	You had sexual intercourse when you didn't want to, because you were afraid of what he might do if you said no? <i>O robalane le yena o sa rate, ele ge o tshaba seo a ka go dirago sana ge o ka gana</i>			

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F1100 : Response to Experience of Abuse

ONLY COMPLETE these questions if the answer to F1012 or F1013 was YES. / *BOTJISHA dipotjisha tse ge fela karaba Go F1011 goba F1013 ebe eie Ee.*

You might have taken a number of actions in response to the things you have just told me about, and I want to ask you now about what you did.

Oka naba o nale magata/matipa ao o a tširego kgahlanong le tšeo o bego o mpoja tjona, ke tla rata go tseba ka tšeo o di dirilego....

Question Number		Codes		
F1101	In the past 12 months who have you told about the physical violence? <i>Mo dikgweding tje 12 o boditse mang ka tlhosishego eo?</i> DO NOT READ OUT LIST [O SE BALE LENANEGO] MARK ALL MENTIONED [SWAYA KA MOKA TSEO DI BOLETSEWEGO] PROBE: Anyone else?	1=No One / <i>A gona le o tee</i> 2=Friends / <i>Bagwera</i> 3=Parents / <i>Batrwadi</i> 4=Brother Or Sister / <i>Buti/Seci.</i> 5=Uncle Or Aunt / <i>Malomo/Rakgadi.</i> 6=Husband / Partner's Family / <i>Ba gabo molekane wagogo.</i> 7=Children / <i>Bana</i>	8=Neighbours / <i>Ba-agishana.</i> 9=Police / <i>Maphadisa</i> 10=Doctor / Health Worker / <i>Ngaka / Mashiomedi wa tsa maphaio</i> 11=Priest / <i>Moruti</i> 12= Social worker or Counsellor / <i>Modirela laogo</i> 13=Local Leader / <i>Moetapela matseng</i> 14=Other / <i>Ba bangwe</i>	
F1102	During the time you have been with your current partner, have you ever left, even if only overnight, because of what he did to you? <i>Nakong eo o bego o nale molekane wa gago o kile wa tloga/sepela le ge ekaba boshego bo tee, ka lebaka la seo ago dirilego sona.</i> IF YES. How many times in the past year? <i>Ge ele gore go bjalo, ke makga a makae mo ngwageng wa go feta</i>		Give Number of times <i>Efa palo ya makga.</i> 00 = Never left / <i>A sa nka</i>	
F1103	IF YES Where did you go the last time? <i>Ge ele gore go bjalo, O ile kae la mafelaio?</i> MARK ONE [SWAYA E TEE FELA]	1=Her Relatives / <i>Meloko ya gona</i> 2=His Relatives / <i>Meloko ya molekane wa gago</i> 3=Her Friends / Neighbours / <i>Bagwera/Baagishana</i> 4=Hotel / Lodgings / <i>Hoteleng?Mafelong a go hirishwa</i> 5=Church / Temple / <i>Kereke</i> 6=Shelter / <i>Moo oka humanago botshabeo gona.</i> 7=Other / <i>Tse dingwe</i>		
F1104	How long did you stay away the last time? <i>O tsere lebaka le le kae o sepotse/tlogile la mafelaio</i> RECORD NUMBER OF DAYS OR MONTHS	Number Of Days (If Less Than One Month) / <i>Efa palo ya matjati (ge ese kgwedi)</i> Number Of Months (If One Month Or More) / <i>Efa palo ya dikgwedi (ge ekaba kgwedi goba go feta)</i> 99 = Left Partner:Did Not Return / Became separated or divorced	___ Days ___ Mos. ___ Code	
F1105	If Returned, Why did you return? <i>Ge ele gore o boeletse, Ke ka lebaka la eng o boeletse?</i> MARK ALL MENTIONED [SWAYA KA MOKA TSEO DI BOLETSEWEGO]	1=Didn't Want To Leave Children / <i>O sa nyake go tlogela bana</i> 2=Sanctity Of Marriage / <i>Bokgethwa bja lenyalo</i> 3=For Sake Of Family / Children / <i>Bakeng sa bana / Lelapa</i> 4=Couldn't Support Children / <i>O shirwa kego fepa bana</i> 5=Loved Him / <i>Obe omo rata</i> 6=He Asked Her To Go Back / <i>O kgopetje gore o boele go yena</i>	7=Family Said To Return / <i>Ba lelapa ban'le o boeletse</i> 8=Forgave Him / <i>O mo lebaletse</i> 9=Thought He Would Change / <i>O gopotse gore o tla fetoga</i> 10=Threatened Her / Children / <i>O tshoseditse weia/bana</i> 11=Could Not Stay There (Where She Went) / <i>O kase kgone go dula moa.</i> 12=Other / <i>Tse dingwe.</i>	

Interviewer : Now go back and complete the front page of this interview

APPENDIX E

IMAGE Study Senior Female Questionnaire: Follow-Up Interview

Rural AIDS and Development Action Research Programme
Sekhukhuleni IMAGE Study
SENIOR FEMALE INTERVIEW: FOLLOW UP

<i>INTERVIEW IDENTIFICATION</i>	<i>Village No</i> <i>Nomoro ya motes</i>	<i>Household No</i> <i>Nomoro ya lapa</i>	<i>Individual No</i> <i>Nomoro ya motho ka motho</i>
	Give new number if changed	Give new number if changed	

PART 1: INTERVIEW SET UP

Senior Female Situation: _____ 1 The senior female is still resident in the same dwelling as at baseline
2 The senior female is no longer resident at the baseline dwelling

Visit 1: ____ / ____ / ____ _____ Code _____ Initials

Visit 2: ____ / ____ / ____ _____ Code _____ Initials

Visit 3: ____ / ____ / ____ _____ Code _____ Initials

Codes

1	Interview completed	4	Refused
2	Not at home	5	Partly completed
3	Postponed	6	Incapacitated

PART 2: INTERVIEW INTRODUCTION

Hello, my name is _____, I am from the Rural AIDS and Development Action Research Programme. We are based in Praktiseer Township and our head office is in Acornhoek at Tintswalo Hospital. In 2001/2 we did some interviews with you and your household. As part of that interview we asked to come and see you two years later to ask some similar questions. It is important for our research to understand how things have changed over time. That s the reason why I am here today. Would you mind if I spent a few minutes explaining our research once again to you. / *Thobela leina la ka ke _____, wa mokgato wa RADAR. Offisi ya rena e myane e Praktiseer nomorong ya 616 gomme e kgolo e Acornhoek sepeleleng sa Tintswalo. Ka 2001/2 re boledisane le wena le balelana la gago. Bjale ka karolo ya poledisano re kgopetse go bawo gape ke morago ga mengwaga e mebedi go that gape gogo batsisa dipotsiso tseo gape. Go bohlokwa modinyakisisang isa rena go kwisia gore e ka go bile le diphego mo nakong e fatlego. Kek kalebaka leo ke lego mo lehono. O ka betela ge nka tsea nako enyane go hlalosa gape ka mokgato warena.*

- Describe RADAR / *Hlalesa RADAR*
- Explain why we are working in this area / *Hlalosa mabaka o go shoma motseng wo*
- Briefly describe what will be asked in the questionnaire / *Hlalosa dipotsiso tseo di tla go botsiswa ka boripana*
- Check suitable, confidential surroundings / *Lebelela lefelo leo elege la mateha*
- Ask if there are any questions – and answer questions / *Botsisa gore a gona dipotsiso - o arabe dipotsiso*
- Tell the interviewee how long the interview will take / *Ba boise gore poledisano e tla tsea nako e kae.*
- Hand over an IMAGE Study Information Sheet

Read the Informed Consent Statement and answers any questions. If the interviewee gives unambiguous and clear consent to be involved, then sign below.

I confirm that The Consent Statement has been read to the interviewee and that he/she understands and consents to participate in the interview

Signed : _____ Date : _____

PART 3: INTERVIEW DETAILS

Date of Interview : ____ / ____ / ____

Time Start Interview : ____ : ____ Time finish Interview : ____ : ____

Interview conducted in Language : ____ (1=Sepedi, 2 = Other)

PART 4: INTERVIEW CLOSURE

Thank you very much for having participated in both parts of the study. The information that we have covered is sensitive, personal and confidential. I want to assure you that this information will be treated with respect and it will not be possible for anyone to be able to trace the information back to you individually. / *Ke lebogo ka kudu go tsene karolo mo mosomong wa rena. Ditaba tseo re boletsego ka tsona di sensitive, ke tsa bophelo bjagago netlo diswara k a thompho e kgolo ka gona motho yo a tlo tsebe go re boletse ka eng. Ke nyaka go go tshetisa gore ditaba tseo ka moka ditla hiophiwe e gore go ka sa kgonege gore motho a bawe a go boise tsona gape.*

Interviewer : (i) Distribute materials as appropriate. (ii) Use referral procedures in situations where this is appropriate.

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FF100 : Background Information

Note to interviewer : If this woman is going to have a Young Person's Interview as well as a Senior Female. Please fill out Background Information in that questionnaire, and then fill out answers from page 2 on here / *Ge ele gore motho to thile go botsiswa YPQ le SFQ. Tlats Background Information gomme o e kopolle ka go YPQ.*

Qu No.		Codes	
FF101	Age <i>Bogolo.</i>	Years <i>Mengwag.</i>	
FF102	Does she qualify for Young Person Questionnaire? <i>/ O nale maswanedi a Young Person Questionnaire?</i>	1 = Yes (age 35 or younger) / <i>Ee (age 35or younger)</i> 2 = No (age 36 or older) / <i>Aowa (age 36 or older)</i>	
FF191	Have you been involved in relationships with one or more partners in the last 12 months? <i>O kile wa ratana le motho o tete goba ba go feta mo mo dikgweding tse 12?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 99 = No response given / <i>A gona karabu</i>	
FF105	Have you <u>ever been</u> married or lived as being married? <i>O kile wa nyalwa goba wadula o kare o nyetswe?</i>	1 = Never married / <i>A se nke</i> 2 = Currently married / living as married / <i>Nyetswe/dula o kare o nyetswe</i> 3 = Separated / Divorced / <i>Kgaogane/Hlalane</i> 4 = Widowed / <i>Mohlologadi.</i>	
FF192	If currently married/living as married, has lobolla been paid? <i>Ge ele gore o nyetswe goba o dula o kare o nyetswe mugadi a patetswe.</i>	1= Partly paid / <i>Ba ntshitse bonnyane</i> 2 = Fully paid / <i>Bu feditse</i> 3 = Not paid / <i>Ga se bantsha sela</i>	
FF193	Type of marriage / living as married <i>Mohuta wa lenyai</i>	Lobola Fully Paid ? Lobola Partly Paid ? Church service? Registered by a magistrate?	For each 1= Yes / <i>Ee</i> 2=No / <i>Aowa</i>
FF106	Since the last time you were interviewed (past 2 years), have you been Separated/Divorced? <i>Go thoga mola re bolela le wena ekaba o hlalile/o aragane le molekani?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>aowa</i>	
FF194	IF YES to Separated or Divorced in the past 2 years, WHY? <i>Ge e la ee o kgaogane . hlalile mo mengwageng e mebedi yo go feta lebaka e ba e le eng?</i> [Do not read out list] <i>O seke wa bala dinthe tse</i> Code best responses May code more than one 1=Mentioned 2=Not mentioned	A) Partner not contributing to household / <i>Molekanisa a dire selo ka mo lapeng</i> B) You are now financially able to look after self and family / <i>Bjale o kgona go ihlokomele le ba lelapa ka maseleng</i> C) Tired of partner's infidelities / <i>O lapistswe ke go sa tshepagale ga molekani</i> D) Physical abuse / <i>Tthoriso ka go mobeiha</i> E) Sexual abuse/ <i>Tthoriso ya thobaiano</i> F) Emotional abuse/ <i>Tthoriso ya maikulo</i> G) Husband left her / <i>Mdekane o motlogetse</i> H) Other / <i>tse dingwe</i> _____	
FF116	If currently married/living as married, During the past 12 months, how many months has your partner been staying at this house ? <i>Ge ele gore ga bjale o nyetswe goba o dula o kare o nyetswe, ke dikgwedi tse kae mo ngwageng wa go feta tseo molekane wa gago a di tserego a dula ka lelapeng?</i>	Give no. of months / <i>Efa palo ya dikgwedi.</i> 99 = Don't know / <i>Ga ke tsebe.</i>	
FF117	If less than 7 months How was the pattern of your partner's visits home in the last year ? <i>Ge di sa fete tse 7. Molekane wa gago o be a etela gae ka mokgwa ofe mo ngwageng wa go feta?</i>	1 = Mainly weekends / <i>Mafelelo a beke</i> 2 = Mainly month ends / <i>Mafelelo a kgwedi</i> 3 = Occasional extended trips / <i>Ka maeto ago amana le mediro</i> 4 = Migrated in this year / <i>O hudugile ngwageng o</i> 5 = Other / <i>Tse dingwe</i>	
FF110	How many children have you had up to now in your life ? <i>Bophelong bja gago, go fihla ga bjale o nale/bile bana ba kae?</i>	Give number / <i>Efa palo</i> 98 = No response / <i>A gona karabo.</i>	
FF111	Do you want to have any more children during your life ? <i>Bophelong bjagago o rata go ba le bana bangwe gape?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 99 = No response / <i>A gona karabo</i>	

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FF200 : Group Membership

I'd like begin by asking you about the groups or organizations, both formal and informal, that you belong to. As I read the following list of groups please tell me if you belong to this kind of group and how active you are in the group presently.

Ga bjale ke tla rata go g bojisha mabapi le dihlopha goba mekgahlo mo motseng, ya sewgwera / ya semmusho eo o tseago karolo go yona goba o le go leloko la yona. Ke tla bala mehuta ya dihlopha/Mekgahlo, gomme ke kgopela gore o mpojje ge o le leloko la sehlopha sa mohuta woo, ga pe le gore o oxi lea karolo ka mokgwa ope sehlopheng seo gabjale

Note to interviewer: Some people attend meetings now and then and would be considered 'members', whereas others are considered 'active' and attend regularly. Also, some are considered 'leaders' in these groups – such as the leader of a prayer group. Each group may only fall under one of the categories below. *Batho ba bangwe a ya dikopanong letsatsi le lengwe gomme ba bitswa maloko (member) fela mota ba bangwe ba na le mafolofolo ba eya dikopanong ka mehla "Active". Ba bangwe ke baetapela "leaders" bjalo ka maetapela wa sehlopha sa thapelo. Motho o swanetsego wela go e tee ya dikarolo tse.*

	Group type	NAME	STATUS 1=Leader 2=Active 3=Member 9=Not member	FREQUENCY 1 = Once a week or more 2 = Between once a week and once a month 3 = Occasional – c. 4-10 times a year 4 = Occasional <4 times a year	IMPORTANCE If more than 1, rank the groups she feels are 'most important' to her (1,2,3)
FF208	Church <i>Kereke</i>				
FF216A1	'Large' Burial society 1 <i>Sehlopha se segolo sa polokane</i>				
FF216A2	'Large' Burial society 2 <i>Sehlopha se segolo sa polokane</i>				
FF216B1	'Local' Burial society 1 <i>Sehlopha se selegae sa polokane</i>				
FF216B2	'Local' Burial society 2 <i>Sehlopha se selegae sa polokane</i>				
FF216B3	'Local' Burial society 3 <i>Sehlopha se selegae sa polokane</i>				
FF205	Credit/finance group (not SEF) <i>Sehlopha sa kaolimashano ya tsa ditshetlele (E se go SEF)</i>				
FF206	Small Enterprise Foundation <i>Small Enterprise Foundation (SEF)</i>				
FF207	Political group <i>Sehlopha sa dipolotiki</i>				
FF218	Stokvel <i>Stokvel/Mogodishano</i>				
FF209	Cultural association <i>Mokgahlo wa tsa setso</i>				
FF219	Prayer group <i>Sehlopha sa thapelo</i>				
FF291	Electricity committee <i>Lekgotla la molagase</i>				
FF212	School committee <i>Lekgotla la sekolo</i>				
FF213	Health committee <i>Lekgotla la tsa maphelo</i>				
FF214	Water/waste <i>Mokgalo wa tsa meets</i>				
FF292	Ward committee				
FF293	Community policing forum				
FF221A	Other 1:				
FF221B	Other 2:				
FF221C	Other 3:				
FF221D	Other 4:				
FF221E	Other 5:				

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FF300 : Community participation

Now I'd like to ask a few questions about how much people in this community work together ...

Ga bjale ke tla rata go go botjisha dipotjisho tse mualwa mabapi le ka mo batho ba mo motseng ba shomishanago ka gona ...

Qu. No.		Codes	
FF301	Suppose a friend of yours in this village/neighborhood faced the following alternatives, which one would s/he prefer most? <i>Are tjee gore mogwera wa gago mo motseng wa geno u fiwa monyetla wa go kgetha go tse dilatobago ke sefe seo aka netego gobere dira goena le tse dingwe.</i>	1 = Own a plot of land entirely by themselves / <i>A be le naga eo elego ya gagwe eo eka bago 10 hectares ale nnoshi</i> 2 = Own a much larger (3 fold) plot of land jointly with one other person (not a family member) / <i>Yena le babangwe babe le naga eo elego ya bona eo e ka bago 25 Hectares gomme hae leme bale mnogo</i> 3 = Don't know/not sure / <i>A ke tsebe/a kena bonnete</i> 9 = No answer / <i>A gona karabo</i>	
FF302	If a community project does not directly benefit your neighbor but has benefits for others in the village/neighborhood, then do you think your neighbor would contribute time for this project? (if the community project is not ordered by the chief) <i>Ge project ya sechaba esa hole moagishane wa gago, efela e thusha babangwe mo motseng, o nagana gore aka nsha tshetele go thusha gore project e tswete pele? (ge fela project e sa laolwe ke kgoshi)</i> <i>Give example: help other community members with farming</i>	1 = YES, Will contribute time / <i>Ee, o tla neelana ka nako.</i> 2 = NO, Will not contribute time / <i>Aowa, A ka se neelane ka nako</i> 8 = Don't know/not sure / <i>A ke tsebe/a kena bonnete</i> 9 = No answer / <i>A gona karabo</i>	
FF303	If a community project does not directly benefit your neighbor but has benefits for others in the village/neighborhood, then do you think your neighbor would contribute money (say about 10R) for this project? (if the community project is not ordered by the chief) <i>Ge project ya sechaba esa hole moagishane wa gago, efela e thusha babangwe mo motseng, o nagana gore aka nsha tshetele go thusha gore project e tswete pele? (ge fela project e sa laolwe ke kgoshi)</i>	1 = YES. Will contribute money / <i>Ee, o tla neelana ka tshetele.</i> 2 = NO, Will not contribute money / <i>Aowa, A ka se neelane ka tshetele</i> 8 = Don't know/not sure / <i>A ke tsebe/a kena bonnete</i> 9 = No answer / <i>A gona karabo</i>	
FF304	If there were a problem that affected the entire village/neighborhood, for instance lack of water or electricity or a major flood, which scenario do you think would best describe who would work together to deal with the situation? <i>Read answers. Code only one response.</i> <i>Ge go direga gore go be le bohata bjo bo amago motse ka moka, bjale ka bhwesi bja dimela goba mafuta, ke mkgwa ofe wo o ka hloloshago ka bokaone bao ba tlogo shoma mnogo go lokisha seemo se? [BALA DIKARABO, swaya phetolo e tee fela]</i>	1 = Each person/household would deal with the problem individually / <i>Motho o mongwe le o mongwe o tla ikemela bohateng.</i> 2 = Neighbors among themselves / <i>Baagishane ba tla thushana ka bobona</i> 3 = Local government/municipal political leaders would take the lead / <i>Ba mmusho wa selegae ba tla re eia pele bohateng bjo.</i> 4 = All community leaders acting together / <i>Baetapele ha mores kamoka ba shoma mnogo.</i> 5 = The entire village/neighborhood / <i>Motse ka moka</i> 9 = Other (describe) / <i>Tse dingwe (Hlalosa):</i>	
FF391	Crime is a problem in many communities in South Africa. In your village, how would you rate the levels of crime? <i>Bosenyi ke bohata go dinaga tse ditshi mo SA o ka lekantsha bjang bosenyi bja mo nageng ya geno.</i>	1 = Very bad/common 2 = Not very bad/ unusual 3 = Crime is not a concern at all/rare 99 = No response/don't know	
FF392	Would you say that the levels of crime have changed in the past 2 years? <i>O kare maemo a bosenyi a ile fetoga mo megwageng e mebedi ya go feta?</i>	1 = Getting worse 2 = Stable/staying the same 3 = Getting better 99 = no response/don't know	
FF393	People often feel shy about speaking in public. If you were at a community meeting (e.g. School committee) how confident are you that you could raise your opinion in public? <i>Barho ba nale dthlong ge ba bolela pele ga setshaba. Tlare tseye gore o kopanong ya setshaba o kwa o nale tshupo yo go ntsha meikutlo o ga go pele ga setshaba?</i> <i>Discuss then code</i>	1 = Very confident and often do 2 = Confident but would need to be encouraged to speak out 3 = Not confident at all/ scared to speak in public. and don't 4 = Don't know/not sure	
FF394	Neighbours often have similar problems (e.g. around raising children). How confident do you feel about offering advice to your neighbour? <i>Gantshi baagisani banale mahata a swanago (go swana le gogodisa bana). Nne o kwa o nale tshupo yo gofa maagisani wa gago maele?</i>	1 = Very confident and often do 2 = Confident but rarely offer advice 3 = Not confident at all 4 = Don't know/not sure	

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FF500 : Fire Scenarios

Imagine that your house has been completely destroyed by a fire. In this question we would like to know whether you feel you could turn to certain people.

A re tjee gore nlo ya gago e swele lorelore ka mollo, mo dipotjshong tse ke rata go iseba gore o bona o kare o kaya lokologa go ya go mans/go batho ba bangwe.

Question Number	What to ask ...	Codes	O ka kgopela ...			
			A	B	C	D
			My family / relatives <i>ba lelapa / mafoko</i>	My neighbours <i>Atangbane</i>	People from the village I don't know well <i>Batho ba o sa ba tsebego gabore mo masing</i>	People from the village I don't know at all <i>Batho ba o ba tsebego mo- masing</i>
FF501	To shelter you for two weeks while you make other long-term arrangements? <i>Gore ba go fe bođulo tekano ya dibeke tse pedi, ge oša dira duokishetso isa lebakanyana?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 99 = Don't know / <i>A ke tsebe</i>				
FF502	To borrow 50 Rand to help you buy some clothes after the fire? <i>Gore ba go adime R50 go go thusha go reka diaparo ka morago ga mollo</i>					

Question Number		Codes	
FF503	How confident are you that you alone could raise enough money to feed your family for four weeks? – this could be for example by working, selling things that you own, or by borrowing money (from people you know or from a bank or money lender) <i>O kwa o nate botšhepo bja gore wena o le moshi oka kgona go kgoboketsa tšhelete yeo e ka lekanago go phedisha ba lelapa lagago tekano ya dibeke tse mne, e ka ba ka go rekisha dilo tseo elego tsaq gago, go shoma goba go adima tšhelete go batho hau oša tšhegago, goba pankeng goba go bu machonisa(baadimishi ba tšhelete)?</i>	1 = Very confident / <i>Ke tšhepa kudu</i> 2 = It would be possible / moderately confident / <i>Go ka kgonega</i> 3= Not confident at all / <i>Ga kena botšhepo go seo.</i> 9= Don't know / <i>Ga ke tsebe.</i>	
FF504	Would you say that your household's ability to survive this kind of crisis is better, the same or worse as it was 2 years ago? <i>O bona bokgoni bja go ka tšwelela ga lelapa la gago diiragalong ya mohuta wo go le kaone, go swana goba go fokoga kudu go feta mengwaga e meraro yago feta?</i>	1= Better / <i>Kaone.</i> 2 = Same / <i>Go a swana</i> 3= Worse / <i>Goa fokoga</i> 9= Don't know / <i>Ga ke tsebe</i>	

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FF600 : Shortages.

In the past year, have you or your children ever gone without any of the following things you 'really needed' because of a shortage of resources (money):

Mo ngwageng wago feta, wena goba bana ba gago le kile la hloka tje dingwe tja the di latelago, ka lebaka la tlhacelo ya didirishwa / tshetele.

Question Number		Codes	
FF601	Food <i>Dijo</i>	1 = Never / <i>Aowa</i> 2 = Once only / <i>gace feela</i> 3 = A few times / <i>Nako e nyenyane</i> 4 = Often / <i>Kgafetsakgafetsa</i> 8 = Not applicable / <i>A gona selo.</i> 99=No response / <i>ga gona karabo</i>	
FF602	New clothing <i>Diaparo tje diswa</i>		
FF603	School uniforms <i>Diaparo tjo sekolo</i>		
FF604	School fees <i>Tshetele va sekola</i>		
FF605	Fuel (for cooking / heating)/ <i>Dikgong/Paraffin/mahlagase bjale bjale...(go apea/gore le nuhele/fuhumale)</i>		
FF606	Basic household items (for cleaning, cooking, sleeping) <i>Dirvakwa tje bohlokwa ka ntleng (tja go robala, go hwekisha goba go apea)</i>		
FF607	Health care (Direct or transport to get to a clinic/hospital) <i>Tsa maphelo(clinik/sepetele kgauswi goba senamelwa sa goya Clinic/sepetele)</i>		
FF608	While living in this house during the past year has anyone from your household gone to another house to ask for food or money because of a shortage? <i>Mo ngwageng wa go feta ge lebe le dula lelapeng le, yo mongwe ka mo lelapeng o kile a kgopela dijo goba tshetele lelapeng le lengwe ka baka la tlhacelo?</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 9 = No response given / <i>A gona karabo</i>	

FF400 : Household Dynamics

Now I'd like to ask you some questions about yourself and your household...

Ke ila rata go go botjisha dipotjisho mahapi le wena le ba lelapa la gago

Question Number		Codes	(A) Your live in partner <i>Molekane wa gago</i>	(B) Other adults in household <i>Ba bangwe baba gol ka lapeng</i>	(C) Yourself <i>Wena</i>
FF403	Think about the money that you bring into the household. How is your contribution viewed by: <i>Gopadishisha ka tshetele yeo oe tlisahago ka mo gae, tshetele ya gago e bonwa bjang ke:</i>	1 = Yours is the most important contribution to the household / <i>Tshetele ya gago e bohlokwa</i> 2 = You make <i>some</i> contribution to the household / <i>O nale seabe go tse dingwe ka lelapeng</i>			
FF404	Think about all the unpaid work you do to support the household, such as all the household chores you do (cooking, cleaning, fetching water). How is your contribution viewed by: <i>Gopadishisha ka meshomo yeo oe dirago go thekga lelapa bjale ka meshongwana ya ka gae eo oe dirago ntle le go lefetswa(go apea, go hwekisha), moshomo wa gago o bonwa bjang ke:</i>	3 = Your work does not seem very important at all / <i>Tshetele yagago gae bonushe ele bohlokwa</i> 4 = Don't know/ <i>A ke tsebe</i> 5 = Not applicable because you don't earn an income / <i>A gona selo</i> 9 = Not applicable for other reasons			

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FF900 : Decision Making in the Home

For the following activities, do you need to obtain anyone's permission, or can you decide to do them yourself? Code the one that applies **most often**

Go tje dilatelago o hloka tumelelo gotswa go yo mongwe, goba o kano tsea sephetho ka bowena g odira seo (swaya seo diregago kgafetsa kgafetsa).

Qu.No	To do	Codes	A Live-in Partner Molekane	B Parent Batswadi	C In-laws Ba bogadi	D Other HH member Yo mongwe e wa leloko ka japang	E I don't have to obtain anyone's permission Go ke hloko tumelelo
FF901	Make small purchases for yourself (e.g. some clothes) <i>Go ihekela dihwana tse nnyane (bjale ka diaparo).</i>	1 = Yes / Ee 2 = No / Aowa 3 = Not applicable / Ga e gona 9 = No response / A gona karabo					
FF902	Make larger purchases for yourself (e.g. a cell phone) <i>Go ihekeia dilo tse kgolo (go swana le cellphone).</i>						
FF903	Make small purchases for the household (eg. a chicken) <i>Go reka dilo tse nnyane tsa ka gae (go swana le seshebo).</i>						
FF904	Make medium sized purchases for the home (child clothing) <i>Go reka dilo tse nnyane tsa ka gae (diaparo tsa bana).</i>						
FF905	Make large purchases for the home (furniture, fridge) <i>Go reka dilo tse kgolo tsa lelapa (go swana le diphahlo, seridifatsi.)</i>						
FF906	Take your children to the clinic or hospital <i>Go isha bana Cliniking/Sepedele.</i>						
FF907	Visit your birth family <i>Go etela ba geno (bao o tswetswego le bona)</i>						
FF908	Visit your friends in the village <i>Go etela bagwera ba gago mo motseng.</i>						
FF909	Visit friends or relatives outside of the village <i>Go etela meloko le bagwera ba gago ka ntle ga motse.</i>						
FF910	Join a credit group or other organisation involved with money <i>Go ba leloko la sehlopha sa kadumishano ya dushelete goba mokgahlo woo o amanago le tsa dushelete</i>						

Note to interviewer : Many of the remaining questions ask about how things are going in relationships. When I ask about your 'partner' from this point on, think both about the man/men you may live with at home, or others who you may see only from time to time. These may live locally or far away from home. Please remember that all answers will be kept confidential. *Bontsi bja dipotsiso tseo di setsego di botsisa ka mo diro di sepelago mo dikamong tsa gago. Ge ke go botsisa ka molekane go tloga mo, gopola ka monna/banna bao e phelago le bona mo gae gobayoo bao o bonanago le bona ka lebaka myana. Ba ka dula kgole goba kgauswi gopola gore dikarabo tsa gago ke sephiri.*

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FF9000 : SEF questions (IMAGE Women Only)

I'd like to ask you just a few questions about your experience being part of the SEF/Sisters for Life Programme.

Qu No.		Codes	
FF9001	Have you ever been a member of the Small Enterprise Foundation? <i>O kile wa ba leloko la SEF?</i> If No, go to the bottom of page 8.	1= Yes, <i>Ee</i> 2= No, <i>Aowa</i> 99 = No response <i>A gona karabo</i>	
FF9002	Approximately when did you receive your first loan from the Small Enterprise Foundation? <i>/ O kare o amogese neng kadimo ya gago ys tshelere ya mathomo potswa go SEF?</i>	Give date (mm/yyyy) <i>Eja letsatsi</i>	
FF9003	Have you ever had a leadership position in the SEF centre? <i>E kaka o kile wa ba moeta mo senbareng?</i>	1= Yes, 2= No, 9 = No response	
FF9004	How many loans have you received and paid back in full from the Small Enterprise Foundation? <i>/ Ke di kadimo tse kae tseo o di tserego, tseo o setsego o di tefile mo go SEF?</i>	Give number / <i>Eja palo</i>	
FF9005	What was the size of the largest loan you have paid back in full from the Small Enterprise Foundation? <i>/ E ka ba ke kadimo ya bokae e kgolo yeo o setsego o e tefile?</i>	Give value in Rands	
FF9006	Did you attend the 10 formal training sessions called "Sisters for Life" ['health talks', that happened before certificates were given out]? <i>/ E ka ba o ile wa ba gona mo go di karolo tse lesome tsa thlahlo ya tsa maphelo / 'Sisters for Life'? Tseo di bilego gona pele go ubiwa ditifiketi.</i>	1 = I attended all of the sessions / <i>Ka moka</i> 2 = I attended half or more than half of the sessions / <i>Seripagare goba ka godimo</i> 3 = I attended less than half of the sessions / <i>Ka thase ga seripagare</i> 4 = I attended none of the sessions / <i>Lejela</i>	
FF9007	Did you receive a certificate at the end of the 10 formal training sessions called "Sisters for Life" ['health talks']? <i>/ E ka ba o kile wa amogela setifiketi mafelelong a o thahlo yeo ya tsa maphelo</i>	1= Yes, 2= No, 9 = No response	
	For each of the following statements mark the appropriate code / Mo di potsisong tse dilatelago swaya karabo yeo e nepgetsego		
FF9008	The trainers were well informed and knew a lot about the subjects / <i>Bahlahli ba be banale tsebo yeo e tsenelsetsego mabapi le tseo ba bego ba di bolela</i>		
FF9009	I felt uncomfortable with some of the topics / <i>Ga se ka iketla ka tse dingwe tsa ditshuto</i>	1= I strongly agree / <i>Ke dianela kudu</i> 2= I agree / <i>Ke a dianela</i> 3 = I disagree / <i>Ke a gana</i> 4 = I strongly disagree / <i>Ke gana kudu</i>	
FF9010	I felt like I had the chance to participate and ask questions if I wanted to / <i>Ke ikwele ke hwetsa nako ya go tsea karolo le go botsisa dipotsiso.</i>		
FF9011	I learned nothing new / <i>Ga se ka ithuta selo se siswa</i>		
FF9012	The training has had a major impact on my life / <i>Thahlo yeo e bile le khuetso e kgolo mo bo phelong bja ka</i>		
FF9013	I often spoke of what I learned in the training to family and friends outside of the meetings / <i>Ke hlwa ke bolela ka tseo ke ithutilego tsona le ba lelapa le bagwera bao e sego maloko a SEF</i>		
FF9014	The people in my loan group support me when I am having problems / <i>Muloko u sehlopa saka ba nthekega ge ke nale mathata</i>		
FF9015	IF YES (1 or 2 to FF9014), how would you best describe the type of support members of the group provide to you? <i>Ye ele gore (1 or 2 to FF9014) o ka hlalosa bjang theko yeo ba go fago yonu.</i> Mark all that apply (1=Yes, 2=No, 3=Not applicable)	A = Help with financial issues / <i>Ba nthusa ka ditshelere</i> B = Advice with business issues / <i>Maele ka tsa kgwebo</i> C = Advice with personal issues / <i>Maele tsa bophelo</i> D = Other material support (ie. food, clothing) / <i>Tse dingwe tsa dilo go swana le dijo diparot</i> E = Emotional support (love, caring, friendship) / <i>Thekgo yo maikoro (lerato, thiokomelo, segwera)</i> F = Other / <i>tse dingwe _____</i>	
	We would like to know about your experience since certificates were awarded at the end of the Sisters for Life programme? <i>Re rata go tseba ka boitemogelo bja gago marago go go hwetsa ditifiketi go thlahlo ya tsa maphelo.</i>		
FF9016	Have you ever attended a natural leadership workshop in Bushbuckridge? <i>/ E kaba o kile wa yo workshopong Bushbuckridge ya boetapele?</i>	1= Yes, 2= No, 9 = No response	
FF9017	Have you ever attended a natural leaders meeting, not held in Bushbuckridge? <i>/ E kaba o kile wa ya kopanong ya baetupele e sego Bushbuckridge</i>	1= Yes, 2= No, 9 = No response	

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SEF Questions continued ...

<i>In the next questions, we would like to ask you about your center's activities</i>		
For each of the following statements mark the appropriate code		
FF9018	I was active in trying to formulate and do an "action plan" with my centre / <i>Ke be ke nule mufolofolo go bopa le go tswelisa polane yea e ka diragalago</i>	1= I strongly agree / <i>Ke dumela kudu</i> 2= I agree / <i>Ke a dumela</i>
FF9019	I participated in the activities organised by my centre in our village and local area / <i>Ke tsere karolo go meroro yea e beakan tswego ke senthara ya rena le badudi ba mo nageeng</i>	3 = I disagree / <i>Ke a gana</i> 4 = I strongly disagree / <i>Ke gana kudu</i>
FF9020	I think my centre was successful in trying to change things in our village through its action plans / <i>Ke nagana gore senthara ya rena e tswelotse ka go leka go fetola dilo mo nageeng ya gesso</i>	
FF9021	Are you currently a member of the Small Enterprise Foundation? / <i>E kaba ke wena leloko la SEF. If NO go to F9026.</i>	1= Yes, 2= No, 9= No response If NO, go to ...
FF9022	Of the last 4 scheduled SEF centre meetings, how many have you personally attended? / <i>Mo di kopanong tse 4 tsa SEF tsa mafelelo, e ka ba ke tse kae tseo o beng o le gona?</i>	Give number
FF9023	If less than 4: for how many of those meetings you missed did you send an apology letter? / <i>Ge e le gore di ka tlase ga 4, ke tse kae tseo o rometsego lengwalo la go phophotha?</i>	Give number
FF9024	If less than 4: for how many of those meetings you missed, did you send a representative who is not a SEF member to represent you? / <i>Ge ele gore di ka tlase ga 4, ke dikepano tse kae tseo o orometsego moemedi esego leloko la SEF gore a go emale?</i>	Give number
FF9025	Some people find staying with the SEF/SIL programme very challenging. What do you think were the biggest challenges you faced? <i>Ba ho ba bangwe ba hwesa gore goba leloko la SEF le tshahlo ya tsa maphelo ke thoto. E ka ba o nagana gore tshato e kgois yeo oilego wa lebana le yona ke efe?</i> Ask each individually 1 = Yes / <i>Ee</i> 2= No / <i>Aowa</i> 9 = No response / not applicable	A=Had trouble keeping up with repayments / <i>O bile le bothara bja go patela sekolo</i> B=Interest too high / <i>Lesokotse le godimo kudu</i> C=Meetings too long / <i>Kopanong e le e telele</i> D=Didn't get along with members of my group / <i>O fapane le maloko a sehlapa sa gago</i> E= Didn't get along with members of my centre / <i>O fapane le maloko a senthara</i> F=problems at home with my partner / <i>O bile le bothara gae le molikane</i> G= problems at home with other family members / <i>O bile le bothara gae maloko a lelapa</i> H= Death or illness in household / <i>Lehu/bohwetsi ka lelaping</i> J= Didn't like the SIL training / <i>Ga se o rate tshahlo ya tsa maphelo</i> K= Other / <i>Tse dingwe</i>
FF9026	If NO, when did you stop being a member of SEF? / <i>Ge e le gore aowa, o tlogetse neng goba leloko la SEF</i>	Give date (mm/yyyy)
FF9027	When you stopped attending SEF meetings, did you owe them any remaining money? / <i>Ge o tlogela goba leloko la SEF o be o sa nale sekoloto</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i>
FF9028	Give the main reasons you stopped being a member of the Small Enterprise Foundation / <i>E fa lebaka leo le dirilego gore o tlogele go ba leloko la SEF.</i> Ask each individually 1 = Yes / <i>ee</i> 2= No / <i>Aowa</i> 9 = No response / not applicable	A=Had trouble keeping up with repayments / <i>O bile le bothara bja go patela sekolo</i> B=Interest too high / <i>Lesokotse le godimo kudu</i> C=Meetings too long / <i>Kopanong e le e telele</i> D=Didn't get along with members of my group / <i>O fapane le maloko a sehlapa sa gago</i> E= Didn't get along with members of my centre / <i>O fapane le maloko a senthara</i> F=problems at home with my partner / <i>O bile le bothara gae le molikane</i> G= problems at home with other family members / <i>O bile le bothara gae maloko a lelapa</i> H= Death or illness in household / <i>Lehu/bohwetsi ka lelaping</i> J= Didn't like the SIL training / <i>Ga se o rate tshahlo ya tsa maphelo</i> I0 = I didn't need SEF loans any more / <i>O be o sesa nyaka dikadimo tse dingwe</i> I1=Other / <i>Tse dingwe</i>
FF9029	In general, how would you rate your partner's support for you joining SEF? / <i>Ka kakaretso o kare thekgo go tswa go molekane wa gago ge o tsena mo go SEF ke u kae?</i>	1 = Very supportive / <i>O mpha thekgo e kgois</i> 2 = Difficult at first, but now supportive / <i>O bile bothara moshomong ka morago a mpha thekgo</i> 3 = Not supportive at all / <i>Ga ana thekgo le emyane</i> 4 = He didn't care / <i>Ga ana le tseo</i> 8 = Don't know / <i>Ge ke tsebe</i> 99 = No partner/not applicable / <i>Ge ke na molekani / ge gona seko</i>

Interviewer : If the respondent is eligible for the Young Person's Questionnaire, this interview is now complete. Go to the front page and complete this. If not eligible, turn the page and complete pages 9-16.

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FF9100 : Communication on HIV / AIDS

Question Number	In the last 12 months Have you spoken about ... <i>Mo dikweding tse 12 o kile wa bolela ka ...</i>	Codes	Have you spoken to ...						
			A	B	C	D	E	F	
FF9101	Sex, and sexuality in general <i>Thobalano ka kakaretso</i>	1 = Yes / Ee 2 = No / Aowa 3 = Not applicable / Ga e gona 9 = No response / A gona karabo	Your own or your friends' Children (aged 10-25yrs) <i>Banna ba gagae</i>	Your own spouse or sexual partner(s) <i>Mobakane wa gae</i>	Your parents / guardians <i>Batswadi ka gae</i> <i>Mobakane wa gae</i> <i>goba bathakamedi ka</i>	Other household members <i>Melake a leaga</i>	Teachers <i>Bantabi</i>	Friends from outside the household <i>Bagwera go tswa ka ete</i>	
If No: go to YY9105. If Yes, in any of the conversations you had with this person did you talk about.									
FF9102A	Abstinence or reducing numbers of partners / <i>Go ita thobalano goba go fokotsa balekane</i>								
FF9102B	Body changes (menstruation, puberty etc.) / <i>Pheogoya mmele (lehlapo)</i>								
FF9102C	Pregnancy or birth control / <i>Go ima goba go laola pelegi</i>								
FF9102D	Condom use / <i>Tshomiso yo di condom</i>								
FF9102E	STDs or HIV in general / <i>Malwetisi a go ferela ka thobalano / HIV</i>								
FF9102F	Preventing HIV / <i>Go tshereletsa kgahlanong tsa HIV</i>								
FF9102G	Getting tested for HIV / <i>Go dira ditoko tsa HIV</i>								
FF9103	In general, how did these discussion start? <i>Ka kakaretso o kare dipoledisano tse dithomile bjang?</i>	1 = You planned it / <i>O be ya kantse</i> 2 = The other person came to me / <i>Motha o tšile go nna</i> 3 = It just happened / <i>Go fito direga</i> 99 = Don't know / not applicable / <i>Ga ke tsebe</i>							
FF9104	In the conversations mentioned above did you generally feel comfortable discussing these issues? / <i>Mo di poledisano tsa ka godimo o be o e kwa o lokologile?</i>	1 = Very comfortable / <i>Go lokologa ka kudu</i> 2 = Comfortable / <i>Go lokologo</i> 3 = A little unsure of myself / <i>A kena bonnete bjo</i> 4 = No, I felt unfomfortable / <i>Ke ba ke sa lokologa</i>							
FF9105	At any point in the last 12 months have you sought advice on any issues relating to sex, sexuality HIV, condoms etc <i>O kile wa kgopela dikeletso mabapi le ditaba tseo di amanago le thobalano, HIV, condoms, bjale bjale...</i>	1 = Yes / Ee 2 = No / Aowa 3 = Not applicable / <i>Ga e gona</i> 9 = No response / <i>A gona karabo</i>							
FF9106	In your household, do you feel 'free' to discuss issues of sex and sexuality? <i>Ka gae o kwa o lokologile go ka boledishana ka ditaba mabapi le thobalano?</i>		1 = Yes / Ee 2 = No / Aowa 99 = Don't know / <i>A ke tsebe</i>						
FF9107	In your household, has communication around sensitive issues like relationships or sex changed over the last year? <i>Ka gae, poledishano mabapi le tsa thobalano e fetogile mo mgwageng wa go feta?</i>		1 = Easier / <i>Bonolo</i> 2 = More Difficult / <i>Boima kudu</i> 3 = Stayed about the same / <i>A gona karabo</i> 99 = Don't know / <i>A ke tsebe</i>						
FF9108	How old were you when your parents / guardians first talked to you about sex <i>O be o nale mengwaga e me kae ge batswadi / bathlokamedi bagago ba boledishana le wena la mahomo ka tsa thobalano.?</i>		Give age / <i>Efa mengwaga</i> 98 = Never talked / <i>A se nke ba bolela</i> 99 = Don't know or don't remember						
FF9109	From which sources (people, places or things) have you learned most about HIV/AIDS? / <i>Ekaba ke kae mo o hweditsego tsebo (butha, lefelo, dilo) mo o hweditsego tysebo mabapi le HIV/AIDS?</i> Do not read out options. Record all mentioned. <i>O seke wa bala di karubo. Swaya ka moka tseo di boletswego?</i> (1) = Mentioned (2) = Not mentioned		1=Radio / <i>Se ya lenaya</i> 2=TV / <i>Telebisani</i> 3=Newspapers / magazine / <i>Kurana</i> 4=Pamphlets / posters 5=Healthworkers / <i>Ba maphele</i> 6=Religious groups/ <i>Sehlopa sa badumedi</i> 7=The classroom / <i>Sekolana</i> 8=Community meetings / <i>Kopano ya setshaba</i> 9=Friends / <i>Bakgosi</i> 10=Parents / <i>Batswadi</i> 11=Brothers / sisters / <i>Di kgaetsedi</i> 12=Other relatives / <i>Ba meloko</i> 13=Work place / <i>Minokomong</i> 14=None						

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FF9200 : Risk perception and community action

Qu No.		Codes
FF712	Have you ever thought about your own potential risk of HIV / AIDS? <i>O kile wa nagana gore okaba kotsing ya go fetelwa ke HIV/AIDS?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo
FF705	In the last 12 months have you <u>felt like you wanted</u> to do anything to decrease your risk of infection with HIV? <i>Dikgweding tse 12 tsa go feta o kile wa kwa o kare oka dira se sengwe go fokotsa kgonagalo ya go fetelwa ke HIV?</i>	1 = Yes / Ee 2 = No / Aowa 99 = No response given / A gona karabo
FF706	In the last 12 months have you <u>tried</u> to do anything to decrease your risk of infection with HIV? <i>Dikgweding tse 12 tsa go feta o kile wa leka go dira se sengwe go fokotsa kgonagalo ya go fetelwa ke HIV?</i>	1 = Yes / Ee 2 = No / Aowa 99 = No response given / A gona karabo
FF707	If YES, What did you <u>try</u> to do ? <i>Ge ele gore go bjulo, O lekile eng?</i> [Do not read out list] <i>[O se bale tseo di ngwadilwego]</i> Mark (1) if mentioned Mark (2) if not mentioned	1 = Abstain from sex / <i>Go ila thobalano</i> 2 = Have less partners / <i>Go ba le palo e nyenyane ya balekane</i> 3 = Used a condom for the first time / <i>O shomishitse condom la mathomo</i> 4 = Used a condom more often / <i>O shomishitse condom ka mehla</i> 5 = Tried talking to partner / <i>O lekile go boledisana le molekane</i> 6 = Encouraged partner to be faithful / <i>O hlohlele ditse molekane gore a tshepegale</i> 7 = Asked partner to use condoms with other partners / <i>O kgopetse molekane go somisa condoms le balekane ba bangwe ka ntle</i> 9 = Be faithful to one partner / <i>Go tshephagalela molekane o tee</i> 8 = Other / <i>Tse dingwe _____</i> 99 = No response / <i>A gona karabo</i>
FF708	How successfully do you feel you were able to change your life in the ways that you wanted ? <i>O kwa o kgonne go fihla kae, ka go fetola bophelo bja gugo gore bo be ka tsela eo o nyakago bo eba ka yona?</i>	1 = Very successfully / <i>Kgonne kudu</i> 2 = Quite successfully / <i>kgonne</i> 3 = Not very successfully / <i>kgonne ga nyenyane</i> 4 = Not at all / <i>Paletswa</i> 99 = No response / <i>a gona karabo</i>
FF709	If NO, Why not? [Do not read out list] <i>Ge ele gore gago bjalo, Efa mabaka a tshitego</i>	1 = Hadn't thought about it / <i>ga se wa nagana ka yona</i> 2 = Don't feel I am at risk / <i>gao bone gale bohlokwa</i> 3 = Find difficult to change my behaviour / <i>O hwetsa go le boima go fetola mokgwa wa go phela</i> 4 = Find it hard to change partner's behaviour 8 = Other / <i>Tse dingwe _____</i> 99 = No response
FF713	If you were to consider your risk of HIV now now would you consider yourself at high, medium, low or no risk at all of HIV / AIDS <i>Ge o lebelele potshiso ela ga bjale, o bona kotsi yago re o fetelwa ke HIVele godimo, magareng, fase goba ga o bone kotsi?</i>	1 = High / <i>Godimo</i> 2 = Medium / <i>Magareng</i> 3 = Low / <i>Fase</i> 4 = No risk / <i>A gona kotsi</i> 99 = No response / <i>A gona karabo</i>
	For each of the following statements mark the appropriate code	
FF9201	People in my village do not believe that AIDS is here / <i>Baitho a ma nageng ya ga gesso ga ba tshepe gore AIDS e gona</i>	1= I strongly agree 2=I agree 3 = I disagree 4 = I strongly disagree
FF9202	People in my village are not doing much to fight HIV/AIDS / <i>Baitho ba ma nageng ya gesso ga ba some kudu go lwansha HIV/AIDS</i>	
FF710	In the past 2 years, have you participated in a meeting, march, rally or gathering around HIV/AIDS awareness? <i>O kile wa tsea karolo mogwantong goba kopanong yago tsebagatsa HIV/AIDS mo mengwageng e 2 ya go feta?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo
FF711	Have you ever been involved in the organization of such a meeting or gathering? <i>O kile wa tsea karolo thulaganyong ya kopano yeo?</i>	1 = RADAR only 2 = SEF only 3 = Heard of both 4 = Heard of neither
FF9203	Before talking to me today, had you heard of RADAR or SEF? <i>Pele ga ge o botela lena lehono, o ile wa kwa ka ga RADAR goba SEF</i>	1 = RADAR only 2 = SEF only 3 = Heard of both 4 = Heard of neither

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FF9300 : Voluntary Counselling and Testing

Qn No		Codes	
FF713	I don't want to know the result, but have you ever had an HIV test? <i>A ke nyake go tseba dipoelo, efela okile wa ya ditekong tsa HIV?</i>	1 = Yes / Ee 2 = No / Aowa 99 = No Response / A gona karabo	
FF713A	IF NO, Why not? <i>Ge ele aowa, ke ka lebaka la eng</i> Read the list and ask the person to pick the ONE ANSWER that most closely resembles their personal situation.	1 = Never thought about it 2 = Don't think I am at risk 3 = Fear of stigma/consequences of a positive result 4 = Don't know where to get it 5 = I don't think there is any advantage to getting tested 6 = I am afraid to know 7 = Other / Tse dingwe 99 = No response / A gona karabo	
FF713B	IF YES, Did you voluntarily undergo the HIV test, or were you required to have the test? <i>O ithuopile go dira diteko goba o gapetswe go dira seo ?</i>	1 = Voluntary counselling and testing / <i>Diteka tsa boithaopo</i> 2 = Tested because a doctor/nurse suggested it / <i>O ile ditekong ka lebaka la gore ngaka goba mooki a akantse seo</i> 3 = Insurance related testing / <i>Ditekong ka lebaka la insurance</i> 4 = Employer related testing / <i>Ditekong ka lebaka la mosomo</i> 5 = Antenatal testing / <i>Ditekong ka lebaka la boimana kliniking</i> 6 = Other / <i>Tse dingwe</i> 99 = No response / <i>A gona karabo</i>	
FF713C	IF YES, Please do not tell me the result, but did you find out the result of your test? <i>Ke kgopela gore ose mpotse dipoelo, efela okile wa humana dipoelo tsa gago mabapi le teko ya HIV?</i>	1 = Yes / Ee 2 = No / Aowa 99 = No Response / A gona karabo	
FF713D	IF YES, When did you have your most recent HIV test? <i>Ke neng la mafelelo mo o dirilego diteko tsa HIV ?</i>	1 = Within The Past Year / <i>Ngwageng wa go feta</i> 2 = Between 1-2 Years / <i>Magareng ga 1-2 ya mengwaga</i> 3 = Between 2-4 Years / <i>Magareng ga 2-4 ya mengwaga</i> 4 = More Than 4 Years Ago / <i>Mengwaga ye 4 ya go feta</i> 8 = Don't Know / <i>A ke tsebe</i> 99 = No Response / <i>A gona karabo</i>	
FF713E	IF YES, Where did you go for HIV testing? <i>Ge ele Ee, O dirile diteko kae?</i>	1 = The clinic that I usually use for minor health problems 2 = Clinic in another community in this region 3 = Nearest hospital 4 = Clinic or hospital in another region 5 = Private GP 6 = Other 99 = No response	

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FF9400 : Societal Norms

In this community and elsewhere, people have different ideas about families and what is acceptable behavior for men and women in the home. I am going to read you a list of statements. Firstly, I would like you to tell me if you feel the statement agrees with what is generally accepted in your culture. Then I will ask you about your own opinion. There are no right or wrong answers.

Mo setshabeng sa mo le ditshabeng ise dingwe, batho ba nale dikgopolo ise fapanago ka malapa le gore ke eng seo se amogelelago maishwarong a banna le basa di ka ma gae. Ke tlo go balela tseo di latela go. Ga poele ke tlo rata gore o impotse gore o dumelelana le mafoko a go ya ka setso sa geno. Ke moka ke tla go bousisa go ya ba kgopolo ya gago. A gona karabo va mete goba ya maaka.

Question Number			It is culturally accepted that ... <i>Go ya ka setso, go a dumelelega gore...</i>	In your own opinion, do you agree that... <i>Go ya ka wena, o a dumela/amogela gore...</i>
FF801	A woman should do most of the household chores (cooking, cleaning), even if the husband is not working <i>Mosadi o swanetse ke go dira meshomo kamoka ya ka gae? go hiwekisha, go apea...) lege molekane wa gagwe ale gona?</i>			
FF802	If a man has paid lobola, it means that his wife must always obey him. <i>Ge monna a nshutse magadi, seo sera gore mosadi wa gagwe a swanelwa ke go mo theelera / obamela ka mehla?</i>	1 = Agree / Dumelana 2 = Disagree / Ganana 9 = Don't know / A ke tsebe		
FF803	If a woman asks her husband to use a condom, she is being disrespectful to her husband <i>Ge mosadi a kgopela molekane wa gagwe go shomisha condom nakong ya thobalano, se sera gore ga ana thlompho ?</i>			
FF804	If a woman asks her husband to use a condom it means that she must be sleeping around with other men <i>Ge mosadi a kgopela molekane wa gagwe go shomisha condom nakong ya thobalano, se sera gore a kano ba a robalana le bangwe kante?</i>			
FF805	A man needs to have many sexual partners, and the wife must just tolerate this <i>Monna oswanetse goba le dinyaisi, gomme mosadi wagagwe a kgotsele seo?</i>			
FF806	A woman should never divorce her husband, no matter what happens <i>Mosadi ga a swanela go hlala/tlogela molekane wa gagwe le go go ka direga eng.</i>			
	It is acceptable for a married woman to refuse to have sex with her husband if <i>Go ya ka wena, go a amogelelaga gore mosadi eo a nyetswego a game go robalana le molekane wa gagwe ge:</i>			
FF807	She doesn't want to <i>A sa nyake.</i>	1 = Agree / Dumelana 2 = Disagree / Ganana 9 = Don't know / A ke tsebe		
FF808	He refuses to use a condom <i>Ge a gana go shomisha condom</i>			
FF809	She is angry because he has other girlfriends <i>Ge a kgopishitse ke gore o nale dinyaisi.</i>			
FF810	She is worried he may have AIDS <i>Ge a belaela gore o nale AIDS.</i>			
	In your opinion, does a man have a good reason to hit his wife if: <i>Go ya ka wena, monna o nala mabaka ago beha molekane wa gagwe ge:</i>		C	Y
FF9401	She refuses to have sex with him / <i>A gana go robalana le yena</i>	1 = Agree / Dumelana 2 = Disagree / Ganana 9 = Don't know / A ke tsebe		
FF9402	She asks him to use a condom / <i>A mokgopela gore a shomisha condom</i>			
FF9403	He finds out that she has been unfaithful / <i>Ge a humane gore ga a tshopege</i>			
FF9404	Disagrees with him in public / <i>Ge a ganana le yena gare ga batho</i>			

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FF9500 : Knowledge and stigma on HIV / AIDS

Qu No			
FF9501	Do you think that a healthy-looking person can be infected with HIV, the virus that causes AIDS? <i>Ge o nagana motho wa lebelelega a phelegile a ka ba ana le HIV, twatsi eo e hlolago AIDS?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo	
FF9502	Can a pregnant woman infected with HIV transmit the virus to her unborn child? <i>Mosadi yo a le go mneleng gomme a tsenwe ke HIV aka fetishetsa twatsi ngwaneng yoo a sego a belegwa ?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo	
FF9503	Would you be willing to share a meal with a person you knew had HIV or AIDS? <i>Oka ikemisetsa go kopanela dijo le motho yo o tsebago gore o nale HIV/AIDS ?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo	
FF9504	If a relative of yours became ill with HIV, the virus that causes AIDS, would you be willing to care for him in your household? <i>Ge e mongwe wa leloko la geno aka tsenwa ke HIV, twatsi eo e hlolago AIDS o ka kgona go mo hlokomela ka mo gae?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo	
FF9505	If you knew a shopkeeper or food seller had the HIV virus, would you buy food from them? <i>Ge obe oka tseba gore morekishi lebenkeleng goba morekishi wa dijo o tsenwe ke twatsi ya HIV, obe o ka reka dijo go bona?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo	
FF9506	If a member of your family became ill with HIV, the virus that causes AIDS, would you want them to keep it a secret and not tell anyone else? <i>Ge e mongwe wa leloka la geno aka tsenwa ke HIV, twatsi eo e hlolaga AIDS o ka kganyoga gore ebe sephiri. ba se boise motho?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo	
FF701	I don't want to know who, but do you know of anyone who is infected with HIV or who has died of AIDS? <i>A ke nyake go tseba gore ke mang, efe la go na le motho yo o mo tsebago a na le go HIV goba yo a hlokoletse go ka AIDS?</i> If No, go to NEXT PAGE <i>Ge e le aowa e ya go letlaka leo le latela go.</i>	1 = Yes, But Not A Friend or Relative / Ee, efela esego mogwera goba leloko 2 = Yes, Friend Or Relative / Ee, mogwera goba leloko 3 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo	
FF702	I don't want to know who, but to your knowledge, is anybody in your household living with HIV? <i>Ake nyake go tseba gore ke mang, efela go ya tsebo ya gago go nale motho yo a phelago le HIV ka mo gae?</i>	1 = Yes / Ee 2 = No / Aowa 8 = Don't Know / A ke tsebe 99 = No Response / A gona karabo	

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FF9600 : Partnership relationships

**IF ANSWERED NO (2) TO
QUESTION FF691 (no partner), GO TO END**

When two people are in a relationship, they usually share both good and bad moments. I would now like to ask you some questions about your relationship/s and how you are treated. If anyone interrupts us I will change the topic of conversation. I would again like to assure you that your answers will be kept secret, and that you do not have to answer any questions that you do not want to. May I continue?

Ge batho bababedi ba nyakana goba ba dula ga mmogo, ba nale go kopanela dilo ihe berse le the mpe. Ga bjale ke tla rata go go botjisha mabapi le dikamano sebakeng sa bjale, le ka moo molekane wa gago a go phedishago ka gona. Ge yo mongwe a re tsenela ke tla ferisha hlogo ya taba, ga pe ke rata gogo botja gore dikarabo ka moka tjeo o mphago tjona e tla ba sephiri le gore gao gapeletswe go araba dipotjiso tjeo a sa ratego go di araba. Nka tswela pele?

Question Number	In your relationship/s with any of your partners has any the following happened?	Codes	Has this Ever happened <i>Se kile sa direga</i>	Has this happened in the past 12 months? <i>Se diregile dikaweding the 12 tja go feta</i>
FF1001	He encouraged you to participate in something outside of the home that was only for <i>your</i> benefit (ie. women's group, church group) <i>A go hlohlelisa go tsea karolo go se sengwe sa tseo di diregago mo motseng, esego ka gae efela dinale mohola go wena jela (Sehlopha sa kereke, Sehlophasa basadi)</i>	1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 3 = Not applicable / <i>Ga e gona</i> 99 = No Response / <i>A gona karabo</i>		
FF1002	He asked your advice about a difficult issue or decision <i>Kgopela Dikeletso gotswa go wena mabapi le sephotho se boima goba ditaba tse bothaa.</i>			
FF1003	He kept you from seeing your friends ? <i>Leka go go thibela/ganetsa go bonana le baqwera ba gago.</i>			
FF1004	He restricted your contact with your family of birth? <i>Leka go go thibela/ganetsa go kopanela/bonana le meloko ya geno.</i>			
FF1005	He insisted on knowing where you are at all times ? <i>Gapeletsa go tseba ka mesepelo ya gago ka mehla.</i>			
FF1006	He wanted you to ask permission before seeking health care for yourself ? <i>Nyaka gore ka mehla o kgopete tumelelo go yena pele ga ge oka nyaka thusho ya tsa maphelo.</i>			
FF1007	He insulted or humiliated you in front of other people? <i>Go hlapaola/toga goba ago nyenyefatja pele ga batho.</i>			
FF1008	He boasted about girlfriends or brought them home? <i>Ikganisha ka battabo/dinyatsi tsa gagwe goba a ba tlisa ka gae.</i>			
FF1009	He tried to evict you from the home? <i>Leka go go ntsha/raka ka mo gae.</i>			

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FF9600 Continued ...

Question Number		Codes	
FF1010	<p>Are you able to spend your money/savings how you want yourself, or do you have to give all or part of the money to your partner?</p> <p><i>O kgona go shomisha mogolo/tshelete ya gago ka mo go ratung wena goba o swanelwa ke efa molekane wa gago engwe?</i></p>	<p>1 = Self / own choice / <i>ka bonna</i> 2 = Give part to husband / partner / <i>Ke fa molekane e ngwe.</i> 3 = Give all to husband /partner / <i>Ke efa molekane ku moka.</i> 99 = Does not have savings/earnings / <i>A ke amogele selo.</i></p>	

Quest Numb	I want you to tell me if any of the following things have happened to you? <i>Ke tla rata gore o mpotse ge ele gore se sengwe sa tse dilatelago se kile sa direga magareng ga gago le molekane wa gago wa bjale</i>	Codes	(A) Has this Ever happened <i>Se kile sa direga</i>	(B) Has this happened in the past 12 months? <i>Se diregile dikgweding tse 12 tja go feta</i>
FF1011	<p>Has your partner ever taken your earnings or savings from you against your will? IF YES: Has he done this once or twice, several times or many times? <i>Afa molekane wa gago o kile a tjea tshelete ya gago kantle ga tumelelo ya gago? Ge ele gore go bjalo, O dirile seo makga a makae?</i></p>	<p>1 = Never / <i>aowa</i> 2 = Once or twice / <i>gatee goba gabedi</i> 3 = Many times / all of the time / <i>ganshi/ka mehla</i> 99 = Does not have savings/earnings / <i>ake amogele selo</i></p>		
FF1012	<p>He pushed you or shoved you? <i>O kile a go kgarametsa ka matla</i></p>	<p>1 = Yes / <i>Ee</i> 2 = No / <i>Aowa</i> 99 = No Response / <i>A gona karabo</i></p>		
FF1013	<p>He hit you with his fist or with something else that could hurt you? <i>O kile ago betha ka matsogo goba ka se sengwe seo se ka go kveshago bohloko.</i></p>			
FF1014	<p>He physically forced you to have sexual intercourse when you did not want to? <i>O go gapeleuse thobalano o sa rate.</i></p>			
FF1015	<p>You had sexual intercourse when you didn't want to, because you were afraid of what he might do if you said no? <i>O robalane le yena o sa rate, ele ge o tshaba seo a ka go dirago sona ge o ka gana</i></p>			

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FF9700 : Response to Experience of Abuse

ONLY COMPLETE these questions if the answer to FF1012B or FF1013B was YES. / *BOTJISHA dipotjisho tse ge fela karaba Go FF1012B goba FF1013B ebe ele Ee.*

You might have taken a number of actions in response to the things you have just told me about, and I want to ask you now about what you did.

Oka naba o nale magaromatspa a o a tjeregu kgahlamng le tjeu o bego o mpoja tjona, ke tla rata go tseba ka tjeu o di dirilego....

Question Number		Codes		
FF1101	In the past 12 months who have you told about the physical violence? <i>Mo dikgweding tje 12 o boditse mang ka tlhosishego eo?</i> DO NOT READ OUT LIST {O SE BALE LENANEGO} MARK ALL MENTIONED {SWAYA KA MOKA TSEO DI BOLETSEWEGO} PROBE: Anyone else?	1=No One / <i>A gona le o tee</i> 2=Friends / <i>Bagwera</i> 3=Parents / <i>Baswadi</i> 4=Brother Or Sister / <i>Bui/Sesi.</i> 5=Uncle Or Aunt / <i>Malome/Rakgadi.</i> 6=Husband / Partner's Family / <i>Ba gabo molekane wagago.</i> 7=Children / <i>Bana</i>	8=Neighbours / <i>Ba-agishane.</i> 9=Police / <i>Maphodisa</i> 10=Doctor / Health Worker / <i>Ngaka / Moshomedi wa isa maphelo</i> 11=Priest / <i>Moruti</i> 12= Social worker or Counsellor / <i>Modirela leago</i> 13=Local Leader / <i>Moetapele motseng</i> 14=Other / <i>Ba bangwe</i>	
FF1102	In the last 12 months have you ever left your own home, even if only for one night, because of what he might do to you? <i>Mo di kgweding tse 12 o kile wa tlogela lapa la gago, le ge e be e le bosego bjo bo tee, ka lebaka la seo a ka go dirago soma?</i> IF YES, How many times in the past year? <i>Ge ele gore go bjalo, ke makga a makae mo ngwageng wa go feta</i>		Give Number of times <i>Eja palo ya makga.</i> 00 = Never left / <i>A se nke</i>	
FF1103	IF YES Where did you go the last time? <i>Ge ele gore go bjalo, O ile kae la mafelalo?</i> MARK ONE {SWAYA E TEE FELA}	1=Her Relatives / <i>Meloko ya geno</i> 2=His Relatives / <i>Meloko ya molekane wa gago</i> 3=Her Friends / Neighbours / <i>Bagwera/Baagishane</i> 4=Hotel / Lodgings / <i>Hoteleng?Mafelong a go hurishwa</i> 5=Church / Temple / <i>Kereke</i> 6=Shelter / <i>Moo oka humanago borshabelo gona.</i> 7=Other / <i>Tse dingwe</i>		
FF1104	How long did you stay away the last time? <i>O tsere lebaka le le kae o sepesehtlogile la mafelalo</i> RECORD NUMBER OF DAYS OR MONTHS	Number Of Days (If Less Than One Month) / <i>Eja palo ya matjaji (ge ese kgwedi)</i> Number Of Months (If One Month Or More) / <i>Eja palo ya dikgwedi (ge ekaba kgwedi goba go feta)</i> 99 = Left Partner/Did Not Return / Became separated or divorced	___ Days ___ Mos. ___ Code	
FF1105	If Returned, Why did you return? <i>Ge ele gore o boeletse. Ke ka lebaka la eng o boeletse?</i> MARK ALL MENTIONED {SWAYA KA MOKA TSEO DI BOLETSEWEGO}	1=Didn't Want To Leave Children / <i>O sa nyake go tlogela bana</i> 2=Sanctity Of Marriage / <i>Bokgethwa bja lenyalo</i> 3=For Sake Of Family / Children / <i>Bakeng sa bana / Letapa</i> 4=Couldn't Support Children / <i>O shirwa kego fepa bana</i> 5=Loved Him / <i>Obe omo rata</i> 6=He Asked Her To Go Back / <i>O kgopeje gore o bucle go yena</i>	7=Family Said To Return / <i>Ba letapa barile o boelele</i> 8=Forgave Him / <i>O mo lebalatse</i> 9=Thought He Would Change / <i>O goponse gore o tla fetoga</i> 10=Threatened Her / Children / <i>O tshosheditse wena/bana</i> 11=Could Not Stay There (Where She Went) / <i>O kase kgone go dula moo.</i> 12=Other / <i>Tse dingwe.</i>	

Interviewer : Now go back and complete the front page of this interview